BEFORE THE FOUR SEASONS OF ROMAR BEACH
CONDOMINIUM OWNERS' ASSOCIATION

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IN RE:
FOUR SEASONS OF ROMAR
BEACH ANNUAL MEETING

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The following proceedings were held at Orange Beach United Methodist Church, Brooks Fellowship Center, 28751 Canal Road, Orange Beach, Alabama on May 3, 2025, commencing at approximately 9:00 a.m.

A P P E A R A N C E S

BOARD MEMBERS:

KENNETH BROWN, PRESIDENT
IKE LEWIS, VICE PRESIDENT
RICK SANDERS, SECRETARY/TREASURER
DONNA WILLIAMS, MEMBER AT LARGE
CHRISTA ALEXANDER, MEMBER AT LARGE

ALSO PRESENT:

MR. RYAN HOMAN, THR MANAGEMENT

MS. TONIA LINS, THR MANAGEMENT

MR. ERIC TIBODEAUX, THR MANAGEMENT

FOUR SEASONS OF ROMAR BEACH ASSOCIATION ATTENDEES:

JOE AND SHIRLEY PROCTOR

DONNA JACKSON

LEE ADCOX

JOHN AND ALICE OZIER

JOHN AND CYNTHIA WEIMER

SCOTT AND JILL SLUSSER

ROBERT AND PAULETTE MOORE
ROGER AND SUSAN PERSONS
WILEY AND PATRICIA BARBOUR
THOMAS AND RITA CARROLL
CHRIS AND KATHRYN CLEGG
PAT AND SHERYL THOMASON
SANDRA COOK
PAM HERZWURM
PATRICK AND MARTHA PAULSEN
MYRA AND DENIS KING
PATRICIA CARREKER
CURT HAGY
RANDALL COGGINS
ED AND CAROL BUELOW
ANNE PARSONS

MR. KENNETH BROWN: Okay. We'll go ahead and start the meeting. We appreciate the good turnout. If y'all will, we'll have the invocation and then we'll start the business of Four Seasons.

If y'all will join me in prayer. Our Heavenly Father, we thank you God so much for this day of life. And thank you for the ability to come down and conduct the business of the Association. We thank you for traveling grace. We ask you, God, as this meeting comes to a conclusion, that you take us all comfortably back to our homes and bless our families. We ask you, God, to bless the business of this Association in whatever way that's profitable and enjoyable for all. Take care of us, God. We thank you so much for your love and your mercy in our lives. In Christ's name I pray.

ALL: Amen.

MR. KENNETH BROWN: I would like to introduce the Board. I'm Kenneth Brown, I'm the President have been for a couple of years, 404 West. I've got Ike Lewis who is our Vice President, 501 West. Rick Sanders, secretary/treasurer, 802 West. We've got Donna on this end, Member at Large and Christa

Alexander. Donna's unit, we are going to say 502 East, but I think she's got three units. And Christa is 103 West. So that is our Board for this year. And I've enjoyed working with them. They've been mighty good. So we are now called to order. We have established a quorum. We cleared that haven't we, Ryan, we've got a quorum here?

MR. RYAN HOMAN: Yes.

MR. KENNETH BROWN: So we have a quorum. We need then a motion to approve the minutes of our Annual Meeting from May 4th, 2024. Has everybody had a chance to look over the minutes? Is there any questions about anything? Did we leave anything off, any comments. If not, I'd like to have a motion from the floor to approve the minutes.

MS. DONNA JACKSON: I make a motion that we approve the minutes.

MR. KENNETH BROWN: Thank you for standing and doing that, Donna. We're going to speak loud and slow if we can so Dennise can write this down. Our stenographer is real good at it. If we have current -- something is going to be conversational, not just a yes or a no, would you please come up and take the microphone so she can really record this. That's just standard procedure for us to have records of what goes on. So I have a motion on the floor. Do I have a second?

MR. CHRIS CLEGG: Second, unit 602 West.

MR. KENNETH BROWN: So I have a motion on the floor, a second. Is there any question about anything? Yes, Mr. Weimer?

MR. JOHN WEIMER: Were the minutes sent out and how?

MR. KENNETH BROWN: They were emailed.

MR. JOHN WEIMER: When?

MR. KENNETH BROWN: I got them about two weeks ago. The management sent it out about two weeks ago by email.

MR. JOHN WEIMER: Maybe we never received them. We never received it.

MR. KENNETH BROWN: Are you getting regular communications from THR? We have an email list that we try to keep all the owners on. Donna had mentioned to me that she was not. Have you corrected yours? Are you getting emails?

Ms. Patten: West 702. I haven't gotten anything.

MR. KENNETH BROWN: I mentioned that yesterday to Tonia to make sure. For all the members, if you're not receiving your emails, please get with Tonia before you leave today. Make sure she has your email because it's so easy now to just blanket that out instead of doing the cost of mailing. It's so much quicker and better.

MS. PAM HERZWURM: That's Tonia. So I too have contacted her. So I mean, this, I need this; I need this. She's awesome. So make sure you check with her, make sure your email is updated because mine had changed was one of the issues.

MS. TONIA LINS: Correct. But it was emailed out and my apology if you did not receive it. But check your email with us, and we'll get it corrected for you.

MS. PAM HERZWURM: Sometimes if the emails are too big, some of them get dropped because the system says, oh, this must be junk. So just make sure. All right. Sorry, I'm bossy.

MR. KENNETH BROWN: Thank you, Pam. Okay.

So now we have a motion on the floor and a second. I'll call for a vote. All in favor of approving the minutes, signify by raising your hand. All opposed? One dissention. Minutes will be approved.

We will now have the introduction of new owners. Kind of admit, we have a couple that are not new owners. They just bought other units. One would be Donna. One would be Williams Beachside Properties. I'm not going to have her stand up and introduce herself, but y'all know Molly, Williams Beachside Properties, Pat Orrin, Thomason Management Trust. And truly the new one that we've got is Gilbert Aust. Gilbert, would you like to stand up -- oh, he didn't show, did he. He was there last night. Gilbert Aust has got 904 West. That would be a new owner. So that would be our four new owners or people that have bought in this past year. Oh, and I'm sorry, Donna Jackson.

MS. DONNA JACKSON: Right. And I have 704 for sale. And I appreciate if y'all can help me out.

MR. KENNETH BROWN: Put in a good word.

Okay. We have three speakers today as normal. We will do the audit -- Oh, yes, sir?

MR. JOHN SCALES: Before you go on, John Scales, 603 West. Not really a new owner. We've been here four years in a group with Chuck Smith in 603 West. And while I'm speaking, we had an incident in February. Flooding was coming in while we were in the unit. I want to say that we called Tonia at 4:30 in the morning. She got right on it. We waited -- had to wait for Chester to get there at 6 because we weren't on 24 hour service yet. He got there at 6. He jumped right on it. We got some other units involved that were getting flooded that didn't know they were getting flooded.

And they just did a really great job getting the people in there to clean up the mess and we're talking trashcans full of water coming through a light fixture in the third bathroom. So it was quite an incident. And they put the humidifiers in and the blowers for the week, and they came in daily and tested the moisture, and they did a great, great job under the circumstances and it made it livable for us for the rest of the week.

So I really appreciated that.

MR. KENNETH BROWN: Very good, kudos. It's good to hear good knows. And water intrusion is going to be one of the main subjects that Scott's going to talk to us about today because it's becoming a little bit more prevalent, sorry to say, as our building gets a little age on it. But it's good to have good news, and thank you for sharing that. On this end we hear a whole lot of complaints and not a lot of good. It's a good group to work with. Yes, sir?

MR. MAX REEVES: 903 w. I want to echo what this gentleman said. Our unit got -- it started with us 903 at the top, and it was a roof vent or something that leaked. But Greg, Chester, all the guys jumped right on it. They did a great job. Greg is not here today. He's a good, good, good keeper.

MR. KENNETH BROWN: That was the most unusual. That came from a roof leak, a gutter that just funneled into the building. It's one of those weird things that wasn't anything -- I don't guess it was put up wrong. It's just one of those things of nature that happened. And it just funneled a lot of water into those units. It worked out good, and our group is on top of it. They worked with us real good.

Dixie Contracting, Emerald Coast does the drying for us. It's worked out pretty good. So we're going to talk about that a little longer. We're not going to bog down on this, folks. But Scott's going to talk to us about the liabilities, and who is really supposed to take care of what. It's all going to come down to dollars, folks. We all look at them. So we will look at that.

Of our three reports we're going to have we're going to let the audit report go first with Carly from Avizo.

MS. CARLY CORTE: Hi, I'm Carly with Avizo Group. We've been doing y'alls audit for years now. So I just want to say thank y'all for allowing us to continue the service. We really do enjoy working with the Board and Crow Shields and THR. They all do a really great job at managing the Association.

