

CAUGHLIN RANCH HOMEOWNERS ASSOCIATION
Board of Directors General Business Meeting Minutes
1070 Coughlin Crossing, Reno, NV
Wednesday, September 23, 2020

Board Members in attendance via teleconference and/or telephone:

Al Dennis, President	Michele Attaway, Vice President
Drew Naccarato, Secretary	Allen Black, Treasurer
Mike Chern, Director	Margaret Getz, Director
Michael Ginsburg, Director	

Others in attendance via teleconference and/or telephone:

Lorrie Olson, Community/General Manager	Randy Lisenby, L & M Superintendent
Sandy Wheeler, Bookkeeper/Assistant Manager	Shawn Oliphant, Association Attorney
11 Homeowners	

1. Call to Order and Determination of Quorum: President Dennis called the meeting to order at 6:01 p.m. A quorum was established with seven (7) of seven (7) Board Members present via teleconference and/or telephone.

2. Member Comments:

There were none.

3. Minutes:

3.1 Review & approve July 15, 2020 Board of Directors General Meeting Minutes:

Motion: Director Ginsburg moved to approve the July 15, 2020 Board of Directors Meeting Minutes as presented; Director Chern seconded. Motion carried unanimously.

4. Finances:

4.1 Review (un-audited) Financial Reports dated June 30 and July 31, 2020:

Treasurer Black advised that he has reviewed both June and July's financial reports and there is nothing significant in the reports except the Reserve Assessment funds which have been received and will be deposited into the Reserve Fund bank account.

President Dennis provided the following report:

- The CD Schedule is included; the CD's maturing in the 4th quarter of 2020 will not be reinvested at this time due to the paltry rates being offered. The F&B will revisit this decision when the rates begin increasing again.
- Treasurer Black has been provided a copy of all the bank/investment statements and associated reconciliations along with the supporting financial reports
- The Board members have been provided copies of the GL Balance Sheet by Fund and the Statement of Revenues and Expenses as of June 30 and July 31, 2020
- The bank statements are being reconciled and the financial reports reviewed and adjusted as-needed monthly by the GL Accountant and Bookkeeper Wheeler to ensure CRHA is reporting on a true accrual accounting basis.

- The Association's cash position through July 31st: Operating cash = \$1,673,979
Reserve cash and CD's: Mountainshyre = \$276,240; Caughlin Creek = \$662,982; CRHA = \$654,332; Grand Total = \$1,593,554
- CRHA continues to accrue for the Whispering Canyon/Ridge Hollow reserve contributions based on the preliminary (pre-construction) Reserve Study completed by Browning Reserve group
- Through July 31st on an accrual basis, Total (Operating) Income was \$1,296,287; under YTD Budget by \$(20,470). The Whispering Canyon/RH Reserve Transfer was not budgeted. At this time, all reserve transfers are being deposited on a quarterly basis due to our positive cash flow
- Total (Operating) Expense was \$1,267,042; under YTD Budget by \$105,597
- Expense recap: Operating = \$(39,478) over budget due primarily to unbudgeted rock wall consulting fees of \$30,284. Payroll = \$99,308 under budget; R&M = \$25,216 under budget; Utilities = \$20,550 under budget
- Total (Operating) Excess Revenue / Expense = \$29,245; positive variance of \$85,127
- Total Reserve Income was \$230,313; over budget by \$33,680 due primarily to the unbudgeted Whispering Canyon/RH reserve transfer accrual
- Total Reserve Expenses were \$175,705; 2020 Reserve Expense Budget = \$292,766

The Board is required to review the Association's financial information in accordance with NRS 116.31083. The Association is following paragraph (b) of subsection 2 of NRS 116.3115 and confirms that reserve funds have not been used for daily maintenance.

Motion: Treasurer Black moved to accept the un-audited Financial Reports dated June 30 and July 31, 2020 as presented; Director Getz seconded. Motion carried unanimously.

