

Shadow Creek Ranch Village of Reflection Bay

Members Annual Meeting

Wednesday, October 26, 2022 at 6:00 PM

URL Location: <https://zoom.us/j/85856574759>

Member Roll Call

*First name, Last Name, and Property
Address*

2022 Annual Meeting of the Members

Agenda

- I. Call to Order – Introduction
- II. Guest Speaker
- III. Approval of the 2021 Annual Meeting Minutes
- IV. President’s Report
- V. Community Updates
- VI. Management Report
- VII. Financial Report
 - a. Prior Year 2021
 - b. Current Year
 - c. 2023 Budget
- VIII. Introduction of Candidates for Board of Directors
- IX. Adjournment
- X. Member Forum

Guest Speaker



Clay Pearson

City Manager



Guest Speaker



Matt Buchanan

President, PEDC



Disposition of the 2021 Annual Meeting Minutes

**THE VILLAGE OF REFLECTION BAY HOMEOWNERS ASSOCIATION, INC.
2021 ANNUAL MEETING OF MEMBERS**

THE MEETING MINUTES OF THE ANNUAL MEETING OF THE MEMBERS FOR THE VILLAGE OF REFLECTION BAY HOMEOWNERS ASSOCIATION, INC. HELD WEDNESDAY, OCTOBER 27, 2021 AT 6:30 PM VIA VIDEO CONFERENCING.

BOARD OF DIRECTORS

David Selsky	President
Tucker Worster	Vice President
Jamie Fountain	Treasurer

IN ATTENDANCE

Chris Williams, Javier Ortiz and Cherish Dunford representing the managing agent, FirstService Residential, Inc.

CALL TO ORDER AND INTRODUCTION

The annual meeting of the members was called to order at 6:36 PM.

APPROVAL OF THE 2020 ANNUAL MEETING MINUTES

Upon a motion duly made, seconded and carried the meeting minutes of the Annual Meeting of the Members for the Village of Reflection Bay Homeowners Association held December 1, 2020 were approved as presented.

PRESIDENT REPORT

President David Selsky shared the following community highlights:

SCRMA has been working with the Brazoria-Fort Bend County Municipal Utility District No. 1, ("BFBCMUD 1") and the Brazoria Municipal Utility District No. 26 ("BCMUD 26") Boards on project improvements throughout the community. The Playground refurbishment anticipated completion by the end of October and Walking Trail refurbishment has been complete as of May 2021.

The winter freeze brought significant damage to SCR landscaping. As a result, the estimated cost of damage was 2.7M. The horticulturist for SCR Dr Robert E Moon advised the SCRMA board to start removing landscaping after the summer months. The tree removal process has currently started and is anticipated to be complete by the end of the year.

The following community updates took place in 2021:

- Biscayne Bay Pool Replaster
- Pool furniture refurbishment
- Diamond Bay slide and slide structure refurbishment
- New holiday Décor
- Heater installation at the Emerald Bay Pool

FINANCIAL STATUS

Mr. Williams provided the Associations ending Reserve Fund balance for 2020 at \$28,076, which decreased from the start of 2020 due to an \$18.5K payment to Oak Arbor Estates. He shared that the Reserve Gated account ended the year with a balance of \$94,735, which includes a small increase from the start of 2020 due to reserve expenditures totaling \$35K during 2020.

He shared the financial results for 2020 actuals vs budget, which explained that the income for 2020 was under budget \$5K due to cap fees. The Operating Expense was under budget \$80K due to legal expense bad debt, and seasonal color.

The managing agent reviewed the financial statement for period ending September 30, 2021. The financial statement indicated the Operating Fund account balance \$328,794.19, and the Replacement Fund balance as \$133,196.75. The association received a detailed statement of Income and Expenses summarizing variances on key expense line items as of September 30, 2021.

An Assessment Collection Status Report providing totals to October 15, 2021 indicated collections as follows:

October 15, 2021					
VILLAGE UNIT NO.	RAT E	Accounts at a Zero Balance	Accounts Less than \$400.00	Balance Greater than \$400.00	COLLECTE D
EMERALD 1508	\$999	1363	119 \$8,977.41	26 \$44,587.91	90%
REFLECTION 1144	\$999	1039	88 \$8,312.29	17 \$37,872.10	91%
BISCAYNE 1942	\$999	1791	115 \$10,642.66	36 \$83,114.67	92%
DIAMOND 1705	\$999	1591	75 \$6,270.06	39 \$144,274.15	93%

Mr. Williams captured the Total Operating Income and Expenses for the 2022 budget, confirming the 2022 budget assessment rate of \$999, with no increase to the assessment from prior year. He shared a visual to show what the \$999 pays for in the community. (*Exhibit A*)

Lastly, he provided a visual for cost comparisons to other master plan communities in size, and other communities in our area.

ELECTION INTRODUCTION OF CANDIDATES

The Village of Reflection Bay Homeowners Association Board of Directors and members of the community welcomed two candidates that are running for positions open on the board. Mr. Tucker Worster, and Mr. Edward Coronado. Each candidate had the opportunity to address the board.

COMMUNITY UPDATES

The following community updates were given:

Holiday Decorations will be installed beginning November 1st , lighting will commence December 1st.

The SCRMA Board of Directors has approved a trial run of a Winter S.A.Y.O.R (Swim At Your Own Risk) season. The anticipated dates for this winter season are from November 8 to January 31st. As the SCRMA board has the opportunity to evaluate the traffic this season will help determine if the Winter S.A.Y.O.R will be available to homeowners every year moving forward.

The landscaping company will be removing dead landscaping through the end of 2021 throughout the community as a result of Tropical Storm Nicholas and the winter freeze.

ADJOURNMENT

There being no further business, the meeting adjourned at 7:35 PM and was opened for the Member's Forum. The Board welcomed questions and suggestions that would help support and improve the community while referring residents to visit the Shadow Creek Ranch website at www.shadowcreekranchhoa.com where they can obtain the latest community updates, Board meeting schedules and important links.

The Board thanked the community for the opportunity to serve and their continued support.