So this audit today is presented as of

12/31/2024. The Association received an unmodified opinion again this year which is the highest opinion you can receive. We had no findings and everything looked good. So congratulations.

On page 2, you'll see the Balance Sheet and the fund balance as of 12/31/24 was about $554,000 so it increased a little bit which is great. You know, having a great fund balance is always good which is equity, by the way.

On page 3 you will see the Income Statement and y'all had a total net income of about $24,000 this year. It did decrease a little bit from last year, but that is due to the stairwell repairs.

So if y'all have any questions once y'all look over this, please feel free to ask. You can email me. All of them have my email address.

MS. TONIA LINS: They also didn't have documents. I just brought the agenda. I thought that was going to presented to y'all but apologies. And I will just email it to you guys when this meeting is over.

MS. DONNA JACKSON: And I would like before we meet next year at our Annual Meeting, I would like to have an in-hand copy of the minutes and the other. Because it's obvious we're having problems getting our emails. And mine was not found because I was hacked. But I would like to say that would be nice.

MS. TONIA LINS: Yes, ma'am.

MS. CARLY CORTE: Y'all have any other questions regarding this?

MR. KENNETH BROWN: Do we not need to make a motion to bring up --

MS. CARLY CORTE: The resolution?

MR. KENNETH BROWN: Yes. You continue on.

MS. CARLY CORTE: Okay. I just wanted to ask about the audit first.

So each year your Association votes to adopt a resolution. The IRS Section 70604 which basically allows any excess member income to be applied to the following year so y'all will not have to pay taxes on that, and y'all have to vote on that every single year. So if y'all want to.

MR. KENNETH BROWN: I need a motion from the floor -- this is for tax purposes is that not correct?

MS. CARLY CORTE: Yes.

MR. KENNETH BROWN: I need a motion from the floor to -- yes, Donna.

MS. DONNA JACKSON: Motion to the floor.

MR. MAX REEVES: Second.

MR. KENNETH BROWN: We have a motion for the second. All in favor raise your hand. All opposed. That's a little tax move we make right there. That's done every year.

MS. CARLY CORTE: Yes. And your tax return was filed on time, and everything is taken care of, so thank y'all.

MR. KENNETH BROWN: Thank you very much, good job. Have a good day.

Donna has a very good point. I think we do need to change this for next year and have the paperwork in our hands. I'm a paper person myself. I like looking at it. I see these papers all the time, but y'all don't. And I apologize to Mr. Weimer for not having the minutes. We need to look at that, and it will make it go a little bit smoother and everybody can look at it. It's a little redundant and a little repetitious, but it's probably the best way to do it. So let's try to get the paperwork in everybody's hands. Give them, probably the financial -- well, probably give it all to them about a week before.

MS. TONIA LINS: No worries. And I'll get that out to you today.

MR. KENNETH BROWN: Yes, sir, Mr. Weimer?

MR. JOHN WEIMER: Just listening to people around here, I'm not the only one who didn't get the minutes. It's a colossal failure on their part.

MR. KENNETH BROWN: I understand.

MR. JOHN WEIMER: And I checked my junk email and everything.

MS. TONIA LINS: Okay. I'll set that up tomorrow.

MR. KENNETH BROWN: Okay. We will now move on to our budget which will be gone over by Crow Shields and Bailey. We have Amanda with us today from Crow Shields and Bailey.

MS. AMANDA KIMSEY: Good morning. I'm Amanda Kimsey. As you --

MR. KENNETH BROWN: Excuse me before you

start. They have emailed it right now. It ought to be on your phone right now. The budget should be on your phone. If you need to look it up, and we need to give you a few minutes to pull up the budget if you want to scan it, look at anything.

MS. TONIA LINS: And if you haven't received it, that would be a good call.

MR. KENNETH BROWN: Yes, sir?

MR. DENIS KING: Do you have the password for the WiFi here?

MR. KENNETH BROWN: Good question. Do we have the password for the WiFi here?

MS. TONIA LINS: I do not.

MR. KENNETH BROWN: I'm sorry. I do not think we have that available. But we're here to answer any questions. We're going to let Amanda carry on.

MS. AMANDA KIMSEY: Good morning, everybody. I'm Amanda Kimsey. I'm the Office Manager at Crow Shields Bailey. We do the bookkeeping for your Association and have for a really long time. We appreciate the opportunity to continue to do that. I have to say, I'm going to be sad that Ken and

Rick are going to be off the Board because, you know, they have been on it forever. But we are looking forward to working with the two new Board members. And I'll be leaving some cards here when I leave.

But just real quickly y'all -- as of close of business yesterday, your Centennial operating account had $43,644.98 in it. Your reserve account had $1,054,355.50. And in the petty cash account which had $413. So overall your total checking and savings was 1,098,264.68 so y'all are in good shape.

The proposed budget that was emailed to you all just a few minutes ago basically is similar to your 2024 budget. The great news is your insurance went down which Scott is going to talk about. Everybody should applaud that because it has been across the board. I will tell you I work with 50 associations, and all of the associations from Florida to Gulf Shores have been smiling very big at their association meetings that their insurance has gone down. I know Scott is going to get a great round of applause when he gets up here because he did a great job with you guys.

There's really nothing in your budget that's overwhelming. It looks pretty, you know, good. Y'all didn't have any major repairs. You did your elevator and your stairwell assessment, and all that work has been completed now. So you guys won't have to worry about that this year. You did have your insurance assessment. We do have a few people that are still -- we're waiting for their checks, but I'm sure they're in the mail to us.

And y'all have a little -- your excess, if you have repairs come in, we just plug that into your building repair budget, those line items -- you can see that -- to balance your budget to zero.

If you have any questions about the budget you're more than welcome to ask the Board or email me. And that's about all I have for that.

MR. KENNETH BROWN: Very good.

MS. AMANDA KIMSEY: Any questions?

MR. KENNETH BROWN: When things are going good, it makes for a good meeting. This is the time if there's something on your mind, a particular line item or a question, if you have anything about the money or the budget, now's the time. Crow Shields and Bailey have worked with us for years and years, very nice and easy to work with. It's a pretty smooth operation. Pretty good flow of money in and out. It's worked real well. I'll stop, and let y'all ask any questions that you have at this time.

MS. AMANDA KIMSEY: And if you look at the budget once you get home, check your email and see the budget, you have questions, you're more than welcome to ask the Board, email the Board or I'll leave some cards at the front desk that you can email me as well. Nothing? Awesome. Thank you. Have a great rest of your day.

MR. KENNETH BROWN: Thank you. Have a good day. We'll move on to the most exciting part of the day which is always Scott. He is entertaining. Hey, you know what, we're not going to throw anything at him today because our insurance is down. We can't give him credit for it, but he ought to take it. Now, that is good news. Thank you, Scott.

MR. SCOTT HARRIS: I wish I knew a good joke that was clean that I could tell. So I'm Scott Harris, Whitehaven Insurance. We've been coming to your meetings since 2006, a long time, a long time. Looking back from 2006 to now -- let's see, in 2006 and we reminisced about this at the Board meeting yesterday. When Hurricane Ivan hit, the building was insured for $11 million -- the two buildings were insured for $11,000,000, paid $40,000 in premiums. 2005 we had Katrina. 2006 rates went through the roof. You got your building back in shape. You values went to 21 million but your premium went to 48,000 to a million dollars. That's crazy, crazy.

Over the years with the storms, you know, we went 10, 12 years without storms and rates came down. Rates came down as low as they ever were even pre Ivan, and I think we got the property premium down to about $150,000. And then seven years ago, you know, the wind started blowing again, started with Hurricane Michael. And then obviously everybody knows what happened in 2020 with all the storms and of course Hurricane Sally and we saw rates go through the roof. And let's see here, we got to close to what, Rick, about $900,000 two years ago.

Your current coverage for the buildings based on this last replacement cost appraisal -- and this is just the buildings; this doesn't have anything to do with the property, the improvements to the property -- but your last appraisal just came in January of this year. Remember I mentioned you were insured for 11 million in 2004. You're insured for 34 million dollars today. That's crazy.

So when I talk about premiums, a lot of the premium increase that we're seeing has to do with increased coverage that all the associations are having to carry. Right now across the board, I would say from a rate standpoint every association out there, the rate's still anywhere from 75 to 100 percent higher than it was when Sally hit. So we've still got some improving to do. And I think that if we can -- obviously this storm season -- if we can stay away from the storms and maybe have a season similar to last year, we'll see some rates come down again next year.

You know, I always talk about the how's and the why's. It's supply and demand. You know, after Sally, especially the year that -- 2020 with all the storms -- carriers, coastal front -- these carriers that write this stuff on the coast, they ran for the hills. And just again, supply and demand. We're starting to see carriers come back. Two of the biggest carriers that were here, ICAT and AmRisk. When I say they were here in 2020, they probably wrote 60 to 70 percent of the condos up and down the Alabama coast. They still have not come back. So, yeah, we'll be glad when those carriers come back and maybe start seeing some rates get better. Okay. This is the fun part.

