

Cumberland Circle Community Association, Inc.
Board Meeting
March 24, 2022
6:30PM via Zoom

Call to Order

The meeting was called to order at 6:29 PM.

Attendance, Roll Call, Determination of Quorum

Board Members present in person were Joanne LaFramenta, Billie Groff, Rick Mulligan, Joe Gleason, Danny Lutz, Lorelee Hutchinson & Victor Martinelli.

Absent: Mimi Carr & Marti Thorndike

Guardian Association Management Staff Present: Samantha Jackson, LCAM

Homeowners Present: Barbara Gleason

Consideration of Minutes: The Board Meeting minutes of February 24, 2022, were presented for review. Lorelee stated the minutes should be amended as the pool maintenance contract was not the same price of \$500 as it increased \$50, totaling \$550/month. With a MOTION by Billie, and a 2nd by Lorelee, the minutes of February 24, 2022, were approved as amended. MOTION carried.

Reports of Officers:

- Joanne LaFramenta, President - Joanne thanked the Board for using email as means for communication as a lot has been accomplished. (Presidents Report attached to these minutes).
- Billie Groff, Vice President – Billie discussed the efforts in a neighborhood crime watch committee. Samantha sent the link for the point of contact at GPD that works with neighborhoods on assembling the crime watch committees. Billie stated she will reach out to him.
- Mimi Carr, Secretary – None (Absent)
- Victor Martinelli, Treasurer – Victor prepared a treasurer’s report which is attached to these minutes. Victor stated he located a prior approved proposal from Andrews Fencing, but he doesn’t believe they have been paid. Also, the bill for the last roof that Worthmann completed hasn’t been received.

Standing Committee Reports:

- Landscape – Rick provided a landscape report which is attached to these minutes. He briefed on current irrigation line issues.
- Rules: None
- Buildings:
 - a) Rotten trim: Joe reported that he noticed on a walkthrough that there was a lot of wood rot around the garages and the gables. Morales provided an estimate for appx \$7,500 for repairs to 16 Units. (Estimate attached).
- Recreation – Lorelee Hutchinson: Lorelee reported that the cameras are working great. Victor commented that he has seen a lot of communities with electronic key fob access, which the CAM commented in agreement as well as being a good alternative.

Management Report – Samantha Jackson, LCAM:

CAM stated there was no report other than following up on past due accounts as there are 7 accounts over 60 days past due. Board requested CAM send a courtesy notice to 5 of those 7 Units, but they would like to see the notice first. Rick asked the CAM to post the ARC form to the Tops website as well and send out a notice to homeowners to send their insurance certificate as it is required by the rules.

Old business

- Paving: Rick reported that the vendor will be out tomorrow when the weather is better, and he will ask them to come out Saturday since the weather will be better.

New business

- Party date: Lorelee stated she thinks April would be the best time for the community event.
- Rick reported that Dean Avery has requested an increase of 15%. He stated that his payments have been the same for the last 2 years. Considering there has been appx a 10% increase in cost of living, he feels this should be considered. Rick made a MOTION to negotiate a 10% raise in pay, Joe 2nd. Motion carried unanimously.

Adjournment

The meeting was adjourned at 7:59 PM.

The next Board Meeting is scheduled for April 28, 2022.

Cumberland Circle Community Association, Inc.
c/o Guardian Association Management
10000 SW 52nd Avenue – Links Clubhouse
Gainesville, FL. 32608
Telephone: (352) 353-4802 / Fax: (352) 562-7453
TEaton@GainesvilleGAM.com