Sincerely,

Secretary
Village of Reflection Bay

PRESIDENT'S REPORT

2022 Community Highlights

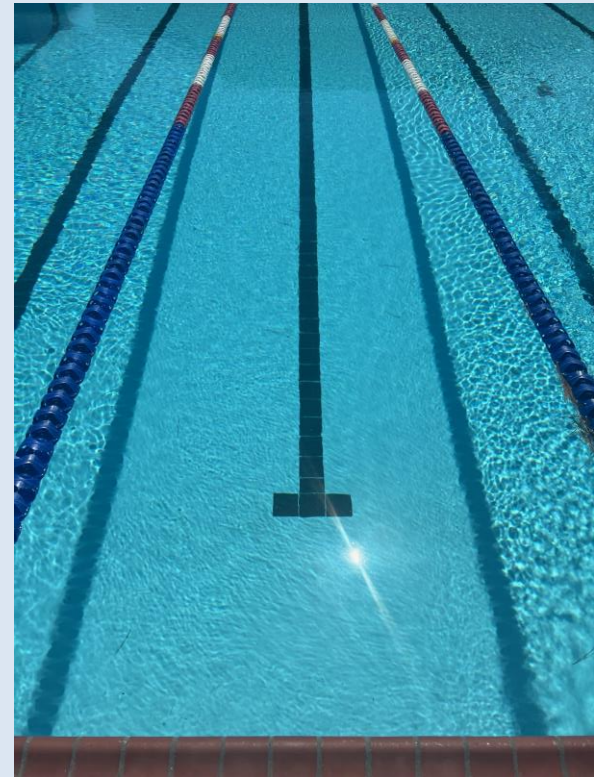
The following community projects and initiatives took place in 2022:

- Reflection Bay Pool (including replaster, retile, removal of diving board, perimeter fencing)
- Emerald Bay Tennis Court perimeter fencing
- Completed Reserve Study for Common areas and Shared Rec
- Bearfoot Pool Management company three-year contract
- Extension of Silversand contract for two years
- Horticulturist Dr. Moon one year contract
- Phase II of Well rehabilitation
- Masonry wall repairs
- Common area iron fencing repair
- Pedestrian bridge at Lake Haley
- Dr. Moon seminar
- Community Events

Other projects throughout Shadow Creek Ranch:

- Wireless Water Meter readers
- 5G Verizon towers
- Sidewalk Extensions
- ATT Fiber Installation

Reflection Bay Rec Center



Emerald Bay Tennis Court – Perimeter Fencing



BEFORE



AFTER

2023 & Beyond

The following community updates will take place in 2023:

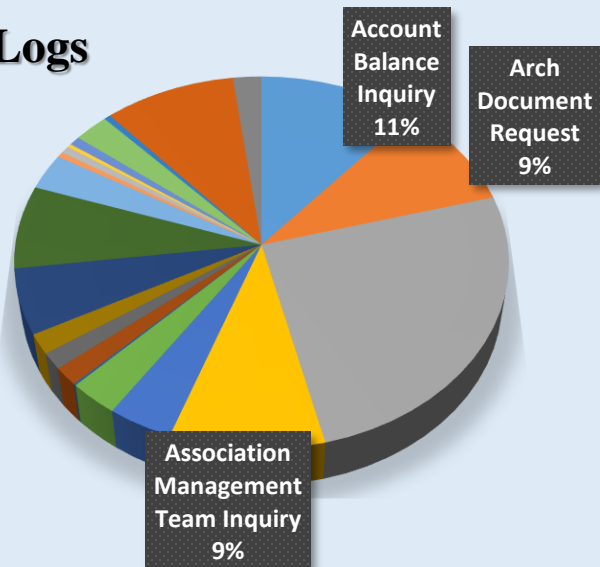
- Shadow Creek Ranch Landscape Renovation Project
- City of Pearland - Shadow Creek Parkway
 - Sidewalk, street lighting and landscaping project
- Expand scope of masonry brick wall and metal fencing repair
- Review of pool operating hours
- Dr. Moon seminar (2)
- Community Events (January – December 2023)

PROPERTY FACILITY REPORT

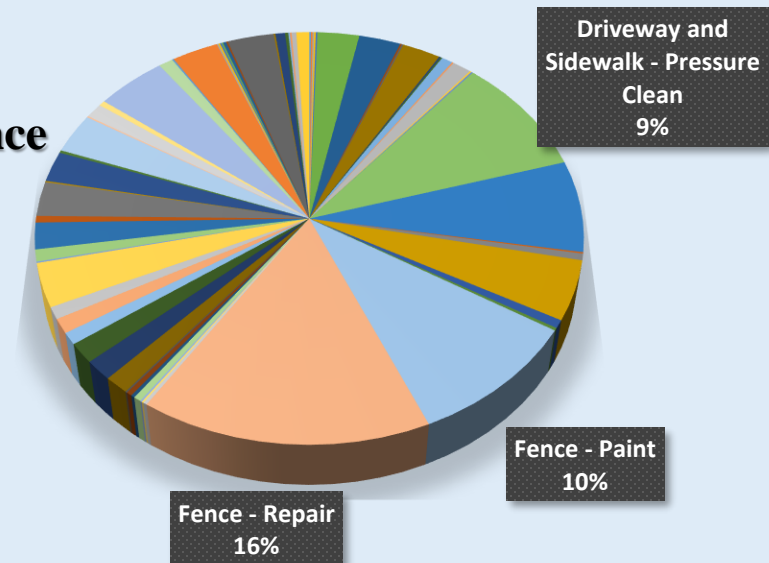
YTD the Village of Reflection Bay had 964 Non-Compliance Violations, 85 ARC applications and 636 resident calls.

One of the focuses for our community this year has been enhancing awareness of deed restrictions and working with homeowners to cure violations in a timely manner.

