

WHISPER CREEK HOME OWNER ASSOCIATION ANNUAL MEETING MINUTES

Date | time 1/28/2020 6:00 PM | Meeting called to order by Marc Smith

In Attendance

Sign in sheet and list of proxies are attached as enclosure (1). All four board members were in attendance. Marc Smith noted there were insufficient proxies and residents present for a quorum. Whisper Creek has 221 residents and 62 undeveloped builder lots, 59 attendees including 5 proxies. We needed 94 combined residents and proxies to meet the quorum requirements, and a total of 184 to make any changes to our CC&Rs, according to our Florida statutes. Therefore this meeting would continue as a regular Board Meeting, and the Annual Home Owners meeting would have to be rescheduled.

Review of Previous Minutes

It was stated that the board electronically review and approve meeting minutes shortly after each meeting. Kevin Maxwell proposed motion to approve HOA Board Meeting minutes from 9 Sep 2019, Paige Warren 2nd the motion and the board unanimously voted to approve the minutes.

Whisper Creek HOA – Our Year in Review (Accomplishments/Challenges)

Every year since inception, the HOA has ended the year in debt, and most years couldn't pay the Electrical/Management Co./Lawn Care bills past July or August thru the remainder of the year.

2019 began with \$13,881 in arrears and ended with \$924.38 in the bank, however we did have three accounts we were unable to pay in December, Lawn Care (\$573); Gulf Power (\$1369.99); and Etheridge for Nov & Dec (\$1600)

Re-competed the Lawn Care contract and moved from Green Day @ \$928 p/month (\$11,136 p/year) to Emerald Coast Lawn Care, @ \$573 p/month (\$6,875 p/year) and saved \$355 p/month beginning April 2019 saving \$3,195 for the year, will save \$4,261 in future full years.

Marc Smith begin overseeing the installation of street light with the hope of saving new charges of \$27 per month per new light being installed. Beginning 2020 the board will begin reviewing the installation of new street lights, based on safety and fiscal responsibility for future lights.

To save money the board voted to not utilize Etheridge maintenance for future general repairs/maintenance. The charge of \$44 per hour seemed excessive and the plan was to research new companies to utilize, but with the budget situation no new company was ever contracted.

Budget

Joey Milstead provided budget status, as of 31 December 2019. YTD revenue \$46,613.00 with a carry in of \$2,035.04; total operating budget of \$48,648.40; expenses \$47,723.55, checking account ending balance is \$924.38. We collected \$5,862.81 more than the original budget plan due to the increase of sold homes. All home owners have been notified of the increase in annual assessment to \$250.00. This increase was voted and approved at the Sep 2019 board meeting. But the goal for future years, as the HOA becomes fiscally sound, is to reduce the annual assessments. As of the time of the meeting, 8 residents had outstanding HOA fees, totaling \$2,242.72 and 8 builders, totaling \$400, have not paid 2019 assessments the total outstanding assessment balance is \$2,642.72. The 2020 budget was presented and is provided as enclosure (2), revenue generating from residents should be \$51,000 builder

assessment will be \$3,950 for a total revenue of \$54,950. Expenses for 2020 are projected at \$46,393.99, providing a reserve balance of \$8,556.01. The revenue and reserve balance could increase as builders sell and close more homes.

Property Management Updates

Etheridge Property Management Company did not send a representative to our meeting

