



2025 ANNUAL OWNERS MEETING

Monday, November 10, 2025
5:00 PM

Redlands Mesa Clubhouse
2325 West Ridges Boulevard
Grand Junction, Colorado 81507

Meeting: Members of the Executive Board will direct the business meeting followed by complimentary appetizers w/ cash bar provided upstairs in the Ocotillo Restaurant.

RSVP: by **Friday November 3, 2025** at bod@rmhoa.org. It is important to RSVP, so we know how many seats are required, as well as provide the restaurant with time to prepare properly.

Meeting Packet Includes: (Double sided) Page 1 Meeting Notice w/ Time, Date, Location, Election & Proxy Info; Page 2 Meeting Agenda; Page 3,4,5 2024 Annual Meeting Minutes; Pages 6&7 Combined President and Treasurer Letter; Pages 8&9 2026 Budget; Page 10 Candidate Bio; Page 11 Ballot & Proxy

Election: There is currently (1) open position up for election on the Executive Board. If more than one candidate chooses to run, there will be an election at this meeting. Any owner interested in serving on the Board may call Forrest Ramsel (513) 413-2453 to have your name placed on the ballot. Floor nominees will also be considered as write-in candidates at the meeting. A brief bio is requested for everyone to review. Nominees will also be asked to make a brief statement before the vote takes place.

Proxy: If you are unable to attend the meeting and wish to be represented by someone else, please complete the Proxy and return by email bod@rmhoa.org or mail to RMMA at the address below or give to a representative coming to the meeting. Proxys must be present prior to the start of the meeting, **5:00 PM – November 10, 2025**. Each individual lot entitles the owner(s) to one (1) vote. If title to a lot is held or owned by more than one person, such persons shall collectively vote their interest as a single vote.

Redlands Mesa Master Association
PO Box 3292
Grand Junction, Colorado 81502



NOTICE OF THE MEETING: An open meeting of the Lot and Unit Owners of the Redlands Mesa Master Association will be held at 5:00 PM on Monday November 10, 2025, at the Redlands Mesa Clubhouse (lower level), 2325 West Ridges Blvd., Grand Junction, CO. The following items will be on the agenda for the meeting.

MEETING AGENDA

A. Call to Order

1. Roll Call
2. Acknowledgement of Quorum

B. Welcome Owners

C. Election

1. Board of Directors – One (1) Open Position
 - i. Candidate Introductions
 - ii. Election Ballot Process
 - iii. Collection & Ballot Tally

D. 2024 Annual Meeting Minutes Review

E. Presentation by the Board

1. Board of Directors Report
 - i. President's Report
 - ii. Treasurer's Report
2. Community Report
 - i. Landscaping
 - ii. DRC Update
3. Redlands Mesa Golf Club Report

F. Open Forum – Each resident present may speak for up to five (5) minutes. A manager or a member of the board may give a brief response. Speakers are asked to observe proper behavior and rules of decorum. Speakers may not transfer their time to others.

G. Election Results

H. Adjourn



Record of Proceedings

RMMA Annual Owners Meeting

October 14, 2024 – 5:00 PM

Redlands Mesa Clubhouse

2325 W. Ridges Blvd. Grand Junction, CO 81507

Call to Order – Board President, Jim Coryer called the 2024 Annual Owners Meeting of the Redlands Mesa Master Association to order at 5:10 PM. Board members present included President, Jim Coryer, Vice-President, George Gromke, Treasurer, Forrest Ramsel, Secretary, Karen Wade and Member-at-Large, Mary Ann Griffith. Community Manager, Mark Nickel, was present and recorded the minutes.

Establish Quorum – Quorum was established with 129 members present and 11 proxies, totaling 140.

Election – President Coryer conducted the election proceedings, announcing there was one open position on the Board and one candidate, David Sardinta submitting his letter of interest and bio. Jim asked for other nominations from the floor, there were none. David Sardinta was selected as the new member to serve on the Redlands Mesa HOA Board of Directors for a term of three years.

Introductions – Jim introduced all Board members and recognized Karen Wade whose term expires at the end of 2024, thanking her for her service. Jim also recognized members from the Design Review Committee including Dan Wenzinger, Brad Higginbotham, Dennis Bailey and Dick Thompson.

Approval of Minutes – The minutes from the 2023 RMMA Annual meeting included in the meeting packet were presented. Jim asked members if there were any questions, there were none, and a show of hands for approval. The 2023 Annual meeting minutes were unanimously approved.

