

**3 CHERRY WAY HOMEOWNERS ASSOCIATION BOARD OF DIRECTORS
MEETING MINUTES OF DECEMBER 18, 2025**

1) CALL TO ORDER:

The meeting was called to order by K. Brockman on December 18, 2025, at 10:00 AM in the 3 Cherry Way Community Clubhouse.

2) ROLL CALL:

A roll call was taken of the Board of Director members by M. Barnes, Recording Secretary. As indicated below, there were five (5) directors in attendance, a quorum.

<u>OFFICE</u>	<u>OFFICER</u>	<u>ATTENDANCE</u>
President	Karry Brockman	Yes
Vice President	Cindy Dubac	Yes
Treasurer	Curt Hendricks	Yes
Recording Secretary	Marge Barnes	Yes
Corresponding Secretary	Patricia LaCourse	Yes

3) AGENDA APPROVAL:

- A. P. LaCourse/C. Dubac: Motion to approve the meeting agenda (with additions or deletions)
Passed, unanimously.

4) APPROVE MINUTES:

- A. M. Barnes/C. Hendricks: Motion to approve the October 14, 2025, 3CW Standard BOD Meeting Minutes.
Passed, unanimously.
- B. P. LaCourse/C. Dubac: Motion to approve the November 13, 2025, 3CW HOA General Membership Meeting Minutes.
Passed, unanimously.

5) OLD BUSINESS: See Attachment A.

- A. Karry Brockman, President:
1. K. Brockman covered all the listed items on Attachment A, **Old Business**, discussing each item briefly. (Attachment A is a part of this document.)

6) NEW BUSINESS: See Attachment A.

- A. Karry Brockman, President:
1. K. Brockman covered all the listed items on Attachment A, **New Business**, discussing each item briefly. (Attachment A is a part of this document.)

7) TREASURERS REPORT: (C. Hendricks)

- A. M. Barnes/K. Brockman: Receive and file Superior Mgt. October 2025 financials documents.
Passed, unanimously.
1. Total Operating Income October 2025 Year-to-Date: \$560,060.00.
 - a) The investment overage is from the investment interest received from the S. A. Stone account.
 2. Budget Income Year-to-Date: \$506,962.63.
 3. Operating Expenses: Total Actual Year-to-Date \$444,663.06. Budget Year-to-Date: \$439,458.20.
 - a) There is a difference of approximately \$5,000.00 due to the accrual process on the income side of the financials. Expenses are actuals each month while the accruals are done in 12-month increments.
 4. Categories under budget:
 - a) Contracts: Actual Year-to-Date: \$2,298.90. Budget Year-to-Date: \$3,958.40.
 - b) Landscape: Actual Year-to-Date: \$253,214.56. Budget Year-to-Date: \$272,500.00.

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- c) Utilities: Actual Year-to-Date: \$51,394.58. Budget Year-to-Date: \$53,416.50.
- d) Administrative: Actual Year-to-Date: \$56,804.59. Budget Year-to-Date: \$63,083.30.
- 5. Three (3) categories are over budget:
 - a) Building Maintenance Actual Year-to-Date: \$55,977.84. Budget Year-to-Date: \$31,250.00.
 - (1) The overage was from the drainage projects completed this year, which had been passed on by the builder.
 - b) Pool: Actual Year-to-Date: \$18,818.58. Budget Year-to-Date: \$11,583.30.
 - (1) An additional expense was the replacement of the underwater lights in the pool this year.
 - c) Recreational: Actual Year-to-Date: \$6,154.01. Budget Year-to-Date: \$3,666.60.
- 6. Net Income: \$115,396.94 this is about 20% of the income collected, which keeps us aligned with what we need to do with reserves.
- 7. Assets at the end of October 2025:
 - a) Operations Account: \$52,861.93.
 - b) Pre-Reserves: \$28,598.80.
 - c) S. A. Stone Account: \$1,348,413.22.
 - d) Total Assets: \$1,429,873.95.
- 8. Investments through October toward the reserves was \$120,000.00 from the purchase of two (2) CDs for \$60,000.00 each. The total required is \$154,300.00 for the year 2025. We have already achieved that amount as will be reported in subsequent months.