So, you know, y'all are what we call a pre '91 condo. In 1991 -- and we've talked about this -- in 1991 Alabama passed a Uniform Condominium Act. And from an insurance standpoint -- remember I'm just standing here talking about insurance. I mean the Act's a lot broader than insurance. But from a condo like Four Seasons that was built after 1991. You know, you walk into that unit, what you see is the

Association's responsibility from a covered insurance loss. So the flooring, cabinets, sheetrock, however that developer left that unit, that's how -- from an insurance loss, that's the responsibility of the Association.

And after Ivan, you know, the market got crazy. HO-6 you're homeowner policies got far and few between. So after Ivan, most of your pre '91 condos went to following the Act when it came to coverage for the units and coverage for the building. Okay. And that's called an all-in coverage. Okay.

Everything has been great for the last 20 years, 25 years but as the buildings have gotten older like Ken mentioned, the industry is really -- the industry makes no money on the fire, pipe break. They charge very little money for that coverage. Okay. The money that they charge is the wind exposure. Okay. So what we've seen in the last five years is the days of the thousand dollar deductible for fire and pipe break, they're gone. As a matter of fact, up until your last renewal, your deductible for water loss is $100,000. And the only thing that did improve on this last renewal was your water damage deductible went down from 100 to 50. But still $50,000 is huge. And it's not just y'all. It's up and down the beach. I would say from the smallest to the biggest association out there, probably the average water damage deductible for all associations is $25,000.

So where it's gotten crazy is we have these 2--- and $3,000 water losses and, you know, it doesn't meet the deductible. Okay. But if you're following the all-in coverage, it's still the responsibility of the Association.

Now, the Association's got a couple of different ways of handling that. And, you know, y'all are pre '91. So you can -- if you were post '91, you don't have an option. I mean, the law dictates how you handle these claims. But when you're pre '91, you can kind of do it however you want. You can go back to pre '91 days and make the unit owners responsible from the studs in. But to do that, everybody is going to have to buy their unit, the building coverage on their homeowner up, so a minimum of 50,000 and probably more. Okay.

Well, now you're talking about your homeowner policies going from a thousand, $1200 a year to 3--- and maybe $4,000 a year.

You go to Florida -- Florida, their law is totally different. If you own a condo in Florida, if you can touch it on the inside of your unit you're responsible for it. So the HO-6 policies are 4--- and $5,000 a year, and they're especially for a unit like Four Seasons. So we talked about this yesterday.

Continuing forward the Association is going to continue to use the all-in coverage; going to continue to be responsible for those losses. Okay. Have a fund set aside for these small losses that are under the deductible. But remember on your HO-6 policy there's a coverage called Loss Assessment. Okay. So the Association may assess -- we have a big water loss. Let's say we have a $25,000 water loss. And we've already exhausted our fund for water claims. And then they decide, okay, we need to assess every owner in the Association their, you know, your percentage of that 25,000. Then everybody can go to their HO-6 under the Loss Assessment if it's a covered insurance loss and get reimbursed for that assessment.

Now, loss assessment is not as good as it was four years ago, four or five years ago. Most people had $5,000 worth of loss assessment when it was towards the deductible of the Association. Most carriers have reduced that to a thousand per occurrence, but it's still there. Okay. Ask me some questions. I feel like I'm getting in the weeds.

MR. KENNETH BROWN: The Board has heard this two or three times. So we're familiar with it. If there's anything that's obviously questionable to y'all, Scott and Bruce came to the meeting yesterday, very knowledgable. I mean, this is their life, and they know it. And we do have the options to do some work.

MR. FRANK PROCTOR: When you're talking about the deductible, you said a thousand dollars. Are you talking about 25,000, so you lost me on the thousand. Are you talking about homeowners --

MR. SCOTT HARRIS: So 20 years ago it was nothing to have a thousand dollar deductible, the Association, for fire or a pipe break. Those days are gone. Yeah, I mean, we are talking about $50,000 deductibles. So, you know, back then we had a $20,000 water loss, I mean it was a covered loss, it got paid, and the deductible was no big deal.

But now very few of the water claims that are out here -- So this gentleman right here talked about having a water event that I didn't know anything about. And I'm sure it didn't even come close to the $50,000 deductible. So, you know, the Association's responsible for that. And as unit owners obviously it's -- because of the loss assessment, the thousand dollars per occurrence, and this is my opinion, okay. Because there are associations out there that if there's a water loss, and it's below the deductible, they're assessing the unit owner or the unit owners involved in the loss, not the whole association.

We're all in business together here, y'all. So, you know, it may not be -- if you get assessed a thousand dollars for a water loss that happened in units that you're not in, but one day it could be you. So that's the point.

It's really from a coverage standpoint we're providing y'all the best coverage out there. It's best when you assess for a loss that you do it for every owner out there, not just the unit owner or the unit owners involved. Questions?

MR. KENNETH BROWN: I would like to comment what Scott is saying of the highest priority to me. We're all in this together. If there's a leak in the east -- I live in the west. I own in the west. I'm responsible for the east just like that. We're all in this together. It seems simpler to do that instead of picking out somebody and saying, Matthew had a leak in your unit. You go for the five units below you that were damaged. That's just not going to work. We're going to get into lawsuits. We're gonna get into hard feelings. We are all in this together. It's a difficult situation.

Our buildings are approaching 40 years old. This is gonna be something that's going to be coming up a little more often, sadly to say. But it's obvious it's gonna happen. This is gonna be a maintenance issue.

Before we leave, Eric, had a great idea yesterday. He told us at the -- in our meeting shared with us that -- in being pro-active. And we'll go into that. We're not going to bog down here and be here all day, folks. But we'll go over that in a little bit. I'm going to bring that up on the agenda. Doing a little bit of maintenance that might help us. So a little preventative can save us a whole lot. But right now the direction of the Board, and there will be a new Board up here when we leave today. That will be their decision at the direction of the group. But I think everybody is of the same mindset that we're all in this together. And the quality across the board is going to be the easiest way to do it. And with Greg and Chester and Tonia being proactive as they are, we're hoping we can keep our incidences to the smallest amount.

Y'all know we got hit Thanksgiving because everybody was gone and we had a water heater go bad. I mean, what's the odds? That's like getting struck by lightening and getting struck by a meteor at the same time. There was nobody here to stop it. So we had a little bit more damage, you know. That's called life. But Scott's giving us good sound advice I think on that.

MR. SCOTT HARRIS: And, you know, to the maintenance piece, you know, my goal is to get these deductibles down. And for an older building, the carriers love to see being proactive, having a contractor, have a plumber, have an electrician, go through every unit every five years and write a recommendation for each unit whether it be, hey, your hot water heater is 15 years old, it's time to get it done. And if he writes that report and the Board says, hey, you've got to -- you need to replace your hot water heater in the next 60 days, guess what, if you don't do it and there's a water loss from that hot water heater, you're gonna be responsible. And liability coverage is probably not going to pick that up. I mean, they may defend you but --

So, I mean, being proactive is the key for an older building. And I hear this all the time. Just remember that if a water loss occurs and an upstairs unit gets the units below unless there's negligence involved, that damage below is not the unit owner's responsibility. There's no liability carrier unless there's negligence -- there's no liability carrier that's going to pay that damage for those units below unless there was some intent or some very negligent lack of maintenance that caused that water event. So it's just important to remember that. Okay. Questions?

MS. DONNA JACKSON: It's been about four or five years ago that I had the owner below me call me and said, I would pay her for -- I mean, she got up close and personal telling me that I would pay her for the damages. And I wasn't down there. I didn't even know that the person above me had leaked into me. So I wouldn't dare go and take that attitude anyway. But I think this is very important.

MR. SCOTT HARRIS: Yes.

MS. DONNA JACKSON: And my insurance went -- when I bought 103, the first thing my insurance -- other than you're on the ground floor and that's a plus -- how old was your water heater. And so I replaced my water heater because I didn't know. When Greg called me and told me, I said, well I'll replace it if it's going to make a difference in my insurance, and I did and glad I did.

MR. KENNETH BROWN: Donna, on that it's a good point. But we have basically 71 units. So we've got 69 owners or whatever it is. Lord, have we got some personalities. And the last thing we need is a conflict between owners. Everything --

MS. DONNA JACKSON: I'm from Walker County, and I don't need to be messed with like in that --

MR. KENNETH BROWN: Everything should be referred immediately to Tonia or Greg, and they are on top of it. Don't get through to them, go right to Ryan. Don't you like that, Ryan? But really, between -- and that's what we're trying to do is to make an environment where everybody wins. And we don't need conflict because the personalities can really be impressive. Okay.

