
Corrotoman-By-The Bay Association, Inc.
Final Minutes of Board of Directors Meeting
9:00 am, Saturday, November 12, 2022

ZOOM Dial-in

<https://us02web.zoom.us/j/82857319410?pwd=MjIxQU9PTzNxQUxuZ2lKMUtaRmNKQT09>

Meeting ID: 828 5731 9410

Passcode: 957075

One tap mobile 13017158592 Meeting ID: 828 5731 9410

Passcode: 957075

Call to Order: Lisa Adler & Cristian Shirilla, Co-Presidents called meeting to order at 9:07 a.m. (technical issues with Wi-Fi in clubhouse). Board members present: Lisa Adler, Matt Crabbe, Cristian Shirilla, Deb Beutel, Claire Smith and Don Smith. (No Board members participating via ZOOM).

Secretary's Report: Deb Beutel- Minutes of September 10, 2022 Board meeting, October 8, 2022 meeting was cancelled. Meeting minutes were previously forward to Board Members for review. Motion was made by Don Smith to approve September meeting minutes and seconded by Matt Crabbe. Unanimously approved.

Note: Minutes are not taken during Special Meetings, such as the October 29, 2022 meeting to vote on increasing the assessment.

Committee Reports that have been submitted are attached to this report of minutes

Treasurer's Report: Claire Smith provided Treasurer's Reports for September and October. Motion was made by Don Smith to approve Treasurer's Reports and seconded by Lisa Adler. Unanimously approved.

Architectural Review Committee Chair: Don Smith– Committee Members: Kevin McNair & Dexter Lewis

Collections Committee Chair: Deb Beutel- Committee Members: Ed Krill, Claire Smith, Sam Longstreet

Communications Committee Chair: Tara Linne

Dock Committee Dock Master: Don Smith

Documentation Rewrite Committee Chair: Kathy Craven- Committee members, Jean Ehlman, Deb Beutel, Bob Burrus, Carol Greenwalt, Ed Krill, Travis Gibbons

Finance Committee Chair: Matt Crabbe- Committee Members: Craig Adler, Ian Fay and Bill Ehlman

Golf Committee Chair: Jean Ehlman- Landon, Parker and Hunter Shirilla, Dexter Lewis

Pool Committee Chair: Ken Beutel- Committee members: Kathy Moffitt, Bill Ehlman, Maria Merkwitz, Barry Jackson, Chip Royer, Nick Klaiber, Carl Failmezger, Cristian Shirilla, Don Smith

Roads & Grounds Committee Chair: Don Smith- Committee members: Dexter Lewis

Social Committee Chairs: Rebecca Nelson and Alisson Klaiber- Committee members: Kristy Shirilla, Lisa McNair, Hope Crabbe, Debbie Snellings

Tennis Committee Chair: Jean Ehlman, Chair – Committee members: Chrissy Brubaker, Glenn Bryant

Volunteer Legal Committee Chair: Ed Krill

Old Business:

1. Tree Planting Project Update – Tree planting Proposal and original outline is included in July 2022 meeting Minutes. Update from 10 September:
 - a. All previously planted trees were trimmed and fertilized.
 - b. Dead trees were replaced with a live tree (most were Crepe Myrtles)
 - c. Three Buddleia's were planted (Butterfly bushes).
 - d. Five Nadine bamboo (clumping) were planted.
 - e. All were mulched and watered.
2. Report received on meeting with Lancaster County Inspector and Environmentalist?
 - a. Will be posted on CBTB website when it is received. Deb Beutel/Marty Shirilla We are still awaiting the final formal report from the County Environmental office.
 - b. Don Smith and Deb Beutel met with Jay Woodward from VMRC on 6 October and he indicated that a public beach would not be permitted on Lot 7A due to the requirement in Lancaster County to offset the removal or disturbance of any protected aquatic vegetation (grasses) with the planting in an upland area of a similar sq footage of aquatic vegetation elsewhere in the Community. He also indicated that we could not move the kayak rack any closer to the shoreline lest we would potentially disturb the aquatic vegetation. Still awaiting the VMRC official report to the Association. It will be posted to CBTB website upon receipt.
3. The Board approved the decision to award the Collections Contract to Glenn Ayers Law Firm.