Treasurer's Report – Jim introduced Forrest Ramsel, Board Treasurer who presented the HOA Financial report and reviewed his Treasurer's report included in the packet. He addressed the upcoming Special Assessment of \$500/lot imposed in the 2025 budget due March 1, 2025, and explained that the special assessment would be used entirely for the major landscaping and erosion control project focused on Tract A below Ventana Ct and along W Ridges Blvd from Redlands Mesa Dr up to Mariposa Rd. He then addressed new Board approved security measures which included a change in current security inspections and implementation of a new security system located at entrances into the community.

Forrest also addressed credit card fees previously absorbed by the HOA that will now be charged to members who utilize the on-line payment service. He then announced the new accounting firm, SDP and the HOAs plans to conduct an updated Reserve study. He also discussed recent improvements to community grounds and how irrigation repair expenses had declined due to a reduction in construction damages. He acknowledged the increase in the pet sanitation expense due to an increase in pet stations and the increase of dog-walkers utilizing the Redlands Mesa community pathways.

DRC Update – Community Manager, Mark Nickel presented the DRC update stating that over 15 new homes were completed since last year's meeting, with five finished in 2024. He added that three new homes were under construction and recognized the Steele's who were in attendance that their new home was nearing completion. Mark updated owners of the three new preliminary reviews conducted and two new construction reviews expected soon. Mark explained that construction was down in 2024



but expected to increase in 2025. Mark also reminded owners to reach out if they are planning new renovations or home improvements and to be certain all design guidelines and procedures are followed.

Community Update – Mark moved into the community update addressing the community landscaping areas the HOA is currently responsible for and the interest in adding new material, ground cover, plants and larger rock to create creek beds to help funnel water away from ground cover. He also reminded owners fall cleanup/trimming is underway, specifically at street intersections to protect view corridors.

Mark also informed owners that the GJ city attorney called to inform him that the current signs used to restrict bicycles from sidewalks were not allowed and presented the new sign to be installed requesting everyone to share the space. He also reminded everyone that because it is an election year, only one campaign sign was allowed per property and must be within the size requirements stated in the CC&Rs.

Mark provided details on the new security system, installation process and camera locations. He suggested how technology has advanced since the old system was installed and explained how the new system would be tied into the police department's system alerting them if/when a car reported as stolen entered the community. Police will also have access to review video and all activity at each entrance and explained the cost was relatively low based on the level of service provided.

Mark then gave more specific details on the upcoming landscape/erosion control plan and that he's been consulting with city and private engineers. Engineers first recommended adding vegetation programs but after determining those expectations were not successful, a need to implement more permanent plans to control mud flow from entering the street was made. Currently the HOA conducts major cleanup of all areas affected by the mud flow caused by heavy storms. Mark explained that the 1st phase of the project is scheduled to begin on Tract A below Ventana Ct, then to phase two moving up WRB and around the Redlands Mesa Dr mailbox center. Phase three would proceed on up to Mariposa Rd with this final phase of the project to include partial improvements to the steep hill at Mariposa Rd. Continuing past this final phase will require more extensive planning and funding. Mark expressed that anyone interested in learning more are encouraged to attend the open meetings when scheduled.

Golf Club Update – Redlands Mesa Golf Club Owner/General Manager, Sandra Weckerly provided an update on the golf club and Ocotillo restaurant. She described how Redlands Mesa GC continues to be one of the highest rated golf facilities but with rates well below other golf courses ranked similar. Sandra described recent renovations to the dining room and golf club and reiterated that bicycles and walking is not allowed anywhere on golf course property. Sandra introduced her daughter Kate, as the manager of the Ocotillo, acknowledging that over 100 events were hosted this year. Sandra noted other upgrades planned at the club for landscaping and the new Star Link security system they put in place, believing it is much needed this year around golf club property. Sandra introduced her son Maxwell, as Director of Golf and expressed appreciation for Cass, the club's golf course superintendent for over 15 years.

Open Forum – An open forum for members was held to answer questions and/or concerns, with the major landscaping/erosion control project, and special assessment as primary topics. Mark and Board members answered many questions and encouraged members to attend the upcoming open meetings. Interest in completing the entire project area was expressed, but the Board believes that a great deal more research and planning is required, with engineer consultation to complete the project entirely.


REDLANDS MESA
HOMEOWNERS ASSOCIATION

Questions on the new security system were also addressed and if it was due to higher criminal activity. Mark explained that recent vehicle thefts and break-ins were a motivating factor, but reports have declined. Dark-Sky regulations were raised and why on-street parking was allowed in RM. Mark explained that these are city streets, and the HOA cannot restrict on-street parking, only discourage. Mark suggested that most of the on-street parking only occurs when owners are entertaining guests.