Home Owner Discussions

- Marc Smith began the meeting with a welcome and the discussion about meeting quorum requirements (see attendance section).
- Since this meeting will not serve as the Annual Homeowners meeting, another meeting will be held, homeowners suggested including on the agenda, how important this meeting is. Also discussed is how expensive it is to have another meeting, and if we don't have a quorum again, another meeting, etc.
- Another addition requested to the agenda will be to highlight the areas of the CC&Rs that will be addressed at the next meeting, and include the cost of the meetings, \$ 50 or more for room; Etheridge provided at the last meeting the projected cost of postage and mailings for annual meeting is \$230.00. During the meeting a homeowner informed the board Annual Meeting Packages could be hand delivered, will need to research additional information to see how this could save the HOA money.
- It was mentioned by several homeowners; Etheridge is in violation of their contract by not sending a representative. Joey Milstead had been aware Joslin Ellis would not attend, but had not been informed of whether or not a replacement would attend.
- A question regarding the minutes was asked, and the minutes will be published to the Etheridge web site and both Whisper Creek Face Book pages as soon as the secretary has them completed and they are reviewed and approved by the entire board.
- It was asked if the board could relay our current HOA assessments to the remaining builders in our area, Joey Milstead met with Holiday representative on 1/29/20 looking for proxy forms, and let them know our current assessment amount, we will also send them something in writing. DR Horton has sold their model home, and no longer on site.
- Kevin Maxwell provided some ACB information, but didn't have the total number of requests process, but it was "a lot". Board was made aware that ACB requests have not always been sent for approval. Fences, buildings erected, etc., have been completed without approval. It was stated most would have been approved if they had been submitted. The board proposes the following to be voted on if a quorum is reached at the next meeting:
 1. Give amnesty to all improvements from 1/28/20 back, not need to submit ACB request
 2. Request everyone that made improvements, and didn't submit a request, submit a request seeking approval, if the project is disapproved, the home owner must undo the project.
- In the future, if a homeowner doesn't submit a request to the ACB they would be subject to fines or fees, that will be discussed/addressed by the new Statutory Committee.
- Covenants, Conditions and Restrictions (CC&Rs) changes were brought up, since it takes 2/3 attendance of homeowners to vote on changes in the CC&Rs, nothing could be voted on tonight, it was suggested that possible changes be added to the agenda for the next meeting
- Home Owners have been very vocal of their dis-satisfaction with the performance of Etheridge Property Management, the Board agreed at the last meeting to research possible replacements. The current Board felt that decision needed to be made by the new incoming board as to which company would be selected. Since a new board could not be selected, the current board President, Marc Smith made a motion to terminate our contract with Etheridge Property Management and send them a letter stating the termination would be effective in the required 60 days, Joey Milstead 2nd the motion, the board voted unanimously to terminate contract with Etheridge Property Management.

- Current board will review and select new Management company from the following:

HOA MANAGEMENT COMPANIES				
NAME	TYPE OF SERVICE	MONTHLY CHG	START-UP COST	1ST YEAR COST
My HomeSpot	Full management Services, Web based access for board and owners, Local	\$ 773.00	\$ 500.00	\$ 9,776.00
Realty Masters	Full management Services, Web access for Homeowner, Local	\$ 850.00	Not Stated	\$10,200.00
Etheridge Property Management	Full Management service, Local	\$ 800.00	\$ -	\$ 9,600.00
Associationj Management Group	Full Management Service, Local	\$ 1,200.00	\$ -	\$14,400.00
Clark Simpson Miller (CSM)	Accounting Services; however, for a charge of \$5 per violation will receive notification from board and send letters; track phone conversations; and emails pertaining to each. Real-time, board web access. Postage at cost;	\$ 500.00	\$ 500.00	\$ 6,500.00
Etheridge Property Management	Accounting Services Only	\$ 700.00	\$ -	\$ 8,400.00

- A home homeowner suggested the board reduce the number of companies to review, but the board agrees 3 Full service companies and 2 Accounting service companies is sufficient, and will use the proposals to make the decision as to which company we will move forward.
- In prior meetings the lack of fines/fees to enforce CC&R violations was discussed. Board was informed a Statutory Committee was required to assess fines. Marc Smith suggested residents send the board an email if they would like to be on this committee, however committee members cannot be spouses or related to any board member. Fees would be assessed at a future determined rate for repeated or continuous CC&R violations

Open Forum

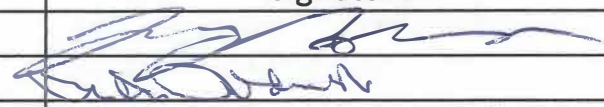




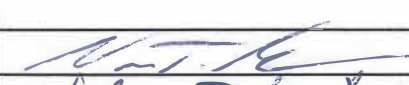
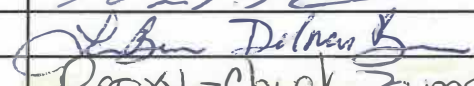
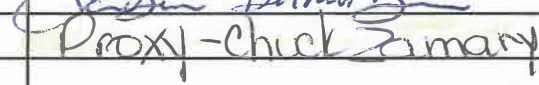

