

THE RESERVE AT BATTLE CREEK – Master HOA ANNUAL Meeting

Meeting Minutes

August 12, 2025

Called to Order: 7:03 p.m. **Adjourned** 8:00 p.m.

Present: Karen Lowen-Ames – President, Lisa Neal – Vice President, Brenda Urner – Treasurer/Secretary, Jason Evans – Member at Large, Mike Love – Member at Large, E’Lisa Campbell – Member at Large

Residents: 39 households represented by 29 attending in person and 10 by proxies.

Location: Battle Creek Golf Clubhouse

I. Call meeting to order - Karen Lowen-Ames, President

- Check-in of Residents and Collection of Proxies by Stacy Brown, Henrietta Love, Lisa Neal and Randy Cherry.
- Distribution of Ballots, July 31, 2025 Financial Statement, 2026 Preliminary Budget, Survey and What’s Included in your Dues documents upon check-in.
- Proof of notice of meeting provided by presentation of mailer sent to homeowners.

II. Introduction of Master Association Board Members - Karen Lowen-Ames, President

- President – Karen Lowen-Ames
- Vice President – Lisa Neal
- Treasurer/Secretary – Brenda Urner
- Member at Large – Jason Evans
- Member at Large – Mike Love
- Member at Large – E’Lisa Campbell
- Resigned position - vacant

III. Determination of a quorum

- Per the By Laws, Article II, Section 5, a quorum is required for a valid election which is comprised of 10% of the voting members of the Association (17 person which is 10% of the 164 homes in the Association) must be in attendance, or represented by proxy, before a vote may be taken. Members must be in good standing to vote, meaning they can have no unpaid past dues. *Payment of the enclosed invoice is not required to be eligible to vote at this meeting.*
- 39 households represented by 29 attending in person and 10 proxies. Quorum is met.

IV. Financial Report – Brenda Urner, Treasurer

- July 31, 2025 Income statement presented with graph showing a breakdown of how their dues were allocated. Landscaping is the largest expense at 73% of our budget. Landscaping includes our mowing contract, aging sprinkler system, fountains and Tru Green treatments. It was pointed out we had very little fountain expense this year since there had been volunteer maintenance. Insurance premium will be paid in December. The additional graph on the income statement shows a projected year end budget comparison. With the projected ordinary expenses the HOA should remain under budget for the year. It was pointed out that since we are on a calendar year January – December but Dues payments aren’t paid until September that our HOA shows a negative income for 3 quarters of the year but corrects in the last quarter of the year.
- Cash balances for July 31, 2024 & 2025 were given as follows:
 - 7/31/25 Arvest Checking Account was \$4,915
 - 7/31/24 Arvest Checking Account was \$3,764
 - 7/31/25 Arvest Money Market was \$35,897
 - 7/31/24 Arvest Money Market was \$27,791
- The landscaping project on 51st was completed under budget with the help of our new landscaper planting our new trees for free. He did charge us for removal of old bushes. Another savings was Karen worked a deal with a nursery in Verdigris to give us a 15% discount on trees and plants since we’re a non-profit organization. She and Brenda shopped for plants, trees and the boulders.

- \$750 was spent for a legal opinion by an Attorney of 5 questions in regards to our By-Laws and Covenants. It was noted that a previous board had paid \$750 for one question about trash cans in the past.
- Taxes this year were higher due to past years under PMI management we didn't benefit from interest income. Since becoming self-managed and having new bank accounts there was a little over \$400 in interest income in 2024 that caused us to owe \$100 in taxes. Still \$300 ahead after taxes though.
- Homeowner questioned what period the Income Statement covered, which was January – July 2025. Brenda realized she hadn't labeled the column with that information.
- Preliminary Budget for 2026 was presented noting the new board would approve but wanted to hear if anyone had any input to reallocations or additions. Brenda stated the Board wants to represent what is important to the homeowners; we work for you and our neighbors. These preliminary numbers show an expected \$3,900 savings for future projects.
- Homeowner asked what our insurance covers: Signage, Officers and Directors Policy, Liability Common areas. Gated areas had coverage for gates as well. Brenda shared about 2 years ago trying to find lower cost insurance for the HOA's with an insurance broker and was told that our longevity of our policy since 2004 made it impossible to find a comparable quote to our State Farm policy. The couple companies he did find to quote were double to three times higher than our existing premiums.
- Brenda reminded Villa's and Cottage's homeowners to make their payments to the gated neighborhood HOA instead of the Master. The gated HOA's will then reimburse the Master for their payments.
- Homeowner asked about past due status of the neighborhood. Brenda stated one home was still unpaid from last year from the Villa's and that a lien had been filed on that property. There was one home in the Master that just recently paid last year and this year at \$300 each, but had late fees still on their account due to not having any contact information of the homeowner. All their mail is directed to their home in our neighborhood and the tenant forwards to them.
- Brenda noted 13 homes had already paid this year's dues before today's payments by homeowners present