A thank you was extended for brush and shrub trimming to open view corridors at street corners and was asked who oversees sidewalk repairs, Mark explained that the city was responsible for all street and sidewalk repairs. It was asked who's responsible for the water sprinklers running onto WRB near the main entrance. GC owner/operator, Sandra W. explained that because the irrigation is older and larger sprinkler heads are required to cover enough of the area to maintain adequate turf conditions.

It was asked when election signs must be taken down and answered that the city requires campaign signs be taken down within two weeks of an election. An member also asked if owners could be notified of road construction when it arises and Mark explained that the city does not typically notify the HOA when planning projects, but he will try to notify owners more quickly when they occur. He also reminded owners that snow removal on the street is conducted by the city, and removal from sidewalks is organized and conducted at 2" levels through our landscaping contractor, Luch Green Landscapes.

Other questions included the HOAs responsibility for water flowing from upper hillsides onto private lots and it was explained that after consulting with the attorney, the HOA is not responsible for conditions caused by rain flow onto properties coming from undisturbed, native areas. Who is responsible for maintaining electrical power boxes and answered that because they are located on private property, they are the responsibility of the homeowner. It was also encouraged that when painting these boxes, to make sure and use a metal specific paint to make sure it lasts and endures the sun/weather exposure. It was also mentioned that when painting the boxes, make sure to use colors matching the environment. An owner asked why a state registration expired and if any penalties were assessed and the answer was that it was late due to a request for notice of renewal was arranged but not received, and that the service is only a state registration to track HOAs and the HOA was not penalized or fined for being late. And a question was asked if developers owning parcels pay the same dues and assessments as all owners. The answer is that all owners pay the same, including vacant lots but developers of new subdivisions and holding unsold lots, do not pay dues until the lot is sold.

Adjourn – Motion made to adjourn the meeting and seconded; the meeting adjourned at 5:50 PM.

Respectfully submitted,
Community Manager, Mark Nickel

Signature: Mark Nickel Date: 11/11/24



2025 Combined President and Treasurer Letter

Dear Lot and Unit Owners,

We recognize that our community members choose to live in Redlands Mesa Master Association (RMMA) not only for the lifestyle and sense of community, but also with the expectation that their investment in property values will be maintained and enhanced. We share that expectation and take seriously our responsibility to preserve and improve the appearance and quality of our common areas.

A year ago, the Board introduced the idea of a "Beautification Project" extending from Mariposa Drive along West Ridges Boulevard to the mailboxes near Redlands Mesa Drive. However, earlier this year, the newly elected Board determined that the project lacked sufficient planning and community support, and it was cancelled. We also recognize that newsletters have not gone out as regularly as they should, and that weeds and plant loss have impacted our common areas. For these shortcomings, we sincerely apologize and appreciate your patience as we work to improve.

Over the past year, the Board has had an "aha moment" in recognizing that the boulevard surrounding our community demands a much higher level of responsibility and care than the Mariposa hill. In many areas, decomposed granite (DG) has deteriorated into dust, irrigation tubes are disconnected from plantings, and weeds often thrive while established plants no longer require watering. Meanwhile, the HOA has assumed responsibility for more land, but our landscaping agreement has not been adjusted accordingly. The result has been more visible weeds and patchwork fixes, such as filling DG washouts with mismatched stone.

As we like to say: **xeriscape is not zero-scape — bare dirt and a lawn chair do not count as landscaping.**

The Plan – Phase I (2026)

Renovation of existing landscaping will begin between sidewalks and streets, including medians throughout RMMA's common areas. Overgrown and unmanageable plants (e.g., rabbit brush, Russian sage) will be removed. Renovation areas will receive new weed barrier, 1½" tan granite along curbs and sidewalks, and 3–5" tan granite in multiple dry creek bed installations to direct stormwater. New shrubs and plants will be added where needed, and the irrigation system will be repaired and modified to support new plantings. This work covers approximately 14,000 linear feet (over 2 miles) of landscape frontage and is estimated to cost **\$85,059**.

Phase II (2027)

Approximately 600 tons of 1½" granite will be added to refresh the entire decomposed granite surface at a cost of **\$72,591**.

Funding

The two-year total project cost is **\$157,650**.