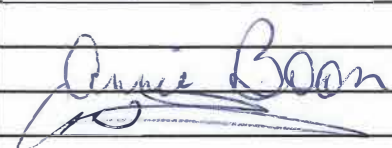



- A homeowner wanted to know what a Management Company does for an HOA, the list includes: Maintain web based portal for homeowner to access documents pertaining to Community; provide online payment options for annual assessments; provide online Architectural Control Board forms and submission; collection of annual assessment and general accounting services (receiving and paying monthly obligations); driving through and assessing CC&R compliance, sending letters for non-compliance and answering community questions relating to CC&Rs; hiring and working with attorney to collect delinquent annual assessments; researching for board and establishing contracts for services such as lawn care and liability insurance; sending letters and notification of annual meetings as well as collecting proxy information; attending board and homeowner meetings as per contract.
- Marc Smith indicated any homeowner could inform board or management company of short term conditions that would be in normal violation of the CC&Rs and ask for waiver; i.e. construction trailer in drive for short period; visiting guest with motorhome or boat, etc.
- Home owners Chuck and Nicole Zamary offered to print documents for the board, in an attempt to save HOA money.
- Paige Warren indicated she had purchased optical eyes for the front landscaping lights, but did not feel comfortable installing them, it was then stated if any home owner has special skills that may save HOA money provide email to board.
- Lisa Miller asked if anyone in attendance would like to be nominated for the new HOA board of directors, even though we couldn't vote, it would be nice to know a little something about the people that showed an interest, in advance of the next meeting.
- The following people stated they would like to be considered for the next HOA Board of directors:

- Chuck Zamarly (Determination Ct); Joseph Valentino (Perception Cr); Diane Aldridge (Integrity Ct)
- Current board members Paige Warren and Joey Milstead expressed interest in remaining on the board
- Karen Rothwell wanted to make sure all residents knew there is a New K-8 School planned for construction at the north east end of Whisper Creek Blvd. This school project is currently advertising using Whisper Creek Blvd as the primary access/entrance to the new school. There is a 24.5-acre parcel that was donated to the county, that is the planned location for new school. Several homeowners attended recent Board of County Commissioners meeting and expressed opposition to this planned use of our roads. Karen and Paige Warren suggested creating a group of concerned citizens to oppose this use of our road, and attend all scheduled Zoning Board, School Board and County Commissioners meeting in the future. Home Owners need to stand together and be heard if there is any hope of opposing this road use. This group will provide other viable options but need a force of voters to make the case. They will advise via Facebook of upcoming meetings etc.
- Keven Maxwell made a motion to adjourn this meeting and was 2nd by Marc Smith.

Next Meeting

- The next meeting is tentatively planned February 2020, a location, date and time will be provided as soon as details are confirmed.