Call Logs



Non-Compliance



Dan Westman
General Manager

Cherish Dunford
Assistant General
Manager

Derrick Wade
Facilities Manager



FIRSTSERVICE RESIDENTIAL
ONSITE SUPPORT TEAM

Audra Riley
Facility Management
Assistant

Open Position
Community
Administrator

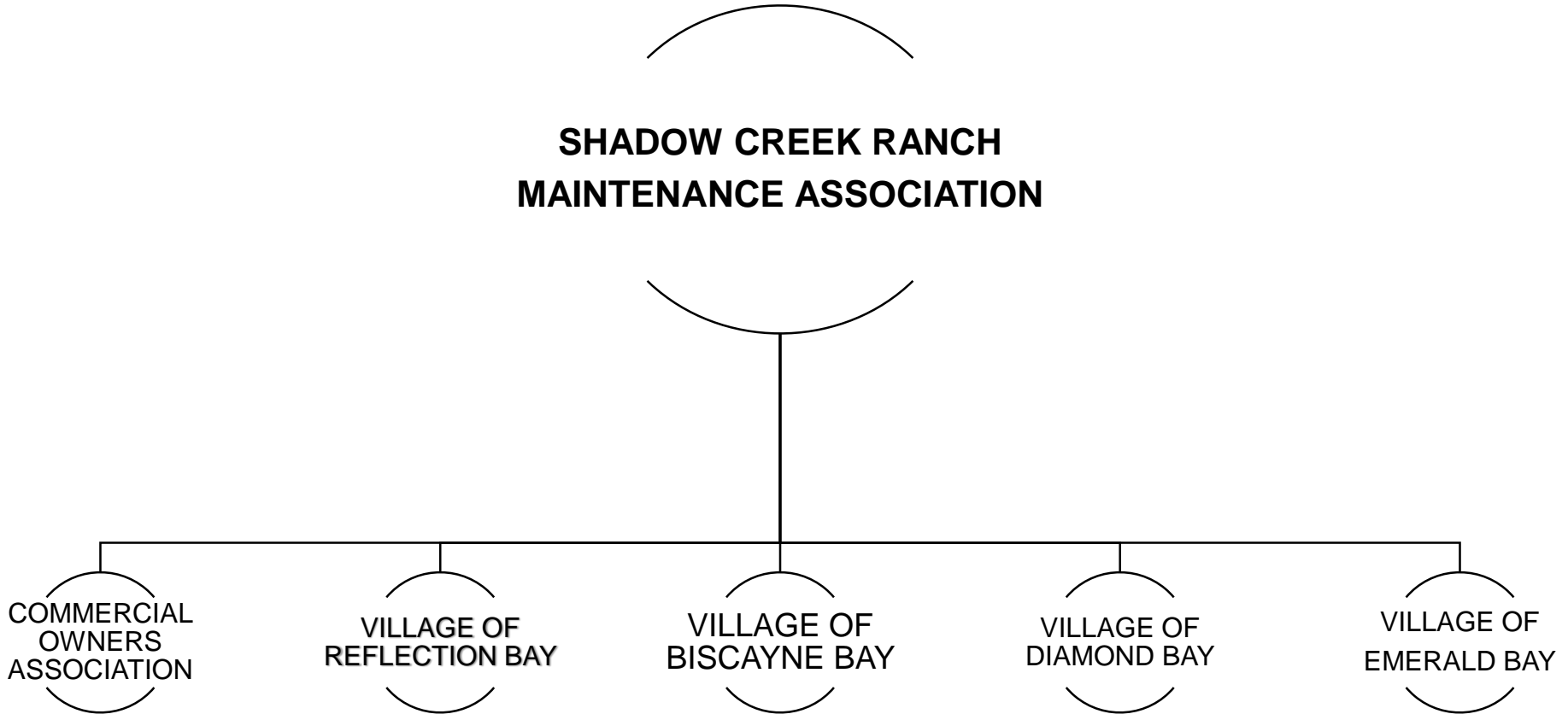
Brittany
Liescheski
Community
Administrative
Assistant-Events



Hilary Wall
Receptionist

Kehinde Oyekan
Compliance Liaison

RELATIONSHIP BETWEEN SHADOW CREEK RANCH MAINTENANCE ASSOCIATION & VILLAGE OF REFLECTION BAY



Assessments · Rec Centers/ Pools · Common Area ·
ARC Guidelines · Governing Documents

COME JOIN OUR COMMITTEE!



The Architectural Review Committee (ARC) is a team of Shadow Creek Ranch residents who generously volunteer their time to review resident maintenance and enhancement projects. The purpose of the Architectural Review Committee is to ensure specific design criteria is followed. The Architectural Review Committee uses Architectural Guidelines in reviewing each proposal to ensure conformance with overall community design objectives.

INTERESTED?

Fill out a Shadow Creek Ranch Committee application form and submit it to the HOA office at:

- 12234 Shadow Creek Pkwy, Suite 3112, Pearland TX 77584 or
- email to committees@shadowcreekranchoa.com.

For more information, contact Shadow Creek Ranch community management at help@shadowcreekranhhoa.com | (713)436-4563

FINANCIAL REPORT

- 2021 Year End
- Current Year-to-Date
- 2023 Budget

2021 Year End- RESERVE ACCOUNT

Start of 2021	\$122,812
End of 2021	\$215,436
Increase	\$92,624 (annual contribution + plus interest - expenses)

2021 Year End– OPERATING ACCOUNT

Year End	
Income	\$1,236,255
Expenses	\$1,142,351
Surplus/(Deficit)	\$93,904

- **OPERATING INCOME DEFICIT TO BUDGET OF -\$3,209**
DUE TO DELINQUENCY FEES
- **OPERATING EXPENSE SURPLUS TO BUDGET OF \$14,627**
DUE TO LEGAL / LEGAL COLLECTIONS

Balance Sheet – ending September 30 2022

	PRIOR MONTH	CURRENT MONTH	VARIANCE	
ASSETS				
OPERATING FUND				
10001 109	Operating Account Cap One 0122	436,587.30	386,032.28	(50,555.02)
10010 109	Operating Account VORB-0604	763.85	0.00	(763.85)
10136 109	Operating Account Gated - Cap One 0157	<u>72,908.92</u>	<u>72,608.92</u>	<u>(300.00)</u>
	TOTAL OPERATING FUND	510,260.07	458,641.20	(51,618.87)
ACCOUNTS RECEIVABLE				
12100	A/R Assessment	27,900.82	22,695.80	(5,205.02)
12300	A/R Late Fees/ F.C.	10,785.99	10,258.63	(527.36)
12310	A/R Admin Fee	3,858.45	3,545.16	(313.29)
12320	A/R Bank Charges	551.65	430.00	(121.65)
12330	A/R Billing/Violations	338.00	324.50	(13.50)
12340	A/R Closing Contribution	2,047.00	1,897.00	(150.00)
12345	A/R Mowing Fee	100.00	100.00	0.00
12360	A/R Legal Fees	35,066.01	26,928.79	(8,137.22)
12365	A/R Maintenance	528.98	516.56	(12.42)
12385	A/R Transfer Fee	750.00	200.00	(550.00)
12500 000	Allowance-Doubtful	<u>(49,945.71)</u>	<u>(49,945.71)</u>	<u>0.00</u>
	TOTAL ACCOUNTS RECEIVABLE	31,981.19	16,950.73	(15,030.46)
REPLACEMENT FUND				
15001 109	Reserve Account Cap One 5871	125,731.49	125,834.87	103.38
15035 109	Reserve Account Cap One- Gate 5901	<u>122,117.47</u>	<u>122,217.88</u>	<u>100.41</u>
	TOTAL REPLACEMENT FUND	247,848.96	248,052.75	203.79
PREPAID EXPENSES				
16650 055	Prepaid Expense Gates	<u>1,575.00</u>	<u>1,181.25</u>	<u>(393.75)</u>
	TOTAL PREPAID EXPENSES	1,575.00	1,181.25	(393.75)
DEPOSITS				
19400	Deposit - Other	<u>2,150.00</u>	<u>2,150.00</u>	<u>0.00</u>
	TOTAL DEPOSITS	2,150.00	2,150.00	0.00
	TOTAL ASSETS	<u>793,815.22</u>	<u>726,975.93</u>	<u>(66,839.29)</u>

