Date:	Time:	Location:
Tuesday **June 11, 2019**	6:00 p.m. MDST	Hammond Property Management 50 Meadow Village Drive Big Sky, MT 59716

	Agenda	Presenter	Action
6:00	**Call to Order**	Matt Walker	-
	• **Member Forum (new items for next agenda)**		-
	• Minutes of Last Board Meeting	All	Approve
	• Schedule Next BOD Meeting:		
	○ July 15th Budget Meeting (scheduled)		-
	○ August Board Meeting (skip July?)	All	Discuss
Financials			
6:10	• Quarter 1 Financial Report	Doug Shanley	-
Reports			
6:30	• Property Management Report	HPM – Josh	Discuss
	○ Landscaping		
	○ Pellet Stove Inspections/Cleaning		Discuss
	• Rule Enforcement Report	HPM	Discuss
	• Communication from Owners	HPM – Seanna/Katie	Discuss
	• HLH Rate Application	Steve Cherne	Discuss
New Business			
7:00	•		
Old Business			
7:20	• Insurance Discussion	Ty Moline	Discuss
	• Roof Conditions/Letter from Jeff	Jeff Alger	Discuss
	• Reserve Study Proposal	Mindy	Discuss
	• Management Contracts	All	Discuss
7:30	**Adjourn**		-
7:35	**Executive Session**	BOD	-

Minutes of the Regularly Scheduled Meeting of the Firelight Meadows Board of Directors

Firelight Meadows

5.7.2018

Call to Order
Matt Walker called the meeting to order at 6:00 PM, MST.

Roll Call
Board Members present included Matt Walker (D05), Steve Cherne via phone (308), AJ Christianson (A16, C07), Laura Gregory (D9) and Jeff Alger (C-04, 367). Owners present included Annette Stone via phone (B12). Also present were Mike Palmer, Katie Coleman, Seanna Farrow, Josh Hickey, and Joe March of Hammond Property Management.

Member Forum/Agenda Items

1) HPM Management Contracts

Approval of Minutes
Matt motioned to approve the March meeting minutes. Jeff seconded the motion and all were in favor. The minutes were approved as presented.

Next Meeting
The next board meeting was scheduled for Tuesday, June 11, 2019 and will begin at 6:00 PM in the Hammond Conference Room. The annual meeting was scheduled for Tuesday, September 24th, 2019. A preliminary budget meeting for board members was scheduled for Monday, July 15th.

REPORTS

Property Management Report
Josh presented his manager's report. It was noted that Josh will be meeting with someone about replacing the current campus signage and sharing an estimate with the board. Josh will be scheduling one weed and feed service at some point during the next two weeks.

HPM will be obtaining a bid for paving the recycling/compactor area, separate from the new parking areas.

Matt noted that he will be meeting with Big Sky Water & Sewer regarding the possibility of tying the campus irrigation into their system, and using grey water to help irrigate the campus.

Rule Enforcement Report
A rule enforcement report was included in the packet. Multiple vehicles were towed, several were booted. All owners booted paid Best Rate Towing's dispatch fee and the boots were removed.

Communication from Owners
There was minimal communication from the ownership. Several owners inquired about recent changes in insurance coverage that the board will be getting some clarity about.

Parking Update
The parking project is currently out to bid. No further update was necessary at this time.

Water Update
Steve and Alanah continue to work on behalf of the Firelight owners to get the best water usage rates possible once the water meters and separate metering take effect.

NEW BUSINESS

Insurance Deductible Increase
There was no new business to discuss.

OLD BUSINESS

Charcoal Grill Discussion
All charcoal grills, regardless of value, are to be removed from the campus for safety reasons. It is the board's understanding that any accidents related to them are not covered by insurance.

Adjourn
Matt motioned to adjourn the meeting at 6:56 pm.

SECRETARY'S CERTIFICATE

I certify that the foregoing is a true and correct copy of the minutes approved by the Board of Directors.

_____ _____
Laura Gregory, Secretary Date

Firelight Meadows Owners Association
Balance Sheet
As of March 31, 2019

	Mar 31, 19
ASSETS	
Current Assets	
Checking/Savings	
Operating Bank Accounts	
BSWB 113 557 Operating	16,582.24
BSWB 001 164 Money Market	140,091.99
Total Operating Bank Accounts	156,674.23
Reserve Bank Accounts	
American Bank 2739	251,234.37
Edward D Jones	996,526.11
Total Reserve Bank Accounts	1,247,760.48
Total Checking/Savings	1,404,434.71
Accounts Receivable	
Accounts Receivable	33,289.55
Accounts Receivable Reserve	-22,777.72
Total Accounts Receivable	10,511.83
Other Current Assets	
Prepaid Expenses	1,000.00
Interest Receivable	4,610.76
Total Other Current Assets	5,610.76
Total Current Assets	1,420,557.30
TOTAL ASSETS	**1,420,557.30**
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	23,295.96
Total Accounts Payable	23,295.96
Other Current Liabilities	
Prepaid Assessments	12,951.93
Total Other Current Liabilities	12,951.93
Total Current Liabilities	36,247.89
Total Liabilities	36,247.89
Equity	
Reserve Fund Balance	1,247,760.48
Retained Earnings	148,492.21
Net Income	-11,943.28
Total Equity	1,384,309.41
TOTAL LIABILITIES & EQUITY	**1,420,557.30**

Firelight Meadows Owners Association
Profit & Loss Budget vs. Actual
January through March 2019