New Business:

1. **Direct Finance Committee to initiate, with Treasurer Claire Smith's assistance an audit function (or financial review) of the Association's last fiscal year of financial records after completion of this year's budget, in accordance with the By Laws. To be completed and presented to the BOD by Saturday, July 8th.**

Member Input:

Member requested update on the following topics:

Collections, specifically liens; Sale of lot 7A; electronic notices of meetings vs. paying to send hard copy from ACS for special meetings; other recreational desires of the community (i.e. basketball court improvement, hot tub, soccer goal.)

Announcements from Board:

Second Ballot sent from ACS West to vote for or against raising the annual assessment to \$260 per lot. Please let us know if you have not received a ballot. Next vote is during the next BOD meeting on December 10, 2022.

At the December 10, 2022 meeting we will be discussing next year's budget. All BOD members need to submit their budgets to Claire Smith no later than December 1, 2022 but sooner than later is best.

December 10, 2022 we will also be discussing electronic messaging for special meetings and what our most recent special meetings cost us.

Next year we will be developing a 5 year plan for our Capital Reserves and will create another Survey Monkey before then to get community input on what your priorities are for CBTB going forward. Survey Monkey and dates for Cap Reserve planning will be forthcoming.

Adjourn Regular Meeting and go into Executive Session: Discuss Roads and Grounds Contracts Motion made by Don Smith and seconded by Claire Smith at 10:57

Adjourn Executive Session: Motion made by Lisa Adler and seconded by Don Smith at 11:07

Resume Regular BOD meeting at 11:08:

Motion made by Claire Smith, seconded by Lisa Adler to approve three-year Lawn Mowing Contract. Approved by Cristian Shirilla, Claire Smith, Don Smith, Deb Beutel, Lisa Adler and will be approved with approval of FY 23-24 Operating Budget.

Motion made by Lisa Adler and seconded by Deb Beutel to approve D&D Contract to remove dead tree by boat ramp/bulkhead area (Previously authorized by Olivia Hall of the County Environmental office) in the amount of \$1,500.00.

Next Meeting: Saturday, December 10, 2022 at 9:00 AM

Motion to adjourn Board meeting: Motion to adjourn Board meeting made by Don Smith and seconded by Cristian Shirilla at 11:09. Unanimously approved.

Board Member Terms

Lisa Adler (2021-2024)	Claire Smith(2020-2023)
Deb Beutel (2020-2023)	Matt Crabbe (2021-2024)
Travis Gibbons (2021-2024)	Sam Longstreet (2022-2025)
Dexter Lewis(2022-2025)	Cristian Shirilla (2022-2025)
Don Smith (2020-2023)	

Proposed Schedule of Meetings

10 December 2022

14 January 2023

11 February 2023

11 March 2023

8 April 2023

Annual Meeting Sunday 7 May 2023

Treasurer's Report
8/31/2022

Documents Attached

- Balance Sheet
- Revenue and Expense Report
- Accounts Payable

General:

Property owners are reminded to contact Shannon Ross for all inquiries - she is their CBTB Community Manager at ACS West. Her phone number is 804-282-7451 and her email is shannon@acswest.org

Fiscal Year 2022-2023 Amenity Payments:

Status of Payments received as of 8/2/22

Dock: \$ 2,400.00

Kayak: \$ 50.00

Tennis: \$ 110.00

Pool: \$ 4,335.00

Combo: \$ 5,550.00

Total: \$ 12,445.00

70 families have paid for pool amenity

Note: Total Pool Collections \$9,885 includes "Combo/Tennis".

Reminders:

If you are selling or buying property within Corrotoman by the Bay, please remember it is the Seller's responsibility to order Financial Disclosure Packet for the property you are selling. This ensures your name is deleted and new owners added to the Homeowners Association records. Failure to do so could leave you liable for future assessment billings until resolved.