Assets

Total Operating Fund
\$458,641

**Total Accounts
Receivable**
\$18,951

**Total Replacement
Fund**
\$248,053

Total Assets
\$726,976

Balance Sheet – ending September 30, 2022

	PRIOR MONTH	CURRENT MONTH	VARIANCE	
LIABILITIES				
ACCOUNTS PAYABLE				
22000	Accounts Payable CY	693.00	2,051.02	1,358.02
22100 005	Other Payables - FSR Transfer Fee	(275.00)	(275.00)	0.00
22100 025	Other Payables - Management Company	1,070.00	1,220.00	150.00
22100 035	Other Payables - FSR WelcomePacket	(26.50)	(26.50)	0.00
22100 450	Other Payables - Unidentified Deposit	1,196.62	1,196.62	0.00
22360 000	Prepaid Assessment	64,573.71	55,975.34	(8,598.37)
22380 010	Refundable Deposits Pool Deposit	3,887.00	3,887.00	0.00
22380 020	Refundable Deposits Clubhouse Deposit	50.00	50.00	0.00
22420	Unearned Assessment	110,923.34	83,192.50	(27,730.84)
	TOTAL ACCOUNTS PAYABLE	182,092.17	147,270.98	(34,821.19)
TO/FROM AFFILIATES				
26000 300	Due To/From SCRMA	56,868.33	0.00	(56,868.33)
	TOTAL TO/FROM AFFILIATES	56,868.33	0.00	(56,868.33)
	TOTAL LIABILITIES	238,960.50	147,270.98	(91,689.52)
REPLACEMENT RESERVE				
31100 000	P/Y Reserve	228,936.26	228,936.26	0.00
31200 000	C/Y Contribution	20,000.00	20,000.00	0.00
31250 000	Rsrv Interest Income	607.70	811.49	203.79
	TOTAL REPLACEMENT RESERVES INCOME	249,543.96	249,747.75	203.79
REPLACEMENT RESERVE				
31900 420	Rplc Rsv - Cash Flow Reserve Analysis	(1,695.00)	(1,695.00)	0.00
	TOTAL REPLACEMENT RESERVES EXPENSE	(1,695.00)	(1,695.00)	0.00
	TOTAL REPLACEMENT RESERVES	247,848.96	248,052.75	203.79
	REPLACEMENT RESERVE GRAND TOTAL	247,848.96	248,052.75	203.79
FUND BALANCE				
38000	Accumulated Oper Surplus/Deficit	280,455.44	280,455.44	0.00
	Current Year Surplus (Deficit)	26,550.32	51,196.76	24,646.44
	TOTAL FUND BALANCE	307,005.76	331,652.20	24,646.44
	TOTAL EQUITY	554,854.72	579,704.95	24,850.23
	TOTAL LIABILITIES & EQUITY	793,815.22	726,975.93	(66,839.29)

Liabilities

Accounts Payable
\$147,271

Total Liabilities
\$147,271

Replacement Reserves
\$249,748

Fund Balance
\$331,652

Total Equity
\$579,705

Total Liabilities & Equity
\$726,976

Income & Expense – ending 9.30.22

	M-T-D ACTUAL	M-T-D BUDGET	VARIANCE	Comments M-T-D	Y-T-D ACTUAL	Y-T-D BUDGET	VARIANCE	Comments Y-T-D
OPERATING INCOME								
40000 010 Owner Asmt- Residential Asmt	26,335.00	26,335.00	0.00		237,015.00	237,015.00	0.00	
40000 045 Owner Asmt- Gated	1,395.84	1,396.00	(0.16)		32,562.50	32,563.00	(0.50)	
40000 300 Owner Asmt- SCRMA	0.00	0.00	0.00		827,835.00	827,835.00	0.00	
42100 300 Capitalization Fees SCRMA	400.00	2,290.00	(1,890.00)	Resales down to budget	15,600.00	20,610.00	(5,010.00)	Resales down to budget
42100 312 Capitalization Fees Reflection	200.00	859.00	(659.00)	Resales down to budget	8,800.00	7,731.00	1,069.00	
43080 000 Finance Charge	202.26	1,243.00	(1,040.74)	Delinquencies down	5,821.14	11,187.00	(5,365.86)	Delinquencies down
43100 000 Late Fees	0.00	1,167.00	(1,167.00)	Late fees post in January/credit	10,400.00	10,503.00	(103.00)	Late fees posted in January/will be under-
43260 013 Other Fees Cap Fee Res. Resale	0.00	0.00	0.00		450.00	0.00	450.00	
43260 060 Other Fees ARC Review	475.00	83.00	392.00	Future ARC fees to SCRMA	3,150.00	747.00	2,403.00	Future ARC fees to SCRMA
43320 000 Other Owner Incm	0.00	8.00	(8.00)		0.00	72.00	(72.00)	
43320 015 Other Owner Incm Access Cards	0.00	8.00	(8.00)		0.00	72.00	(72.00)	
TOTAL INCOME	\$29,008.10	\$33,389.00	(\$4,380.90)	Delinquency fees/resales down	\$1,141,633.64	\$1,148,335.00	(\$6,701.36)	Delinquency fees/resales down
EXPENSES								
51400 050 Administrative Exp. Other	152.77	83.00	(69.77)		749.03	747.00	(2.03)	
52800 000 Bad Debt Expense	0.00	83.00	83.00		6,767.07	747.00	(6,020.07)	Write offs per settlement agreements
53000 000 Bank Charges	0.00	13.00	13.00		25.00	117.00	92.00	
59800 000 Holiday Expense Decorations	0.00	83.00	83.00		0.00	747.00	747.00	
59800 020 Holiday Expense Gated	0.00	0.00	0.00		200.00	0.00	(200.00)	
60800 038 Landscape Gated Extra	0.00	229.00	229.00		8,025.00	2,061.00	(5,964.00)	Tree replacement at monument
61200 000 Legal Expense	(3,181.50)	0.00	3,181.50	Collections bill back to owners	(28,900.52)	0.00	28,900.52	Collections bill back to owners
61200 010 Legal Expense Collections	3,181.50	3,333.00	151.50	Collections legal fees/over-budgeted	34,762.67	29,997.00	(4,765.67)	Collections legal fees/over-budgeted
61200 020 Legal Expense Corporate	1,165.65	500.00	(665.65)		6,286.22	4,500.00	(1,786.22)	Policy updates
61800 360 Maint & Repairs Gates	693.75	625.00	(68.75)	replaced hinges to level gate	5,922.41	5,625.00	(297.41)	
63100 020 Misc. Expense Gated Community	1,950.00	333.00	(1,617.00)	Concrete repair	1,950.00	2,997.00	1,047.00	
64000 000 Office Supplies-	(0.51)	0.00	0.51		0.00	0.00	0.00	
66300 265 Reserve Contribution Gated	0.00	0.00	0.00		20,000.00	20,000.00	0.00	
66520 300 SCRMA Assmnt Residential	0.00	0.00	0.00		827,835.00	827,835.00	0.00	
66520 303 SCRMA Cap Fee	400.00	2,290.00	1,890.00	Resales down to budget	15,600.00	20,610.00	5,010.00	Resales down to budget
66520 305 SCRMA Reserve	0.00	0.00	0.00		20,610.00	20,610.00	0.00	
66520 306 SCRMA Rec Shared Expenses	0.00	0.00	0.00		170,605.00	170,605.00	0.00	
68200 020 Telecomm- Gate Phone	0.00	125.00	125.00		0.00	1,125.00	1,125.00	
TOTAL EXPENSES	\$4,361.66	\$7,697.00	\$3,335.34	Collections bill backs/resales down	\$1,090,436.88	\$1,108,323.00	\$17,886.12	Collections bill backs/resales down
SURPLUS/(DEFICIT)	\$24,646.44	\$25,692.00	(\$1,045.56)		\$51,196.76	\$40,012.00	\$11,184.76	

