

----- Forwarded message -----

From: **Kelly Hawkins** <kelly@mainstreetmanagers.com>

Date: Wed, Sep 11, 2024 at 8:00 AM

Subject: Re: Vanguard August Statement

To: Kenneth Schammel <kennethschammel@bellsouth.net>

CC: Phil Trask <ptraskmail@gmail.com>, Raymond Fulton <ray.fulton@gmail.com>, Willardo <willardo@protonmail.com>, Gary Hill <ghill3860@yahoo.com>

I have no interest in being slow, walked anywhere. I was not trying to be evasive, I am merely frustrated that I have provided these answers numerous times. Please consider this your 30 days notice of our termination of your contract.

iPhone message

Kelly Hawkins

Main Street Management

704-255-1266

www.mainstreetmanagers.com

On Sep 11, 2024, at 7:36 AM, Kenneth Schammel <kennethschammel@bellsouth.net> wrote:

Apparently, none of the board members saw the "8/9/4 email" because none of us knew (as of last night's meeting) that the Fidelity account was opened. Also Vanguard has an online "portal" that I can access anytime and manage the account.

On Tuesday, September 10, 2024 at 09:54:41 PM EDT, Raymond Fulton <ray.fulton@gmail.com> wrote:

I agree with you wholeheartedly. I will see how long we can slow walk this and hopefully find a better management company. As the President of Westmoreland Lakes, Steven Dyer, stated, things work well until you lose a good rep. And in less than a year we have had two with Kelly.

On Tue, Sep 10, 2024 at 9:05 PM Phil Trask <ptraskmail@gmail.com> wrote:

At first glance, I found her answers evasive. They also deflected (see this. see that.). She did not directly answer the questions. Additionally, her answers were condescending. “My way or the highway, and don’t ask impertinent questions!” Suggestion: Drag our feet and be just as evasive until we interview Realmanage. Then drop her like a bad habit.

On Tue, Sep 10, 2024 at 7:28 PM Raymond Fulton <ray.fulton@gmail.com> wrote:

Hello, guys; here is the information from Kelly. I do not understand why she needs a portal to "trade". There is no trading with the Vanguard account. She also did not answer who else has signatory privileges; she just said she does not want board members as signatories. This is hugely frustrating and the purpose of going to Mainstreet was to have less involvement from the board members. There is no trading with Vanguard, so her statement about driving to an office is off base. Please respond to all with your suggestions and comments on MSM. Another problem with her emails is that she adds to a chain, which can confuse everyone with one topic, and the body of her email is entirely different.

Thanks,

Ray

----- Forwarded message -----

From: **Kelly Hawkins** <kelly@mainstreetmanagers.com>

Date: Tue, Sep 10, 2024 at 5:55 PM

Subject: RE: Vanguard August Statement

To: Raymond Fulton <ray.fulton@gmail.com>

Hi Ray,

My answers are below.

Is the fidelity account open?

Yes. This was answered in an email on 8/9/24

If so what is the account number?

See attached.

Who are the signatories on the account?

Me. Not having board members with access was the reason for this.

If you opened it, how much money did you deposit?

This was also answered in an email on 8/9/24. See attached.

If we go with Fidelity, what accounts will you be using?

I can create money markets, CDs, Treasuries. I will let the board know what is available and at what rate when it is time to move funds.

Does the interest rate match Vanguard?

Depends on what vehicle you choose. I have given you rates in the past, but they are likely not the same today. I don't know Vanguard's rate because we do not get statements directly.

And lastly, since there is no perceived activity on the Vanguard account, why not put your name on the account and Ken and I will remove our names as signatories?

I offered to do this in an email dated 4/30/24. I do not prefer it because Fidelity has an online portal and I can “trade” from my desk. Vanguard requires me to drive to an office and I charge more for managing that type of account (\$10/month vs \$5/month).

Best Regards,

<image001.jpg> **Kelly Hawkins**
President
[18115 W. Catawba Ave.](#)
P.O. Box 1329
Cornelius, NC 28031
704-255-1266

www.MainStreetManagers.com

We strive to return emails within 48 hours.

From: Raymond Fulton <ray.fulton@gmail.com>
Sent: Tuesday, September 10, 2024 5:30 PM
To: Kelly Hawkins <kelly@mainstreetmanagers.com>
Subject: Fwd: Vanguard August Statement

Hi Kelly, couple of questions from the board:

Is the fidelity account open?

If so what is the account number?

Who are the signatories on the account?

If you you opened it, how much money did you deposit?