8) ACC STATUS REPORT:

- A. Pat Mercier: Absent

9) OFFICERS' STATUS REPORTS:

A. K. Brockman, President:

- 1. Presented a summary of exterior repair items that the BOD completed in 2025.
 - a) Additional Landscaping - \$60,400.00
 - b) Painting Front Doors (fourteen (14) homes) - \$6,609.77
 - c) Painting/Caulking Siding and Trim nine (9) homes (out of phase) - \$4,405.69
 - d) Painting/Caulking Siding and Trim (Phase B) - \$14,359.14
 - e) Roof repairs due to confirmed water leaks twenty (20) homes - \$4,187.00
 - f) Total Expense for 2025 Exterior Home Repairs: \$79,932.00.
- 2. This coming year the BOD has budgeted for the replacement of shutters on Phase A homes for \$45,000.00. This involves a lot of labor. We will be replacing the shutters, not painting them.

B. C. Dubac, Vice-President:

- 1. The Petition Policy and Procedure that had been approved is being revised for some very good feedback received from the Special Meeting that was held on November 25, 2025. This will be republished and an email will be sent out to the community.

C. C. Hendricks, Treasurer:

- 1. The new assessment amount is \$280, which will take effect January 1, 2026.
 - i) We checked with Superior about receiving the new coupon books for 2026 and found out there has been a delay from their vendor. They are forthcoming. The BOD approved for the month of January 2026 that there will not be any late fees assessed.

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D. P. LaCourse, Corresponding/Record Retention Secretary:

1. Just another reminder that beginning January 1, 2026, we will no longer be accepting paper checks for assessment payments in the Clubhouse drop box. The BOD is concerned that too many hands handle paper checks between here and Superior, and it is safer to have the community send their own form of payments via USPS or online.
2. Age Verification Process - As of today, we have achieved over 90% of the community's age verification documentation. Thank you for providing the information.
3. Multiple residents have asked me to pass along at this meeting reasons why they do not attend. The reason is that they find these meetings to be acrimonious, and that there are people who attend the meetings who have not been able to present their questions, concerns or comments in a way that is respectful and professional so that there can be a good conversation to make this community the best community possible. These residents also commented that the people who do not act respectfully and professionally take away their rights to attend these meetings. Many people have expressed that because of medical reasons they become anxious due to the atmosphere and do not attend.

E. M. Barnes, Recording Secretary:

10) RESIDENTS COMMENTS/Q & A:

A. Jeannie Gabor, 2375 Stardust Ct.

1. *Question:* Regarding the finances approved for October 2025. There is a discrepancy between the summary of exterior maintenance and the Financial Summary of October 2025. The building maintenance on the summary was \$55,977.84 whereas the summary of exterior maintenance showed \$79,932.00. Where did the other \$25,000.00 come from and why is it not the same amount as on the October 2025 Financial Summary.
 - a) *BOD Answer:* The total exterior maintenance shown on K. Brockman's summary are through the entire year as of yesterday. The Financial Summary is only through the month of October 2025.

B. Jim Valenti, 2256 Early Robin Dr.

1. *Question:* Regarding the costs for landscaping, next year's budget is \$170,000.00 but 2025 shows \$272,500.00 for landscaping. Why the difference?
 - a) *BOD Answer:* The landscape shown on the Operating Income Summary includes several line items that add up to the budgeted \$272,500.00 for 2025.

C. Phyllis Wilson, 8348 Glacier Dr.

1. *Question:* It is my understanding that you receive the financial reports from Superior just a few days after the month-end. Why does the Financial Summary in this month's package only contain information through October 2025?
 - a) *BOD Answer:* This is due to the processing of the audit for the month. Charles George processes each month's financial reports, which takes a few days to process through the audit. Superior does not get the financial reports to us until at least the tenth (10th) of the month, which is for the previous month. The audit that we are doing is not required by the Covenants. The Covenants and the Bylaws do allow the BOD to consider hiring a CPA to do the books. We do our audit internally once a month to add another degree of assurance that the financials are handled correctly. A decision was made to report on the month that was audited and completed the month before.

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2. *Question:* I have noticed some doors in the community that really need painting now vs. waiting. How can this be accomplished?
 - a) *BOD Answer:* You can turn in an ACC request to have the door painted and we will take a look at it. If the door is bad enough, the BOD will certainly take care of it. If the door painting is in the Phase that includes that door, we will group the doors together. If it is out of phase, then it would be better to group several doors together so that the contractor can do 3 to 4 doors together.