MR. SCOTT HARRIS: So a couple more points. So just remember we're going to continue to use the all-in coverage. When you walk into that unit minus your furnishings, the Association's policy is covering that other than upgrades over and above what's common throughout. So if you went in and put some high-end countertops or high-end cabinets or high-end flooring, you know, you probably need to think about increasing your coverage there, okay, to make sure that if you have a loss, the adjuster comes in and says, we're gonna pay for formica countertops, but you've got granite. Then the difference is going to be on you. Okay. So that's important.

Hey, y'all are in great shape. I mean, the building -- because the rates came down, we've got the building insured for the 100 percent of the new appraisal. Your flood insurance renews in about 26 days. It didn't go up at all. Can you believe that? Let's see here. The premium went down from without -- without getting into the flood -- 755 down to 556. That's about a 22, 23 percent reduction. So I mean y'all are in good shape. I mean, I know, I wish it was cheaper, believe me I do. But as far as coverage y'all are in good shape and hopefully we'll get through this storm season and see it get even better. I appreciate y'all.

I'll leave some cards. You want to call and talk -- yes, sir?

MR. CHRIS CLEGG: I don't know if this is the time for this question or comment. I shared it with Donna a little bit. In our unit we remodeled two bathrooms. And the first one was an uneventful remodeling. The second one, the fellow told us, I'm surprised your shower pan hadn't been leaking into the unit below because it was totally rusted out. And I'm glad it wasn't. I don't know how long those last typically. But you don't replace the shower pan without removing the shower. It's a big deal.

MR. SCOTT HARRIS: I mean, I hear this all the time. And I was in an association meeting last week, and they had a situation like what you're talking about. And here's where the problem came in. The tub was leaking and nobody said a word, nobody -- they ignored it. But yeah, I mean, underneath there when that flange or whatever is underneath where you can't see, yet goes bad, that's an Association claim. That's not, you know -- so it's another one of these being proactive.

And, you know, I don't know how a plumber checks that, but you're right. I mean, this occurs more often than you think especially in these older buildings.

MR. CHRIS CLEGG: And the other thing I wanted to point out and I mentioned this before too, but I'm just curious from an insurance perspective. When we first started coming down here, we had our dryer ducts cleaned. The guys came in and they used a leaf blower, and blew it from the inside out. And we happened to be down here when the guy came to do it one time, and he used a brush. And we collected what we pulled out of that thing. And it filled two Walmart bags with it, and that's a fire hazard.

MR. SCOTT HARRIS: Yes.

MR. CHRIS CLEGG: How often do you have fires from that kind of a thing?

MR. SCOTT HARRIS: Not very often. I have seen it one time, and it was in an apartment building. Now I will say if the fire did occur, it would be a covered loss. But these are things from a maintenance standpoint that are huge. AC drain lines, I mean, we should be monitoring those.

I had a question at the meeting last weekend about condensation. And I said, let me guess, one of your renters had the doors wide open and they ran the AC down and it froze up the unit and water's been -- and you've got all this, and they're like, yeah. I'm like, guess what, that's not a covered insurance loss. So that's just pure -- that's on the owner right there. Okay. But yeah, AC drain lines are important. What you're talking about is important.

I don't know how you manage what you're talking about underneath the tubs because it is a problem. We see it more often than -- all I can say is if you're an owner and you see any kind of water leaking, you need to call somebody.

MS. DONNA JACKSON: So would a cracked bathtub be an insurance loss or a personal loss?

MR. SCOTT HARRIS: Well, it would depend on what cracked it. But it's more of a maintenance -- that's going to be more of a maintenance issue probably, yeah. It could be settling of the building or whatever.

MS. DONNA JACKSON: Well, I just had the whole thing replaced. So I didn't want it --

MR. CHRIS CLEGG: If I could just follow-up on what I was saying awhile ago. Is that something that would be wise, especially the dryer getting cleaned for the Association to add whatever it takes to everybody's assessment and make sure that every one of them is done at least once a year; is that common?

MR. KENNETH BROWN: Chris, we will probably come to that in just a minute. We'll go to Eric's suggestion. But that is a great point.

You tell me how do you check underneath everybody's shower? I mean, I don't know. But we're going to discuss that briefly. But that's a great point. That is one of the source -- commode rings, tubs. You know, those things are the ones that come through and the hot water heater especially.

MR. CHRIS CLEGG: I'm talking about the dryer ducts.

MR. KENNETH BROWN: We talked about that last time, I think. A lot of people had those things cleaned. We're also going to talk about fire extinguishers. Okay. We're going to go over all that in just a few minutes. Scott, I'm not cutting you off now. You're good for a little or whatever?

MR. SCOTT HARRIS: I'm good. I'm good, unless there's some questions. And please call me if you have a question about your HO-6. Okay. I do appreciate y'all.

MR. KENNETH BROWN: This is y'alls last shot at this meeting. If y'all want it, get it. Scott is a real good responder. So he has a good working relationship with the Board. Thank you so much.

MR. SCOTT HARRIS: I appreciate y'all. If you need me, call me.

MR. KENNETH BROWN: Thank you, Scott. We always appreciate you.

Management report, here comes a bolt of lightening.

MR. RYAN HOMAN: How are y'all doing, Ryan Homan with THR. Good to see y'all. Just to let you know what's been going on in the building over the past 12 months since we last met.

We had changed landscaping companies which was a real bonus for the Association. We had recently switched maybe eight, nine months ago to a new company. And we just didn't feel like they were doing a proper job. And so after doing some looking -- thanks to Greg; Greg is amazing. He cares so much about the property. Always investing his time -- but between him and Tonia and the Board found a new landscape company coming in to take care of the property. And actually it was a major cost savings for the Association at about $12,000 a year. So it was a big difference. And everybody seems to be happy with the new landscape company. So they're doing a great job, so that was a good thing for the Association.

Also if you've noticed all of the stairwells have been replaced in both buildings. That was a massive project that ended up great. If you know, all the doors in the stairwells have been replaced too. If you walk down them, walk over to them, there's also some -- we had eight doors put in with louvers. So the fans on the roof are sucking that air through the stairwells to prevent moisture and condensation in there. There was a lot of rust on a lot of the existing stairwells, so they're dry. They're clean. All those doors that I'm sure that many of you have walked through in the west building going to the pool from that corridor and that door was stuck and would slam. They are all opening nicely. Everything is working properly. So that was a big project that is done. But I think they look great. If you haven't had the opportunity to poke your head in there, you can see them. All the stairwells look really good.

Turtle lights, we just replaced -- went back to the turtle orange lights on the pier recently. Actually one changed this year. You'll notice, not this time but next time you're in town because that center light on the -- in the parking lot right as you pull in, they advised us that that light had to be changed to a turtle friendly light. So it's the only light in the parking lot that needed to be changed. It's been ordered, and it just -- we expected it to be done. It's going to be done before the end of this month. So there will be an orange light in the parking lot right there.

So also we used to have VSC for the longest time that took care of our fire protection at Four Seasons. And recently we ran into just a few issues with VSC that we weren't able to work out. But we got lucky and found another local company, McCoy. So if you see a McCoy truck there, they're replacing VSC. And they've been doing it for probably seven months now. And they are doing a great job, so we're really happy with them, just so if you see them around.

Obviously having the Avizo audit done again this year. Just going through -- exhaust fans. One thing McCoy found just -- this was just actually recent -- that in the East building the fire panel had kind of went out. It was 37 years old. It was an original fire panel. And so that's getting replaced right now. And the one in the West building was replaced about five years ago. So we got pretty good life out of both of them hoping, crossing our fingers, that they make those fire panels just like they used to unlike refrigerators. So maybe we can get another 37 years out of this new one because they are not cheap. They're about $25,000 a panel. So if you can get $25,000 to last 40 years, that's great.

Other than that, we had the holiday parking -- Oh, awning. Our awning in the East building continues to get hit. And we -- you know, I wish there was an easier way. We have scoured from Texas to South Florida trying to find the right company that can get something done in a timely manner. And when you're dealing with that canvas, it just seems almost impossible. I think the last time that one got torn -- it was two this year that we've been through -- was hit by a trash truck. And then the other one was hit by a guest. Luckily in both cases insurance from both of those people have picked up to pay that.

And the current one that's on the East building there is a small tear in the awning, but it's almost unnoticeable unless you get up on it. But unfortunately they hit that frame and completely broke the frame and everything that attached to the building. So it's taking months now. And we are close, within 30 days I believe, of having that completely replaced. We plan on keeping that awning cover that's on the East building currently since there's only a small tear in it to give us kind of a buffer if something were to happen like when the trash truck hit it. It tore a gaping hole in it. So now we have a little bit of a backup because it's been taking about eight months every time you have to get a new one. And it doesn't matter where you go, they're all just taking a good amount of time.

But other than that, the building seems to be going good. If you pulled onto the property and you haven't been here in awhile, you'll notice that the rock that used to be white pebble rock in the middle is gone, and it's all sod.