4.2 Approve proposed 2021 Budget:

Motion: Treasurer Black moved to approve the 2021 Budget as presented; Director Getz seconded. Motion carried unanimously.

5. Reports & Updates:

5.1 Finance & Budget Committee (F&B);

Treasurer Black stated the F&B has met numerous times to discuss the new Reserve Study and to review the 2021 Proposed Budget. The F&B does not recommend an increase in the assessments.

5.2 Landscaping, Maintenance:

Superintendent Lisenby provided the following updates:

Miscellaneous Projects / Weekly Maintenance:

- Irrigation weekly check and repair
- Repaired an underground irrigation leak in Caughlin Glen
- Weekly mowing and trimming
- Pruning shrubs ongoing
- Caughlin Ranch part of Path repair completed
- Caughlin Glen landscape started 8/24/20

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- Ordered trees and some shrubs end of August
- Fertilizing
- Reducing the irrigation start times as the temperatures decrease
- Defensible space clearing continues

Village Green Park Improvement:

- Caughlin Ranch crew removed existing playground equipment
- Sierra Winds started installation of new playground equipment 8/24/20

L&M Succession Plan:

Jose is currently attending class two days a week. The classes are reading, writing and English language. Jose is also using the Rosetta Stone program.

5.3 Segmental Retaining Wall Repair Field Reports;

GM Olson provided the Board with copies of the report from Engineer Padovan for the weeks of Sept. 8th and Sept. 14th. The project is going well except for an equipment failure which cause a shutdown for a day. The part has arrived, and they are expected to resume work tomorrow.

Director Ginsburg inquired about the removal of the “Reader Boards” that explain the details of the project in-progress.

GM Olson was unaware they had been removed but will follow up with contractor as to the reason they were removed.

5.4 Architectural Control Committee (ACC):

Secretary Naccarato advised the committee meets twice a month and that there were 92 projects reviewed from July 1st thru August 31st; 75 approved with conditions, 1 resubmitted, 1 withdrawn, 1 declined than subsequently approved after resubmittal, and 15 declined.

5.5 Community Events:

Vice President Attaway stated that we are not having a lot of events. We will be exploring ways to make the Angel Tree project work while still following restrictions due to Covid-19. She is confident that CRHA will be able to participate in this program and provide gifts for the needy children in our community. There will be updates via e-mail blast.

The following 2020 Events statuses are noted; some will be on a to be determined (TBD or Cancelled) basis based on restrictions due to Covid-19:

- 10th Annual Homeowner Appreciation BBQ at Village Green Park: Sept. 13th – Cancelled
- Fall Bird Walk/Watch; meet at Caughlin Ranch office parking lot: Sept. 19th – Cancelled
- Garage Sales; individual lots: October 2nd, 3rd & 4th - Homeowners may participate at their individual homes, the HOA will not be participating or promoting.
- Oktoberfest (formerly Holiday Wine) at location TBD: October 15th – Cancelled
- Trick or Treating & Pup Costume Parade at Caughlin Ranch Office: October 29th – Cancelled

- Angel Tree for Children and Seniors Citizens: November 2nd thru November 30th – will be virtual.
- 36th Annual Members Meeting & 2021 Budget Ratification Meeting – November 18th – To be held by teleconference.

5.6. Branding / Signage Ad Hoc Committee:

Vice President Attaway advised that the committee has not been able to meet. GM Olson provided a copy of the only version CRHA has of the Shopping Center Sign Criteria. The document is being re-typed in Word so that edits can be made. We expect the revision will be available at the next Board meeting.

