WOODBRIDGE LAKE HOMEOWNERS ASSOCIATION P.O. BOX 194 WALLED LAKE, MI 48390 November 8, 2006

Dear Woodbridge Lake Resident:

Enclosed please find the minutes from the Annual Homeowner's Association Meeting held on November 2, 2006. You will also receive our financial statement and information and rates of our new snow removal contractor.

At our annual meeting, attendance was minimal with 15 households represented. A list of attendees is provided in the minutes. We need to be more pro active when it comes to our neighborhood and encourage your support. Next years annual meeting will be held on Thursday November 1, 2007.

The election for our 2006-2007 officers was very successful. I am happy to report that the entire 05'-06' Board will serve again for one more year. As well, Chris Mack once again volunteered to oversee the subdivision landscaping for the upcoming year. I want to extend my personal thanks to my fellow Board members and Chris for their support this past year and look forward to continue working with them.

Some of our efforts on your behalf have been to bid contracts and reduce some services to cut costs and communicate with Oakland County Assessing and Commerce Twp. assessing to reduce the septic field taxes by half. This, ultimately, will allow us to keep our current association assessments status quo for at least one more year.

On behalf of all the board members, Happy and Safe Holidays to all. I am looking forward to serving you once again in 2006-2007.

Sincerely,

Lori Jovan 20065-2006 President, WLHA

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ANNUAL MEETING MINUTES NOVEMBER 2, 2006

Attendance:

Rich Allanson

Dan Behrendt

Derek Bowers
Jim & Pat Cote

Suad George

Lori & Dragi Jovan

Bob Kaminski

Louis Schwartz

Mark Kent

Chris & Mike Mack

Kirk Miller

Anne Schlecht

John & Susan Shaw

Chae Shin

Bob & Janet Smith

- 1. Call to Order: The meeting was called to order at 7:14pm.
- **2.** Introduction of Officers. President Lori Jovan introduced the 2005-2006 officers and thanked those in attendance. Lori also thanked Chris Mack for her landscaping responsibilities over the past year.

3. Financial Report: (please see attached)

Treasurer Bob Smith reported on the finances of the association. He indicated that only one homeowner is delinquent in association dues. General discussion took place regarding placing a lien on the property. Mike Mack said there is a procedure in place, i.e. calling attorney that handles placing liens. Bob Smith said he would look into this.

Bob also reported that the Augmentation well expense is less because it hasn't been used.

Bob also indicated that the Marina Maintenance fee stayed the same.

Bob explained he is waiting on the insurance bill and John Shaw suggested getting some new insurance quotes because it appears that the bill goes up every year.

Rich Allanson complemented the board regarding cost-cutting efforts during the past year.

4. Old Business

Landscaping: Chris Mack reported that she obtained six different bids in an attempt to cut down on landscaping costs for the past year. She called it the "bare bones" treatment,

i.e. no new wood chips in the beds and more time in between grass mowings. Chris volunteered to take on the landscaping again next year with the condition that she needs a set budget to work with.

Weed Harvesting: Lori spoke about the lake and the importance of keeping it beautiful. Lori explained that she had to speak to Contractor, Bob Tillitson, about reducing the cost. The contractor agreed to cut the price in half and still give us about 15 to 20 hours of weed cutting time. In prior years we have paid for 30 hours. It was brought up why do we have to cut weeds at all and several people responded that we do need to cut them, even a second cut or the lake would eventually turn to swamp. Also it was mentioned that the contractor should be told where specifically to cut. Lori indicated that she would look into 2 cuts for next year.

Septic Field Taxes: Lori explained how the community septic field on Sutton Lane works and how the taxes went up dramatically when the property the field sets on was sold to Bob Cominski. Lori also explained that phone calls were placed to Oakland County Assessors and after research it was discovered that the lots are being overassessed. Therefore, for 2005 and 2006, Oakland County Assessor's office has agreed to reduce the taxes by 50%.

Kirk Miller asked how the taxes were being paid prior to this tax reduction because \$200 per home on Sutton Lane (special assessment) does not cover it. Lori explained that the funds were being commingled. She also went on to explain that during the past year Bob Smith did an analysis of the funds and did separate them out, as mandated by the bi-laws.

Boat Dock/Marina: Kirk Miller questioned the Marina funds, expressing concern. Rich Allanson explained about the funds and boat dock and gave a history of the way they have been handled in the past. At this time Bob Smith brought up it would be helpful if a homeowner would volunteer to form a subcommittee to handle the boat club and septic system, etc. Kirk Miller volunteered to head the Boat Club.

Bob Cominski volunteered to head the septic system.

Snow Removal: Vice-President Derek Bowers gave an update on the contract. He has hired a new company, Brad's Landscaping. The company has seven years of experience, will cover the whole snow period and will do this for \$2,000, which saves the association \$150. Also, there had been some complaints regarding the last contractor. Derek mentioned that homeowners should report damages to their property by the snowplow within one week, if possible.

5. New Business: Election of Officers

President Lori Jovan indicated next years meeting will be on Thursday, November 1st at 7pm and to please mark your calendars.

The same officers agreed to serve on the 2006/2007 Board: Lori Jovan as President, Derek Bowers as Vice-President, Bob Smith as Treasurer and Anne Schlecht as Secretary.

6. New Business: General

Jim Cote put up a motion to get signs posted at the entrance of the subdivisions that say "no soliciting". A discussion took place regarding how much will they cost and does the township have any rules regarding placing signs. Jim agreed to look into this and get back to the board.

The meeting was adjourned at 8:19pm.