	Jan - Mar 19	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
Quarterly Assessment Income			
Chalet - Quarterly Assessement	131,376.00	131,376.00	0.00
Condo - Quarterly Assessment	87,840.00	87,840.00	0.00
Total Quarterly Assessment Income	219,216.00	219,216.00	0.00
Finance and Late Fee Charges	234.47	0.00	234.47
Membership Dues	1,600.00	0.00	1,600.00
Parking Income	6,340.00	0.00	6,340.00
BAD DEBT INCOME	0.00	0.00	0.00
Fine Income for Violations	0.00	0.00	0.00
Total Income	227,390.47	219,216.00	8,174.47
Gross Profit	227,390.47	219,216.00	8,174.47
Expense			
General Common Expenses			
Insurance	24,507.75	24,507.75	0.00
Landscape and Sprinkler	0.00	0.00	0.00
Landscape Upgrades	0.00	0.00	0.00
Trash Removal	8,756.86	9,325.03	(568.17)
Maintenance & Repairs	6,560.19	16,350.00	(9,789.81)
Snow Removal	58,500.00	59,001.00	(501.00)
Roof Snow Removal	31,850.00	1,749.99	30,100.01
Management Company	26,872.50	26,872.50	0.00
Parking Management	9,500.01	11,599.50	(2,099.49)
Accounting	4,050.00	4,050.00	0.00
Legal	3,720.00	3,750.00	(30.00)
Office Expense	663.00	850.03	(187.03)
Postage & Delivery	0.00	150.00	(150.00)
Taxes	0.00	4,500.00	(4,500.00)
Bad Debt	1,076.04	975.00	101.04
Meeting Expense	50.60	300.00	(249.40)
Total General Common Expenses	176,106.95	163,980.80	12,126.15
Limited Common Expense - Chalet			
Chimney Cleaning - Chalet	2,750.00	0.00	2,750.00
Total Limited Common Expense - Cha...	2,750.00	0.00	2,750.00

Firelight Meadows Owners Association
Profit & Loss Budget vs. Actual
January through March 2019

	Jan - Mar 19	Budget	$ Over Budget
Limited Common Expense - Condo			
Carpet Replacement	0.00	0.00	0.00
Condo Utilities - Building	5,863.94	5,006.00	857.94
Reimbursement SnowMelt Electric	0.00	0.00	0.00
Telephone Condo Fire Alarm Syst	1,202.11	1,225.03	(22.92)
Condo - Cleaning and Rugs	4,310.00	4,200.00	110.00
Fire Alarm System Monitoring	439.50	421.50	18.00
Fire Extinguisher Inspection	0.00	0.00	0.00
Maintenance & Repair Condo Only	0.00	122.00	(122.00)
Total Limited Common Expense - Con...	11,815.55	10,974.53	841.02
Total Expense	190,672.50	174,955.33	15,717.17
Net Ordinary Income	36,717.97	44,260.67	(7,542.70)
Other Income/Expense			
Other Income			
Legal Settlements	500.00	0.00	500.00
Postage Income	100.00	0.00	100.00
Insurance Claim Income	30.00	0.00	30.00
Interest Income	7,204.07	0.00	7,204.07
Total Other Income	7,834.07	0.00	7,834.07
Other Expense			
Water & Sewer Delinquent paid	0.00	0.00	0.00
Reserve Contribution	56,495.32	48,233.00	8,262.32
Total Other Expense	56,495.32	48,233.00	8,262.32
Net Other Income	(48,661.25)	(48,233.00)	(428.25)
Net Income	**(11,943.28)**	**(3,972.33)**	**(7,970.95)**

Firelight Meadows Owners Association
A/P Aging Summary
As of March 31, 2019

	Current	1 - 30	31 - 60	61 - 90	> 90	TOTAL
3 Rivers Communications	0.00	419.89	0.00	0.00	0.00	419.89
ADVANCED WASTE WATER SPECIALISTS	0.00	0.00	0.00	677.50	2,010.00	2,687.50
Best Rate Towing & Repair, Inc.	0.00	0.00	0.00	275.00	0.00	275.00
Big Sky Cleaning Inc	0.00	2,910.00	0.00	0.00	0.00	2,910.00
Dayspring Restoration	0.00	500.00	0.00	0.00	0.00	500.00
Douglas N Shanley CPA	1,375.00	0.00	0.00	0.00	0.00	1,375.00
FULL CIRCLE OF BIG SKY	0.00	140.00	0.00	0.00	0.00	140.00
HAMMOND PROPERTY MANAGEMENT EXTRA	0.00	2,111.59	0.00	241.68	2,559.50	4,912.77
LAW OFFICE OF ALANAH GRIFFITH PC	0.00	600.00	0.00	0.00	0.00	600.00
Mindy T Cummings PC	20.00	0.00	0.00	0.00	0.00	20.00
MORRISON MAIERLE	0.00	1,940.00	0.00	0.00	0.00	1,940.00
Northwestern Energy 1855250-5	576.50	612.67	0.00	0.00	0.00	1,189.17
Northwestern Energy 1855256-2	405.56	437.19	0.00	0.00	0.00	842.75
Northwestern Energy 1855258-8	285.32	236.32	0.00	0.00	0.00	521.64
Northwestern Energy 1855261-2	510.43	535.87	0.00	0.00	0.00	1,046.30
Northwestern Energy Dumpster 3098123-7	80.32	68.55	0.00	0.00	0.00	148.87
REPUBLIC SERVICES #886 COMPACTOR	2,835.54	841.53	0.00	0.00	0.00	3,677.07
Yellowstone Chimney	0.00	0.00	0.00	90.00	0.00	90.00
TOTAL	**6,088.67**	**11,353.61**	**0.00**	**1,284.18**	**4,569.50**	**23,295.96**

Firelight Managers Notes

- Chalets
    - Turned off crawl space heat in chalets
    - Removed foundation vent plugs
    - Compiling list of broken downspouts that need to be replaced
    - Began chimney inspections/cleans
    - Hung new flags on flag poles
    - Waiting for good weather to paint poles near lights