RMMA currently holds \$51,000 in reserves designated for major repair and replacement projects. In addition, the Association has spent \$23,058 less than budgeted over the past two years, and expects a 2025 surplus of approximately \$2,984. These funds will be transferred to the Reserve account to help cover the project.

For 2026, the annual assessment will remain at **\$500** per Lot and Unit. To fund the Landscape Enhancement Project, an additional **\$100 per Lot/Unit** will be assessed (for a total of \$600). This amount



equals \$50/month and will be payable by **March 31, 2026**.

Budget issues for 2026

As of July 30, 2025, MTN Management is no longer serving as RMMA's Community Manager. During the transition, the Board has been handling day-to-day duties while evaluating which responsibilities can be managed internally and which require professional support. The 2026 budget reflects a \$16,000 reduction in the Manager category. In addition, the Design Review Committee has hired a temporary part-time administrator, who will help train and transition to a permanent administrator in the future. The 2026 budget also anticipates the start of six new homes, which will increase Review Fees and DRC Architect fee income. Some operating expenses will be absorbed into the Enhancement Project and are therefore reduced in the budget.

Gratitude

I want to extend sincere thanks to the Board members who have stepped up during this transition, generously donating their time and expertise to RMMA. This work is above and beyond their original commitment when elected, and their dedication is deeply appreciated. I also want to recognize the Design Review Committee for their guidance, expertise, and collaboration. Our community is stronger because of you: George Gromke, Mary Ann Griffith, David Sardinta and Jim Coryer – thank you!

Thank you all for your continued support of Redlands Mesa Master Association.

Sincerely,

Forrest Ramsel
President
Redlands Mesa Master Association

Redlands Mesa Master

2026 ANNUAL BUDGET - Proposed

Annual Dues: \$500

349 Units/Lots in 2026: \$500

349 Units Reserve Funding: \$100

339 Units/Lots in 2025: \$500

INCOME

	2025 Budget	9/15/2025 Actuals	2025 Projected	2026 Budget
Dues	\$171,000	\$170,500	\$170,500	\$174,500
Design Review Fees	5,000	5,000	5,000	7,500
Status Request Fees	4,000	4,350	4,950	4,950
Real Estate Signs	1,000	970	1,000	1,200
Prepaid Income	0		0	0
Interest Income	200	152	200	200
Billable Expenditure Revenue		0		
Unapplied Cash Payment Revenue		0		
Fines, Penalties & Late Fees	500	650	650	0
Total Operating Income	\$181,700	\$181,622	\$182,300	\$188,350

EXPENSES

General & Administrative

Management	\$48,000	\$32,000	\$32,000	\$32,000
Security Service	12,000	9,500	13,500	12,000
DRC Administration	7,000	4,667	13,667	33,750
DRC Architect	2,000	1,500	2,500	3,750
Security System Cable/Internet	9,450	12,303	12,303	10,000
Insurance				
- D&O	3,750	3,502	3,502	3,750
- Liability/Umbrella	2,500	0	2,400	2,800
- Property	500	0	260	300
Office Rent	5,730	4,720	6,445	6,900
Office Expense	0		0	0
Office Phone	475	332	475	475
Office Equipment Expense		584	600	
Bank Charges	100	7	50	50
Online Payment Fees	1,000	234	240	400
Meeting Expense				
- Annual Meeting	7,500		7,500	7,500
- Social Events	1,000		1,000	0
Memberships & Subscriptions	2,750	1,818	2,400	2,000
Office Supplies	500	88	1,050	250
DRC Supplies	100		250	100
Printing	0			0
Postage & Shipping	650	389	650	650
Advertising & Marketing				
Bad Debt Expense	0		0	0
Legal Fees	4,300	2,683	3,000	3,000
Accounting Fees	6,000	4,290	6,290	6,500
Federal Taxes	35	39	39	50
State Taxes	5	6	6	11

Redlands Mesa Master

2026 ANNUAL BUDGET - Proposed

Annual Dues: \$500

349 Units/Lots in 2026: \$500

349 Units Reserve Funding: \$100

339 Units/Lots in 2025: \$500

Software & Apps

Reserve Study

RE/Builder Signs Expense

Miscellaneous/Contingency

Total General & Admin Expenses

2025 Budget	9/15/2025 Actuals	2025 Projected	2026 Budget
0	0	250	250
2,500	0	0	0
1,500	931	1,200	1,500
1,000		400	1,000
\$120,345	\$79,592	\$111,976	\$128,986