And on the west side where it was kind of bare, they added two sago palms. So I think it looks a lot better actually having the sod there instead of the white rock. Plus it saves the guards and Greg. Everyday they were out there with a shovel, shoveling that rock back up into the median area. So it gives them a little bit of a break.

But other than that, I know they took care of -- the pool deck got painted again this year.

And just before y'all showed up, the windows were cleaned on the building. So we try to do the window cleaning twice a year. We had missed it last year because of all of the construction going on with everything on the building. But other than that, the building seems to be in great shape. Hopefully when y'all pulled up this time, you saw that and thought the same about the building. We do get compliments about it regularly especially here recently that, you know, it looks like it's in some of the best shape it's been. But other than that everything has been going great.

Oh, and yes. Recently we replaced the elevator panels. So they look fresh and clean. And actually that was great work on behalf of the Board and Greg and Tonia just getting, you know, those panels. Anytime you're dealing with the elevator, elevator companies want just a hundred times what something should cost to replace it. And just in order to save money for the owners -- I think the original bid on those panels was somewhere around $70,000 for those panels. And they are just formica panels there that go in those elevators. And we were able to find a company, a local company in Foley, and I want to say it was around $7,000.

MR. KENNETH BROWN: 8--- at the most.

MR. RYAN HOMAN: 8---. Yes, so massive savings and the stairway. But again, just something else in the building that was updated recently. And so everything is looking good. Y'all have anything?

MR. KENNETH BROWN: Y'all have any questions for Ryan? Before she says anything, first thing I'd like to y'all are a pleasure to work with. Eric, I don't know if you've actually put him out in the news, him and Ryan and they have a silent partner. I never met her. These two guys are enough. But this is THR. And Tonia of course has joined us in the last year. And we have a good working crew right now with this. And between the three of them they come up with good ideas and they're proactive, and they've helped us a whole lot.

A little aside, Greg's still doing us a good job. Greg, you know, is in a better streak right now. You know he lost his partner a year or two ago. And Greg, I was kind of worried about him. But Greg is looking better. He's feeling better. He's a little more active. So he was real instrumental in us saving. Maggy gave us this crazy estimate on doing the inside of those elevators, and that's simply formica cabinets. So we got a cabinet guy and, you know, we saved $60,000 basically by doing it ourselves, might not be the -- no, I think it is nice. I mean it looks nice and so much better than it was.

MS. PAM HERZWURM: It does look nice.

MR. KENNETH BROWN: But thank you, Ryan, for what y'all do. We dog you a lot, but we appreciate you. We really do. We have a good working relationship. Do y'all have any questions for Ryan or Eric?

MS. PAM HERZWURM: So one thought that I had when we're talking about these awnings because it's like the problem that never goes away. And I'm one of these people that likes to always have backups.

MR. RYAN HOMAN: Sure.

MS. PAM HERZWURM: Would it not behoove us to get an awning to have on hand so the next time the trash truck hits one of the awnings we have one and don't have to wait eight months kind of -- you know what I'm saying? Have a backup on hand, and then when we have to use that one, you buy the next one.

MR. KENNETH BROWN: Let me address that. What we're gonna do, the one that's on there now, we're going to save. And that will give us two. The one that we got from Republic last year we saved. So we are now going to have two backups in case. But it's not their fault that it's taking eight months. They have recommended us shorten that so it wouldn't get hit as much. But it just looks right. We're not going to shorten it. So it's just one of those bad things. Republic hit it last year, and they paid for it. That frame and awning is going to be right at $15,000.

MS. PAM HERZWURM: Yeah, the frame is a nightmare. I get that.

MR. KENNETH BROWN: So they're going to replace it all. But we are saving that. Greg's got room to save it. So we have two backups. So all of a sudden they catch fire and are gone, we have something to put up there for the duration.

But if we buy a new one right now to be quite honest, they're canvas and they're printed on and it will start fading. So I don't think it's wise or prudent to do that and save one for a year. So let's hope for better luck.

Y'all quit hitting the awning on the East building and life will be good.

MS. PAM HERZWURM: And my second question you said the windows were all cleaned, the exterior windows?

MR. RYAN HOMAN: Yes.

MS. PAM HERZWURM: Okay. My living window has a -- it looks like literally like a blast of sand. I don't know if a bird hit it. I don't know what. It's been there for two years. So I don't know how often they are getting my exterior middle window because it's still there. So I don't know if it's an imperfection on the glass. But it literally looks like a bird flew into my window with sand all over it and it's been there. It's like this big.

MR. RYAN HOMAN: Okay. Good to know. I'll check with Greg. It's a local company that does it. So we'll talk to them and ask them. Maybe they can tell us something about that or maybe, you know --

MS. PAM HERZWURM: I don't think they're being cheap or anything, but I would imagine that they might say, oh, those look great and just move on. But tell them 702 E the middle panel of the window needs to be cleaned.

MR. RYAN HOMAN: Can you make a note of that, Tonia. All right. Thank you, guys.

MR. KENNETH BROWN: Mr. Weimer has a question.

MR. JOHN WEIMER: Would you address the rat infestation that we had at the end of the year; how many units were affected and the rationale not telling the owners that this was going on.

MR. KENNETH BROWN: Okay, folks, we all know when we look out our front door and they tore up all the land across there. All of the rodents, rats, beach mice, whatever it is had to go somewhere. And I think we got our share. It was a one-time event. We tried to handle it in a quiet manner because you cannot kill a beach mouse. But we can kill rats. I can't identify them. I don't want to identify them. I'm not going to talk about them. They are gone. We had three or four months and Tonia had to work hard. We had Terminix. We had professional people come in. We had plumbers come in and look at the piping and where they could be coming in. Was there any in the East building? I don't think so. Was it all in the West?

MR. JOHN WEIMER: No.

MR. RICK SANDERS: Yes.

MR. KENNETH BROWN: Maybe the people on the side of us had it too, I don't know. But we didn't discuss it much because of the protection of the beach mice.

MS. DONNA JACKSON: Our pest control, our pest person that we're paying, they need to check that.

MR. KENNETH BROWN: Check what exactly?

MS. DONNA JACKSON: They told me that when you come in that they filled in holes and all kinds of stuff in mine.

MR. KENNETH BROWN: That was one of the

suggestions that was to go into the piping --

MS. DONNA JACKSON: And they found a hole in my bar, my wet bar.

MR. KENNETH BROWN: Most every one of your water pipes that are going to be put in and not sealed. Okay. And a rat or a mouse can go through a spot that's just so small; it's hard to believe. One of the suggestions was going in and sealing around them if we needed to.

MS. DONNA JACKSON: Right.

MR. KENNETH BROWN: Instead of doing quite that much since we think this is a one-time instance due to construction across from us, let's get rid of them one time, forget them and hope they go away and we don't have to deal with them.

MS. DONNA JACKSON: Roaches were really bad in my unit too.

MR. KENNETH BROWN: Well, that's going to be our regular sprayer from Terminix.

MS. DONNA JACKSON: Well, they need to watch that.

MR. KENNETH BROWN: We'll call the contractor for that.

MS. DONNA JACKSON: That's who I'm talking about.

MR. KENNETH BROWN: The rats were a specific problem that we think was unique, one time, get them gone.

MS. DONNA JACKSON: Well, I had them.

MR. KENNETH BROWN: Do any of y'all at this particular time say that you have rats in your place now? I mean, we think it's gone. We've heard nothing. Yes, sir?

MR. JOHN WEIMER: I don't disagree that the severity was pretty bad in our unit.

MR. KENNETH BROWN: I'm sorry?

MR. JOHN WEIMER: The severity was pretty bad in our unit.

MR. KENNETH BROWN: But is it gone now; do you have a problem now?

MR. JOHN WEIMER: It's gone but -- so how ours was discovered since we didn't know anything about this going on, is our daughter-in-law arrived with four teenagers, girls, to spend New Years Eve. And they walk in -- so they walk in and overwhelming stench hit them, and then there was a large dead rat laying in the kitchen. And THR helped, Tonia and her crew helped a lot and that they were able to bring in somebody to help me to get it -- deep clean. Cost me about $500 by the time I replaced stuff and then a couple of thousand dollars for the people with my daughter-in-law to go stay someplace else on New Years Eve. It was a weekend. But just not -- the communication to say, hey, this was going on, because it was a huge surprise, and there could have been a little bit of communication. Because we have people close by that could have stopped by and checked the apartment once in a while. It was obviously there for long enough that it made its presence known in every room in the condo. And Greg said, you know, he went through once and checked it. Tonia said they went through several times and they couldn't say when.

So there's this communication -- well, tell us -- if you'll send out an email saying, hey, the water heater is down so the indoor pool is not going to be warm. It's a nasty thing to have to say, but just give us a chance to help a little bit

I guess would be the right way to say that.