- Condos
    - Replaced batteries in emergency lights
    - Touched up peeling paint on C and D buildings
    - Discovered leak from spigots on C building. Scheduled for repair
    - Painted all concrete poles near street lights
    - Turned off crawl space heat
    - Removed “Caution Icy Signs” from entryways
    - Waiting for good weather to repaint entryway grates per Matt’s request

- Compactor
    - Turned off heater on compactor

- Landscaping
    - Had irrigation system fixed and ready to be turned on when weather permits
    - Facilitated weed and feed treatment
    - Began targeting weeds in rock beds and playground. Will continue to remove weeds and cleanup these areas
    - Obtained initial bid for entry sign replacement. Please see attached bid and design
    - Removed unnecessary t-bars from trees around campus
    - Removed signs from exercise area (cut metal below grade and capped pipes)
    - Working on bid for fencing around potential dog area
    - Ordered new mulch to top dress playground area and finish pathway

From: "John Welty" <jack@jackcreekengraving.com>
To: "Josh" <josh@hpmmontana.com>
Subject: Re: Firelight Meadows Entry Signs

Josh,

I hope all is well! My apologies for the delay. Here's a .pdf of my thoughts for the sign. Basically, it'll be three pieces; left, right and center.
We'll do a rusted patina for the face, with sanded aluminum letters including coatings to make the aluminum slightly shiny and the steel more of a matte finish. The framing will be determined by whether or not we go with interior lighting.
For this design, witch in total is over 16 feet wide we'd be looking at around $8500 installed with no lighting. Adding interior lighting will add significantly to the cost, mainly because the framing will be different/more material/labor. I'd say the lighting will add about $3000 to the total if we go that route, which also hinges somewhat on who's running the electric to the location.
We could also add a reclaimed wood 2x backer to sort of frame the sign, similar to the attached big sky build sign photo. We could do this in lieu of the lighting which would eliminate the extra cost of running electric to the location, but would add about the same in cost for materials and labor. Let me know if you have any questions. Thanks for the opportunity!

Jack Welty
Jack Creek Engraving and Fabrication.

FIRELIGHT MEADOWS

Make of Vehicle	License Plate	Date	Time	Location	Towing Deadline	Comments	TOWED	Towed Date
Subaru	25-9141B MT	05/02/19	8:10am	Guest Parking	05/02/19	NO PERMIT		
Subaru	CGV286 MT	05/02/19	8:05am	Guest Parking	05/02/19	NO PERMIT		
Chevy	6-71032B MT	05/02/19	7:50am	Guest Parking	05/02/19	NO PERMIT		
Chevy	6-76679B MT	05/02/19	12:00 pm	Guest Parking	05/02/19	NO PERMIT		
Subaru	6-31953B MT	05/02/19	8:00am	Guest Parking	05/02/19	NO PERMIT	TRUE	05/02/19
Chevy	6-76679b	05/02/19	7:45a	Guest Parking	05/02/19	NO PERMIT		
Chevy	6-71032b	05/02/19	7:50a	Guest Parking	05/02/19	NO PERMIT		
Subaru	Cgv286	05/02/19	8:05a	Guest Parking	05/02/19	NO PERMIT		
Chevy	6-71032b	05/02/19	7:50	Guest Parking	05/02/19	NO PERMIT		
Subaru	CGV286	05/02/19	8:05a	Guest Parking	05/02/19	NO PERMIT		
Chevy	6-76679B MT	05/03/19	6:05am		05/03/19	NO PERMIT		
Subaru	6-31953B MT	05/03/19	6:15am	Guest Parking	05/03/19	NO PERMIT	TRUE	05/03/19
Ford	6-38778B MT	05/03/19	6:20am	Guest Parking	05/03/19	NO PERMIT		
Jeep	6-20630B MT	05/03/19	6:25am	Guest Parking	05/03/19	NO PERMIT		
Toyota	CGR686 MT	05/03/19	9:25am	Guest Parking	05/03/19	NO PERMIT	TRUE	05/03/19
Ford	C35128G WA	05/06/19	6:10am	Guest Parking	05/06/19	NO PERMIT		
Hyundai	CJD156 MT	05/06/19	6:15am	Guest Parking	05/06/19	NO PERMIT		
Toyota	SWY-103 Alberta	05/06/19	6:25am	Overflow Parking	05/06/19	NO PERMIT		
Chevy	BYT179 MT	05/06/19	6:30am	D-Building	05/06/19	NO PERMIT		
Jeep	BGY6236 WA	05/06/19	6:35am	D-Building	05/06/19	NO PERMIT		
Toyota	6-81789A	05/06/19	6:40am	D-Building	05/06/19	NO PERMIT		
Chevy	25-0515B	05/06/19	6:45am	D-Building		NO PERMIT		
Trailer		05/06/19	11:20am	A-Building	05/07/19			
Mazda	PLF 2073 GA	05/09/19	6:10 am	C-Building	05/09/19	NO PERMIT		
Toyota	253725C MT	05/09/19	6:15 am	Guest Parking	05/09/19	NO PERMIT		
Chevy	CHV931 MT	05/09/19	12:10 pm	Guest Parking	05/09/19	NO PERMIT		
Chevy	676006B	05/09/19	12:15 pm	Guest Parking	05/19/19	NO PERMIT		
Subaru	CGR877	05/09/19	6:05a	360	05/09/19	Double parked		
Jeep	CCU538	05/09/19	6a	Guest Parking	05/09/19	NO PERMIT		
Chevy	641931B MT	05/16/19	7:45 am	Overflow Parking	05/16/19	NO PERMIT		
Jeep	HJK7841	05/16/19	7:50 am	Overflow Parking	05/16/19	NO PERMIT		
Ford	BWY1025	05/16/19	7:55 am	Guest Parking	05/16/19	NO PERMIT		
Toyota	JPY8386 PA	05/16/19	8:00 am	Guest Parking	05/16/19			
Jeep	CCU538	05/16/19	8:05 am	Overflow Parking	05/16/19	NO PERMIT		
Toyota	XHE9198 VA	05/30/19	7:40 am	Guest Parking	05/30/19	NO PERMIT		
Nissan	239418B	05/30/19	7:45 am	Guest Parking	05/30/19	NO PERMIT		
Chevy	136367A MT	05/30/19	7:50 am	Guest Parking	05/30/19	NO PERMIT		
Dodge	610926C	05/30/19	7:55 am	Guest Parking	05/30/19	NO PERMIT		
Dodge	610926C MT	05/30/19	Noon	Guest Parking	05/30/19	NO PERMIT		
Chevy	BWK378 MT	05/30/19	Noon	Overflow Parking	05/30/19	NO PERMIT		
	CBR729 MT	05/30/19	Noon	Overflow Parking	05/30/19	NO PERMIT		
GMC	BWV255 MT	05/30/19	Noon	C-Building	05/30/19	NO PERMIT		
KIA	HLF778 VT	05/30/19	8:15 am	A-Building	05/30/19	NO PERMIT		
Jeep	BXV313 MT	06/06/19	12		06/06/19	NO PERMIT		
Dodge	BPD9407 WI	05/08/19	12:45pm	Guest Parking	05/08/19	NO PERMIT		
Ford	ATZ4866 AZ	05/08/19	12:40 p	Guest Parking	05/08/19	NO PERMIT		
Toyota	SWY103 Alberta	05/07/19	6a	Overflow Parking	05/07/19	NO PERMIT		
Jeep	613153C	05/07/19	6a	Overflow Parking	05/07/19	NO PERMIT		
Ford	436NBY CO	05/06/19	11:30a	B-Building	05/06/19	NO PERMIT		
Subaru	682774B MT	05/06/19	11:25a	B-Building	05/06/19	NO PERMIT		