2023 Budget

2023 Assessment

SCRMA - \$878.00

Village - \$172.00

Total - \$1050.00 per rooftop

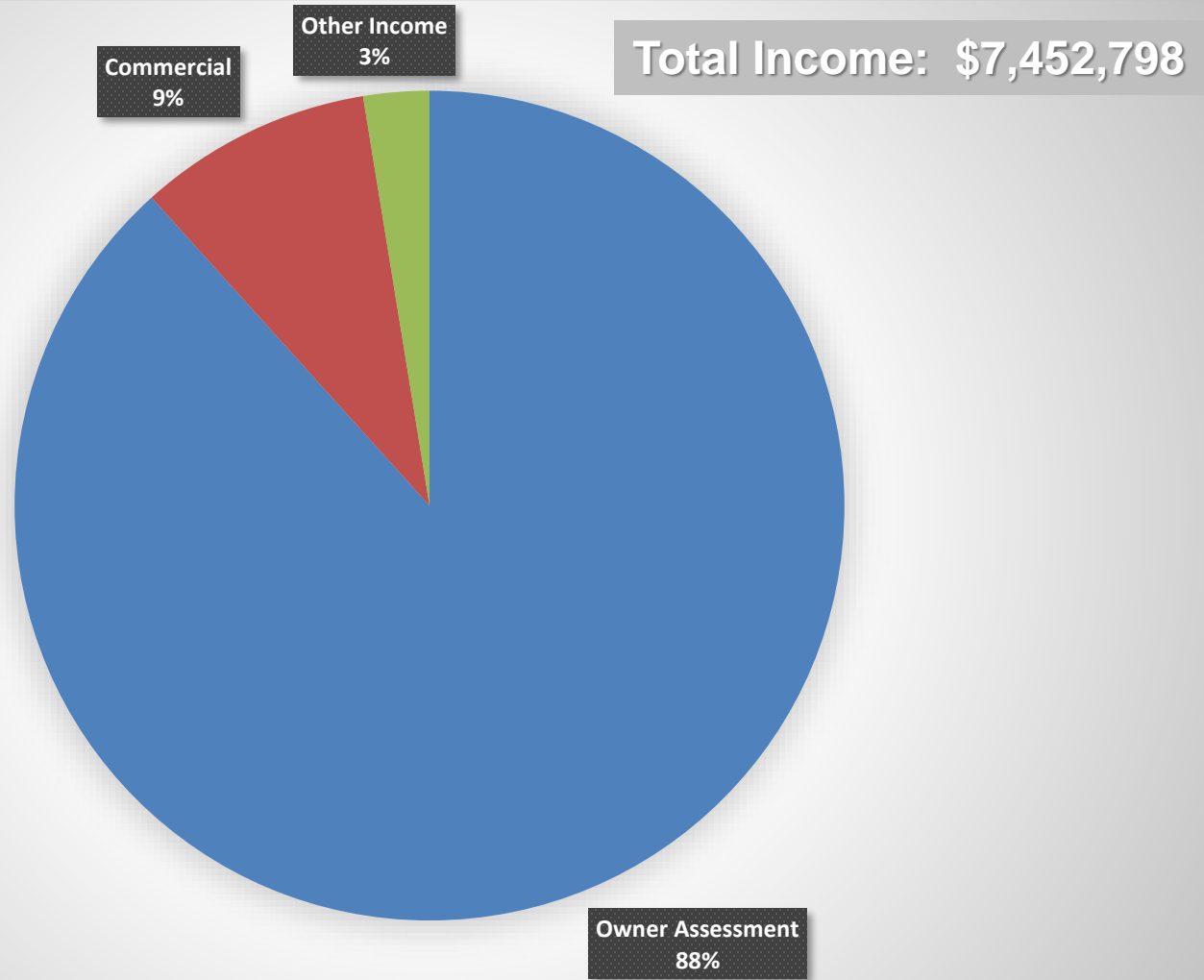
INCOME

Owner Asmt- Residential Asmt	\$259,376
Owner Asmt- Gated	\$29,420
Owner Asmt- SCRMA	\$1,324,024
Capitalization Fees SCRMA	\$36,192
Capitalization Fees Emerald Ba\$	\$9,048
Finance Charge	\$5,700
Late Fees	\$10,992
TOTAL INCOME	\$1,674,752