MR. KENNETH BROWN: Keeping in mind the sensitivity of killing beach mice. A lot of times information is best not shared and made real public. And also this particular instance exploded. Nobody knew that they were coming in and all of a sudden we had them. For like two weeks it was pretty tough, unexpected unplanned for and handled it the best we thought we could at the time.

And kudos to them that they did everything they could and got them out. But it was just a real unfortunate situation. And I hate for your family that it happened. I personally had none in my unit. I'm 404 West. I had none.

MR. JOHN WEIMER: It's hidden, I understand that.

MR. KENNETH BROWN: Luck of the draw.

MS. CYNTHIA WEIMER: Somebody should have been checking. Somebody should have gone in there and checked. If a rat is dead and it's decaying, it didn't happen yesterday. And that was a horrible thing. It was terribly embarrassing because two of those girls were -- were friends. And that was definitely embarrassing. It shouldn't have happened, so there was a missing link somewhere. And that just -- it can't happen.

If you've got a problem and you don't want to share it, then everyday somebody needs to walk through, not this one or that one. We don't rent so there's not somebody -- there hadn't been anybody there since we were there in November. And so there's no way for us to know, and we trust that those things are going to be looked after. So please, it's -- you took great care of us when it was found out, but the situation was terrible.

MR. KENNETH BROWN: I certainly understand your point on that. It's just one of those things. It's just unfortunate, and it's hard to go back. I think they did a good job checking where they could. A lot of times you just don't know that there's a problem until it shows itself.

MR. JOHN WEIMER: Figure out a way to tell people -- I understand the field mice, but the owners -- just give us some chance to help a little bit.

The other thing I'll say about the exterminator having been in the unit when they come. They'll ring the doorbell. If you're there, they'll service the unit. If not I've asked them. They said no, nobody answers the door, we go on. So if you're an owner that doesn't rent, you're not getting the exterminator or you're not getting the insect stuff for roaches and stuff very often.

MR. KENNETH BROWN: I'm going to be honest. I'm not real sure how Terminix works here. I was considering them doing a heavy ground service and not going into individual units unless there was a problem, do common areas and all that. I don't know if there's -- do they go in everybody's unit and spray?

MR. JOHN WEIMER: Well, somebody because they'll -- they have done it several times. We've been here, they ring the bell.

MS. TONIA LINS: Have you had interaction with this situation that we --

MR. JOHN WEIMER: No, just roaches and stuff. And I asked them, I said -- you know, he said we're here to do our monthly or whatever exterminating.

MS. TONIA LINS: Like I said, they don't do every unit. They might spot check --

MR. JOHN WEIMER: But they won't go -- they won't do anything to it --

(Everyone talking.)

MR. KENNETH BROWN: I hope we've addressed -- yes?

MS. DONNA JACKSON: FYI, I do inspections in food service all over Alabama. You can get boric acid. It will not hurt your pets. It won't hurt you. But sprinkle it around in your closets like in the back and in your owners' closets or wherever. And it kills roaches. They lick it off their feet and it kills them. So it's not cocaine all in my closets is the point I'm making.

MS. DONNA WILLIAMS: I just wanted to bring up something on all of the front doors, and I'm going to share my own ignorance with this. Ms. Buelow actually made me aware. I just want to make sure that everyone knows that your front doors are your responsibility; I didn't know that. So I'm admitting it, but I'm letting all of you know. I did get them painted. Greg can give you the color, and you can take care of it. Or I think he has someone that can do it for $100 per door. So if we're trying to make the building look better, I'm just sharing my own ignorance. Ike and I shared this with each other yesterday and I wanted to bring it up. I kept waiting for my turn to get my door painted.

MS. PAM HERZWURM: The other thing about it is, they don't always just have to be repainted. It's mold.

MS. DONNA WILLIAMS: Sometimes, yeah, it does wipe up.

MS. PAM HERZWURM: I'll get the Clorox and paper towels and they look like new. So don't forget the fact that you're in a very moist environment and --

MR. KENNETH BROWN: We have a question in the back.

MR. DENIS KING: Tim quoted me $175 a door this week on painting the door just for your information.

Another thing I wanted to say about the landscaping that goes to the dog exercise yard, that's been much improved. They've resodded that. It used to be muddy. The only thing there is the gate is dragging so it will only open about a third of the way.

MR. KENNETH BROWN: Get a smaller dog. No, we'll take care of that.

MR. DENIS KING: The irrigation for that, there's always water standing on that grass. I don't know if that area can be decreased, the amount of irrigation or if that's what you need down there.

MR. KENNETH BROWN: I don't know if they brought that up. That is the worst grass. The East has been resodded. We considered resodding the dog walk -- Christa's front yard. We considered resodding it. The price was a little bit high. They thought they could bring it back so we're fertilizing it. They're treated it and we're trying to get the irritation on it. It's much better than it was last year. I'm in 404 West so I'm looking right down at it. I see it every time I'm here. It's coming along. It's not up to standard yet, but we're making progress -- heat, rain, fertilizer. We're hoping we're going to bring that grass back. But it's good you mentioned that about the irritation. I did not know that and we'll get that checked.

MS. CHRISTA ALEXANDER: Tonia and I talked yesterday about adjusting the irrigation everywhere. We're underwatered out front. We're overwatered in the dog yard, my front yard. And the timings are off, so we're going to adjust the irrigation schedules.

MS. TONIA LINS: So Mr. Greg is actually there this morning doing that.

MR. KENNETH BROWN: So we feel we've come light years on the landscaping. The company we had that Ryan referred to, we got rid of them and we're going to try to save some money but make it look better.

If y'all would be honest and look around, I think the property looks about as good as it could look for the time to be quite honest. Our roof is in good shape. Our elevators we did the work on all the switches and bells last year.

The stairwell package looks great. Y'all walk up and down a little bit. Feel the breeze going through there. We're hoping that the moisture is out of there as much as we can contain it on the coast and have more longevity to the metal without the rust so unsightly. There is a new paint that's on there that's rust inhibited. So we've done everything we can. The structural engineer signed off on it. IC Coatings did a great job. We think we are in good shape.

The door slamming at the pool coming in the West building -- I was always afraid it was going to cut off somebody's arm. Because of the louvers the pressure is not as great plus we got new doors. So between the two we think we've got that taken care of. We try to be real proactive on the whole look of the property. Christa -- Tonia did real good on the flowers. That's working good. We've got Jerry coming back to cut the grass, going to save us some money there.

And Greg I think is going to be a little more proactive. So all in all, I think we're headed in a pretty doggone good direction. And barring storms, hopefully we're just going to have easy sailing. So y'all just bear with them and go with it.

MS. MARTHA MANN: Do they ever pressure wash the walkways to the condos like when you get off the elevator -- I'm in 902 -- so you kind of go down a little hallway. That floor is so dirty. And it looks like somebody stood in front of my door and spray-painted their feet. And I have scrubbed it and scrubbed, and I can't get it up.

MR. KENNETH BROWN: Are you talking about on the entrance way?

MS. MARTHA MANN: On the floor.

MS. PAM HERZWURM: The breezeway.

MS. MARTHA MANN: Walking back to my condo, right in front of my front door.

MR. KENNETH BROWN: Can anybody answer that? Greg maintains the elevators. And he uses a little Clorox bottle. We all smell it when we get in the elevator sometimes. And he does do a good job scrubbing that. That other I don't know.

MS. MARTHA MANN: It's been there for two years.

MS. KAY MCGUIRE: That's where people put their families outside the unit and spray their kids down. That's where you're getting the footprints and the weird sticky.

MS. MARTHA MANN: But it won't come up.

MS. KAY MCGUIRE: That's the sunscreen on their bodies.

MS. CAROL BUELOW: I've been there 28 years and part of our problem that has not been addressed is the like the roofers and the people bringing up all the equipment for all the things, mechanical things that are going on. And they use our carts and they drop their equipment down into the concrete. There are holes all over, all over the floor on the 9th floor that really -- I complained but our floor doesn't get fixed. Anyway, it needs -- it's a major problem on my floor, 904 East.

MR. KENNETH BROWN: I was not aware of that at all. Not aware of that, but you think you actually got chipping in your concrete from equipment?

MS. CAROL BUELOW: Oh, yeah definitely.

MR. KENNETH BROWN: They certainly should not

--

MS. CAROL BUELOW: They leave their buggies there and then walk --

MR. KENNETH BROWN: Walk up the main stairwell?

MS. CAROL BUELOW: Yeah. Whatever is being done.

MR. KENNETH BROWN: Did you notice the window washers doing that the last two days while they were here; did you notice that?

MS. CAROL BUELOW: No, they missed us.

MR. KENNETH BROWN: Well, we'll bring that to their attention.

MS. TONIA LINS: I'll look at that today.