APPROVAL / DISSAPPROVAL NEEDED

From: Dan Benson
Sent: Monday, May 13, 2019 9:18 AM
Subject: Re: Solar Panels

Hi Seanna,

Does the Firelight Association allow **solar panels to be placed on chalet roofs**?

Thanks,
Dan

APPROVAL / DISAPPROVAL NEEDED

From: Sara Sipe
Subject: Screen doors. Are they allowed on front doors if painted the correct color?

From: Chris Moon
Sent: 5/17/2019
Subject: Re: FL – Second chimney inspection/cleaning

Seanna and FLM Board -
Thank you for the information regarding the chimney cleaning assessment. I am writing with questions and broader concerns.

First, I would be interested to see the report that lists our unit as one with excessive build up. We are a unit with high use, but I think it is very unlikely that our unit has excessive build up *with the exception of Winter '16/spring '17 when our unit was not occupied full-time*.

We have taken design precautions such as double wall pipe to the ceiling and class A insulated pipe from ceiling to cap, as well as use precautions including burning hot for pipe cleaning on a scheduled basis. Additionally, all our wood is moisture tested to ensure minimal potential for unburned fuel in the smoke discharge. I'm concerned that if we are listed as 'needing' a second cleaning during the year, the chimney sweep is pulling the wool over homeowners eyes to maintain his business bottom line. For many years we had a single yearly cleaning with minimal build up noted, and it is not clear why this has changed. As a firefighter and longtime wood stove owner/user, I can assure that if our chimney was clogging with build ups, we would notice the performance changes.

For context, the most recent research coming out about chimney fires indicates that low to medium use fireplaces, particularly wood stove inserts, tend to accumulate more build up. Some of that research indicates that the vacation rental business - where users are not educated or accustomed to proper burning techniques - may be a contributing factor. So it may also be possible that the most urgent units for a second clean - low to medium use rentals units - may not be getting that attention, which would be a more urgent safety concern for Firelight.

We will pay this bill since the work was performed. However, moving forward this is a larger topic that needs to be fact based instead of blanket assumptions made. We hope that the board will embrace a fact-driven approach for all decisions, and one that is valuing the budgets and quality of life for all of us.

Chris Moon, #495

From: Chris Johnson
Sent: 5/15/2019
Subject: Re: FL – Second chimney inspection/cleaning

Seanna,

What inspection are you basing this off of? When I spoke with our Chimney Sweep in 2015 with regards to the new chimney that we had installed in 2013. He said that ours was exceedingly clean because of the type of insert that we had.

Also our chimney had very little use this season.

Best,
CJ

From: Dan Benson
Sent: 5/14/2019
Subject: Re: FL – Second chimney inspection/cleaning

Hi Seanna,
Thanks for the heads up. Is the excess buildup because of the type of pellet stove I have or is it because my tenants aren't consistently cleaning the stove?

Also, does your email mean that I owe $100 for the recent cleanings or will I start owing for future extra cleanings?