March 24, 2022
6:30 PM
Via Zoom
Meeting ID: 847 2208 0983
Passcode: 227992

1. Homeowners may speak (5 min limit).
2. Call to order and roll call.
3. Approval of minutes from February 24
4. Officer reports
 - a. President:
 - b. Vice-president: Neighborhood watch
 - c. Secretary
 - d. Treasurer
5. Standing Committee Reports
 - A. Landscape
 - B. Rules
 - C. Buildings
 - Rotten trim estimate- Joe
 - Roofing at 1604/1610
 - Siding
 - Decking
 - D. Recreation
6. Management report
7. Old business
 - Paving
 - Roofs
 - other
8. New business
 - Party date
 - Vendor accountability: how we assess landscape plans
 - other
9. Calendar
 - a. Next meeting: April 28
 - i. All homeowners invited at 6 to revitalize
 - ii. Regular meeting follows
 - b. Screen Room
10. Adjournment

President's Report
CCCA HOA
March 2022
Joanne LaFramenta, Board President

When you walk or drive the circle, you witness the construction activity going on. We certainly didn't anticipate the rain and its consequent delays. You have all been extremely cooperative; we expect to finish the paving eventually. Please continue to ask questions when my emails are confusing.

As I speak with you, you tell me your ideas and questions about other topics as well. I would like to consolidate those ideas into board policy, or at least an up-to-date FAQ document. If you have ideas or questions about Board policies for the association, please share them. If you would be willing to serve on a committee to articulate these ideas into policy, please let me know. Once we have completed the revitalization process, we can offer these changes and clarifications into our documents. Some suggested topics are landscape practices, plans submitted for board approval, and vendor accountability. These are the ones I have heard about. I'm sure there are more. Tell me about it!

Joanne LaFramenta, President

Landscape Committee Report March 2022

Work Requests

From the portal:

No requests received via the Guardian portal

From paper work request form:

1680 – Water pooling behind house (broken irrigation line) – Completed

Email/Verbal request:

1634 – Remove dangerous Laurel Oak limbs over the home – Completed.

1680 – Repair pooling behind 1680 from break in irrigation line – Completed.

1648 – Cut back hedge on side of house to below window line – Completed.

Pine bark mulch installed on several common areas including main area in front of pool, in front of north and south recreation courts, along entrance street, with all other mulched areas to be completed. – Completed.

Community-wide edging to clear any growth over driveways and streets plus leaf removal in preparation for asphalt sealing work now in progress.

Crepe myrtle tip pruning throughout the community – Completed.

Continuous Landscaping work:

- Roof and gutter blowing

- Spot lawn mowing

- Edging streets, driveways, and sidewalks

- Trimming hedges

- Blowing leaves from courts



P.O. Box 9602 • Winter Haven, FL 33883
 SouthStateBank.com • 800.277.2175

Statement Ending 02/28/2022

CUMBERLAND CIRCLE

Page 1 of 4

Account Number: XXXXXXXXXXXXX0988

>001427 7897637 0001 093493 10Z 73

00041036
#201

CUMBERLAND CIRCLE
 COMMUNITY ASSOCIATION INC
 RESERVE ACCOUNT
 1596 NW 19TH CIR
 GAINESVILLE FL 32605-4029

Managing Your Accounts

- Customer Care (800) 277-2175
- Mailing Address P.O. Box 9602
Winter Haven, FL 33883
- Website SouthStateBank.com



Summary of Accounts

| Account Type | Account Number | Ending Balance |
|-----------------|----------------------|----------------|
| ASSOCIATION MMA | XXXXXXXXXXXXXXXX0988 | \$251,960.58 |

ASSOCIATION MMA-XXXXXXXXXXXXXXXX0988

Account Summary

| Date | Description | Amount |
|------------|-------------------------|--------------|
| 02/01/2022 | Beginning Balance | \$204,844.73 |
| | 2 Credit(s) This Period | \$100,006.07 |
| | 4 Debit(s) This Period | \$52,890.22 |
| 02/28/2022 | Ending Balance | \$251,960.58 |

Interest Summary

| Description | Amount |
|--------------------------------|--------------|
| Annual Percentage Yield Earned | 0.05% |
| Interest Days | 28 |
| Interest Earned | \$6.07 |
| Interest Paid This Period | \$6.07 |
| Interest Paid Year-to-Date | \$14.27 |
| Minimum Balance | \$151,954.51 |
| Average Available Balance | \$158,373.17 |