EXPENSES

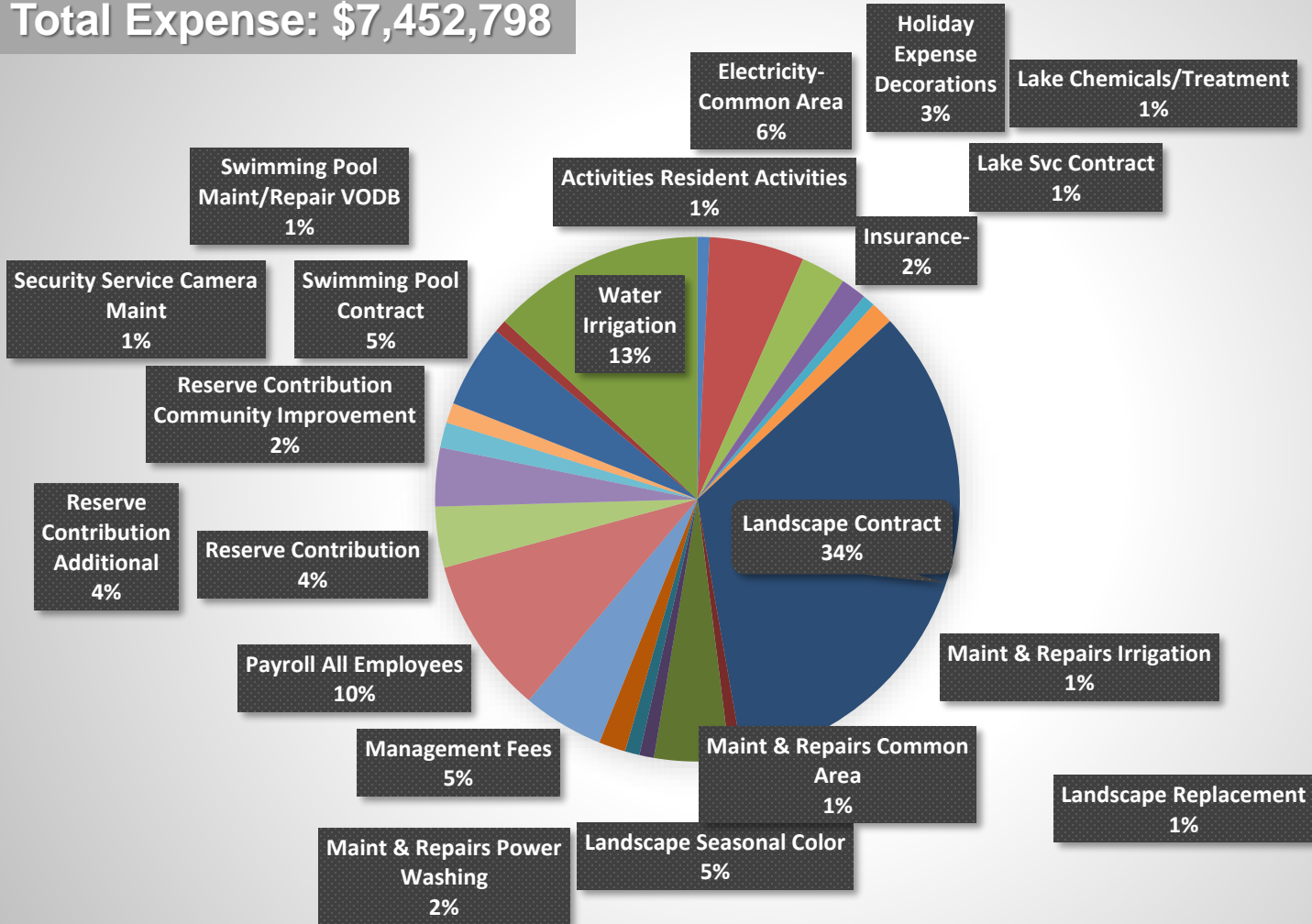
Administrative Exp. Other	\$1,200
Bad Debt Expense	\$4,800
Bank Charges	\$120
Holiday Expense Gated	\$600
Landscape Force Mow	\$240
Legal Expense Collections	\$4,656
Legal Expense Corporate	\$15,120
Maint & Repairs Gates	\$4,800
Misc. Expense Gated Community	\$600
Reserve Contribution Gated	\$22,100
SCRMA Assmnt Residential	\$1,324,024
SCRMA Cap Fee	\$36,192
SCRMA Reserve	\$34,248
SCRMA Rec Shared Expenses	\$224,692
Telecomm-Gate Phone	\$1,320
TOTAL EXPENSES	\$1,674,712