Thanks,
Dan

From: Annette Stone
Sent: 5/23/2019
Subject: Fireworks

Hello,
Thanks for the update and all you do, it's appreciated. Personally, I agree with this policy. As we approach the 4th of July, I would also like to see some clarification on Fireworks. For some reason, I'm thinking the Firelight Meadows complex has restricted setting off fireworks. If not, I hope we do. In the past, we've been to our condo during this holiday and the fireworks were going off within the complex and well into the early morning.
Thanks for your service.
Sincerely, Annette

From: Nikki Berg
Sent: May 26, 2019, at 4:08 PM
Subject:

Captured on my RING camera
Last night, a man appeared to attempt a home invasion of my condo in Firelight Meadows. Fortunately, it was captured on my RING camera. The man looks like he tries the door knob to see if it's open first, then he knocks. He is wearing a bandana around his neck, which he flips around. He becomes aware of the camera, and tries to cover it with his hand. I come to the door, and he yells that he needs a phone, and acted as though he needed help. I tell him I am calling the police, which made him shout at me. He left on foot, I saw him walking towards the end of Candlelight. I saw some tail lights turn on in the overflow parking. I can't say for sure if it was him in the car, but I believe he did leave in the vehicle.
The man had black hair, Hispanic, not very tall, maybe 5'6", mid-twenties. He looked like he had a bruise on his mouth, or his lips were stained purple.

We also had an occurrence in April, when we were out of town. A man attempted to open both our front and back doors, which was also caught on camera. These are just 2 examples of men being caught on the camera trying to break into my home. These occurrences have been going on in my neighborhood for years. We report them, but no one is ever caught, and the incidents are getting more serious. We've witnessed illegal looking activities, drunk and reckless driving, and inappropriate behavior towards women. We are aware that sexual assaults have taken place in neighboring units. With all this going on, there is very little, to no police presence in FLM.

We've reported to the Sheriff, and to our property manager, many times. I absolutely feel as though our complaints are not taken seriously. It's to the point that we are no longer comfortable making a report when we see something, because it seems like our concerns are taken as an annoyance, or we are being dramatic. After this latest incident, I know my neighborhood is not a safe place to live. I hope the police will put an effort into catching this man, so he does not end up hurting or killing someone.

Sincerely,
Nikki Berg

From: Karen Robertson <kanwrite@verizon.net>
Sent: Monday, June 10, 2019 5:43 PM
To: Katie Coleman <kcoleman@hpmmontana.com>
Subject: Fwd: Fireplace Insert Bills

Dear Firelight Homeowners Association Board,

We received an invoice for $100 for cleaning our fireplace. We have never been charged an extra fee for cleaning our fireplace in the past. So you can imagine our surprise.
The invoice did not have any details about the supposed cleaning. We have been told by the admin that it was done in February although the invoice said 5/14/19. It didn't make any sense because we only spent 12 days in the chalet during Christmas time so one cleaning should be more than sufficient. We live in California and spend less than two weeks in Big Sky in the winter.
We understand that some homeowners may use their pellet stoves and fireplaces with inserts all through the winter for their primary heating. We don't fit that mold, so we shouldn't be penalized.
We would also like to know why fireplaces with inserts must be cleaned twice when they are more efficient heat and we burned much less wood.
If you check our record, you will find that we usually pay immediately upon receiving the HOA dues, but without any explanation ahead of time, we will look forward to the board making an amendment to this ruling. Perhaps something like . . . if you spend less than 30 days in your chalet in the winter, no second cleaning will be necessitated.

Respectfully,
Karen Robertson

From: Nikki Berg
Sent: May 26, 2019, at 4:08 PM
Subject:

Captured on my RING camera
Last night, a man appeared to attempt a home invasion of my condo in Firelight Meadows. Fortunately, it was captured on my RING camera. The man looks like he tries the door knob to see if it's open first, then he knocks. He is wearing a bandana around his neck, which he flips around. He becomes aware of the camera, and tries to cover it with his hand. I come to the door, and he yells that he needs a phone, and acted as though he needed help. I tell him I am calling the police, which made him shout at me. He left on foot, I saw him walking towards the end of Candlelight. I saw some tail lights turn on in the overflow parking. I can't say for sure if it was him in the car, but I believe he did leave in the vehicle. The man had black hair, Hispanic, not very tall, maybe 5'6", mid-twenties. He looked like he had a bruise on his mouth, or his lips were stained purple.

We also had an occurrence in April, when we were out of town. A man attempted to open both our front and back doors, which was also caught on camera. These are just 2 examples of men being caught on the camera trying to break into my home. These occurrences have been going on in my neighborhood for years. We report them, but no one is ever caught, and the incidents are getting more serious. We've witnessed illegal looking activities, drunk and reckless driving, and inappropriate behavior towards women. We are aware that sexual assaults have taken place in neighboring units. With all this going on, there is very little, to no police presence in FLM.

We've reported to the Sheriff, and to our property manager, many times. I absolutely feel as though our complaints are not taken seriously. It's to the point that we are no longer comfortable making a report when we see something, because it seems like our concerns are taken as an annoyance, or we are being dramatic. After this latest incident, I know my neighborhood is not a safe place to live. I hope the police will put an effort into catching this man, so he does not end up hurting or killing someone.

Sincerely,
Nikki Berg

Hello All,

I am writing to express my concern with the condition of the roofs especially on the "A" condo building. Since the purchase of condo A13, roof leaks have been apparent. The kitchen had a severe leak that damaged the cabinets and drywall behind the cabinets requiring a restoration company to repair and replace at the HOA expense. I could not get a clear answer as to what was the cause of that leak. While remodeling the condo I discovered several water damage spots along the outside wall, especially where valleys of the roof meet together. I made those drywall repairs on my own June 2018. This year I noticed that water damage has occurred in the same locations. Repairing at this point is absolutely useless, unless we remedy the problem.

There is a bigger problem that is coming out of the bad roofs. All of the soffit and fascia boards are slowly being destroyed by the snow and ice penetrating through the roof. Soffit and fascia damage can be seen on ALL condo buildings, especially on the north and east sides of the buildings. The condo roofs are 15-17 years old, and I can only speculate that the developer put a cheap builder grade shingle on the roof. The roofs are going to be due for replacement.