5.7. Pending Legal Matters & Executive Session Summary:

Attorney Oliphant following summary:

- Reviewed and approved the minutes from the last Executive meeting

Legal items reviewed:

- Discussed issues regarding turnover of common areas in the new development
- Workers compensation claim
- Reviewed the Accounts Receivable Aging Report
- Reviewed the Violation Report

5.8. Community Information and 2020 Strategic Plan status

GM Olson provided the following report:

- The Governor's moratorium on foreclosure proceedings has expired. We should expect lenders to pursue the non-judicial foreclosure process going forward.
- Due to the increased sightings of bears, particularly during daylight hours, GM Olson contacted NDOW and asked for assistance. NDOW placed two (2) large sandwich board signs within CRHA to warn of the increased bear activity during their hyperphagia (desperate need to eat prior to hibernation) stage.
- Working with the Board and Management of Promontory Pointe HOA regarding the traffic calming and road safety concerns at PPHOA's entrance.
- Provided the Patrol Service report.
- Provided an update of the 2020 Strategic Plan.
- Contacted the City of Reno and Washoe County which have differing pick-up times in their Waste Management agreements. The time for pick-up is being changed from 6:00 a.m. to 7:00 a.m.

6. New Business:

6.1 Approve Revised Architectural Control Standards & Guidelines Handbook:

GM Olson advised that the Board has received a complete copy of the current and proposed revisions. The ACC approved the use/installation (with ACC approval) of storage bins which in the past have been denied due to them being considered structures. The matter was reviewed by Attorney Oliphant and found to be acceptable if approved by the ACC.

Only one (1) bin per lot will be permitted and it cannot exceed the height of the lot's shortest fence height. Storage bins will be included in this revision of the ACS&G's. Exhibits Y and Z are also included.

Motion: Secretary Naccarato moved to approve Revised Architectural Control Standards & Guidelines Handbook with the additional revision that includes the storage bins with only one (1) per lot to be permitted and it cannot exceed the height of the lot's shortest fence height with ACC approval; Treasurer Black seconded. Motion carried unanimously.

6.2 Approve Revised Rules & Regulations, Violation & Fine Policy, and Construction Penalty Schedule:

GM Olson advised that a complete copy of the current and proposed revisions have been provided.

Vice President Attaway asked to have the additional revision that was suggested by a homeowner as they pertain to the hours of construction/maintenance be clarified.

GM Olson advised that currently on Sunday homeowners can do noise generating maintenance from noon to 3:00 pm. Suggestion was to change the time to 9:00 a.m. to noon and the second suggestion is Monday through Saturday with the exception being if Monday lands on a State or Federal holiday. No work could be conducted to assure that neighbors were not disturbed by noise on a State or Federal Holiday.

Secretary Naccarato had mixed feelings regarding the suggested changes. National Holidays allow homeowners to take advantage of the day off to get projects around their homes done.

President Dennis and Treasurer Black both stated that they preferred to leave the times and days as is.

Motion: Secretary Naccarato moved to approve Revised Rules & Regulations, Violation & Fine Policy, and Construction Penalty Schedule as presented with no changes to the hours/days for construction/maintenance; Director Getz seconded. Motion carried unanimously.

6.3 Approve Revised Fence Guidelines:

GM Olson advised a complete copy of the proposed revisions and a clean copy were provided

Motion: Treasurer Black moved to approve Revised Fence Guidelines as presented; Director Chern seconded. Motion carried unanimously.

6.4 Approve new and additional common area signage

GM Olson advised that at the prior meeting a group of homeowners that were concerned about the various activities in the common areas, to which further investigation has determined unequivocally that CRHA cannot restrict public access to the common areas, greenbelts, ponds, etc. We need to rely on signage to encourage visitors to follow the rules. The report, photos and maps were provided by homeowner Lisa Richardson who lead the group of volunteers who located all the common area signage currently installed in the lower portions of CRHA. It appears they are suggesting 12 new signs be installed.

Two (2) of which are “No Trespassing” which we cannot post in the common areas. GM Olson recommended that ten (10) new signs be installed. All signage will be reviewed by Attorney Oliphant prior to being purchased. The signs are expected to cost \$40 to \$50 each depending on the size of the signs.

President Dennis advised that he and GM Olson met with the patrol service company who advised that there was nothing they could do because there were no “No Trespassing” signs in those areas. It was discovered that the greenbelt areas are open to the public along with the trails and we cannot restrict use of those areas. We can post signs to stay out of the ponds, not to chase wildlife and no motorized vehicles. The office staff received numerous calls from homeowners complaining about all the activity. It appears we are stuck with dealing with all the people in the common areas.