D. John Gabor, 2375 Stardust Ct.

1. *Question/Comment:* In October I questioned the BOD regarding the approval of payments. The Meeting Minutes reported that these decisions were made during Working Meetings and were recorded/documented in the Working Meeting Minutes. It has been stated that an independent internal audit is performed each month for the financials.
2. *Question/Comment:* A member questioned during the Special Meeting of November 25, 2025, why he was responsible for maintaining his own dormer. The BOD answered that the HOA is responsible for end-of-life replacement of the roofs, including the dormers, and the homeowner is responsible for maintaining the dormers including where the siding comes in contact with the shingles. Fortunately, I have a document that will show that that statement was false. John passed out copies of a voided check that was approved by the BOD and paid by Superior to Dave Kilbourne for “2459 Royal Anne Dr – siding repair”, which had already been paid by the homeowners. How did this happen?
 - a) *BOD Answer:* In November 2024, you sent an email to the community regarding dormer repair saying that since the homeowners are responsible for maintaining their dormers, here is a person who can perform maintenance on your dormers to cut the siding away from the shingles to prevent leaks. What happened was the homeowner put the home up for sale and the dormer issue came up on the inspection report for that residence. Because that resident showed the BOD a signed letter from a previous BOD that promised to do the repairs, we honored that request and paid for the maintenance repair on the dormer. The prior BOD did not honor that request. There was another incident where a homeowner requested payment by Superior for having their dormer fixed. Superior paid this without BOD approval. The BOD will find out exactly what happened so that we can report back to the community.

E. Mark Cotter – Owner of three (3) units in 3 Cherry Way

1. Mark gave the BOD a petition for a special meeting on the 2026 Budget.
 1. *Question:* On the front door, can we paint them ourselves, or do we have to use the approved contractor?
 - a) *BOD Answer:* You can complete an ACC request to paint your front door yourself but you must use the paint that is described on the Townhome Maintenance List and have BOD approval.
 2. *Question:* Why do we have to wait until the roof leaks before anything is done to the roofs by the HOA? I think that HOA should have the roofs inspected once or twice per year to prevent leaks from happening. It would be cheaper than fixing the roof after the leak.
 - a) *BOD Answer:* We will take that under consideration. A point to remember is that homeowners bear some of the responsibility of maintaining and inspecting our own homes. The HOA should not be responsible for everything that is done to your home. It is a slippery slope for what the HOA has to pay. The BOD is barraged that we are not putting enough money in the reserve funds to replace the roofs when that is needed. If we go down that road of preventative maintenance, where is the money going to come from? The community does not want the dues to go up, wants us to continue to grow the reserve fund as outlined by the Reserve Study, and

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now you want preventative maintenance. If you see something on your roof that you think needs attention, complete an ACC request and hand it in to the BOD so that we can have a contractor look at it.

3. *Question:* What is it that you need when you are asking for age verification? Does that mean the renters?
a) *BOD Answer:* The Age Verification is required by HUD because we are a 55+ community and it helps us to gain tax exempt status with the Federal government. It is required every 2 years, and it is for the resident only.
4. *Question:* On the shutters, are we replacing just the shutters that look bad or all of them?
a) *BOD Answer:* We are replacing all of the shutters in Phase A of the community, which are the oldest buildings in the community. We have estimates that indicate that it is more expensive to paint the shutters vs. replacing them. This will keep a uniform appearance on the building. The materials become brittle with time and it is better to replace shutters than try to paint them.
5. *Question:* On the dormers, have you decided to not do preventative maintenance on them to prevent leaks?
a) *BOD Answer:* The BOD is in the process of getting bids to inspect the dormers and if there is any issue, get the cost for repair. It is the holiday season now but in January we will have a community meeting to have a vote on: (1) Does the HOA take over the preventative maintenance of the dormers? (2) How would we go about paying for it? We are in the process of getting the quotes and will let the community know when the meeting will be held. There is a form for reimbursement for the maintenance of the dormers. The decision of reimbursement will be decided at that meeting in January.