Notes:

Reports are provided by ACS-West by the 3rd week of the following month; therefore, all accounts reported are from the end of June with the exception of Cash for Amenities. All funds received for Amenities have been forwarded to ACS for processing. I continue working with ACS to clarify any lot/owner discrepancies.

Old Business:

The BoD approved the moving of Cap/Res funds from ACS-West account to our Primis account. Request has been made and is in process.

I will be meeting with the Collection Committee to determine next steps with remaining A/R balances.

CORROTOMAN-BY-THE-BAY ASSOCIATION

Balance Sheet
As of 08/31/22

Account Description	Operating	Reserves	Other	Totals
ASSETS				
CIT - OPERATING ACCOUNT	57,596.80			57,596.80
PRIMIS PETTY CASH OPERATING	876.05			876.05
CHESAPEAKE BANK OPERATING	1,625.17			1,625.17
CIT - RESERVE ACCOUNT		40,783.76		40,783.76
PRIMIS BANK RESERVE		105,146.73		105,146.73
A/R - ASSESSMENTS & FEES	62,707.69			62,707.69
ASSESSMENT A/ R RESERVE	(33,092.00)			(33,092.00)
A/R - FROM OP / (FROM RES)		11,876.50		11,876.50
PREPAID EXPENSES - INSURANCE	1,271.06			1,271.06
TOTAL ASSETS	90,984.77	157,806.99	.00	248,791.76
	=====	=====	=====	=====
LIABILITIES & EQUITY				
A/P - TO RES / (TO OP)	11,876.50			11,876.50
PREPAID ASSESSMENTS	5,456.76			5,456.76
KEY DEPOSITS (DOCK KEYS)	1,060.00			1,060.00
TOTAL CURRENT LIABILITIES	18,393.26	.00	.00	18,393.26
<hr/>				
RESERVES EQUITY - PRIOR		139,068.33		139,068.33
TOTAL RESERVES	.00	139,068.33	.00	139,068.33
<hr/>				
OPERATING EQUITY - PRIOR	27,846.46			27,846.46
CURRENT YR NET PROFIT / (LOSS)	44,745.05	18,738.66	.00	63,483.71
TOTAL OPERATING	72,591.51	18,738.66	.00	91,330.17
<hr/>				
TOTAL LIABILITIES & EQUITY	90,984.77	157,806.99	.00	248,791.76
	=====	=====	=====	=====

CASH DISBURSEMENTS

Starting Check Date: 8/01/22 Cash account #: "All"
 Ending Check Date: 8/31/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference
Cash account #:		11001	CIT - OPERATING ACCOUNT		
8/01/22	1036	1	ACS WEST, INC.	500.00	MANAGEMENT FEE
8/04/22	1037	2	ACS WEST, INC.	535.89	JULY22 P&C
8/08/22	100049	701793	GORDON & REES	165.00	LEGAL SERVICES
8/08/22	100050	701913	VIRGINIA AMERICAN WATER	587.60	1027-210037207877
8/08/22	100051	703140	MO & J'S YARDWORK, LLC	2,300.00	PL
8/08/22	100052	703187	PARADISE CLEANING, LLC	280.00	JANITORIAL
8/09/22	100053	702774	NORTHERN NECK ELECTRIC COOP.	463.77	113751001
8/10/22	100054	703071	BREEZELINE	130.13	MONTHLY SERVICE
8/19/22	100055	350	STATE FARM INSURANCE	332.00	96-J6-5967-9
8/22/22	1038	3	ACS WEST, INC.	55.00	REIMB UNPAID DISCL FEES
8/24/22	100056	701913	VIRGINIA AMERICAN WATER	434.12	1027-210037207877
Totals:				5,783.51	