Whisper Creek HOA of Santa Rosa County

Homeowner	Address	Signature
Adkins, Kimberly & Jeremy	4833 Endeavor Ct	
Aldrich, Diane & Mike	4620 Integrity Ct.	
Anderson, Melissa & Byers, Frank	6076 Whisper Creek Blvd.	
Ardis, Kevin	4619 Integrity Ct	
Armstrong, Roy L.	4701 Integrity Ct.	
Arndt, Jeffrey & Sabine	4828 Relentless Way	
Astin, Preston & Monica	4917 Tributary Dr.	
Ayres, Andrew & Tracy	4783 Ambition Ct.	
Banks, Randy & Casondra & Webb, Dawn	4925 Tributary Dr	
Barnes, Kenneth & Elizabeth	5571 Inspiration St.	
Barrow, Steven & Martina	5761 Marigold Loop	
Bates, Collin & Caitlyn	4825 Perspective Dr.	
Beasley, Nicholas & Lucy	4839 Legacy St.	
Benson, Lance & Delrae	4629 Integrity Ct.	
Blackmore, Michael & Penelope	4581 Perception Circle	
Blackwell, Mitchell & Martha	4632 Integrity Ct.	
Blackwell, Steve & Morgana	4729 Determination Ct.	
Bokenhagen, Michael & Ulna	4880 Legacy St.	
Bolton, Justin & Mary	5635 Inspiration St.	
Boon, Jr. Peter & Amelia	4901 Tributary Dr.	
Bottensek, Casey & Ana	4637 Integrity Ct.	
Braden, James & Christy	4863 Legacy St.	
Branch, Landon & Amber	4816 Legacy St.	
Break, Phillip & Bethany	4653 Integrity Ct	
Brennan, Matthew & Virginia	4628 Integrity Ct.	
Bright, Emilee & Stevens, Mitchell	4824 Legacy St.	
Bruette, Edward & Constance	4768 Legacy St.	
Burkle, William & Patricia	4575 Perception Circle	
Burt, Joshua & Kristy	4792 Legacy St.	
Cahill, Jr. Edward & Rebecca	5904 Whisper Creek Blvd.	
Calhoun, Micah & Courtney	4718 Determination Ct.	
Cameron, Clayton & Brooke	4767 Integrity Ct.	
Campbell, John & Holly	5960 Whisper Creek Blvd.	
Cheatwood, John & Lofton, Corecy	5872 Whisper Creek Blvd.	
Childs, Vincent & Lisa	4850 Perspective Dr.	
Christopher, James & Katrina	5941 Preservation Blvd.	
Clary, Dennis & Nichole	4818 Endeavor Ct.	
Clayton, Michael	4743 Perception Cir.	
Cobb, Thomas	5880 Whisper Creek Blvd.	
Colbath, Daniel & Cristina	5952 Whisper Creek Blvd.	
Collins, David & Stacey	4850 Endeavor Court	
Cooke, Douglas & Amanda	4792 Ambition Court	
Cooley, Wanda T.	4701 Perception Circle	

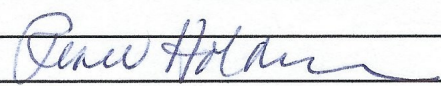
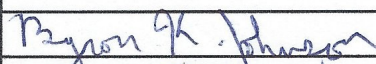
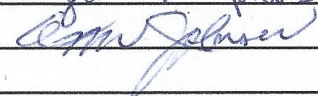
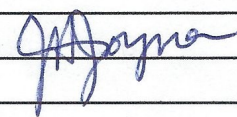
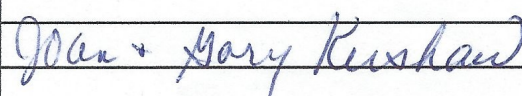



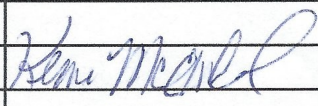

enclosure (1)

Whisper Creek HOA of Santa Rosa County

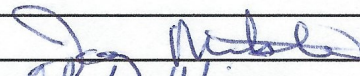

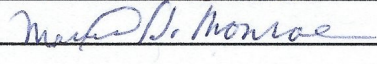
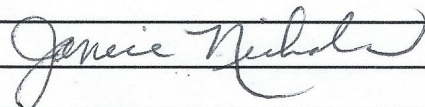
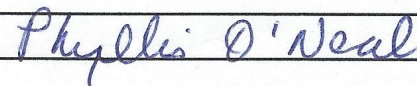
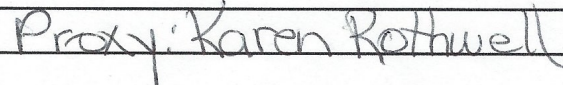
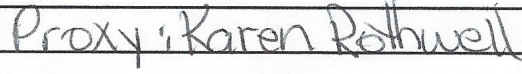