It is safe to say the condo buildings are in disrepair. As a condo heavy board I find this unacceptable. Roof leaks and soffit/fascia damage are unacceptable. Corner boards are peeling off and loose as well. I ask that we move roofs up the list and heavily explore options. I propose we get a professional roofer to get us quotes and suggestions on next steps ... do we add more insulation and venting? Do we explore cold roofs? Let’s get an actual quote on cold roofs rather than saying they are expensive and ruling them out.

Here is another example of an ongoing expense. Hammond is in the process of replacing a damaged window at our C4 unit. The damage is caused by ice falling year after year. I have attached a photo of the damage for reference.

Thank you for your time. I hope we can start discussing at the next board meeting.

--
Jeffrey Alger
jeffalger1@gmail.com

406-600-1940

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New Brighton, MN 55112

May 20, 2019

Mr. Matt Walker, President
Firelight Meadows
50 Firelight Drive
Big Sky, MT 59716

Dear Mr. Walker:

Thank you for the opportunity to present Firelight Meadows with a reserve study proposal. At Reserve Advisors, we are dedicated to providing peace of mind to boards, homeowners and their families by delivering a custom-comprehensive reserve study.

Our **easy-to-use reserve study system** provides a more effective way to manage your property. You will receive…

- An **Executive Summary** highlighting near-term projects and funding recommendations at a glance.
- **Property-specific recommendations** that prioritize the most effective use of reserve funds for you.
- **Spreadsheets with formulas** to easily evaluate what-if replacement schedules and reserve contributions.
- **Free Support** - Our team of multi-disciplined engineers are dedicated to making your experience of using the reserve study exceptional with ongoing assistance.

The following pages provide insight and the distinct reasons why communities rely on Reserve Advisors for their reserve study needs.

Please sign and return the Confirmation of Services page to get started.

Sincerely,

Jacque Martin
West Regional Account Manager
Jacque@reserveadvisors.com
See our report overview

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Reserve Study Benefits

For Boards

- Fulfills fiduciary responsibility with expert advice
- Supports board decisions on replacement projects
- Saves hours in budget meetings for replacements
- Excel spreadsheets with formulas provide ability to create what-if scenarios for budgeting purposes

For Homeowners

- Ensures fair reserve contributions
- More consistent household budgeting
- Reduces long-term homeowner cost of maintaining the common property
- Curb appeal increases demand for homes

Distinct Reasons Communities Choose Reserve Advisors

- **Dedication and Commitment to You** with an exceptional experience during and after the study. We listen to you and create a custom reserve study with your objectives in mind. Our staff of multi-disciplined engineers is dedicated to ensuring your satisfaction. We're always available with free support after the study is complete.

- **Comprehensive Reports** solve problems before they escalate. We include:
  - Thorough condition assessments that prioritize your near-term projects
  - Best practices and technical illustrations to better understand project scope and compare contractor bids

- **Knowledge of Local Replacement Costs** is the basis for adequate, not excessive, reserve budgets.

- **Multi-disciplined Engineers –** With more than 30 engineers, we match our expertise with your community rather than a "one size fits all" engineer.

- **Unbiased Recommendations** – Your best interest is our only goal. We don't provide design or project management services, nor do we profit from your capital projects.

- **Unmatched Local Experience –** We know the local costs and conditions that affect your community.

Download our report overview

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Using Your Reserve Advisors Study Has Never Been Easier

We listened and responded to our clients with three tools to quickly access and use your custom-comprehensive reserve study.

✅ **The Report –** Comprehensive and Customized to Your Community

- One-Click to read online
- Executive Summary communicates key findings and recommendations ***at a glance***
- Flip through your report copy which includes panoramic 11" x 17" spreadsheets
- Helps board planning with a prioritized capital project schedule

✅ **The Numbers –** Always Quick and Easy

- One-Click to open your Expenditures & Funding Plan spreadsheets
- Print your spreadsheets on any printer in panoramic multi-page format

✅ **Easy Planning –** Your reserve study includes:

1. **Excel™ spreadsheets with formulas** for what-if scenarios
2. **ForeSite™** a cloud-based software solution
   a. Store your photos and project documents
   b. Record comments and costs of your *actual* capital projects
   c. Optionally, subscribe to **ForeSite™ Plus** for multiple users to collaborate online, creating unlimited replacement and funding scenarios
   d. Full support with Webinars and Tutorials

ForeSite™ brings everything together as individual board members can collaborate, comment, make changes and plan for the future in one place from anywhere.

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Tracking Your Past. Forecasting Your Future.

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Our Commitment to You

John Poehlmann and Theodore Salgado are the strategic leaders of Reserve Advisors. They've provided tens of thousands of comprehensive reserve studies for communities across America and abroad for over 25 years.

Collectively, John and Ted have lived in and served community associations for decades. They've served on CAI's (Community Associations Institute) national Board of Trustees and as a past President of APRA (the Association of Professional Reserve Analysts), respectively. Both were instrumental in establishing CAI's National Standards for Reserve Study providers.

Jacque Martin
West Regional Account Manager

We deliver. In all we do, we go the extra mile for you. Our core values are integrity, customer service, professionalism, accountability and technical quality. Our employees are hard-working individuals who value their client relationships and put great effort and dedication into providing the highest level of satisfaction to our clients.

As we have since 1991, Reserve Advisors will continue to use our values, people and services to provide reserve studies that help secure the financial health of communities and peace of mind to their homeowners.