GENERAL LEDGER TRIAL BALANCE

Starting account #: 51000
Ending account #: 58200

Starting date: 08/01/22
Ending date: 08/31/22

Acct#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
51000	GROUNDS MAINTENANCE	10,000.00	2,300.00	.00	2,300.00	12,300.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	08/05/22 AP0099 VH95 2,300.00 MO & J'S YARDWORK, LLC PL					
51110	ROAD REPAIRS	4,275.00	9,150.00	.00	9,150.00	13,425.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	08/31/22 CR0000 ADJUST 9,150.00 1125					
51120	DOCK MAINTENANCE	1,093.72	.00	.00	.00	1,093.72
52000	ELECTRICITY	1,237.42	463.77	.00	463.77	1,701.19
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	08/05/22 AP0099 VH97 463.77 NORTHERN NECK ELECTRIC CO 113751001					
52100	GAS / FUELS	525.77	.00	.00	.00	525.77
52200	WATER & SEWER	900.17	1,021.72	.00	1,021.72	1,921.89
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	08/05/22 AP0099 VH96 587.60 VIRGINIA AMERICAN WATER 1027-210037207877					
	08/24/22 AP0099 VH101 434.12 VIRGINIA AMERICAN WATER 1027-210037207877					
52350	INTERNET	1,034.65	130.13	.00	130.13	1,164.78
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	08/09/22 AP0099 VH98 130.13 BREEZELINE MONTHLY SERVICE					
54008	MISCELLANEOUS OPERATING	130.00	.00	.00	.00	130.00
54100	MANAGEMENT FEE	2,500.00	500.00	.00	500.00	3,000.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	08/01/22 AP0001 VH90 500.00 ACS WEST, INC. MANAGEMENT FEE					
54110	POSTAGE / COPIES / SUPPLIES	1,302.36	.00	.00	.00	1,302.36
54130	TAXES & FEES	130.00	.00	.00	.00	130.00
54900	BAD DEBTS	5,348.99	.00	184.07	184.07CR	5,164.92
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	08/05/22 AR0000 AR06 184.07 Owner Expense Adjust.					
55000	INSURANCE	4,551.00	332.00	.00	332.00	4,883.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					

GENERAL LEDGER TRIAL BALANCE

Starting account #: 51000
Ending account #: 58200

Starting date: 08/01/22
Ending date: 08/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance		
08/19/22	AP0099 VH99	332.00		STATE FARM INSURANCE		96-J6-5967-9		
55100	LEGAL FEES	715.00	165.00	.00	165.00	880.00		
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	08/05/22	AP0099	VH92	55.00		GORDON & REES	LEGAL SERVICES	
	08/05/22	AP0099	VH93	110.00		GORDON & REES	LEGAL SERVICES	
55200	AUDIT / TAX RETURNS	550.00	.00	.00	.00		550.00	
57000	POOL OPERATIONS	89.00	.00	.00	.00		89.00	
57100	POOL MAINTENANCE	8,764.02	.00	.00	.00		8,764.02	
58100	CLUBHOUSE MAINTENANCE	320.00	280.00	.00	280.00		600.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	08/05/22	AP0099	VH94	280.00		PARADISE CLEANING, LLC	JANITORIAL	
*** Totals do not include all accounts ***								
Gnd Total:				43,467.10	14,342.62	184.07	14,158.55	57,625.65

Treasurer's Report
9/30/2022

Documents Attached

- Balance Sheet
- Revenue and Expense Report
- Accounts Payable

General:

Property owners are reminded to contact Shannon Ross for all inquiries - she is their CBTB Community Manager at ACS West. Her phone number is 804-282-7451 and her email is shannon@acswest.org

Fiscal Year 2022-2023 Amenity Payments:

Status of Payments received as of 11/7/22

Dock: \$ 2,400.00

Kayak: \$ 50.00

Tennis: \$ 110.00

Pool: \$ 4,335.00

Combo: \$ 5,550.00

Total: \$ 12,445.00

Correction: 70 not 73 families previously reported.

70 families have paid for pool amenity

Note: Total Pool Collections \$9,885 includes "Combo/Tennis".

Reminders:

If you are selling or buying property within Corrotoman by the Bay, please remember it is the Seller's responsibility to order Financial Disclosure Packet for the property you are selling. This ensures your name is deleted and new owners added to the Homeowners Association records. Failure to do so could leave you liable for future assessment billings until resolved.