2023 SCRMA / OneSCR Budget

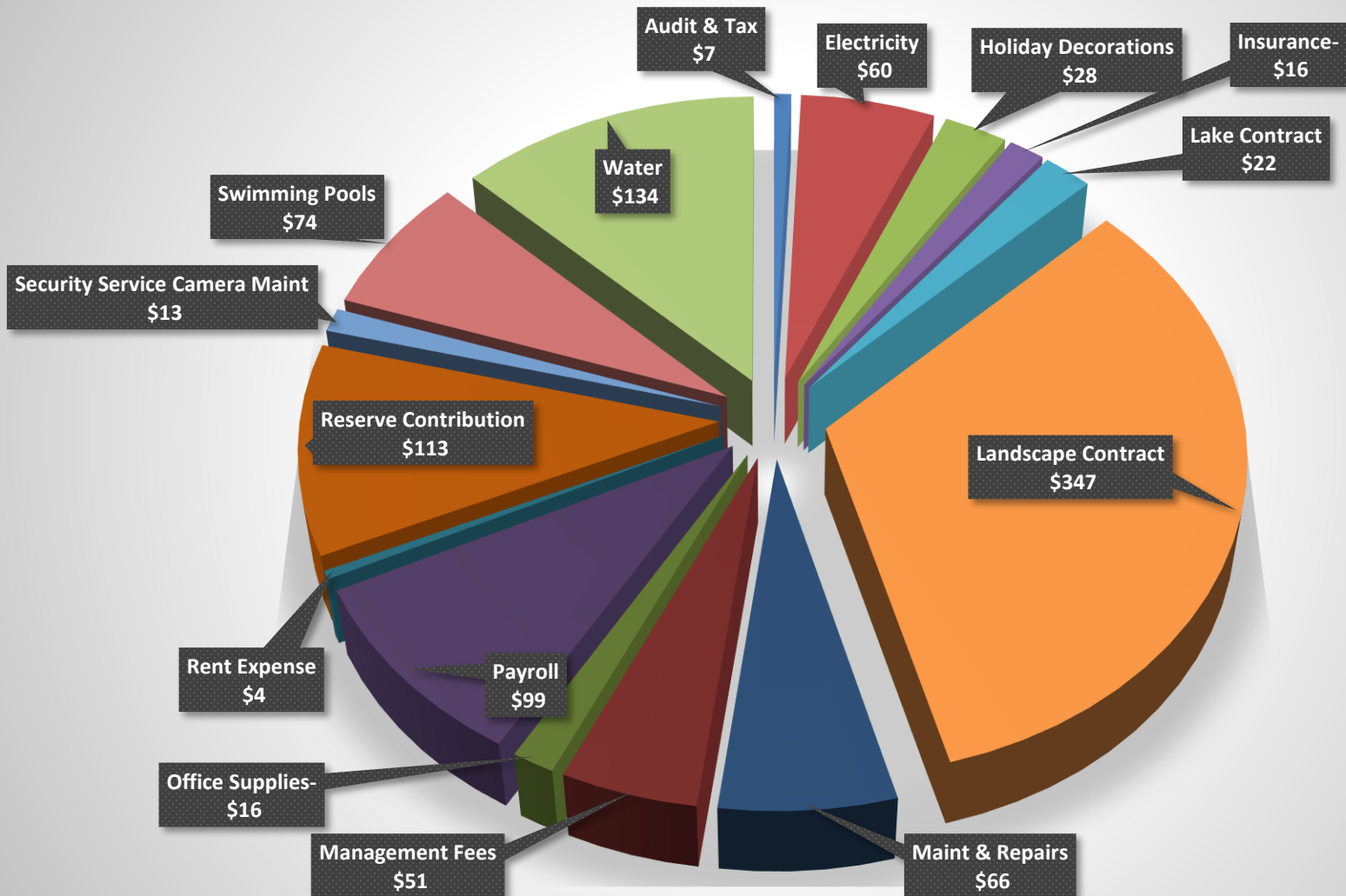


2023 SCRMA / OneSCR Budget

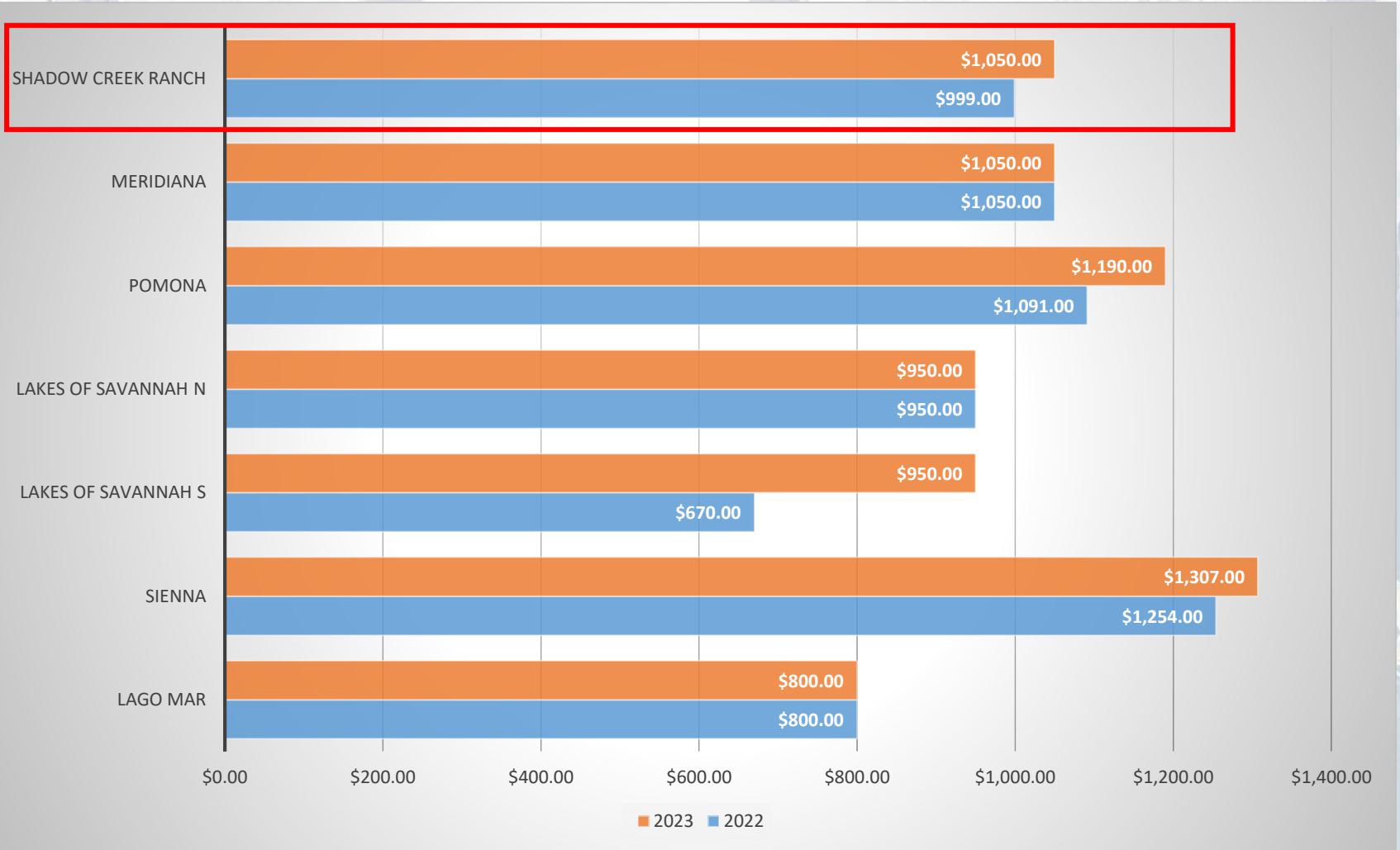
Total Expense: \$7,452,798



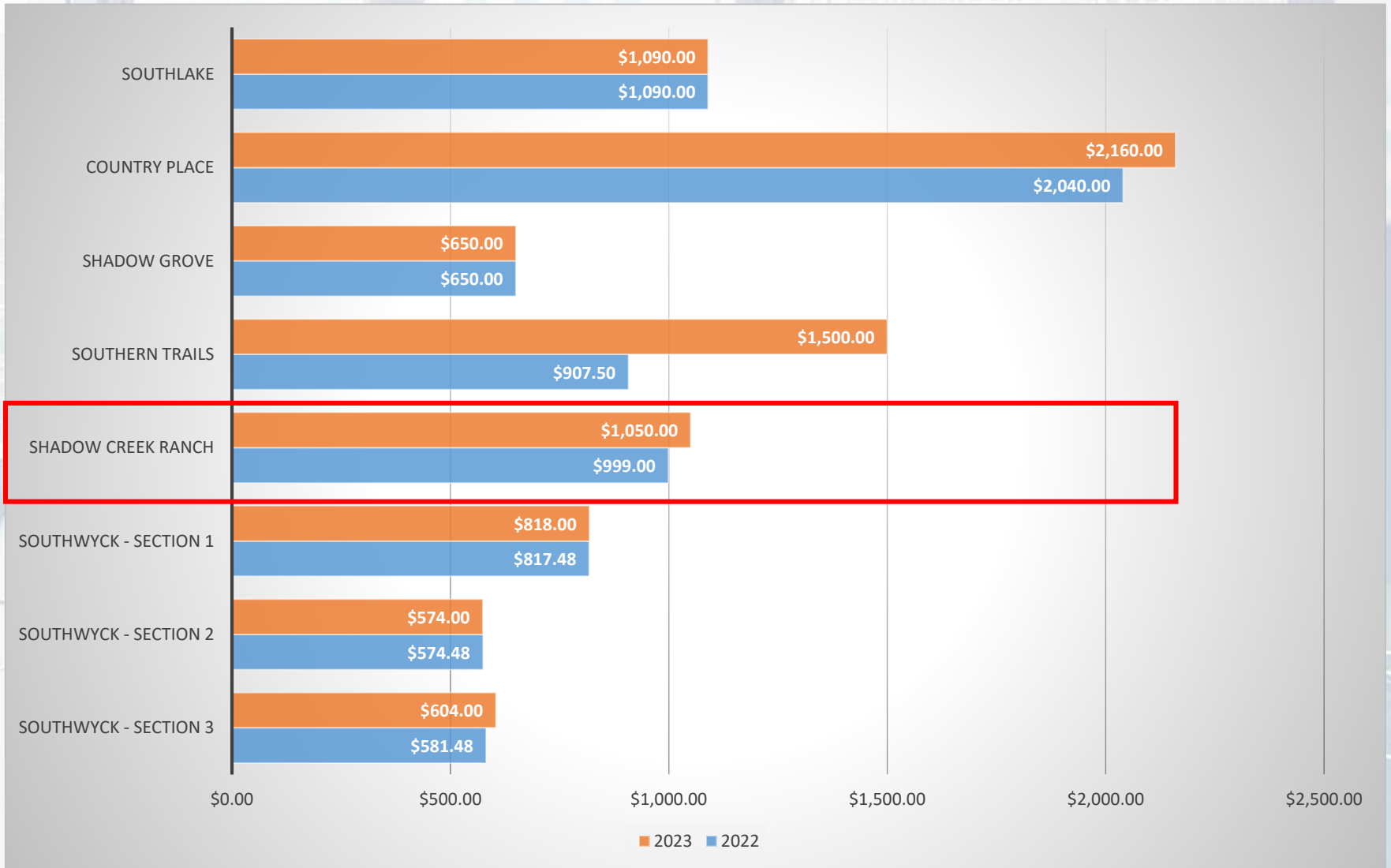
What does your \$1050 assessment pay for?



COMPARISON TO SIMILAR MASTER PLANNED COMMUNITIES



COMPARISON TO OTHER MASTER PLANNED COMMUNITIES IN AREA



2023 Annual Assessment Payment

The 2023 assessment of \$1050.00 is due in full on January 1, 2023 and becomes delinquent on January 31, 2023. Payment received after January 31, 2023 will incur a late fee of \$100.00 plus a monthly finance charge of 1.5% per month until paid in full based on the outstanding assessment balance.

Payment plans for current year assessments are available upon request by contacting the Community Management Office.

Advance payment on assessments can be made at any time.



Manage & Pay Your Charges Online

As the **preferred way** of accepting payments, we request that you create an account online with our provider, **ClickPay**. Through this convenient platform, you can view your balance due and make individual or automatic recurring payments from your smartphone, tablet or other media device.

Payments can be made online by e-check (ACH) from a bank account at no cost to you or by credit or debit card for a nominal fee. Get started by visiting the web address below and following the instructions listed:

www.ClickPay.com/FirstService

- ① Click **Register** and create your online profile with **ClickPay**
- ② **Connect Your Home** using the account number found on your coupon or statement
- ③ Set up **Automatic Payments** or click **Pay Now** to make one-time payments

For help with your account or setting up payments online, please contact **ClickPay** through their online help center at www.ClickPay.com/GetHelp.

Mailing Address for Payments

If you choose to submit your payments by paper check, money order or through your bank's Online Bill Pay feature, please mail your payments to the address listed below.

Association Name
c/o FirstService Residential
P.O. Box 30419
Tampa, FL 33630-3419

Community Portal - Connect