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The specific property to be included in your custom-comprehensive reserve study includes:

Exterior Building Elements (Condos & Chalets)

- Sloped Roofs including Roofing Assembly
- Gutters & Downspouts
- Exterior Wall Finishes
- Balconies & Railings
- Decks
- Patios

Additional Building Elements (Condos Only)

- Hallways & Stairs including Paint Finishes, Wall Coverings, Light Fixtures, Floor Coverings, etc.
- Plumbing & Mechanical Systems
- Heating Systems

Site Components

- Playground
- Streets & Curbs
- Parking Areas
- Driveways
- Post or Pole Lights
- Walking Paths
- Irrigation System
- Landscaping
- Fences
- Monuments
- Signage

Firelight Meadows Reference Photograph:

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RESERVE STUDY PROVIDER CHECKLIST

RESERVE ADVISORS, INC.	#2	#3	
			YOUR REPORT INCLUDES:
☑	☐	☐	Executive summary of key findings and list of prioritized near-term projects
☑	☐	☐	30-Year expenditure forecast derived from actual local costs, not standardized information
☑	☐	☐	Project-specific best practices that provide in-depth information to support board decisions
☑	☐	☐	Element-specific opportunities to save money through cost-effective alternative replacement options
☑	☐	☐	Detailed photographs documenting the condition of every reserve element
☑	☐	☐	Condition assessments that identify elements in need of repair vs replacement
			EASE OF USE
☑	☐	☐	Easily print expenditure and funding plan spreadsheets in panoramic multi-page format
☑	☐	☐	Quickly create what-if scenarios with Excel spreadsheets that contain built-in formulas
☑	☐	☐	Cloud-based software, allowing for easy remote collaboration among your board members
			STAFF'S QUALIFICATIONS
☑	☐	☐	Only uses engineers who are committed to the highest industry standards, as shown by their Reserve Specialist (RS) and/or Professional Reserve Analyst (PRA) designations
☑	☐	☐	Specializes in prioritizing capital projects and funding needs based on your individual goals
☑	☐	☐	Always available to discuss your reserve study anytime in the future at no additional cost
			FIRM'S QUALIFICATIONS
☑	☐	☐	Offers local experience, utilizing actual project costs to provide a basis for realistic reserve budgets
☑	☐	☐	Comprises over 30 engineers from multiple engineering disciplines to ensure matching the appropriate background and expertise with your community association needs
☑	☐	☐	With over 25 years of expertise in the community association industry, has the knowledge to identify any common element issue and make recommendations for best practices
☑	☐	☐	No real or perceived conflict of interest – An independent consultant that does not manage or profit from your replacement projects
☑	☐	☐	All reports are reviewed by a team of senior engineers to ensure the utmost quality
☑	☐	☐	Provides high client satisfaction ★★★★★ **964 Reviews**

(800) 221-9882 www.reserveadvisors.com Fax: (414) 272-3663

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COLLABORATE. CREATE. STORE & SHARE.

FORESITE™
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All our reserve studies now include **ForeSite Basic.**

- ✔ Secure, 24/7 online access to your original reserve study for 7 years.
- ✔ Export and print your study.
- ✔ Add notes and comments.
- ✔ Store project bids, contracts and photos.
- ✔ Receive unlimited support for 10 registered users.
- ✔ Get 60 days of free access to ForeSite Plus. Each user can create and print multiple "what if" scenarios.

Upgrade to **ForeSite Plus...**

All the features of Basic and MORE!

- ✔ **Answer all your questions with the ability to create, print and save unlimited "what if" scenarios.**
  - Change replacement timing, costs or quantities.
  - Reduce reserve contributions.
  - Raise the interest rate.

- ✔ **Designate an approved scenario to guide your community.**
  - Facilitate budgeting and reserve expenditure discussions.
  - Track actual capital projects.
  - Improve communication and streamline meetings.
  - Easily share information with new board members.

The benefits of ForeSite Plus add up.

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Confirmation of Services for Firelight Meadows

☑ **Full Reserve Study** for an investment of **$6,050** (includes all expenses)

☑ **Report** *(See our report overview)*

- *Electronic PDF Report* with 30-year Reserve Expenditure and Funding Plan tables for printing in 8 ½" x 11" panoramic multi-page format on *any printer*
- *Excel® spreadsheet* of Reserve Expenditures and Funding Plan with formulas for "what-if" alternative scenarios

☑ **Support**

- We listen and respond to your questions and suggestions to create a custom report
- Meeting with our engineer on the day of our visual property inspection
- Unlimited video/teleconference support with our engineer during and after report delivery

☑ **ForeSite™ Basic –** Access your reserve study and Excel spreadsheets online, store photos and project documents, record comments and project costs. Also receive a free 60-day trial to ForeSite Plus.

____ One (1) Bound Report hard copy (no charge); Additional copies at $75 ea. (indicate quantity ____)

____ **ForeSite™ Plus** 3-year subscription empowers multiple users to create, share and collaborate with unlimited models and scenarios for **$605** per year

Sign and Send to Get Started:
Email: Jacque@reserveadvisors.com or
Fax: (414) 272-3663

by: _____
Jacque Martin, West Regional Account Manager
for Reserve Advisors, Inc.,
on May 20, 2019
Ref. 191029

Mail $3,025 retainer to:
Reserve Advisors, Inc.
735 N. Water Street, Suite 175
Milwaukee, WI 53202

Signature:_____ Date:_____

(Print Name)_____

Title_____

for **Firelight Meadows**

You will receive your electronic report approximately four (4) weeks after our inspection, based on timely receipt of all necessary information from you. Authorization to inspection time varies depending on demand for our services. This proposal is valid for 45 days.

Payment Terms: Retainer payment is due upon authorization and prior to inspection. The balance is due net 30 days from the report shipment date. Following receipt of balance due, you may request one set of complimentary changes within six months of the report shipment. Any outstanding balance after 30 days of the final invoice date is subject to an interest charge of 1.5% per month. This agreement is subject to our Professional Services Conditions.