Secretary Naccarato made a clarification that perhaps not all areas were not turned over/deeded to the City or County but that all areas are to remain open to the public.

Attorney Oliphant added at the time CRHA was developed the City/County agreed that CRHA would receive the RTC taxes and in exchange CRHA had to keep open (to the public) the parks, trails, and greenbelts. He also advised that CRHA has received an opinion from the Washoe County District Attorney’s (DA) office stating that all properties within CRHA deed to the County must be maintained by CRHA and remain open to the public. We then asked if we can restrict the public from the common areas that remain in CRHA’s name; the DA’s office stated those must remain open to the public as well.

Motion: Treasurer Black moved to approve 10 new additional common area signs upon review and approval by Attorney Oliphant; Secretary Naccarato seconded. Motion carried unanimously.

6.5 Accept common area turnover of Ridge Hollow neighborhood (aka: Whispering Canyon):

GM Olson advised the common areas of Ridge Hollow/Whispering Canyon were inspected and evaluated by Engineer Padovan and L&M Superintendent Lisenby. The common areas are in an unacceptable condition. The gates were inspected by a rep. of SG&C who called out several deficiencies, concerns and trap hazards. Therefore, Ridge Hollow/Whispering Canyon is not ready to be turned over to CRHA. Additionally, they have yet to finalize a Reserve Study with BRG. Their final reserve study version will need to be found to be acceptable by CRHA.

Motion: Secretary Naccarato moved to table this to the November meeting; Director Chern seconded. This item was tabled unanimously

6.6 Accept common area turnover of Whispering Pines neighborhood:

Attorney Oliphant advised the builder, Whispering Pines Vista, LLC continues to offer a Quit Claim Deed for the four (4) parcels while he continues to insist upon a Grant, Bargain, Sales Deed to transfer the property which is consistent with NRS statutes.

Motion: Secretary Naccarato moved to table this to the November meeting; Director Chern seconded. This item was tabled unanimously.

6.7. Approve Landscape (General) and Management (Professional) Services Liability, Crime, Cyber Liability, Commercial Package, Umbrella, and Directors and Officers / Employment Practices Insurance renewals:

GM Olson solicited bids from Alpine Insurance who has been the CRHA insurance broker for a significant amount of time and from the Balsiger Agency. The work sheets for both are included. GM Olson opened and read aloud the sealed bids.

Motion: Secretary Naccarato moved to authorize President Dennis and Treasurer Black to review the bids with GM Olson to make the decision to select the best policies/agent to assure selection is made prior to the expiration of the policies for the Landscape (General) and Management (Professional) Services Liability, Crime, Cyber Liability, Commercial Package, Umbrella, and Directors and Officers / Employment Practices Insurance renewals which will be ratified at the November Board of Director's meeting; Director Ginsburg seconded. Motion carried unanimously.

6.8 Approve 2-year renewal of Backup and Disaster Recovery and Managed Services Agreements with ECC:

GM Olson advised she met with ECC on 09/21. Tim Erlach advised they have been undercharging CRHA on a couple of their services, we now have 4 servers, more data, and more managed devices, etc. As a result, they have given CRHA a 17.6% total increase. GM Olson believes there are sufficient funds in the 2021 "Computer Services" line item to cover the increase. GM Olson requested three (3) quotes for the Nov. Board Meeting Agenda; replace the Door King computer tower, replace the sonic wall in the Village Green Park and replace GM Olson's computer tower. All of which are due or expired.

Motion: Treasurer Black moved to approve the 2-year renewal of Backup and Disaster Recovery and Managed Services Agreements with ECC as presented; Vice President Attaway seconded. Motion carried unanimously.

6.9 Approve Proposed 2021 Meeting Calendar:

GM Olson advised that all the CRHA holidays have been taken into consideration. The 2021 Payroll & Holiday Schedule and 2021 ACC Meeting Schedule were provided for info. only.