Notes:

Reports are provided by ACS-West by the 3rd week of the following month; therefore, all accounts reported are from the end of SEPT with the exception of Cash for Amenities. All funds received for Amenities have been forwarded to ACS for processing. I continue working with ACS to clarify any lot/owner discrepancies.

New Business:

Yard sale proceeds were \$217 wth the Nelson's and Ehlman's donating their receipts. Funds were not deposited until November 2nd along with funds from clubhouse rentals.

Old Business:

\$30,000 from CIT Cap/Res account moved to local Cap/Res account in September.

Collection letters were sent to all delinquent owners on 9/15 prompting more payments to be sent in. 13 letters were returned and we are following up with our legal advisor on next steps. Unfortunately, we still have properties being sold without notification to ACS which makes tracking difficult at best.

CORROTOMAN-BY-THE-BAY ASSOCIATION

Balance Sheet
As of 09/30/22

Account Description	Operating	Reserves	Other	Totals
ASSETS				
CIT - OPERATING ACCOUNT	39,027.93			39,027.93
PRIMIS PETTY CASH OPERATING	876.19			876.19
CHESAPEAKE BANK OPERATING	1,717.17			1,717.17
CIT - RESERVE ACCOUNT		26,167.99		26,167.99
PRIMIS BANK RESERVE		135,177.60		135,177.60
A/R - ASSESSMENTS & FEES	59,744.29			59,744.29
ASSESSMENT A/R RESERVE	(33,092.00)			(33,092.00)
PREPAID EXPENSES - INSURANCE	1,271.06			1,271.06
TOTAL ASSETS	69,544.64	161,345.59	.00	230,890.23
	=====	=====	=====	=====
LIABILITIES & EQUITY				
ACCOUNTS PAYABLE	322.31			322.31
PREPAID ASSESSMENTS	5,321.76			5,321.76
KEY DEPOSITS (DOCK KEYS)	1,060.00			1,060.00
TOTAL CURRENT LIABILITIES	6,704.07	.00	.00	6,704.07
RESERVES EQUITY - PRIOR		139,068.33		139,068.33
TOTAL RESERVES	.00	139,068.33	.00	139,068.33
OPERATING EQUITY - PRIOR	27,846.46			27,846.46
CURRENT YR NET PROFIT / (LOSS)	34,994.11	22,277.26	.00	57,271.37
TOTAL OPERATING	62,840.57	22,277.26	.00	85,117.83
TOTAL LIABILITIES & EQUITY	69,544.64	161,345.59	.00	230,890.23
	=====	=====	=====	=====

CASH DISBURSEMENTS

Starting Check Date: 9/01/22 Cash account #: "All"
 Ending Check Date: 9/30/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference
Cash account #:		11001	CIT - OPERATING ACCOUNT		
9/01/22	1039	1	ACS WEST, INC.	500.00	MANAGEMENT FEE
9/01/22	1040	669074	KENNETH BEUTEL	154.22	REIMBURSE POOL SUPPLIES
9/12/22	100057	703187	PARADISE CLEANING, LLC	235.00	JANITORIAL
9/14/22	100058	702774	NORTHERN NECK ELECTRIC COOP.	767.47	ELECTRICITY
9/14/22	100059	703071	BREEZELINE	136.77	INTERNET
9/15/22	1041	669048	DONALD SMITH	43.87	REIMB PW & OFFC SUPPLIES
9/16/22	1042	669074	KENNETH BEUTEL	451.62	REIMB PRINTER SUPPLIES
9/21/22	1043	669049	CLAIRE SMITH	156.40	POSTAGE FOR COLL LTRS
9/21/22	100060	703042	SEVARG POOLS, INC.	18.95	CHEMICALS
9/21/22	100061	703140	MO & J'S YARDWORK, LLC	2,150.00	MONTHLY SERVICE
9/26/22	1044	669048	DONALD SMITH	32.22	REIMB BATHROOM LOCKS
9/26/22	1045	669074	KENNETH BEUTEL	467.78	REIMB POOL SUPPLIES
9/26/22	100062	701913	VIRGINIA AMERICAN WATER	523.46	1027-210037207877
9/27/22	1046	2	ACS WEST, INC.	18.60	AUG22 P&C
Totals:				5,656.36	

