

MALLORY HARBOR AT CORAL BAY VILLAGE ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING MINUTES

July 23, 2013

CALLED TO ORDER

There being a quorum of directors present, in accordance of the By-laws of the Association, the meeting was called to order at 7:05p.m.

MEMBERS PRESENT

Fred Bourdin
Traci Pollock
Hipolito (Polo) Bravo
Charles Brown

MEMBERS ABSENT

None

Unit Owners Present

2 (see attached sign in sheet)

OTHERS PRESENT

Gail Magdycz-Associa
Hedy Maurer – Associa

Resolution: To approve the minutes from June 25, 2013, as amended

Motion: Polo

Second: Traci

Motion carried unanimously

Treasurers' Report given by Gail

In discussion, the board members have asked where is the reimbursement of the financial report shown for the \$6.00 paid by the owner any late fee charge. See Financial Report under separate cover to begin in August of the Financial Report

Delinquency Analysis Spreadsheet

Hedy presented to the Board Members and explained that the amounts highlighted in yellow are what need to be waived. As the prior management did not give Associa clear information on the ledgers carried over.

Resolution: To remove all yellow highlighted dollar amounts shown in the report mentioned above from the ledgers of each. See attached spreadsheet

Motioned: Fred

Seconded: Polo

Vote Yes

Fred

Polo

Charles

Absent from room at time of vote Traci

Motion carried 3 to 1

Violation /Architectural Report given by Gail

An explanation of the report was given and will continue this week with violations

On next months agenda to add: Mallory Harbor Vision

Strong Room accounting was discussed and the Board Members do not want to use the electronic checks.

There being no further business to come before the Board of Directors, the meeting was adjourned at 8:47 p.m.

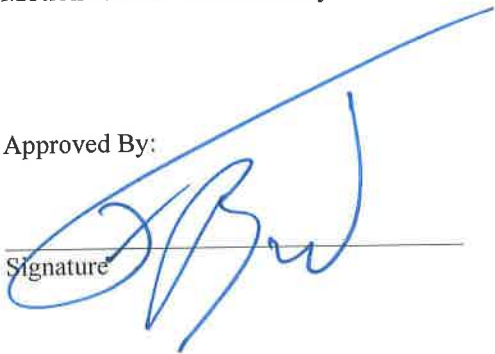
Motion: Traci

Second: Polo

Motion carried unanimously

Approved By:

Signature



Date

Aug 27 2013

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→ **Second:** Polo

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Second: Polo

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Approved By:

Signature

Date

**Mallory Harbor
at Coral Bay
sign in sheet**

Date of Meeting: July 23, 2013

1. Kelly Sertkin (ARC # 3074 Wilton Lane)
2. Diane Ramsay
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

MALLORY HARBOR - DELINQUENCY ANALYSIS

Homeowner & Address	Assessment Amt.	Late Fees	Finance Charge	Violation	Violation Fin. Chg.	Totals	Amt. To Wave
Michelle Stewartson 3105 carysfort Ln	\$26.17		\$0.36			\$26.53	\$26.53
Lyubov Volpina & Yan Karob 6355 Ocean Dr	\$82.42		\$2.36			\$84.78	\$2.36
Keith, Rita & Donna Alexis Toussaint 3136 Sunset Cr				\$25.00	\$4.17	\$29.17	\$29.17
Gabriel Leyva 6285 Ocean Dr	\$28.98		\$0.40			\$29.38	\$29.38
Thomas & Sandra Misiaszek 6292 Harbor Bnd	\$88.25		\$1.22	\$101.75	\$17.12	\$208.34	\$120.09
Rick Fernandez 3123 Sunset Ln	\$90.00	\$25.00	\$9.52	\$150.00	\$38.42	\$312.94	\$197.94
Kevin & Monica Jackson 6262 Harbor Bnd	\$90.00	\$25.00	\$9.58	\$375.00	\$65.45	\$565.03	\$450.03
Leslie & Portia St Maloney 6294 Ocean Dr.	\$90.00	\$25.00	\$1.24	\$75.00	\$7.47	\$198.71	\$83.71
Mark & Barbara Dorsett 6303 Harbor Bnd	\$90.00	\$25.00	\$1.24			\$116.24	\$1.24
Frinkey & Doree Carimbocas 6312 Harbor Bnd		\$20.24				\$20.24	\$20.24
William & Patricia Harmond 6313 Harbor Bnd	\$90.00	\$25.00	\$1.24			\$116.24	\$1.24
Darryl & James Schumaker 6385 Ocean Dr	\$90.00	\$25.00	\$1.24	1768.86 Various		\$1,885.10	0.0 In Mrtg. Forclosure
Carmela V & Gregory Holcolml 6405 Ocean Dr	\$90.00	\$25.00	\$4.93	\$500.00	\$55.77	\$675.70	\$560.70