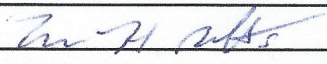
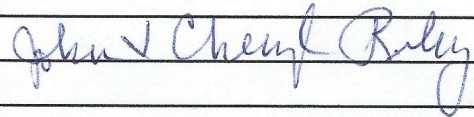
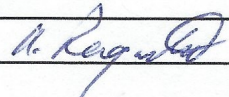
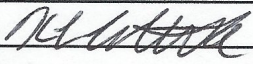
Homeowner	Address	Signature
Corley, Scott & Vivian	4866 Endeavor Ct.	
Cowham, Ryan & Jacqueline	5580 Inspiration St.	
Crace, Samuel & Judy	4569 Perception Cir.	
Cueto, Scott & Monica	4654 Perception Circle	
David, Randolph	4760 Ambition Ct.	
Davis, James & Victoria	4887 Legacy St.	
Degraw, Matthew & Jennifer	4672 Perception Circle	Matthew & Jennifer Degraw
Dorman, Robert & Michela	4557 Perception Cir.	
Down, Toby & Ashley	4657 Integrity Ct.	
Dubois, Ronald & Betty	4826 Endeavor Ct.	
Dunnigan, Lawyer	4749 Perception Cir.	
Durden, John & Kate	4791 Legacy St.	
Echevarria, Alexander & Sarah	4825 Endeavor Ct.	
Edwards, James & Dawn	5888 Whisper Creek Blvd.	James & Dawn Edwards
Elliston, Earl & Patricia	5896 Whisper Creek Blvd.	PROXY: President
English, Gary & Penny	4909 Tributary Dr.	
English, Keith & English, Bailey	4633 Integrity Ct.	
Evans, Grant E.	6112 Whisper Creek Blvd.	
Evans, Thomas & Lori Fortner	4807 Ambition Ct.	
Faulkner, Rodney & Kathleen	4784 Ambition Ct.	Proxy: Joey Milstead
Fauth, Joel & Christina	4918 Tributary Dr.	
Fells, Derek & Jefferson, Jessica	6106 Whisper Creek Blvd.	
Fowler, Jacob & Danielle	4708 Perception Circle	
Freeman, Bertha	4712 Determination Ct.	
Furmaniuk, Richard & Gloria	5564 Inspiration St.	R Furmaniuk
Gafford, Tara A.	4741 Integrity Court	
Gaines, Bryan	4949 Tributary Dr.	
Galitskiy, Hanna & Alesksandr	5579 Inspiration St.	
Garner, Christopher & Jackie	5636 Inspiration St.	
Gary, Amanda & Adam	4744 Perception Circle	
Gillum, Jack & Adelina	4807 Legacy St.	
Gomez, Nicholas & Amy	4800 Legacy St.	
Greenier, Daniel & Genesis	4818 Perspective Dr.	
Hairston, Brittany & Andrew	4783 Legacy St.	
Hamm, Margaret	4926 Tributary Dr.	
Hampton, Daniel & Morgan	4737 Integrity Ct.	
Handlin, Ryan & Scott, Chantalle	5999 Whisper Creek Blvd.	
Happy, Julian WC	5660 Inspiration St.	
Harrington, Sommerlyn	6094 Whisper Creek Blvd.	
Harrison, Steven	4840 Legacy St.	Steven Harrison
Hart, Kory & Linzy	4858 Perspective Dr.	
Hays, Jason & Sunday	4942 Tributary Dr.	
Henry, Nathaniel	4816 Ambition Ct.	

enclosure (1)

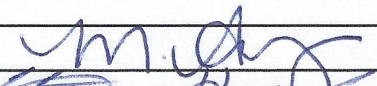
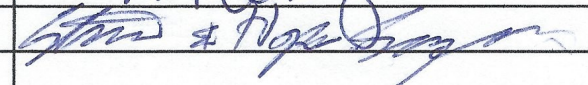
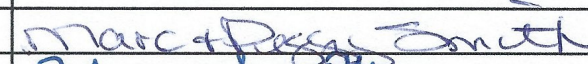

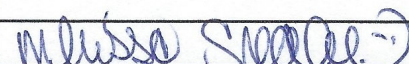

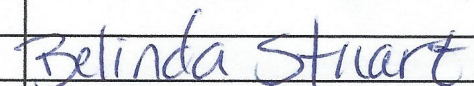

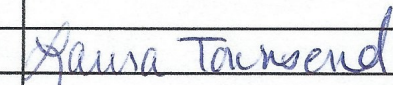
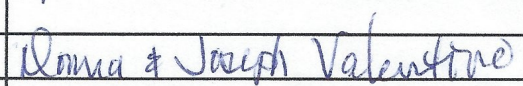
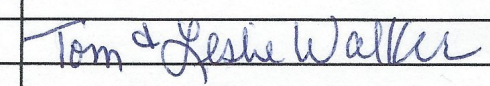



