The Seasons of Tiara Rado Homeowners Association 2025 Annual Meeting Meeting Held At Warehouse 25 December 2, 2025

1. Call to Order

The annual meeting was called to order by Bruce Noble, President of the Master Board of the Seasons of Tiara Rado Homeowners Association at 5:32 pm. The late start and change of venue for the meeting was caused by a heating issue at the Tiara Radio Clubhouse. Unfortunately the Board did not get prior notice. Bruce thanked the Members present for being flexible and changing to the new location at short notice.

A. Confirmation of Quorum (20% or 29 members present & proxy)

- a. Attendance: 30 Members + 10 partners and a minimum of 40 proxies
- b. Board of Directors: 5 Directors Bruce Noble, Sharon Currie-Mills, Jeanne Crouch, Roger Williams, Cheryl Alpha

2. Approval of the 2024 Annual Meeting Minutes

- A. A motion was given to approve the 2023 Meeting Minutes held on December 5th, 2024
- B. All annual minutes can be found on The Seasons website at: https://www.seasonshoa.com/minutes
- C. Bruce Noble noted only correction to minutes, a Member's misspelled name that will be corrected by Board Secretary.
- D. All members voted unanimously to approve the minutes posted on Seasons website.

3. Consent Agenda - None

4. Report of Officers

A. President's report by Bruce Noble

- a. No new Members were present.
- b. Bruce gave recognition to current Board Members. Sharon Currie-Mills is at the end of her 3 year term and will be stepping down. Bruce extolled generous praise of Sharon from her dedication and service on the Board to holding the DRC together. Jeannie Crouch is stepping down after 2 years. Jeanne is credited with finding and working with an outstanding accounting firm for The Seasons, as well as being a dedicated extremely hard working treasurer for The Season HOA. Cheryl Alpha is stepping down after one year.
- c. Discussion of 2025 legal fees and related issues:

Bruce introduced The Season's HOA lawyer Andrew Teske and asked him to discuss the reasons for high Season's legal fees.

Mr. Teske acknowledged that legal fees for this Homeowners Association have been high the past several years, primarily as a result of one Member's litigation against the HOA.

 Because some of the litigation is ongoing, Mr. Teske was not able to discuss the specifics of the case; however, there is a public record should any Member choose to examine it.

- This year's high expense is due to one Member's attempt to try to indemnify former Board Member Peggy Vaughn in a Small Claims case, asserting that Ms. Vaughn acted improperly as Secretary of Homeowner's Association Board.
- Last year same Member filed another Small Claims case against the Seasons HOA.
 Our insurance company handled the case and The Seasons prevailed; however, due to expense to the insurance company with the litigation, the company cancelled The Seasons Homeowner's insurance. Subsequently, the Board had difficulty finding another insurance company primarily because insurance companies are unwilling to take on HOA's due to high costs involved with litigation.
- Consequently the Board decided not to involve our new insurance company in Vaughn case for fear of another insurance cancellation This led to the Board's decision to hire Andrew Teske, the Season's lawyer, to represent Peggy Vaughn.
- Fortunately, Small Claims Court Judge Raaum ruled favorably in this case and ordered the Plaintiff, Homeowner X, to pay attorney fees. However, as of this date, the judge has not ruled on amount of legal fees Homeowner X is to pay.
- Once that amount is set, the Board will decide how to recover those fees.
- Mr. Teske anticipates that future legal fees will be sufficiently reduced.

Bruce's Comments regarding his legal fees and related issues

- Starting in January 2021 to 2023, I received close to 500 emails from Homeowner X. These emails were unpleasant and often threatening litigation.
- In comparison an "active emailer" to the Seasons Board sends 10 emails/year.
- Early 2023, Peggy Vaughn and I applied for civil protection Orders for harassment against Homeowner X and in September 2023, these Orders were finalized.
- The protection order stated Homeowner X was to have no contact with Peggy Vaughn or me.
- For these protection orders, I paid my own lawyers close to \$10,000 and Peggy paid her lawyer \$23,000.
- in past two years, legal fees for this Member have totaled \$56,000 between Peggy and my personal legal fees and HOA lawyer fees.

Questions followed from Members

- Could Bruce and Peggy get reimbursed for their personal legal fees? Answer was no from both Bruce and HOA attorney.
- Once the Judge determines the amount of fees Homeowner X owes for Peggy's
 defense, will collection be an issue? Mr. Teske answered the move to a different
 state will be a complicating factor, but collection from one state to another entirely
 do-able.
- Bruce reiterated that the Board is committed to recovering the legal fees for our homeowners.

B. Treasurers Report by Jeanne Crouch

a. Review of 2025 Financials/Financial overview

The 2025 annual budget was within scope of the projections except for

- 1. insurance fees higher than projected
- 2. legal fees much higher than projected, but hope to retrieve a portion
- 3. management fees less with parting with our Manager mid year; management fee decrease helped to defray legal costs
- 4. accounting fees higher with added work after terminating Manager

Probably by the end of the year, \$10,000 will have to be borrowed from Capital account to pay excessive legal expenses as explained earlier in meeting.

b. 2026 Budget Overview

- 1. Budget for 2026 is #111,548, a decrease from 2025 budget of \$119,335.63
- 2. \$15,000 will be added to Capital Reserves
- 3. A new category, Erosion Control, has been added to Budget this year
- 4. To view the year and Financials and Budget please visit the Season's website under Financials

https://www.seasonshoa.com/financials

c. Questions from Membership:

1. Question about new category "Erosion Control".

Wolfgang Sigmund, our Member who has taken leadership of new Erosion Control Committee, reported that three areas of The Seasons have been impacted by erosion with this fall's heavy rain storms. The areas needing work include (a) the Sand Wash drainage along Filings 4, 5, and 6, (b) the end of Snow Mesa Court, and (c) High Tiara drainage. Expert data & studies are being performed. At this time the expense of erosion correction is not known.

