

LAKEWOOD
BOARD OF DIRECTORS MEETING
MINUTES FOR Tuesday, November 24, 2020

The Lakewood Board of Directors meeting was called to order by President Eric Koppa at 6:36 PM.

1. Roll Call:

Board Members Present	Eric Koppa – President Steve Hensen – Vice President Ginny Palumbo – Secretary Scott Geiger – Director Carin Tio- Interim Director Amy Volkmann – Director
Not present:	Stephanie Anderson – Treasurer

2. APPROVAL OF MINUTES:

Motion to approve by Eric Koppa and seconded by Steve Hensen
Ayes: Koppa, Hensen, Volkmann, Geiger, Tio, Palumbo
Nays: None
Motion Carried

3. OLD BUSINESS:

Lakewood Closure

1. Piers have been removed
2. Scott Geiger removed swings, volley ball net and wood signs.
Some of the screws for the wooden signs are broken or stripped.
Sign backer is eroding and needs to budget to replace.

Gate Issue: Scott Geiger has noticed when the gate closes it is off center and is rubbing metal on metal. This is causing the black powder coat to come off. Steve Hensen to contact Century Fence for repairs. Scott Geiger suggested not allowing winter gate access until the issue is corrected. Scott Geiger will send pictures to the board for review.

Collection Agency Replacement: Upon further review of SNAP, Lakewood would be responsible for the fees and fines upfront. SNAP has been tabled at this time. Eric Koppa is researching other collection agency services and attorneys to perform collection and foreclosure services for Lakewood.

Second Lien Letters: Eric Koppa made a motion to assess an additional \$500 fee to property owners that remain delinquent with past due annual assessments. 2nd lien letter will include the fee to be added to assessment arrears and total lien and filing fees if delinquent property owners do not contact the board to arrange payment within 30 days; fee suspended for Lot #72 and Lot #250 (in process). 2nd lien letters are to be sent certified with tracking and signature verification. Amy Volkmann seconded.

Ayes: Koppa, Hensen, Volkmann, Geiger, Tio, Palumbo

Nays: None

Motion Carried

Delinquent homeowners on the ledger as of November 24, 2020 must contact the board to schedule a payment plan.

Below are excerpts from our governing Bylaws and Declaration of Covenants and Restrictions:

Bylaws:

ARTICLE VI, 6.02

(b) adopt and publish rules and regulations including fees, if any, governing the use of The Properties and the Common Areas and facilities, and the personal conduct of the Members and their guests thereon;

(k) cause the lien against any property for which assessments are not paid within 30 days after due date to be foreclosed or cause an action at law to be brought against the Owner personally obligated to pay the same;

Declaration of Covenants and Restrictions:

ARTICLE VI

Covenant For Maintenance Assessments

6.1 Creation of the Lien and Personal Obligation of Assessments.

The Developer hereby covenants, and each Owner of any Lot by acceptance of deed thereof, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association the following:

(i) annual general assessments or charges and

(ii) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided.

All such assessments, together with interest thereon and costs of collection thereof as hereinafter provided, shall be a charge on the land and a continuing lien upon the property against which each such assessment is made.

Each such assessment, together with interest thereon and costs of collection thereof, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due.

AND

**Declaration of Covenants and Restrictions:
ARTICLE VI**

6.5 Effect of Nonpayment of Assessments: Remedies of the Association.

Any assessment not paid within 30 days after the due date may upon resolution of the Board bear interest from the due date at a percentage rate no greater than the current statutory maximum annual interest rate, to be set by the Board for each assessment period. The Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property in the same manner, and subject to the same requirements, as a foreclosure of mortgages on real property in Wisconsin, and there shall be added to the amount of such assessment actual costs and attorney's fees incurred to collect the assessment. The Association may bid in the Property at foreclosure sale, and acquire and hold, lease, mortgage and convey the same. If the Association has provided for collection of assessments in installments, upon default in the payment of any one or more installments, the Association may accelerate payment and declare the entire balance of said assessment due and payable in full. No Owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area or abandonment of his Lot.

4. **SECRETARY REPORT:** No report.

5. **TITLE COMPANIES/REAL ESTATE AGENCIES DIRECTORY:**
 - There is a folder on the shared drive with the information.

6. **TREASURER REPORT:** Stephanie not present to report.

Liens as of 11/24/20

Thomas & Nancy Brzoski
Lots #124, 287,294
\$2,215.56

Jerramie Burtness & Amber Gillam
Lot #314
\$220

Diane Haman
Lot #45
\$453.70

Lawrence & Helen Mercades
Lot #286
\$440 - Property currently for sale

Fannie Beatrice Perry Trust
Lot #180
\$220

Liens as of 11/24/20 (continued)

Gregory Ruszczak

Lot #250

\$658.08

Teresa & Zbigniew Sawicka

Lot #24

\$438.08

Geoff Hodgson

Scrimshaw Properties, LTD

Lot #46

\$1,336.71

Edward Tannler (Deceased)

Lot #72

\$220

7. NEW BUSINESS:

- 1712 19th Drive sold at Sheriff's sale on 11/10/20 in the amount of \$55,500. 10% was put down and the balance must be paid by November 30, 2020 at second hearing. Will need to check if the sale went through.
- Eric Koppa spoke to the attorney handling the foreclosure sale. If the board decides to foreclose on properties that are past due on association fees, the cost is about \$3,000 - \$4,000. Board to investigate further.
- Board to review budget on maintaining common areas and then proceed on pursuing foreclosures on past due properties.

8. OPEN DISCUSSION:

- A homeowner asked about renting his garage. The board discussed this possibility and the board has come to the decision there will be no rentals of garages. There are commercial storage units available on 20th Ave. and on County Road Z.
- Scott Geiger to find a contractor for a quote on dredging. This would be a March/April 2021 project.

Eric Koppa made a motion to adjourn at 7:35 pm. Steven Hensen seconded.

Ginny Palumbo

Secretary

Lakewood POA