Operating Expenses

Landscaping

Repair & Grounds Maintenance

- Landscape Maintenance-Contract

- Large Projects

- Irrigation Repair

- Irrigation Water

- Irrigation Electricity

- Pet Sanitation

- Snow / Mud Removal

Total Operating Expenses

\$3,000	\$0	\$7,115	\$0
\$40,000	\$28,095	\$45,900	\$46,321
8,030	3,653	3,915	2,000
2,000	0	1,000	1,000
525	378	525	900
600	363	564	650
6,000	4,911	7,121	6,900
1,200		1,200	1,300
\$61,355	\$37,400	\$67,340	\$59,071

Total Expenses

Net Operating Income

\$181,700	\$116,991	\$179,316	\$188,057
0	64,631	2,984	293

Previous Excess Revenue

Transfer to Reserve Fund

Operating Fund Income (Deficit)

-		2,984.07	293.00
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Reserve Fund

Beginning Balance

Reserve Funds in Bank

Reserve Funds 2026

Reserve Funding

Interest Income

Reserve Balance Available

Reserve Expenses

Reserve Fund Ending Balance

			1/1/2026
\$51,012		\$51,012	\$51,101
			34,900
0			36,733
100		88	100
51,112		51,101	122,834
0		0	85,059
\$51,112		\$51,101	\$37,775

Checking acct

Expected Beginning Balance

Total Operating Revenue

Cash available

Total Operating Expenses

Less Transfer to Reserve Fund

Expected ending cash balance

76,996

181,700

258,696

-181,700

0

76,996

76,996

182,300

259,296

-179,316

0

79,980

79,980

188,350

268,330

-188,057

-36,733

43,540

BOARD CANDIDATE STATEMENTS

Letter of Intent to Serve on Redlands Mesa Homeowners Association

Dr. Kathryn Lund
300 Bella Court

760-846-4646

drkathylund@gmail.com

I just moved here from Austin Texas in August 2024 where I resided for 15 years. I am a retired veterinarian that worked at the City of Austin Animal Shelter for 20 years and San Diego Animal Services for 10 years. My undergraduate Bachelor degrees and Doctoral degree are from Texas A & M Veterinary School.

I have been a homeowner my entire adult life and take great pride in where I live and the surroundings. I have served on numerous animal welfare boards, city /county boards and advisory commissions. I am familiar with governance and best practices of boards.

In my time as Veterinary Medical Director of numerous animal shelters, I have managed large numbers of employees. I believe my background and area of expertise gives me the skills to navigate complex issues presented to the Redland Mesa Homeowners Association.

Thank you for your time and consideration.

Dr. Kathy Lund

Forrest Ramsel

Forrest Ramsel is a six-year resident of the Redlands Mesa Master Association, 2.5-year resident of The Peaks Sub-Association. Forrest retired as a Certified Public Accountant in Wisconsin and Ohio when he and his wife Dee moved to Grand Junction in 2018. Forrest has an MBA in International Business from Marquette University.

Forrest enjoys fishing, playing golf and hiking. Forrest and Dee enjoy travel and conversations with friends.

Forrest has served as the RMMA Treasurer for two years and President for one year and will happily come back for another term if elected.

312 Ventana Ct.
forrest@ramselconsulting.com



**2025 RMMA ANNUAL MEETING
OFFICIAL BALLOT**

Number of open seats on the Board of Directors: **One (1) – 3-year term** (1/1/26 – 12/31/28)
Put a check-mark next to the candidate you are voting for, choosing more than one (1) will void your vote.

LIST OF CANDIDATES NOMINATED

- ☐ _____ **FORREST RAMSEL.** _____
- ☐ _____ **KATHRYN LUND** _____
- ☐ Write-In Candidate: _____
- ☐ Write-In Candidate: _____

**2025 RMMA ANNUAL MEETING
PROXY**

Property Owner Name(s): _____

RMMA Property Address(s): _____

I give, _____ authorization to vote on my behalf on all issues put to a vote by the Homeowners Association during the “2025 RMMA Annual Meeting”.

Owner’s signature: _____ Date: _____
This form must be presented during the Association’s Annual Meeting, at the time of voting.

Note: If you do not have anyone to give your proxy to, you can return it by USPS or by email to bod@rmhoa.org or hand it off to one of our current RMMA Board members: President – Forrest Ramsel, VP – George Gromke, Treasurer – David Sardinta, Secretary – Mary Ann Griffith, or Director – James Coryer would be happy to represent you if an election at this meeting is conducted.

Redlands Mesa Master Association
PO Box 3292
Grand Junction, CO 81502
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