V. Attorney Letter Discussion – Mike Love, Member at Large

- Mike opened discussion about Attorney letter stating it was online and asked if anyone had any questions about it.
- David Oldham stood to speak, but Mike interjected to say David was on a previous board based on the fact that he was a homeowner, but it was discovered he in fact was not a registered homeowner. So the Board acted on advice given by the Attorney and voted him out. Mike then stated that unless David could show tonight that he was a registered homeowner he's not allowed to speak. Lori Gracey asked to present the paperwork and approached the board table with her laptop and document. As she walked up to the front she stated they had been married for five years and the house had been put into a trust of which she and David were Trustee's. She continually talked over Mike while standing at the board table disrupting the meeting asking if her husband could ask his questions now. She also asked Jason to take a screen shot of her computer which showed.....**Jason could you tell me what the picture was of for the minutes.** David tried to keep talking while Lori was at the board table having her document reviewed and Mike had to tell him again he wasn't allowed to speak until he had been verified as a homeowner. Mike continued explaining that both Jason and David were non registered homeowners when it was discovered. Jason had taken action and got his name on the deed but David refused. Lori interrupted Mike on multiple occasions while standing at the board table arguing David had not refused while Mike was further explaining that nothing had been done till today to change the deed. Lori asked if the Board accepted the document or not. Karen explained that ownership issue was brought up in September and it was March until he was voted off the board. Brenda requested to see Lori's document and Lori told the entire room anyone was able to review. Mike explained it appeared to be quit claim deed just done today. David interjected "who cares" and Lori still at the board table said that's how long it took, it's filed, it's done. David again tried to say the board had done wrong. David was called out of order by a homeowner and Mike. Jason pointed out only the homeowners had the right to vote a sitting board member off the board. Mike stated majority of the board disagreed with this due to the attorney legal letter giving the board a recommendation that we followed. He should have never been elected to start with since he wasn't a record homeowner. Jason pointed out this was our By-Law language.
- David Oldham stood to speak since it was determined he became a homeowner that day. He stated everyone needs to know the scam we've been putting up for the past year. Mike Love and Larry Mudd both interrupted to

say we weren't going to put up with this. David never stopped talking saying we have rules. David then moved onto the \$750 spent on the attorney was embezzled funds since it didn't have proper approval. Brenda stated majority of the board approved by email or text the money spent on the attorney. Karen stated the attorney hired had been the original attorney that drafted our By-Laws and Covenant documents in 2002 and was familiar with our neighborhood. David continued over talking the board stating this board was continually committing crimes against our neighborhood. Mike and Brenda both interjected this behavior is what they had been dealing with on the board the past year with him. Brenda reassured as Treasurer the Attorney fee was in fact approved by email or text with a majority vote. This was prior to the legal opinion that action outside of a meeting required unanimous approval. She also pointed out that David Oldham had done nothing but cause this board troubles. David continued saying this will not change unless action is taken only in a meeting just as our By-Laws state. He accused the board of harassing homeowners and cheating by doing business outside proper channels. Restated the embezzling will continue. Karen read By-Laws section about action outside of meeting being acceptable if all were notified.

- Homeowner suggested we continue with our Agenda items

VI. Accomplishments this year – Karen Lowen-Ames, President

- Website created by Mike Love
- Landscaping 51st/Elm
- Sprinkler Repair
- L-Shaped pond clean up overgrown brush and trees
- Bottom boards added along 51st & Elm and Mike Love's fences to protect pickets from weed eater
- Sprayed for termites along 51st & Elm fence line
- Tru Green weed control and fertilization 4 applications

VII. Architectural Applications and Covenant Violations – Karen Lowen-Ames

- Discussion about the need for submitting Architectural Applications for projects outside your home which is available on our website. David Oldham said we needed to get rid of this committee due to the board being subjective and putting the HOA in possible legal liability. Karen stated we compare all request comply with our Covenants. A few homeowners (previous board members) reminded that a few years back it was decided that if you were making changes that were the same color or style, like for like, then no application was required. Everyone agreed this was acceptable including the current board. Another homeowner asked if a roof replacement required one and the board said yes one must be done for roof replacement.
- Covenant Violations – Trash Cans being visible from the street were discussed as being in violation of our Covenants.
- David asked how this can be legal. Lisa reminded David the board was going to form a committee to review these Covenants and we should try looking forward instead of behind.
- Brenda asked for a show of hands on "who cares about our Covenants being enforced" which was almost everyone in the room. She then stated she felt it was her duty as a board member to enforce our covenants and this was the reason for the dissension between her and the Oldham family.
- Brenda informed all there was a package on the sign in table of our Covenant Enforcement Policies created in 2018 and updated in 2021 if anyone wanted a copy. The board will use these guidelines going forward especially after the show of hands and how important this is to our homeowner present tonight.
- Homeowner asked about the possibility of pooling our homeowners with the vendors the HOA uses to leverage a better price for our homeowners. Brenda suggested she check on that for us.
- Lisa Neal discussed email received from MetroNet about bringing fiber into our neighborhood. Asked if there was interest in the board pursuing this for the neighborhood. Questions about Easements and maps were asked which there an answer wasn't at this time. It was noted Windstream is bringing Fiber into the new development across from the Cottages. It was also noted that all 3 HOA's would have to approve as they would be requesting to dig on Master Property.

VIII. Nomination and Election of Board Members

- Nominations – Nominations were taken from the floor and hand written on individual ballots which already had Brenda Urner and Stacy Brown listed. Jason Evans nominated David Oldham. Randy Cherry nominated John Pierson
- Nominees were:
 - Brenda Urner
 - Stacy Brown
 - John Pierson
 - David Oldham
- Election – ballots were cast by residents in attendance and via proxies for residents not in attendance. Ballots were counted by Mike Love and Andy Bowman. The three nominees with the highest number of votes were elected to serve for 2 years on the Master HOA Board. Newly elected Board members are:
 - Brenda Urner – Villas
 - John Pierson – Villas
 - Stacy Brown - Master

IX. Minutes from 2024 Annual Meeting

- Posted on website and distributed on tables at meeting.
- Brenda noted she had failed to include the 2024 minutes on the Agenda thinking they had been approved by the board. They needed to be presented tonight for approval of the homeowners. Randy Cherry motioned to approve the 2024 minutes, Andy Bowman 2nd the motion and all approved

X. Adjourn

- Karen asked new board members to stay for a few minutes. Brenda thanked everyone for coming and meeting was adjourned at 8:00pm