F. Dan Okoniewski, 2228 Cashmere Ct.

1. *Question:* Regarding the painting of doors, I submitted a request to have my front door painted. I was not on the list for the doors painted initially so I painted the door myself.
a) *BOD Answer:* Your name was on the list and had been on the list. You never followed up to see the status. You were removed from the list because you said you had painted it yourself. If you would like to be reimbursed, please send us an email requesting a hearing and you can come in and present your case in front of the BOD. The BOD will schedule the hearing.
b) *Question:* The 2026 Budget shows the income and what will be spent in 2026. At the end of 2026, will you be increasing the dues for 2027? The budget for 2026 is used in the Reserve Study – correct?
(1) *BOD Answer:* We cannot tell that right now because there is no way of seeing the future.
(2) *BOD Answer:* It is the contrary. The Reserve Study shows what needs to be deposited in reserves to meet the needs of future expenses such as replacing the roofs. It is a larger amount each year. Regarding the budget for 2026, we are going to have a special meeting to inform the community the costs of having all of the dormers inspected. Some may need to be repaired; the cost of this is not in the 2026 budget. We will have to decide where we are going to get the money to do this. The cost of this could be added to the 2027 budget or we would have to have a special assessment. We cannot tell you what next year's budget will be.

G. Judy Okoniewski, 2228 Cashmere Ct.

1. *Question:* What is included in Recreation in the budget?
a) *BOD Answer:* This includes Clubhouse Expense, Clubhouse Cleaning and Clubhouse furnishing. This also includes the pickle ball court. Included also is the HVAC maintenance and pest control.

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2. *Question/Comment:* I am glad that you have another contractor to paint the doors because \$500 was too much. I do not understand why the shutters have to be replaced.
3. *Comment:* The price of mulch is \$36,000.00. The mulch does not need to be replaced every year.

H. Alice Pollak, 8820 Vandalay Dr.

1. *Question/Comment:* A year ago John Gabor put out an email to the community that made everyone worry that their dormers would leak. Then, he recommended the contractor to do it for \$250.00, which the man earned \$5,000 for twenty (20) homes. Then John sent out emails this year questioning why the BOD was not paying for the maintenance. Why didn't you question that of the BOD last year?

I. Phyllis Wilson, 8348 Glacier Dr.

1. *Question:* What is the status of the tax exemption?
 - a) *BOD Answer:* As a North Carolina HOA you are required to be incorporated as a tax exempt corporation. That has been done. The Federal tax exempt is still in process. The interest we receive from the CDs at S. A. Stone is taxable by the Federal government at 30%. The CPAs are working on the tax exemption and refunds due from 2024. We had to go back and submit more forms per a tax advocate. Power of Attorney on this matter has been transferred to the CPA. It may be that we will have to complete more forms in the future. It is the same CPA that previous BODs have used.

J. Jeannie Gabor, 2375 Stardust Ct.

1. *Question/Comment:* Regarding the comments that we are oppositional, I think you as the BOD needs to take responsibility as well. You are continually contradictory and inconsistent in your application of the rules for everyone. You go against your own attorney's opinion. You do not respond to the members. I have many examples. One is the parking which you have chosen not to enforce. We have received three (3) parking violations. We asked the BOD if we could remove two (2) of the bushes in the median between garages. It took six (6) months to settle the bush issue. The BOD is not treating everyone the same in this community.
 - a) *BOD Answer:* This is our community too. We were voted in and we can be voted out. We cannot function if we have to answer multiple emails that are constantly written. We need to work together to move forward. As the BOD sees changes that need to be implemented, we do that as the needs arise. We need to be adaptive to situations as they arise.

10. ADJOURNMENT: C. Dubac/C. Hendricks: Adjourned the 3CW HOA BOD meeting December 18, 2025, at 11:33 AM in the 3CW Community Clubhouse.

ATTACHMENT A
3 CW BOD Meeting Agenda
December 18, 2025 – 10:00 AM in the Community Clubhouse
3 CW HOA BOD OLD BUSINESS AND NEW BUSINESS
October 14, 2025 – December 18, 2025

Old Business:

