

**dj.gilmore@comcast.net**

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**From:** dj.gilmore@comcast.net  
**Sent:** Sunday, October 13, 2019 3:43 PM  
**To:** 'Casey'; 'Bialowas Doris'; 'Frechette Bob'  
**Cc:** 'linda@starfishmgmt.com'  
**Subject:** Email 19-022 - Carousel Cove - Golf Course Update

Email 19-022 – Carousel Cove Golf Course Update (The previous email was numbered incorrectly in the header. It should have been 19-021 not 19-221. It is numbered correctly on the [www.carouselcove.com](http://www.carouselcove.com) website. Donna apologizes for this oversight.)

Folks...

Allow me to start by stating the obvious:

There is understandably much interest in this topic throughout our communities; and

Rumors are reaching us far sooner than reliable information.

I am attaching at the end of this note a response to one of the questions that concerns homeowners; again, sharing what I receive as I receive it.

Update on Monday Meeting:

A Reminder: Following the Carousel Cove Budget Working Session tomorrow evening (7pm at Clubhouse), the BoD will host a Presentation and Q&A session on the Golf Course for members of the Carousel Cove community. We are targeting a formal start at 8pm Eastern.

For homeowners who are unable to attend in person, Don Griffin has given me permission to use his teleconferencing service on GotoMeeting for our Carousel Cove meeting. I invite any homeowner who cannot attend in person to join this teleconference at 8pm by using this link: [www.gotomeet.me/donaldgriffin](http://www.gotomeet.me/donaldgriffin).

For those unable to attend on Monday, I will repeat this presentation at the BFCA-hosted meeting on Wednesday (Oct 16th) at 7pm; you should all have received notice of this meeting from Gulf Breeze Management; the teleconference link is the same as shown above but on-line capacity is limited to 150 participants... please attend in person if you are able.

Finally, for those unable to attend any of the presentations, GotoMeeting provides a facility for the recording of a meeting. We intended to do so and will advise how to access the recording once we better-understand the process. I will also work with our Secretary to post the slides at [CarouselCove.com](http://CarouselCove.com).

As always, constructive questions are welcome. Rather than risk losing them in my inbox, please convey them via our Association Manager Linda Hardwick at [linda@starfishmgmt.com](mailto:linda@starfishmgmt.com) with the subject Carousel Cove Golf Course Question... she will ensure we respond.

Update on Community Survey:

I am advised that the process we established last week to survey the majority consensus in the community is valid. I am further advised that a Special Member's meeting of Carousel Cove is unnecessary as this decision is not an act of the Carousel Cove HOA. I need to conduct some final validation before locking this down... please stay tuned.

I am further advised the Survey Form I shared last week needs to be amended. I apologize to all those who may already have sent in their surveys but we will need a redo. The new form will be shared AFTER the presentation tomorrow night by both email and regular mail. Also, given the follow-up work needed at the BFCA level, all homeowners will be asked to ensure we receive your responses no later than October 23rd. Let us know how we can help!

I cannot emphasize this enough: We need all homeowners to respond to our survey. We are doing all we can to help you make an informed decision, please be sure to let us know what that decision is.

I hope to see a great in-person and on-line turnout on Monday night!

Cheers... Casey

Begin forwarded message:

**From:** don griffin  
**Subject:** FW: [EXTERNAL SENDER] One more question  
**Date:** October 13, 2019 at 9:10:39 AM EDT

All  
 Sharron Williams raised a question on potential liens against individual owners units.  
 Here is the response from Centennial Bank  
 Don

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**From:** David Freeland  
**Sent:** Thursday, October 10, 2019 4:15 PM  
**Subject:** RE: [EXTERNAL SENDER] One more question

Don,  
 The collateral for an association loan is the HOA's pledge of assessments.  
 We do not lien against any property, either common elements or individual owners' property.  
 Our association loans do not require any personal guarantees.  
 Owners are not co-signers.  
 Officers of the Board of Directors sign the loan documents on behalf of the association.  
 I hope this answers your request.  
 Thank you.

**David Freeland** | Vice President, Relationship Manager  
 Association Banking  
 Phone: 239-449-4331 | Cell: 239-272-8416 | Fax: 239-449-4336  
 Email: [dfreeland@my100bank.com](mailto:dfreeland@my100bank.com)  
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**From:** [don\\_griffin1@comcast.net](mailto:don_griffin1@comcast.net) <[don\\_griffin1@comcast.net](mailto:don_griffin1@comcast.net)>

**Sent:** Thursday, October 10, 2019 4:04 PM

**To:** David Freeland <[Dfreeland@my100bank.com](mailto:Dfreeland@my100bank.com)>

**Subject:** [EXTERNAL SENDER] One more question

There has been some concern from owners that the loan may have their personal units attached in some way

Can you give us a statement that specifically states that owners are not co-signers nor assignment of condo collateral .

Thanks

Don