Cash account #:		11501	CIT - RESERVE ACCOUNT		
9/14/22	1000	702291	CORROTOMAN BY THE BAY	30,000.00	FUNDS XFER TO PRIMIS ACCT
Totals:				30,000.00	

COMMITTEE REPORTS FOR NOVEMBER BOARD MEETING

Architecture Committee Report:

1. Sent letter to property owner of lots #570 & #609 last month requesting mowing of their lots. They replied but have not followed through. According to the by-laws we can hire someone to clean it up and send the bill to the owners. Recommend we use Mo & J's mowing service.
2. Have 3 requests for fence and/or shed to be put up. Will follow up this next week or so.
3. Have a request to remove all trees on lots #459 and #460 by the 2 owners who recently purchased them. Spoke with Kevin McNair and we agreed no action required from us but will request a \$1,000 roads deposit since we just completed work on this road.

Collections Committee Meeting Minutes of 6 October

Present: Deb Beutel, Claire Smith, and Sam Longstreet

- 1. Collections Committee Members please review the attached proposal for Glenn Ayers Collections Services and prepare recommendation for the BOD.**

Deb will forward a copy of the Glenn Ayers proposal for Collections committee Review and forwarding to 12 November BOD for President's Signature. There would be a \$750.00 initial charge for reviewing CBTB Collections information. After reviewing again, I realized that the contract is for Collection Services and all other legal services are priced but, not yet agreed to.

An additional fee of \$54.00 - \$65.00 per account being processed as Warrant in Debt. Since Warrants in Debt are a legal action against person not property, my question is, do we file one Warrant in Debt for all debt and amounts owed by a single delinquent owner as opposed to the Lien which must be prepared and filed for each lot?

- 2. Review final list of delinquent owners to be forwarded to collections as a recommendation to the Board of Directions for approval at 12 November Board meeting.**

After Claire, Sam and I reviewed the current status of delinquent owners, it looks like we will be forwarding a a recommendation to the BOD to forward a total of approximately 39 property owners representing 64 lots to collections.

3. Review status of AR Report and past due amounts collected via our increased efforts since 1 June 2022.

There were some unexplained credits on some of the accounts, so Claire has asked for an explanation for ACS-West. Since the next Board meeting will not take place until 12 November, we will wait for one more final AR Report before determining final Collection % and how many accounts need to be forwarded to Collections.

4. Review current Payment plans for update to Board of Directors.

One owner that currently owes \$761.00 has sent in a \$25.00 payment along with a letter indicating they want to establish a payment plan of \$25.00 per month as that is all they can afford. Since even without an increase in annual assessments, at \$25.00 per month it would take in excess of 30 months to pay off the account during which time they would be incurring a minimum of \$540.00 in additional assessments, the Committee would need Board approval to accept such a payment plan as it exceeds current of the authority of Collections Committee.

We will encourage future requestors of payment plans to use direct deposit or auto-pay.

5. Identify number of lots we are still missing owner information for mailing assessment bills to.

The really great news story is that we have researched and attained current owner billing information for all but approximately 6 owners that we still need correct bill mailing address for. Ed is going to research county records.

6. Deb and Claire reviewed all of the lots and identified the GIS Plat #'s to provide to Ed so he can conduct the required Title Searches.

See above 6 owners.