Motion: Secretary Naccarato moved to approve the Proposed 2021 Meeting Calendar as presented; Vice President Attaway seconded. Motion carried unanimously.

6.10 Approve Proposed 2021 Community Events Calendar

GM Olson took into consideration CRHA holidays and previous event dates.

Motion: Vice President Attaway moved to approve the Proposed 2021 Community Events Calendar as presented; Treasurer Black seconded. Motion carried unanimously.

6.11 Approve vinyl privacy fence standard in specific neighborhoods:

GM Olson advised that Cottages homeowner Dave Waldron has once again taken on the task to improve the look of the solid panel fences in the Cottages, Caughlin Creek and DeerCreek with a premium vinyl alternative. He is assuring that the fences can be constructed in the same color, design, and configurations with the vinyl material. Samples are available. If approved by the Board, the specifications and approved neighborhoods will be included in the ACS&G revisions.

President Dennis commented that there might be a patchwork affect with one person's fencing being vinyl and the next-door neighbor's being wood. This approval does not require that everyone replace their fence. Anyone needing to replace who chooses the vinyl material will need to submit a request to the ACC for review and subsequent approval prior to installation.

GM Olson shared that she is perfectly ok with this proposal understanding that some people are not okay with vinyl while others are. She added that the Vista Pointe neighborhood does have both vinyl fencing and wood fencing abutting each other and it is not objectionable.

President Dennis added that the Shopping Center was approved and has installed about 300 feet of vinyl fencing.

Vice President Attaway feels that until an entire row of fencing such as the Cottages is installed there will be a visual impact. Also, she is curious how these will wear over time and if the white will turn yellow.

Motion: Secretary Naccarato moved to approve vinyl privacy fence standard in the specific neighborhoods as presented and added to the ACS&G Handbook; Director Getz seconded. Motion carried unanimously.

6.12 Approve Caughlin Ranch Covid-19 Employment Protocols:

GM Olson advised that as a result of SB 4, which we worked to get HOA's included, CRHA was required to put Covid-19 Employment Protocols in place. GM Olson worked diligently with Attorney Drinkwater's office to finalize the protocols. Employee time off and/or paid sick leave, regardless of full-time, part-time, or seasonal status, shall be required under specific conditions and guidelines.

Motion: Treasurer Black moved to approve the Caughlin Ranch Covid-19 Employment Protocols as presented. Director Getz seconded. Motion carried unanimously.

Director Chern left the meeting at 7:15 returning at 7:20 pm.

6.13 Approve additional nightly patrols with ESI Security Services:

GM Olson advised ESI is currently patrolling from 10:00 p.m. to 6:00 a.m. every night, 7-days a week. As soon as the time changes, they will patrol from 9:00 p.m. to 5:00 a.m. every night, 7-days a week until further notice. On Halloween, there will be two (2) cars patrolling from 9:00 p.m. to 5:00 a.m. At this time, GM Olson estimates we will exceed the 2020 budget by approx. \$4,600.

Vice President Attaway inquired if it was more important to have the patrol service here during the day verses at night and how much time is allocated to foot patrols. She asked GM Olson to obtain a report for the foot patrols.

GM Olson advised they patrol for 4-hours one (1) day a week on alternate days. It would be up to the Board to decide the importance of having patrol during the day verses night. This proposal is strictly for night patrols.

Motion: Secretary Naccarato moved to approve additional nightly patrols with ESI Security Services as presented; Director Getz seconded. Director Chern was absent for the vote. Vote carried with a majority vote.

6.14 Approve Preventative Maintenance Agreement for Caughlin Creek and Mountainshyre gates with SG&C:

GM Olson and Bookkeeper Wheeler have a preferred gate technician who is the most knowledgeable and responsive gate technician we have worked with to-date. They are offering to inspect the three (3) gates systems on a quarterly basis for \$900 total. CRHA is currently paying \$975.