MALLORY HARBOR - DELINQUENCY ANALYSIS

Homeowner & Address	Assessment Amt.	Late Fees	Finance Charge	Violation	Violation Fin. Chg.	Totals	Amt. To Wave
Camill & Waldemar Juzwik 6395 Ocean Dr	\$90.00	\$25.00	\$22.06	5190.88 Various		\$5,327.94	0.0 In Mtg. Foreclosure
Cleon Cole & Karema Flynn 6333 Harbor Bnd	\$90.00	\$25.00	\$1.24	\$50.00	\$5.61	\$171.85	\$56.25
Robert & Natacha Peirre 6340 Ocean Dr	\$90.00		\$1.24	\$160.00	\$28.50	\$279.74	\$189.74
Carol Beitler 6353 Harbor Bnd	\$26.17		\$0.36			\$26.53	\$26.53
Mo & Tammie Rizwan 3098 Lillian Ln	\$87.09		\$6.42	\$1,025.00	\$154.47	\$1,272.98	\$1,185.89
Sandra Maiman 6375 Ocean Dr	\$90.00	\$25.00	\$1.24			\$116.24	\$1.24
Gwendolyn Peterson 6382 Harbor Bnd	\$90.00		\$1.24			\$91.24	\$1.24
Lesly & Rosie Joseph 6390 Harbor Bnd	\$90.00		\$1.24			\$91.24	\$1.24
Justilien Wilna 6411 Harbor Bnd	\$90.00	\$25.00	\$9.28	\$150.00	\$32.76	\$307.04	\$192.04
Rodney & Melisa Ferry 6425 Ocean Dr	\$87.09		\$1.25	\$12.91	\$12.38	\$113.63	\$26.54
Joy Deco 6435 Ocean Dr	\$90.00	\$25.00	\$1.24			\$116.24	\$1.24
Charmaine & Paul Weatherly 6322 Harbor Bnd	\$90.00	\$25.00	\$12.00	\$600.00	\$92.78	\$819.78	\$704.78
Hipolito & Cristina Bravo 6335 Ocean Dr				\$200.00	\$26.74	\$226.74	\$226.74
Chris Parker 3058 Lillian Ln	\$90.00	\$25.00	\$59.02	4261.46 Various		\$4,435.48	0.0 with the Attorney

MALLORY HARBOR - DELINQUENCY ANALYSIS

Homeowner & Address	Assessment Amt.	Late Fees	Finance Charge	Violation	Violation Fin. Chg.	Totals	Amt. To Wave
Carmel & Mislene Guerrier 3065 Carysfort Ln	\$90.00	\$25.00	\$1.24			\$116.24	\$1.24
Ludget & Jocelin Chouloute 3067 Lillian Ln	\$90.00	\$25.00	\$5.93	\$1,710.00	\$239.31	\$2,070.24	\$1,955.24
Peter & Susan Reinhardt 3083 Lillian Ln	\$90.00		\$2.80	\$375.00	\$71.18	\$538.98	\$448.98
Nadege Saint Nelus 3106 Lillian Ln	\$90.00	\$25.00	\$58.30	1491.97 Various		\$1,665.27	0.0 In Mtg. Forclosure
Marijka & Derek McDaniel 3090 Lillian Ln	\$26.66		\$0.37			\$27.03	\$27.03
Daisy Cardona 3075 Lillian Ln	\$78.99		\$1.09			\$80.08	\$1.09
Rosario Melva 3072 Carysfort Ln	\$90.00	\$25.00	\$1.24			\$116.24	\$1.24
						\$22,279.15	\$6,570.92

It appears that the smaller numbers under Assessment amount may be late fees and interest from previous years. I would suggest that these all be removed.

There are numerous homes where late fees of \$25.00 and interest were charged. We would suggest that the interest be dropped since there doesn't seem to be any rhyme or reason to the way the interest was calculated. Some of the homes did not have late fees put on them, and we would suggest that either we put the late fees on these homes or we removed from the other homes.

Since we cannot verify the violations and fines on these units, I would also suggest that these be removed.

All of the late fees/interest on the fines have to be removed since this is not allowed to be charged per Florida Statute.

The homes that are either in Mortgage Forclosure or with the Attorney, I would leave alone until the Attorney's instruct us otherwise.

Account History Report
Mallory Harbor at Coral Bay

Len Seider Market Dev Inc

00151-0861

Community Address: 6415 Ocean Dr
Margate, FL 33063

Date Settled: Thu Jun 06, 2013
Unit Type: 1 - Unit Type 1

Mailing Address: 3985 W McNab Rd A211
Pompano Beach, FL 33069

Last payment date: Fri Jul 05, 2013
Last payment amount: 96.00
Current balance: 0.00

Trans Date	Transaction	Charges	Payments	Balance	Date Billed	Reference	Comments
06/25/2013	Settlement Charge	1,301.85		1,301.85		maint	new owner
07/05/2013	Lockbox		-96.00	1,205.85		263	Lock Box: 07/05/2013
07/09/2013	Bad Debt Write Off		-1,205.85	0.00			per prop mgr jp