Deposits

| Date | Description | Amount |
|------------|-------------|---------------------------------|
| 02/25/2022 | DEPOSIT | \$100,000.00 |
| | | 1 item(s) totaling \$100,000.00 |

Other Credits

| Date | Description | Amount |
|------------|-------------|---------------------------|
| 02/28/2022 | INTEREST | \$6.07 |
| | | 1 item(s) totaling \$6.07 |

Electronic Debits

| Date | Description | Amount |
|------------|--|----------------------------|
| 02/09/2022 | HARLAND CLARKE CHK ORDER 1XDT65010353700 | \$32.77 |
| | | 1 item(s) totaling \$32.77 |

Checks Cleared

| Check Nbr | Date | Amount | Check Nbr | Date | Amount |
|-----------|------------|-------------|-----------|------------|-------------|
| 1128 | 02/03/2022 | \$26,603.00 | 1130 | 02/02/2022 | \$24,154.45 |
| 1129 | 02/02/2022 | \$2,100.00 | | | |

* Indicates skipped check number

3 item(s) totaling \$52,857.45

Member FDIC
 NMLS# 403455



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Unless we receive notice of any unauthorized or missing signature on any enclosed item or alteration of any enclosed item in this statement within 60 days, we will consider this statement and enclosures to be correct.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSACTIONS ON YOUR PERSONAL DEPOSIT ACCOUNT ONLY

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Please call us at 1-800-277-2175 or write to us at: SouthState Bank, N.A., Deposit Operations, P.O. Box 118088, Charleston, SC 29423.

- 1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this, we will apply a provisional credit to your account in the amount you think you have been charged in error so you will have use of the money during the time it takes us to complete our investigation.

DOCUMENTATION AND CONFIRMATION OF TRANSFERS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-277-2175 to find out whether or not the deposit has been made.

BILLING RIGHTS NOTICE FOR CONSUMER LINE OF CREDIT

If you think there is an error on your statement, write to us at: SouthState Bank, N.A., Loan Operations, P.O. Box 118088, Charleston, SC 29423.

In your letter, give us the following information:

- 1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- 1. We cannot try to collect the amount in question or report you as delinquent on that amount.
2. The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
4. We can apply any unpaid amount against your credit limit.

EXPLANATION OF BALANCE ON WHICH FINANCE CHARGE IS COMPUTED FOR CONSUMER LINES OF CREDIT ONLY

Daily Balance Method (including Current Transactions)

We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid finance charges and any payments or credits. This gives us the daily balance.

LOAN PAYMENT NOTICE

All loan payments must be accompanied by the account number or payment coupon provided and must be made by a check, automatic account debit,

electronic funds transfer, money order or other instrument in U.S. Dollars. Payments received by the bank at the address shown on the front of this statement by close of business will be credited to your account that same day.

ACCOUNT RECONCILIATION

Month FEBRUARY 2022

This form is provided to help you balance your bank statement. Match enclosed checks, charges, deposits, and withdrawals with the items in your register.

Write in your register all items that appear on this statement but have not been listed in your register. Example: Ready Reserve transactions, automatic payments, automatic transfers, interest.

CHECKS/WITHDRAWALS NOT DEDUCTED

Table with 2 columns: Date, Amount. Rows include: 2/23 HERBERT COUNTS # 1131 \$89,334.00; 2/24 PERLY ROOFING # 1132 32,578.00; Total Checks/Withdrawals not deducted \$121,912.00

DEPOSITS NOT CREDITED

Table with 2 columns: Date, Amount. Total Deposits not credited \$

BALANCE COMPUTATION

Table with 2 columns: Add the following items, Amount. Rows include: Checking balance shown on this statement \$251,960.58; Savings balance shown on this statement; Total deposits not credited; Subtotal \$251,960.58; Subtract total checks/withdrawals not deducted Total \$130,048.58

This balance should agree with your records.