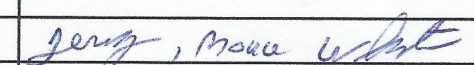
Whisper Creek HOA of Santa Rosa County

Homeowner	Address	Signature
Higginbotham, Kelly & James	4697 Integrity Ct.	
Holderness, Renee & Scheidenbach, Edna	4642 Perception Circle	
Holifield, Tony & Tabatha	4720 Integrity Ct.	
Holland, Phillip & Correna	4713 Perception Cir.	
Holmes, Charles & Alina	4879 Legacy St.	
Hopkins, Jacob & Braeden	4706 Determination Ct.	
Jacobs, Christopher & Vynella	4842 Perspective Dr.	
Jarvis, Jesse & Michelle	5992 Whisper Creek Blvd.	
Johnson, Byron & Des	4823 Legacy St.	
Johnson, III James & Ann	4833 Perspective Dr.	
Jones Sr. Michael	4705 Integrity Court	
Jones, Megan	6046 Whisper Creek Blvd.	
Jones, Ricky & Danielle	6009 Whisper Creek Blvd	
Joyner III, Joseph & Danielle	5652 Inspiration St.	
Justice, John & Doris	4666 Perception Circle	
Kegley, Erin & Vinh, Cao	4635 Perception Circle	
Kelley, Stephen Del	4618 Perception Circle	
Kershaw, Gary & Joan	4682 Determination Ct.	
Kidd, Lewis & Nina	4864 Legacy St.	
Kidd, Stephen & Carmen	4856 Legacy St.	
Kint, Duane & Brenda	4712 Integrity Ct.	
Kirby, James	4834 Relentless Way	
Kramer, Ronald & Karin	5944 Whisper Creek Blvd.	
Kruse, Danny & Judith	4810 Endeavor Court	
Lein, Robert & Alexandria	6136 Whisper Creek Blvd.	
Lewis, Alan & Erica	5899 Preservation Blvd.	
Liddell, Nicholas & Hegenbart, Megan	3624 Integrity Ct.	
Lowry III, Michael & Cara	4699 Integrity Ct.	
Madera, Natasia	4933 Tributary Dr.	
Maffett, Stanley & Catherine	4817 Endeavor Ct.	
Martinez, Gissella & Gurule', Jeremy	4558 Perception Circle	
Maxwell, Kevin & Tammy	5976 Tradition Ct.	
Mayfield, Christine	4791 Ambition Ct.	
Maynard, Marsha & Randolph	4831 Legacy St.	
Mayo, Mitchell & Bridgette	5628 Inspiration St.	
McCann, William & Sara	4690 Perception Circle	
McCrae, Daniel M.	4606 Perception Circle	
McKinley, Carrie & Michael	4800 Ambition Court	
McMillin, Joshua & Pellerin, Julia	4605 Perception Circle	
Meador, Benjamin & Christina	4737 Perception Cir.	
Mendoza, Mary R.	4661 Integrity Ct.	
Milca, Angel & Cheryl	5985 Whisper Creek Blvd.	
Miller, III Edgar	6040 Whisper Creek Blvd.	 enclosure (1)