- 2. A question regarding interest rate for the borrowing of money for legal fees. Answer was that we were essentially borrowing from ourselves (from Capital funds), no interest rate applies.
- 3. A question about the South Broadway fence, south entrance to The Seasons. The fence is in disrepair and taking away from property values. This question was answered by Sharon Currie-Mills. Since this fence is on private property & The Seasons has no easement for it, the Board cannot legally do a thing about fence without owner's permission. Sharon has had many conversations with owner of lot regarding plans for the fence, but at this time nothing definite is known.

d. Revised assessments for 2026

Vice President Sharon Currie Mills explained the hard work figuring assessments in the past that required detailed coding of landscaping invoices by someone overseeing landscaping services and extensive bookkeeper and treasurer involvement. Our new approach allows us to reduce the number of line items tracked from 59 to 22, greatly reducing the work of the person overseeing landscaping services, simplifying and reducing bookkeeping and treasurer work hours and making our accounting and assessment process more readily understandable and transparent to owners.

Tracking assessments Members paid for last seven years (using the old, detailed system), it was found that in each Filing service area the assessments stayed at a stable, consistent percentage of the total budget year after year. In the new matrix Service Areas are based on the type of irrigation (if any), and the type and level of other service each lot receives. The percentages were tested in different calculation approaches and found to yield the expected results. The methodology has also been reviewed with our CPA firm. Next year and going forward this improved way of tracking multiple services and figuring

assessments, while still being fair, will result in a much simplified bookkeeping and assessment calculation process.

5. 2026 Budget - Budget Discussion/Ratification

a. Budget Ratification Vote

Bruce clarified only the 2026 Budget is being voted on, not assessments Budget Ratification Results (Proxies and Members present)

- i. 71 Members voted FOR the budget
- ii. 9 Members voted **AGAINST** the budget
- b. The 2026 Budget has been ratified

6. Election and Voting for Directors

- a. President Bruce Noble asked for motions from the floor for write-in candidates for the one open board seat on the Board. There were no motions from the floor.
- b. Wolfgang Sigmund was the only candidate to fill the empty board seat and he was approved unanimously by the Members and Board Members alike.
- c. Two other Board members are leaving their positions on the Board. Jeanne Crouch is retiring hers after 2 years and Cheryl Alpha is retiring hers after 1 year. The Board is appointing two new Board members to fill these positions:
 - i. The Board appointed Gretchen Gahm to fill the 2 year position.
 - ii. The Board appointed Don Fry to fill 1 year position.
 - iii. All 5 Board Members voted unanimously for the two appointments
 - iv. A thank you and big round of applause was given to all three new Board Members.

7. Announcements/Committee Reporting

a. President Bruce Noble notified Members that at the October Board Meeting there was a lengthy discussion about rentals in the Seasons. Many different opinions were expressed. At the present time all Members are allowed to rent their homes in the subdivision as long as the rental period is longer than 30 days. This was a policy approved in 2019 to discourage short-term rentals. Some Members expressed concern that if too many homes became rentals, property values would decline. Other Members expressed there had never been a problem with rentals in The Seasons so why make one, especially since some homeowners had bought their homes thinking they could rent if necessary. After the October meeting, the Board clearly did not know what the majority of Members felt about rentals so decided to create a "straw poll" to find some answers. These polls were distributed to Members present and others not present are encouraged to visit Seasons web site to obtain & fill out the rental poll.

https://seasonshoa.com/sites/default/files/2025-12/Short-Term%20Rental%20Poll.pdf

- b. Bruce thanked Roger Williams for a successful completion of the South Broadway fence project.
- c. David McKinney was announced as the new chairman of DRC. David gave his DRC report:
 - i. All 2024 requests have been closed out
 - ii. First 2 guarters 2025, all completed
 - iii. Quarter 3 ten requests were received and all approved; 4 completed
 - iv. Quarter 4 five requests received, four approved and one denied

There have been many questions about the color of paint used at the new build on Snow Mesa Lane. The color approved by DRC is yellowish but not the color that was

put on the house. The color approved is not as vibrant and has 20% more blue colorant in it. The color will be changed by Homeowner. David ended report with reminding Members DRC is there to help with their projects as well as approval.

- d. Linda Spinner is trying to get to the bottom of a question regarding a homeowner's cancelled insurance due to increased fire danger from Kindred reserve. Contact Linda or the Board if any Member hears of difficulty obtaining insurance or having insurance cancelled because of location of Kindred Reserve to The Seasons.
- e. Seasons Christmas Party is December 11th at 5:30. As of today 67 attendees.

8. Adjournment

Sharon Currie Mills made a motion to adjourn & second was received by Cheryl Alpha to adjourn the annual meeting. The meeting was adjourned at 7 PM.

Respectfully Submitted,

Cheryl Alpha, Secretary