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PROFESSIONAL SERVICE CONDITIONS

Our Services - Reserve Advisors, Inc. (RA) performs its services as an independent contractor in accordance with our professional practice standards and its compensation is not contingent upon our conclusions. The purpose of our reserve study is to provide a budget planning tool that identifies the current status of the reserve fund, and an opinion recommending an annual funding plan to create reserves for anticipated future replacement expenditures of the property.

Our inspection and analysis of the subject property is limited to visual observations, is noninvasive and is not meant to nor does it include investigation into statutory, regulatory or code compliance. RA inspects sloped roofs from the ground and inspects flat roofs where safe access (stairs or ladder permanently attached to the structure) is available. The report is based upon a "snapshot in time" at the moment of inspection. RA may note visible physical defects in our report. The inspection is made by employees generally familiar with real estate and building construction but in the absence of invasive testing RA cannot opine on, nor is RA responsible for, the structural integrity of the property including its conformity to specific governmental code requirements for fire, building, earthquake, and occupancy, or any physical defects that were not readily apparent during the inspection.

RA is not responsible for conditions that have changed between the time of inspection and the issuance of the report. RA does not investigate, nor assume any responsibility for any existence or impact of any hazardous materials, such as asbestos, urea-formaldehyde foam insulation, other chemicals, toxic wastes, environmental mold or other potentially hazardous materials or structural defects that are latent or hidden defects which may or may not be present on or within the property. RA does not make any soil analysis or geological study as part of its services; nor does RA investigate water, oil, gas, coal, or other subsurface mineral and use rights or such hidden conditions. RA assumes no responsibility for any such conditions. The Report contains opinions of estimated costs and remaining useful lives which are neither a guarantee of the actual costs of replacement nor a guarantee of remaining useful lives of any property element.

RA assumes, without independent verification, the accuracy of all data provided to it. You agree to indemnify and hold RA harmless against and from any and all losses, claims, actions, damages, expenses or liabilities, including reasonable attorneys' fees, to which we may become subject in connection with this engagement, because of any false, misleading or incomplete information which we have relied upon supplied by you or others under your direction, or which may result from any improper use or reliance on the Report by you or third parties under your control or direction. Your obligation for indemnification and reimbursement shall extend to any director, officer, employee, affiliate, or agent of RA. Liability of RA and its employees, affiliates, and agents for errors and omissions, if any, in this work is limited to the amount of its compensation for the work performed in this engagement.

Report - RA completes the services in accordance with the Proposal. The Report represents a valid opinion of RA's findings and recommendations and is deemed complete. RA, however, considers any additional information made available to us within 6 months of issuing the Report if a timely request for a revised Report is made. RA retains the right to withhold a revised Report if payment for services was not tendered in a timely manner. All information received by RA and all files, work papers or documents developed by RA during the course of the engagement shall remain the property of RA and may be used for whatever purpose it sees fit.

Your Obligations - You agree to provide us access to the subject property for an on-site visual inspection. You agree to provide RA all available, historical and budgetary information, the governing documents, and other information that we request and deem necessary to complete the Report. You agree to pay actual attorneys' fees and any other costs incurred to collect on any unpaid balance for RA's services.

Use of Our Report - Use of our Report is limited to only the purpose stated herein. You hereby acknowledge that any use or reliance by you on the Report for any unauthorized purpose is at your own risk and you shall hold RA harmless from any consequences of such use. Use by any unauthorized third party is unlawful. The Report in whole or in part ***is not and cannot be used*** *as a design specification for design engineering purposes or as an appraisal.* You may show our Report in its entirety to the following third parties: members of your organization, your accountant, attorney, financial institution and property manager who need to review the information contained herein. Without the written consent of RA, you shall not disclose the Report to any other third party. ***The Report*** contains intellectual property developed by RA and ***shall not be reproduced or distributed to any party that conducts reserve studies without the written consent of RA.***

RA will include your name in our client lists. RA reserves the right to use property information to obtain estimates of replacement costs, useful life of property elements or otherwise as RA, in its sole discretion, deems appropriate.

Payment Terms, Due Dates, and Interest Charges - Retainer payment is due upon authorization and prior to inspection. The balance is due net 30 days from the report shipment date. Any balance remaining 30 days after delivery of the Report shall accrue an interest charge of 1.5% per month. Any litigation necessary to collect an unpaid balance shall be venued in Milwaukee County Circuit Court for the State of Wisconsin.

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May 20, 2019

Firelight Meadows
c/o 50 Firelight Drive
Big Sky, MT 59716

RETAINER INVOICE #

1971483R

Amount Due Now:

$3,025

PROPERTY:
Firelight Meadows
Big Sky, Montana

Contract Number: 191029

RETAINER DUE: $3,025

Terms: ***Retainer Due Upon Receipt of Authorized Contract and Prior to Inspection***

Mail retainer to:

Reserve Advisors, Inc.
735 N. Water Street, Suite 175
Milwaukee, WI 53202

OR

CONTACT US FOR
CREDIT CARD PAYMENT

Payment Terms: Retainer payment is due upon authorization and prior to inspection. The balance is due net 30 days from the report shipment date. Following receipt of balance due, you may request one set of complimentary changes within six months of the report shipment. Any outstanding balance after 30 days of the final invoice date is subject to an interest charge of 1.5% per month. This agreement is subject to our Professional Services Conditions.

HPM/Firelight Management Contracts		
Contract	**Longevity**	**Timeline**
HOA Management Services	5 years	Jan 1, 2015 - Dec 31, 2019
HOA Landscape Services	3 years	May 1 - Oct 31, for 2017, 2018, 2019
HOA Rule Enforcement	3 years	June 1, 2019 - May 31, 2021
Trash Compactor Management	1 year	Jan 1, 2019 - Dec 31, 2019
Snow Management Services	2 years	Nov 1, 2015 - April 20, 2019