ESTWADV 1071 0001 124 07 20220802 Pg 1 OF 2 00041034 42262105.1 0-0



AMERIS BANK

P.O. Box 105075, Atlanta, GA 30348

RETURN SERVICE REQUESTED

CUMBERLAND CIRCLE COMMUNITY ASSOCIATION,
ASSOCIATION, INC
10000 SW 52ND AVE CLUBHOUSE
GAINESVILLE FL 32608

Statement of Account

Last statement: January 31, 2022
This statement: February 28, 2022
Total days in statement period: 28

2049512656 Page 1

Direct inquiries to:
Customer Service
866-616-6020

Ameris Bank
P.O. Box 105075
Atlanta, GA 30348

1

Summary of Account Balance

| Account | Number | Ending Balance |
|-----------------------|------------|----------------|
| Business Money Market | 2049512656 | \$160,964.65 |

Business Money Market

Account number
2049512656

1 Enclosure

| | | | |
|----------------------------|--------------|--------------------|---------------|
| Beginning balance | \$304,198.31 | | |
| Low balance | \$160,953.83 | | |
| Average balance | \$282,093.53 | | |
| Interest paid year to date | \$21.38 | | |
| Total additions | \$5,954.06 | Total subtractions | \$-149,187.72 |

| Number | Date | Amount | Number | Date | Amount |
|--------|-------|------------|--------|------|--------|
| 2 | 02-28 | 100,000.00 | | | |

| Date | Description | Additions | Subtractions |
|-------|--|-----------|--------------|
| 02-17 | #Cash Mgmt Trsfr Cr REF 0480927L FUNDS TRANSFER FRM DEP XXXXXX2649 FROM DEP ERROR | 5,943.24 | |
| 02-17 | #Cash Mgmt Trsfr Dr REF 0480926L FUNDS TRANSFER TO DEP XXXXXX2649 FROM DEP ERROR | | -49,187.72 |
| 02-28 | #Interest Credit | 10.82 | |

Daily balances

| Date | Amount | Date | Amount | Date | Amount |
|-------|------------|-------|------------|-------|------------|
| 01-31 | 304,198.31 | 02-17 | 260,953.83 | 02-28 | 160,964.65 |

Account Number *****2656 Date 02/28/2022

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Cambridge Community Association, Inc.
 1500 NW 26th Drive
 Ocala, FL 32675
 352-237-1111
 www.cambridgecommunity.org

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02/28/2022 2 \$100,000.00

ESTIMATE

Date: March 23, 2022

Morales Restoration LLC

Phone Number: 561-914-0019

Email: moralesrestoration@gmail.com

BILL TO

Name: Cumberland Circle Association

Address: NW 19th Circle

Gainesville, FL

Email: tqroljoe@gmail.com

| DESCRIPTION | AMOUNT |
|--|--------------------------|
| <p>Project #1: Trim</p> <ul style="list-style-type: none">Fix rotted trim in the following 16 homes: (\$240.00 each home)<ul style="list-style-type: none">- 1671- 1673- 1592- 1604- 1650- 1666- 1668- 1676- 1652- 1674- 1670- 1672- 1654- 1651- 1653- 1655Fix rotted wood (gables) in 4 homes (\$200.00 each home)Replace rotted wood with hardi trimSeal with caulkingPaintRemove all waste | <p>\$4,640.00</p> |
| <p>Materials Needed for Project:</p> <ul style="list-style-type: none">2 boxes of caulking - \$72.00 for both64 pieces of trim 3 ½ wide - \$1,470.0032 pieces of hardi trim 6 inches wide - \$940.0011 pieces of hardi trim 7 ½ inches wide - \$495.002 boxes of finished nails 2 inches - \$55.00 for both2 gallons of exterior paint - \$80.00 | <p>\$3,112.00</p> |