If we go with Fidelity, what accounts will you be using?

Does the interest rate match Vanguard?

And lastly, since there is no perceived activity on the Vanguard account, why not put your name on the account and Ken and I will remove our names as signatories?

Thanks,

Raymond

----- Forwarded message -----

From: **Kelly Hawkins** <kelly@mainstreetmanagers.com>

Date: Wed, Sep 4, 2024 at 9:31 AM

Subject: RE: Vanguard August Statement

To: Raymond Fulton <ray.fulton@gmail.com>

That you will need to find a new management company.

Best Regards,

<image001.jpg> **Kelly Hawkins**
President
[18115 W. Catawba Ave.](mailto:kelly@mainstreetmanagers.com)
P.O. Box 1329
Cornelius, NC 28031
704-255-1266

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We strive to return emails within 48 hours.

From: Raymond Fulton <ray.fulton@gmail.com>

Sent: Wednesday, September 4, 2024 9:30 AM

To: Kelly Hawkins <kelly@mainstreetmanagers.com>

Subject: Re: Vanguard August Statement

If the board insists on letting the Vanguard account sit with no further deposits and any new money goes into Fidelity, what is your response?

Sent from Gmail Mobile Raymond Fulton (704) 724-4042

On Wed, Sep 4, 2024 at 9:28 AM Kelly Hawkins <kelly@mainstreetmanagers.com> wrote:

Ray,

I have explained many times that we are not ok with bank accounts existing that are only in the control of a board member. We are not okay managing a community where this is the case. I was very upfront about this from the very beginning.

Best Regards,

<image001.jpg> **Kelly Hawkins**
President
[18115 W. Catawba Ave.](#)
P.O. Box 1329
Cornelius, NC 28031
704-255-1266

www.MainStreetManagers.com

We strive to return emails within 48 hours.

From: Raymond Fulton <ray.fulton@gmail.com>

Sent: Wednesday, September 4, 2024 9:18 AM

To: Kelly Hawkins <kelly@mainstreetmanagers.com>

Subject: Re: Vanguard August Statement

Kelly, we as a board want to get the highest interest rate we can. With the only activity on Vanguard being one deposit, we don't know why there is pressure to leave the account for a lower interest rate. What do you mean by resolved or we need to move on?

Sent from Gmail Mobile Raymond Fulton (704) 724-4042

On Tue, Sep 3, 2024 at 5:08 PM Kelly Hawkins <kelly@mainstreetmanagers.com> wrote:

Hi,

I saw the email below. I was supposed to set up a Fidelity account to move this Vanguard account to, then suddenly it was for money market funds. It has been a year, since I let the Board know this would need to be closed. This email seems that I am just being stalled.

This needs to get resolved or we need to move on.

iPhone message

Kelly Hawkins

Main Street Management

704-255-1266

www.mainstreetmanagers.com

Begin forwarded message:

From: Robin Bennett <robin@mainstreetmanagers.com>

Date: September 3, 2024 at 4:56:51 PM EDT

To: Kelly Hawkins <kelly@mainstreetmanagers.com>

Subject: FW: Vanguard August Statement

FYI

Best Regards,

Robin

From: willardo <willardo@protonmail.com>

Sent: Tuesday, September 3, 2024 4:27 PM

To: Raymond Fulton <ray.fulton@gmail.com>

Cc: Kenneth Schammel <kennethschammel@bellsouth.net>; Gary Hill <ghill3860@yahoo.com>; Philip Trask <ptraskmail@gmail.com>; Robin Bennett <robin@mainstreetmanagers.com>

Subject: Re: Vanguard August Statement

We should look into keeping that! :)

Any movement from MSM on this subject?

Willard

Sent with [Proton Mail](#) secure email.

On Monday, September 2nd, 2024 at 10:27 AM, Raymond Fulton <ray.fulton@gmail.com> wrote:

Thank you Ken. Glad it is still churning out valuable dollars.

Sent from Gmail Mobile Raymond Fulton (704) 724-4042

On Mon, Sep 2, 2024 at 7:47 AM Kenneth Schammel <kennethschammel@bellsouth.net> wrote:

Attached is the Vanguard statement for 8-30-24. Vanguard Federal Money Market Fund is still paying 5.27%. What a deal!

Ken

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Raymond J. Fulton - Benefits Assurance Solutions, LLC - 704-724-4042

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Raymond J. Fulton - Benefits Assurance Solutions, LLC - 704-724-4042

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Raymond J. Fulton - Benefits Assurance Solutions, LLC - 704-724-4042

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