MR. KENNETH BROWN: Okay. I'm going to move this along here. We're going to do our Board elections in just a second. I want to talk a second about what Eric came up with the other day about it, and this is a maintenance issue that we're addressing.

In some of the other associations they hire a plumber to go into each unit and do an inspection. And now whether this is once a year, once every three years, who knows. But it's kind of good thing to do it to get a standard for where we are and having a plumber come in and walk through.

And one of the main things is -- well, two things, that have caused a good amount of problems are the icemakers that are on the bar which are really not refrigerators. Y'all know those units constantly make ice and drain, constantly, 24 hours a day. There's no refrigeration. That ice comes out. It's like an ice chest that melts. So we have constant flow of water going through that drain. That was one of our last problems on the water leak.

And the other is the quality of the intake line on the hot water heaters where there is one of these fiber type hoses or one of the older hoses which would be more susceptible to breaking. The thought was and Eric said they had done this for basically $200 a unit have a plumber come in and walk through. And I think the Board will consider this in everybody's well-being is of course paramount. Have a plumber -- we're going to consider this; they will consider this -- getting a plumber to come in and go through with a checklist -- check the wax rings. I don't know how the hell they'll check the showers. But talk professionally about the drain lines, the wax rings. They can take a visual look underneath the bathroom sinks, make sure there's not a drip under the kitchen sink, and kind of make a sweep through and just -- a checklist of everything that looks okay. You can't tell what, like a major --

MS. PAM HERZWURM: Washing machine and dishwasher.

MR. KENNETH BROWN: Yeah, have a major problem next time. Well, they can check the connections on it. But yeah, the seals on the washing machines and all you can't get to.

MS. PAM HERZWURM: No. But anything that involves water.

MR. KENNETH BROWN: Anything that pertains to a water leak and anything that we can preventably do. Check for fire extinguishers and make sure everybody's got a fire extinguisher. And then notify the owners. I'm not -- I mean, you know, how do you know somebody didn't take your fire extinguisher out of your unit and take it home with them if you don't regularly go in there and check. I mean, you know, just kind of that. So they're going to consider that. Does that sound like that that's a logical direction to go to y'all? Is that more common sense stuff here?

MS. DONNA JACKSON: They need to put a date on the fire extinguisher when they check it because the air conditioner filter, people, they need to date theirs too because -- I stay on mine. I'm constantly doing things to my units. So they say they've been changing the air conditioning; they haven't. And I said next time you change them, date them.

MR. KENNETH BROWN: This might not be an annual thing. It might be a one-time deal. But it would be pretty interesting to know with the date on our -- get them all a standard one time, you know, let's all get them on an even field one time.

If I need to replace the line on my hot water heater, Lord knows I'd love to do it now instead of fooling with leaks, and I think everybody else would too. So that's one of the things the Board is going to consider, and y'all bear with them. Everybody's well-being is there. This is the old saving. A penny spent might be a pound saved later because we're going to have problems if we don't catch this. So that was one of the things there.

And thank you to Eric for coming up with that. That $200 a unit, that was just a rough number. I'm thinking cheaper. I got to be honest, I'm thinking cheaper. We're going to do it all at one time. And Tim might be qualified to do this. Tim does a lot of work with us, Dixie Contracting. He might be qualified to go through them. Let's do a checklist. But we need to have a checklist for every unit and seriously have a checklist. I checked this, this, this. And then we have a record to go back on.

Now what Scott talked about up here earlier, the one word you can't fool with is negligence. You cannot prove negligence unless there's a plumber working and he busts a pipe and floods three units. If you don't have your hands on it, you'll never -- and we don't want to go there. That's lawsuit territory. We don't want to go there. So let's try to be proactive. So that's what the Board is looking at. I'll take comments on that and then we'll move on. Yes, sir?

MR. ROGER PERSONS: I've got a couple of things additional about the maintenance. I wanted to say thank you so much for all the stairwell work, the new doors, the passageway out to the pool on the West. That's a huge improvement.

MR. KENNETH BROWN: Thank you for that.

MR. ROGER PERSONS: Couple of things, grills. Why can't we have a charcoal or two somewhere?

MR. KENNETH BROWN: The grill issue has come up several years. I'll address it right off. The main thing is insurance. We can't put them in the area of the pool because of the fire sparks and all the people in the pool. You can't have sparks and fire -- open fire around people laying out. The other areas would be in the dog yard or in the east side. And you're intruding on people that own on the first floor. If I was in Christa's unit, I don't want a grill right outside my door where I'm sitting on my patio when people are cooking.

We've looked at coming out front into the parking lot. Emerald Sky besides me has got a grill just inside their fence. Okay. And I smell it all the time, smells great. We looked at that. We just don't have the footprint to do that. One consideration, one consideration is where we go out to the beach -- off of the pier to the beach. Go on the other side and put it in a little area there; could that happen. You deal there with the Corps of Engineers. When we rebuilt the pier, they dropped a pin at the end of our concrete and said don't you go an inch further. They were not able to extend the pier one inch from what the deed called for. That's holy ground. So if you want to deal with the Corp of Engineers for a grill, you'll get into it. Do you understand what I'm saying? They do not want us to go beyond that point. Now, you know you're perfectly well to get an electric grill and put it on your patio.

MS. DONNA JACKSON: What about by the bicycle place?

MR. KENNETH BROWN: Out by the road?

MS. DONNA JACKSON: Yeah. I've been going over to the -- nextdoor and using theirs.

MR. KENNETH BROWN: So that solves our problem.

MS. DONNA JACKSON: What about the bicycle place?

MR. ROGER PERSONS: Can we look into it?

MS. PAM HERZWURM: And I have an electric grill, and I will tell you this -- and it works -- but again, you're in a very humid, wet environment. And you pretty much have to replace it about every two years.

MR. KENNETH BROWN: We've heard you. They are going to listen, and they're going to look at the bicycle area next. No promise on anything.

MR. JOHN WEIMER: Pool temperature indoor pool. It's cold. That isn't the way it's supposed to be. It should be a couple of degrees below ambient air temperature and --

MR. KENNETH BROWN: We have talked to Greg about that. There is a heater unit in it. It's does work. It probably just needs to be adjusted. Does it not work?

MR. RYAN HOMAN: Yes, it works.

MS. DONNA JACKSON: I talked to Greg. I

usually before I come -- I used to -- call Greg and say, crank it up; I'm coming. You know, but it should be cranked up all the time.

MR. KENNETH BROWN: We got it.

MR. JOHN WEIMER: That's a wonderful thing. Can we get some higher intensity LED lighting for the entryways coming into our hallways on each floor? You know, those can lights?

MR. KENNETH BROWN: Yeah.

MR. JOHN WEIMER: The lights are so recessed, they aren't very bright. They are just dark, dark, dark.

MR. KENNETH BROWN: Okay. Remember Ryan said the one light they had to change -- and this is our turtle people. The one light when you come in the entrance, the first one right there in front of it is a big double light needs to be changed to the turtle light. Which I'm worried about is darkening the area where people get in and out. That also probably has a little effect on the light going into our -- especially the West entranceway. So when that light is changed, it probably needs to be reevaluated and see if we need to up the wattage in the --

MR. JOHN WEIMER: Those are the ones in front of the building coming in the main entrance you're talking about?

MR. KENNETH BROWN: That's right. That's right.

MR. JOHN WEIMER: I'm talking about on my floor, every floor.

MR. KENNETH BROWN: Oh, okay. I thought --

MR. JOHN WEIMER: Where we come in -- you're unit is right out there where it's light from the ambient light outside. Ours, you go back in this dark, dark hall walkway to get to our -- and there's three or four lights there, but they don't give you much illumination.

MR. KENNETH BROWN: I have no idea what the wattage is on those lights.

MR. RYAN HOMAN: We're making a note of it to look at it.

MR. KENNETH BROWN: We have done nothing committed, but we're looking at it.

MR. JOHN WEIMER: I would like to ask maybe you could help me. Who knows anything about recoating or fixing the coatings on your balcony doors and window frames?

MR. KENNETH BROWN: You're talking about the sliding doors?

MR. JOHN WEIMER: Yes, painting them. Who knows?

MR. RICK SANDERS: Tim got with Greg and just done mine. It's pretty easy. He's repainted all the black -- you were talking about the black paint.

MR. RYAN HOMAN: Treated the corroded parts and -- the aluminum.

MR. RICK SANDERS: It's been about a year ago, but just ask Greg.

MR. KENNETH BROWN: Also on that same note if your door is having trouble opening and closing, I used Alabama Glass Systems to do mine. I seriously thought I was going to break the handle before my door would come. And my grandkids and all could not open it. Alabama Glass Systems did all of my rollers and replaced the threshold runners. And then he painted my doors and they look like brand new and you can open them easy. Those are two different people but talk to Tim.