Whisper Creek HOA of Santa Rosa County

Homeowner	Address	Signature
Miller, Kyle J	4645 Integrity Ct.	
Milstead, Hubert & Joey	4902 Tributary Dr.	
Mims, Thorten W.	4841 Endeavor Ct.	
Monroe, John & Maxine	4693 Integrity Ct.	
Montgomery, Charles & Joyce	5572 Inspiration St.	
Morta, Randy & Erhen	4941 Tributary Dr.	
Mundell, Christopher & Colleen	4648 Perception Circle	
Myers, Tyler & Lindsey	4669 Integrity Ct	
Nichols, Janice L.	5619 Inspiration St.	
Nicolas, Joseph & Carmen, Maria	5588 Inspiration St.	
Nixon, Matthew & Jana	4725 Integrity Ct.	
Nutting, Evelyn	4624 Perception Circle	
Oliver, James	4858 Endeavor Ct.	
O'Neal, Michael & Phyllis	4871 Legacy St.	
Orehosky, David & Ruth	6058 Whisper Creek Blvd.	
Orr, James & Melissa	4799 Ambition Ct.	
Owens, Brittney & Daryl	4841 Perspective Dr.	
Padrigo, Kristina	4612 Perception Circle	
Palmore, Brandon & Shantell	4775 Integrity Ct	
Peeterse, Michelle	6082 Whisper Creek Blvd.	
Pekdur, Brian & Deborah	4702 Perception Circle	
Percei, JoAnn M. Trust	4903 Legacy St.	
Perry, Kenneth & Sondra	4910 Tributary Dr.	
Peterson, Wayne & Selina	4855 Legacy St.	
Pfitzner, Michael & Danielle	5959 Tradition Court	
Pierre, Nancy	4709 Integrity Ct.	
Pileggi, Lindsay	4599 Perception Circle	
Pitts, Lee & Nance	5644 Inspiration St.	
Powell, Michael & Jessica	5984 Whisper Creek Blvd.	
Preskill, Steven	4713 Integrity Ct.	
Ridings, Thomas & Carol	4775 Ambition Ct.	
Riley, Jason & Akiko	4834 Perspective Dr.	
Riley, John & Cheryl	4759 Integrity Ct.	
Rios, Lindsey & Bufkin, Amy	4733 Integrity Ct.	
Robb, James & Rebecca	4895 Legacy St.	
Robbins, Erin R.	4680 Integrity Ct.	
Robey, Chad & Ginger	5596 Inspiration St.	
Rognstad, A. & G. Jean, Trustees	5968 Whisper Creek Blvd.	
Ross, Justin & Amanda	4776 Legacy St.	
Rothwell, Jason & Karen	6064 Whisper Creek Blvd.	
Ruiz, Erika M.	4685 Integrity Ct.	
Saenz, Noah & Thrush, Samantha	4673 Integrity Ct.	
Santelli, Samuel & Angela	4857 Endeavor Ct.	PROXY: President enclosure (1)

Whisper Creek HOA of Santa Rosa County

Homeowner	Address	Signature
Schultz II, Bernard & Suzanne	4842 Endeavor Ct.	
Schulz, Miranda	4767 Legacy St.	
Seagraves, Stephen & Hope	4865 Endeavor Ct.	
Shook, Jasmine A.	4708 Integrity Ct.	
Simmons, De Anna & Stacey	5960 Tradition Court	
Simmons, Jermato	4847 Legacy St.	
Simon, Christopher	5911 Preservation Blvd.	
Simpson, Mandy & Duplesis, Brandy	4849 Endeavor Ct.	
Sims, Tyreesha	4641 Integrity Ct.	
Sitchler, William & Susana	4776 Ambition Ct.	
Smart, Moseray & Naomi	4725 Perception Cir.	
Smith, Damarcus & Peggy	5565 Inspiration St.	
Smith, Gary & Rebecca	4731 Perception Cir.	
Smith, Kenneth & Aurelia	4896 Legacy St.	PROXY: President
Souto, Julie & Carlos Luiz	4623 Perception Circle	
Sowers, James	5905 Preservation Blvd.	
Speaker, Paul & Melissa	975 Tradition Court	
Spencer, Timothy & Kaitlin	4815 Ambition Ct.	PROXY: President
Steele, Amanda Mercedes	4729 Integrity Court	
Steele, James C. & Mona	4696 Integrity Ct.	
Stoodt, Matthew & Jessica	4681 Integrity Ct.	
Stoppel, Dwight & Lana	4587 Perception Circle	
Stuart, Patrick & Belinda	4934 Tributary Dr.	
Stuhr, Zackary & Tabitha	4834 Endeavor Ct.	
Summers, Jason C.	4677 Integrity Ct.	
Surles, Brett S.	4775 Legacy St.	
Tech, Brandon & Amanda	5627 Inspiration St.	
Thomas, Tonya	4665 Integrity Ct.	
Townsend III, Charles & Laura	4724 Determination Ct.	
Tremblay, Jacqueline & Alan	5991 Whisper Creek Blvd.	
Valentino, Joseph & Donna	4660 Perception Circle	
Viskup, John & Jacqueline	5587 Inspiration St.	
Wagstaff, Donna & Kyzar, Zachary	5976 Whisper Creek Blvd.	
Walker, Jr. Thomas & Leslie	5643 Inspiration St.	
Walton, John & Carolyn	4872 Legacy St.	
Warren, Wayne & Pauline	4808 Legacy St.	
Warrington, Jeffrey & Katarina	4745 Integrity Ct.	
Watson, Tyler & Ashleigh	4717 Integrity Ct.	
Weithman, Donatus	4808 Ambition Ct.	
Wendorff, Hermann & Gallagher, Mary	5864 Whisper Creek Blvd.	
White, Bradley & Amanda	5620 Inspiration St.	
White, Jerry & Mona	4817 Perspective Dr.	
White, Timothy & Regina	4696 Perception Circle	