FirstService Residential Invites you to log into the Resident Portal. This community website through Connect, provides an easy and helpful way to access pertinent information about your community and your account. Your secure and fully-supported community website is available anywhere you have Internet access.

WHAT YOU HAVE ACCESS TO 24 HOURS A DAY, 7 DAYS A WEEK

- Work Order Submission Tracking
- Resident Directory
- Assessment Balance & History
- Online Payment Options
- Direct Online Contact with FirstService Residential

HOW TO GET STARTED

1. In your Internet browser, enter <https://VillageofReflectionBay.connectresident.com> .This is the public page of the website.
2. Select *Resident Access* at the upper right side of page.
3. Select Register option.
4. Enter the requested information and follow the on-screen prompts to complete your registration.
5. Once on the website, be sure to update your phone and email contact information so that you can receive important community updates. You may also want to take this time to designate which phone number(s) and/or email address you wish to appear in the resident directory.

VILLAGE OF REFLECTION BAY

Board of Directors

President – Tucker Worster

Vice President – Jamie Fountain-Battley

Director – Mario DelValle

Director – Vinh Do

VILLAGE OF EMERALD BAY

Election of Directors

2 positions open

If standard quorum is not established, the meeting shall be adjourned without notice other than announcement at the meeting, and immediately reconvened **for the sole purpose of election of directors.** At the reconvened meeting, quorum shall be all those members counted as present whether in person or by proxy, absentee ballot, electronic ballot, or any other method of representative or delegated voting. Directors shall be elected by a majority of those votes.

Member Roll Call

*First name, Last Name, and Property
Address*

Candidate Introductions



Vinh Do



John Nelson



Village of Reflection Bay Voting Closes on 10/28/2021 @ 5pm

- Please check your email (including junk/spam) for voting emails from VoteHOA Now
- Return paper ballots by email or to the Management Office

Meeting Adjournment & Member Forum

The Board values the insight and input of all owners. To ensure that everyone has the opportunity for resolution, please email QUESTIONS & SUGGESTIONS to the HOA at:

EMAIL: help@shadowcreekranchhoa.com