7. Next Collections Committee Meeting scheduled for Friday 11 November at 4:00 pm in clubhouse and via ZOOM.

Communications Committee Report: No Report

Dock Committee Report:

1. Collected \$40 for Dock Keys the last 2 months.
2. Have 2 estimates for tree removal at the marina

Documentation Rewrite Committee Minutes:

DOCUMENT REWRITE COMMITTEE MEETING 10/26/2022

Members in attendance:

Bob Burrus
Kathy Craven
Jean Ehlman
Carol Greenwalt
Ed Krill

After some debate, the committee decided that only a majority of the original lot owners who vote will be needed to amend the Declaration in the future. This is consistent with state law that allows Property Owner Associations to determine appropriate thresholds. ((See Section 55.1-1829 (d) of the Property Owners' Association Act).

Also, we recommend having such amendments, if passed, to become effective when recorded.

We also inserted language to allow for electronic transmittal of notices as authorized by state law.

Tonight's meeting concluded our debate on suggested changes to the Declaration. Ed Krill volunteered to review our draft changes for compliance with state/local laws.

Our next regularly scheduled meeting is November 9, 2022.

DOCUMENT REWRITE COMMITTEE MINUTES 11.9.2022

Members in attendance:

Bob Burrus
Kathy Craven
Jean Ehlman
Travis Gibbons
Carol Greenwalt
Ed Krill

Ed Krill is still reviewing our suggested revisions to the Declaration to determine whether we are in compliance with the Property Association Act and Non- stock Corporation Act.

We began our work on updating the By Laws. We added to Section 1 the following:

1.2 **Compliance**. Every owner and all those entitled to occupy a lot shall comply with these ByLaws.

1.3. **Office** – The principal office of the Association and its registered agent may be designated from time to time by the Board of Directors

Article 11 – Membership

We changed Section 1 to read: Membership in the Association shall consist of every person or entity who holds a legal or equitable interest in a lot in CBTB, except that any such person or entity who holds such interest merely as a security for the performance of an obligation shall not be a member.

Section 2 – after the word Declaration in the first sentence we added “and by laws of the Association and deleted the rest.

Section 3 – Last sentence we added the word “also” after privileges are. And then we added a sentence at the end to read: Such rights may be suspended by the Board of Directors and are also subject to the member’s right to appeal.

We eliminated Section 4.

Article 111 – We added a section 3 to include electronic rights. The exact verbiage to be voted on at the next meeting.

We canceled the meeting scheduled for November 23 since it’s the day before Thanksgiving. Our next meeting will be December 7, 2022.

Finance Committee Report: No Report

Golf Committee Report:

Three flagsticks have been purchased for the golf course. They were damaged by the mowers.

In December, the flags & flagsticks will be taken off the golf course and replaced by the old flagsticks for the winter months. They will be replaced in the spring. This is done every year to preserve the newer equipment.

Disc Golf will be introduced to CBTB by CBTB property owner David Hamer in March, 2023. He would like other CBTB property owners to E-mail him at:

davidhamer4160@gmail.com if they are interested in learning how to play so he can set up dates to meet and play. The equipment will be stored in the pavilion storage area when not being used.

Some CBTB property owners have already volunteered contributions to get this fun sport introduced to the property owners. Others interested in contributing, please contact David Hamer.

C. Jean Ehlman, CBTB Chair

Pool Committee Report: No Report

Roads & Grounds Committee Report:

1. Forest Lane and Cove Lane were both graded. Dexter Lewis and I removed hanging branches and bushes saving the community \$1,000.
2. Warsaw Tech School picked up the lawn mowers from garage after yard sale. Garage is now clean.

3. Have a proposal for a 3 year contract with Mo & J's mowing service. Waiting for Boards approval.
4. I will be going around to all roads with contractor to assess what roads will be needing repairs.
5. Need to install Stop sign on Corrotoman Ext. People leaving that road cannot clearly see who might be approaching the intersection.