Y'all ask Greg and probably Tonia. She's going to get into this pretty good. They're a wealth of knowledge on contractors and all these integral problems. We all have the same stuff. Those doors were just about immovable. Mr. Weimer?

MR. JOHN WEIMER: Regarding those doors, your sliding doors on your condo to the balcony. When Alabama Glass System came out and worked on ours, they used a silicone water-based tent spray -- T-E-N-T. It's a spray that you would coat your tent in order to sleep outside. And that's what they use to spray the -- under the rollers and spray the edges. And they said that's the best stuff you can get. It doesn't have an oily base to it. You can buy it on Amazon, and it worked great. We go through a can every other year or so. Alabama Glass they recommended that. They said that's the way to do it, and it's really helped our door. And it's cheap. It's 10 or $12 a can.

MS. SUSAN PERSONS: There are two companies called Alabama Glass, one of them works -- anyway, which one are you referring to?

MS. CHRISTA ALEXANDER: Glass Systems of Alabama, GSA is who I've used for years. I don't know who that's who Mr. Weimer used. But that's who I've used for years, Glass Systems of Alabama, GSA. I have the number; I'll give it to you afterwards if you want.

MR. KENNETH BROWN: Anything else at this time?

MS. PAM HERZWURM: One more quick question. The blue paint, my blue railing paint on my patio is also now blistering and chipping off. We've got to just ask Greg who --

MR. KENNETH BROWN: Yeah, Tim probably can do that with Dixie. He's on the property almost every week.

MS. PAM HERZWURM: Okay.

MR. KENNETH BROWN: And at this time I want to thank Pam personally for the social last night. If y'all didn't come, you missed a treat. That was one of the best socials we've ever had, about 40 people there. We didn't have any knife fights. But thank you so much to her and Connie for doing that. It was very good, very good. Thank y'all so much for doing that.

This is y'alls last shot at it. We're fixing to elect the Board. I'm going to introduce Alice Ozier. Alice, the floor is yours, dear.

MS. ALICE OZIER: This year the nominating committee had a very hard job. I want to thank Donna Jackson and Wiley Barbour for texting with me back and forth. And we had two openings on the Board, and we had two applications so there we go. So the Nominating Committee recommends Frank Proctor and Patti Carreker to be our new Board members, and that's my report.

MS. DONNA JACKSON: Can they stand up?

MS. ALICE OZIER: I think that would be good if both of them are here to come and introduce themselves and a little bit about what you want to do.

MS. PATTI CARREKER: I'm Patti Carreker from Columbus, Georgia. I've been an owner here for about ten years, love the property but of course it always can be improved I'm sure all the time. But I look forward to serving y'all and herding these cats.

MR. FRANK PROCTOR: I'm Frank Proctor, 102 West, been here ever since the building was built. As a matter of fact, the family bought preconstruction. I know Ms. Herzwurm's family has been here forever and maybe a few more that have been. I've never been on the Board. I know that Kenneth and Rick, we're not going to be able to replace those guys, but we'll try to maybe fill their shoes. I'll be available when needed like everyone else will be I hope.

And never been on the Board, never been -- been around all this time and down here quite a bit. So I've been on the properties. I appreciate what Greg does. Like I said and what these other guys have done so far. And we're going to miss them. So I appreciate you guys. Robert Smith, did you take away for Robert Smith?

MR. RICK SANDERS: Yes.

MR. FRANK PROCTOR: It's been a long time. We really appreciate you guys. Thank you all.

MR. KENNETH BROWN: Thank you both. Both of y'all are both very, very qualified. I looked at the announcement from Alice, and it was very good.

MS. ALICE OZIER: And I want to say one more thing.

MR. KENNETH BROWN: Yes, ma'am.

MS. ALICE OZIER: And that is thank you, thank you, thank you to Ken and Rick. Y'all don't know all of what they do for you.

(Applause.)

MS. ALICE OZIER: I think the new Board members and the current Board members owe both of you a tremendous debt of appreciation because you're taking over, from what I can see, the condominium is in the best shape it's been since we've been here. And it's due to Ken and Rick and all of their years of service and dedication that have gotten us here. And so thank you both very much.

MR. KENNETH BROWN: We humbly thank you for saying that. It's very nice. It's easy to follow somebody like Robert Smith. He was our President years ago and loved that man. He really did a good job. Thank y'all so much for that, and I think we have two good qualified candidates.

But as always we're accepting nominations from the floor. This is a democracy. If there are any nominations from the floor, now is the time to raise your hand, and we'll put you in the vote. If there are no nominations from the floor by acclamation I will declare that this is your new Board. Welcome Patti and Frank, and we wish y'all nothing but the best.

Now y'all keep talking about me and Rick dipping out of here. We're still here. We'll help you, but not a lot, not a lot. We're probably going to do by an hourly charge but --

But what Alice said I'm very proud of, and we're going to leave here very proud. We're in as good a shape as we've been since Ivan in my opinion. I think the place is great. We've got a good bunch of folks. Everybody's working together good, and I look for only them to have easy sailing going forward. Y'all pay your money and keep your mouth shut and it will work.

Ryan is going to come up and do the drawings. Thank y'all for coming. This is a drawing for the extra parking spaces on Memorial Day and the Fourth of July. So that's gonna wrap up our meeting.

MR. RYAN HOMAN: We're going to do it a little different this year. We have 33 units that are represented at this meeting. So this is how it's going to work. We're going to draw for Fourth of July and then Memorial one at a time. So we'll do all the Fourth of July, all 13 for the Fourth of July and then all for Memorial Day.

And then there's no parking passes. We're not -- no pass and handing it to you right now. What we're going to do is Tonia is -- we're going to have these -- we've got your name and unit number on a blue tab in here, and we're going to pile them. Guards are going to know that your unit has an additional pass that week. So they will have a list, and then we will email you letting you know. So check your emails. You'll know if you won. Feel free to contact us. Please stop by and check with Tonia just to make sure that we have your proper email before you leave.

But then so you can let your management company, if you have a management company, know that you have two passes available for your guests on those weeks. Because we do -- it is difficult to make sure that every management company on the island knows that when they -- if they are managing a unit at Four Seasons, that they know that on the weeks of Memorial Day and Fourth of July they cannot sell two passes for that week because we don't have parking lot space for it.

So we will let -- if you guys make sure your email is with her, we'll give the whole list to the guards so that they know. If the guests were to pull up in your spot, they know that you have two available for that week. But we had also asked if you would let your management company know that they can sell an additional pass. Okay.

We should put them in a pile, and we're going to do 13 for Fourth of July.

MS. CAROL BUELOW: The way you have it set up, does that mean we can't trade passes if you get four and you want one more?

MS. CHRISTA ALEXANDER: We do that.

MR. RYAN HOMAN: As long as you do it before we leave, so we have the list and we know.

So Fourth of July 502 West Barbour; 301 West Weimer; 302 West Slusser; 402 East Williams; 403

West, Persons; 704 West Jackson.

MS. DONNA JACKSON: Now what is this for?

MR. RYAN HOMAN: Fourth of July. 103 West Alexander; 903 West Durant; 702 West Paulsen; 201 West Lindamood; 602 E Williams; 602 West Clegg; 502 E Williams.

This is Memorial Day. 702 East Herzwurm; 901 E Keller; 904 West Parsons, 304 E Moore; 302 E McGuire; 203 West Ozier; 703 E King; 202 West Chapman; 902 E Mann; 802 West Sanders; 902 West Coggins; 603 West Smith.

MR. KENNETH BROWN: Okay. Y'all know how to do this. Y'all get with Tonia and give the name, make sure we've got everything to give to the gate guards. Doesn't have to be the owners. It could be the renters. It doesn't matter who. Use them and enjoy them. Thank y'all for coming.

Before we leave I would like to announce this was in good order. We all touched on stuff. Does anybody have anything else to say at this meeting before we adjourn?

We thank y'all so much for your attention. I ask for a motion to adjourn.

MS. CHRISTA ALEXANDER: So motion.

MR. KENNETH BROWN: We have a motion to adjourn and a second?

MS. DONNA JACKSON: Second.

MR. KENNETH BROWN: We are adjourned. Thank y'all very much.

(Four Seasons Association meeting was adjourned at 10:40 a.m.)

STATE OF ALABAMA)
COUNTY OF BALDWIN)

C E R T I F I C A T E

I, DENNISE S. WOLSTENHOLME, Certified Shorthand Reporter and Notary Public, do hereby certify that the above and foregoing proceedings was taken down by me in machine shorthand and the questions and answers thereto were reduced to typewriting under my personal supervision, and that the foregoing represents a true and correct transcript of the proceedings.

I further certify that I am neither of counsel nor of kin to the parties to the action, nor am I in anywise interested in the result of said cause.

DENNISE S. WOLSTENHOLME, CCR
AL ACCR 61
Expires September 30, 2025
Notary Public, State at Large
Expires April 23, 2029