enclosure (1)

Whisper Creek HOA of Santa Rosa County

Homeowner	Address	Signature
Wilcox, Jane & Leon, Kellie	6052 Whisper Creek Blvd	
Williams, Donald	4630 Perception Circle	
Williamson, Jimmy	4719 Perception Cir.	
Wood, Jason & Antonetta	4721 Integrity Ct.	
Young, Joan	4784 Legacy St.	
Zamary, Nicole & Chuck	4717 Determination Ct.	<i>Nicole Zamary</i>

221 - total home owners
74 - Quorum

60 Attendees including 9 Proxies

enclosure (1)

**WHISPER CREEK HOMEOWNERS ASSOCIATION
2020 ANNUAL BUDGET**

	2019	2019 ACTUAL	2020 PROJECTED BUDGET
INCOME/ASSESSMENTS	177 Hms @ \$200		204 Hms @ \$250
IMPROVED LOTS	\$ 35,400.00		\$ 51,000.00
UN-IMPROVED LOTS (\$50 ea) (2019/107 lots)(2020/79 lots)	\$ 5,350.00		\$ 3,950.00
	\$ 40,750.00	\$ 46,613.00	\$ 54,950.00
EXPENSES			
INSURANCE	\$ 305.00	\$ 306.00	\$ 2,269.00
2019 INSURANCE CREDIT			\$ (306.00)
LEGAL FEES	\$ 600.00	\$ 528.33	\$ 800.00
CORP FILING FEES	\$ 62.00	\$ 61.25	\$ 62.00
POSTAGE/PRINTING	\$ 350.00	\$ 821.13	\$ 1,100.00
2018 MGT FEES	\$ 1,800.00	\$ 1,575.00	\$ -
2019 MGT FEES (CARRY IN 2020)			\$ 1,600.00
MANAGEMENT/ACCT FEES	\$ 9,690.00	\$ 8,050.00	\$ 9,650.00
LAWN CARE	\$ 7,000.00	\$ 7,941.00	\$ 6,876.00
2018 LAWN CARE	\$ -	\$ 5,658.00	\$ -
2019 LAWN CARE (CARRY IN 2020)			\$ 573.00
ELECTRICAL/LIGHTING	\$ 16,000.00	\$ 15,189.65	\$ 20,000.00
2018 ELECTRICAL	\$ 3,990.00	\$ 6,647.50	\$ -
2019 ELECTRICAL (CARRY IN 2020)			\$ 1,369.99
GENERAL MAINTENANCE	\$ 800.00	\$ 895.69	\$ 800.00
CONTIGENCY	\$ 78.00	\$ -	\$ 100.00
PVB BACKFLOW ASSY/INST			\$ 800.00
VIOLATION FEES/RECOVERY			\$ 500.00
2018 ARREARAGES		\$ 13,880.50	
2019 ARREARAGES (ACTUAL)			\$ 3,236.99
2020 TOTAL BUDGET REQ'D	\$ 40,750.00	\$ 47,723.55	\$ 46,393.99
2020 RESERVE BALANCE AFTER KNOWN EXPENSES			\$ 8,556.01