Social Committee Report:

- unfortunately we need to cancel the holiday brunch due to scheduling conflicts
- holiday decorating contest- grab your lights and decorations and show your holiday spirit outside! Judging will take place on Dec.18th. Prizes will be awarded!
- looking ahead, the committee will be adding some activities in the first quarter of 2023

Club House

- the clubhouse is rented for a private party Saturday the 12th from 12-6
- big thanks to everyone who is locking the doors

Tennis Committee Report:

The courts repair project has been completed and we again have beautiful courts to play on, thanks to Tennis Courts, Inc. This project was no cost to the CBTB Assoc. Please read the court rules again posted on the fence at the courts. Wear soft-soled shoes when entering the courts, sign up on the courts sign – up sheet on the fence so we have a record of court usage, take your trash with you, and remember to lock the gate & the deck box lock when leaving the courts. Stack the chairs near the fence.
C. Jean Ehlman, CBTB Chair

Volunteer Legal Committee Report: No Report

Corrotoman by the Bay Collections Procedures

(Approved By Board of Directors on 10 September 2022)

1. The Collections Committee will be comprised of a group of members led by the Collections Committee Chair (whom must be a Board member), and also comprised of the Treasurer, President, Finance Committee Chair, Legal Advisor, current contracted Professional Financial Management Services Provider (PFMSP) Community manager. Their responsibilities include: identification of delinquent accounts and preparing recommendations for the Board of Directors approval as to the following:
 - a. Recommended prior year bad debt write-off based on Fair Debt Collection Act statute of limitations of 5 years.
 - b. Recommend accounts to be forwarded to Collections Attorney for placement of Warrant in Debt or perfected liens based on the review of the budgeted amount available for Collections Legal fees and analysis of potential return on investment.
 - c. Recommend that all accounts in arrears in excess of 60 days be forwarded to Collections Attorney for appropriate Collections action, unless delinquent owner has requested a payment plan be approved of the Board of Directors.
 - d. Each account approved by the Board of Director's in a Board Meeting, (and cited in Meeting Minutes) to be written off will be documented as to the decision and a copy of the individual decision will be submitted to the professional financial management firm for documentation. In addition, a copy of the decision will be filed with the property owner's record locally.
 - e. Approve payment plans for delinquent accounts providing BOTH the Treasurer and the Collections Committee Chair concur on proposed payment plan and the proposed payment plan enables pay-off within 18 months of establishment of plan. If Delinquent account holder misses two consecutive months of payments, the account will be forwarded to Collections immediately. Collections Committee will provide updates of current payment plans with each monthly Collections Committee Report.

2. Collections Committee will coordinate with PFMSA for the preparation and mailing of an initial notice of delinquent assessment letter no later than 30 days after assessment due date and preparation and mailing of a final demand for payment letter to all delinquent account holder(s) no later than 45 days after the assessment due date, advising that their account is moving to collections in the next **fifteen (15)** days.
 - a. Upon issuance of the final demand for payment letter, and the expiration of the 15 days, there will be no further correspondence regarding the debt with either the PFMSA or Corrotoman By the Bay (CBTB) Board Members. All correspondence with delinquent lot owners will then be conducted between delinquent account owners and Association Collections Attorney.
 - b. Upon expiration of the 15 days the above referenced letter and continued non-payment of the account, the account will be submitted to the Association Collections Attorney for issuance of Final Demand Payment Notice and then after 30 days, issuance of either a Warrant in Debt or perfection of a lien based recommendation submitted by the Collections Committee to the Board of Directors. Those recommendations will be based on a on return on investment analysis and require Board approval.
3. Collections Committee will review the accounts receivable reports provided by ACS-West no later than thirty days after the annual assessment due date. They will then identify from the delinquent listing (accounts receivable) a prioritization of those accounts to send to collections attorney and cite whether a warrant in debt or a perfected lien is requested. In addition, collections committee will prepare a report to be forwarded to the Board of Directors for approval of all uncollectable "bad debt," IAW the Fair Debt Collection Act, 5-year limitation. This initial list will be done no later than thirty (30) days after the assessment due date. (Includes annual and special assessments).
4. The Association Collections Attorney will continue to track and advise the Collections Committee Chair on the status of any warrants in debts liens/judgements/other actions required and keep the CBTB Treasurer apprised of the collection status on a monthly basis. The Association Collections Attorney will also advise if the account has no likely hood of ever being collected and provide a recommendation as to the appropriate disposition of the account.