1. The Townhome Maintenance Responsibility List was revised in October:
 - a. A disclaimer was added that exempts the HOA BOD Officers from liability for any damages caused by repairs/additions to the homeowner's home.
 - b. Allowing a homeowner to paint their front doors if an Owner Application for Exterior Architectural or Landscaping Change/Repair form has been submitted and approved by the HOA BOD. The Maintenance List names the paint to be used.
 - c. The painting of the door from the sunroom will be painted by the HOA or the homeowner may paint their own door if an Owner Application for Exterior Architectural or Landscaping Change/Repair form has been submitted and approved by the HOA BOD. The Maintenance List names the paint to be used.
 - d. Mountain Ridge is the contractor of choice to paint doors.
 - e. **These changes were approved during 3CW HOA BOD Working Meeting held September 23, 2025, and recorded in the Working Meeting Minutes.**
2. Contractual agreement with Mr. Handyman of Mooresville to paint and caulk two residences: 8330 North Star Ct. and 2776 Sunburst at a cost not to exceed \$734.00. **Approved during the 3CW HOA BOD Working Meeting held on September 23, 2025, and are recorded in the Working Meeting Minutes. Completed.**
3. Proposed amendments to the Bylaws and the ballot for the November 13, 2025, 3CW HOA General Membership Meeting **were approved by the BOD during the 3CW HOA BOD Working Meeting held on September 30, 2025, and recorded in the Working Meeting Minutes.**
4. The Meeting Notice, Meeting Agenda, Proxy Form, Directions, and Flowchart were all approved for the November 13, 2025, 3CW HOA General Membership Meeting. **These documents were all approved during the 3CW HOA BOD Working Meeting held on September 30, 2025, and recorded in the Working Meeting Minutes.**
5. The Lincoln Landscape contract for landscaping maintenance was renewed for 2026 at the same cost as 2025; \$174,600.00/year. **This item was approved by the BOD during the 3CW HOA BOD Working Meeting held on September 30, 2025, and recorded in the Working Meeting Minutes.**
6. The Superior Association Management contract for HOA management was renewed for 2026 at the same cost as 2025: \$33,600.00/year. **This item was approved by the BOD during the 3CW HOA BOD Working Meeting held on September 30, 2025, and recorded in the Working Meeting Minutes.**

ATTACHMENT A
3 CW BOD Meeting Agenda
December 18, 2025 – 10:00 AM in the Community Clubhouse
3 CW HOA BOD OLD BUSINESS AND NEW BUSINESS
October 14, 2025 – December 18, 2025

New Business:

1. Contractual Agreement with B. P. Drainage was approved for additional work at North Star Ct. for adding larger tubes (4" to 10") and adding a catch basin at a cost not to exceed \$7,050.00. **Approved during 3CW HOA BOD Working Meeting held October 7, 2025, and recorded in the Working Meeting Minutes. Schedule TBD.**
2. The Townhome Maintenance List was changed for the following: HOA will take the responsibility for the sanitary sewer lifts; the HOA would be responsible for checking the pumps every 2 years to see if they are working properly; and will inform the residents that have the sewer lifts; inform the residents what they should not do regarding flushing items (such as not flushing wipes or feminine products) down their toilets, not pouring grease down the drains, use surge protectors and consider installing a backup battery system. The HOA will pay repair costs, if needed, as long as the resident has not broken the rules and have the sewer lifts inspected every 2 years. **Approved during 3CW HOA BOD Working Meeting held October 21, 2025, and recorded in the Working Meeting Minutes.**
3. The Architectural Standards and Guidelines and the Landscape Standards and Guidelines were changed and sent to the community via email and are on the website. In addition, they are also available in the library in the large binder containing the Governing Documents, the Policies and Procedures and the 3CW forms. **Approved during 3CW HOA BOD Working Meeting held October 21, 2025, and recorded in the Working Meeting Minutes.**
4. Contractual Agreement with Landmark Fence was approved for removing the broken wood fence at the end of Sonata with a white vinyl fence at a cost not to exceed \$2,271.00. **Approved during 3CW HOA BOD Working Meeting held October 21, 2025, and recorded in the Working Meeting Minutes. Completed.**
5. The BOD has decided unanimously to use Mountain Ridge to paint doors for those units in Phase A of the community in 2026 for the price of \$225-\$250 per door dependent on how many coats will be needed. **Approved during 3CW HOA BOD Working Meeting held on October 28, 2025, and recorded in the Working Meeting Minutes.**
6. Contractual Agreement with B. P. Drainage to install edging at various locations in the community that have small drainage issues at a cost not to exceed \$3,600.00. **Approved during Working Meeting held on December 5, 2025. Schedule TBD.**
7. The BOD has decided unanimously to have Lake Norman Electric come out to fix the front entrance lights. **Approved during Working Meeting held on December 5, 2025. Cost and schedule TBD.**