Motion: Director Chern moved to approve the Preventative Maintenance Agreement for Caughlin Creek and Mountainshyre gates with SG&C as revised by Attorney Oliphant as presented; Vice President Attaway seconded. Motion carried unanimously.

6.15 Approve 2021 Strategic Plan Update:

GM Olson advised that this is a result of group meetings held on August 4th and August 12th.

Motion: Treasurer Black moved to approve the Approve 2021 Strategic Plan Update as presented; Secretary Naccarato seconded. Motion carried unanimously.

6.16 Approve 2-year renewal of Audit Agreement with CPA McClintock Accountancy Corp.

GM Olson subsequently requested a 2-year Agreement to be consistent with CRHA's other agreements. The 2020 audit work is expected to cost \$9,600 and the tax return \$1,500. The 2021 audit work is expected to cost \$9,800 and the tax return \$1,525. The 2019 audit work cost \$9,375 and the tax return \$1,500.

Vice President Attaway stated that in the past we used a different accounting group and asked if there was any magic to changing every 2 or 3 years from one company to the other and she was trying to remember why CRHA had switched from the prior company to McClintock Accountancy.

GM Olson advised that the prior company was The CFO Group and CRHA switched to McClintock Accountancy as a result of a previous bid process.

Motion: Vice President Attaway moved to approve the 2-year renewal of Audit Agreement with CPA McClintock Accountancy Corp. as presented; Director Ginsburg seconded. Motion carried unanimously.

6.17 Approve Landscape & Snow Removal Services Agreement with Promontory Pointe Sub-association:

GM Olson advised the dates of service are as requested by the Promontory Pointe Board. No change in costs or services which was okay with L&M Superintendent Lisenby.

Motion: Director Ginsburg moved to approve the Landscape & Snow Removal Services Agreement with Promontory Pointe Sub-association as presented; Director Chern seconded. Motion carried unanimously.

6.18 Approve Landscape Services Agreement with Caughlin Creek Sub-association:

GM Olson advised that the service agreement was accepted by the Caughlin Creek Board. No change in costs or services which was okay with L&M Superintendent Lisenby.

Vice President Attaway made recommendation that in the future the rates for services should be increased to meet the increases in wages.

Motion: Treasurer Black moved to approve the Landscape Services Agreement with Caughlin Creek Sub-association as presented; Secretary Naccarato seconded. Motion carried unanimously.

6.19 Approve Management Services Agreement with Caughlin Creek Sub-association:

GM Olson advised the agreement was accepted by the Caughlin Creek Board. No change in costs or services; okay with GM Olson. Caughlin Creek is now managed by Assistant Manager Kim Teepe.

Motion: Vice President Attaway moved to approve Management Services Agreement with Caughlin Creek Sub-association as presented; Director Chern seconded. Motion carried unanimously.

6.20 Approve General Manager Performance Review Procedure:

GM Olson provided the same documents which were included in the September 2019 Board Packet.

Motion: Treasurer Black moved to approve the General Manager Performance Review Procedure and appoint President Dennis, Vice President Attaway and Secretary Naccarato to the General Manager Performance Review committee; Director Chern seconded. Motion carried unanimously.

7. Member Comments:

A homeowner commented on how nice the Living with Fire webinar was and that GM Olson always sends out notification for these things. She found the webinar to be very useful.

A homeowner expressed her opposition to having RTC bus stops added to the Caughlin Ranch area. This would only increase the amount of people who are now coming to CRHA.

8. Announce Future Meeting Dates & Adjourn: At this time, we anticipate the 2020 Annual Members Election and 2021 Budget Ratification Meeting, and subsequent Board of Directors Organizational Meeting will be conducted virtually. We apologize in advance for any inconvenience.

Nov 5th Candidate Forum; Meet the Candidates 5:00 p.m. (Via GoToMeeting if necessary)

Please join the meeting from your computer, tablet, or smartphone:

<https://global.gotomeeting.com/join/738252325>. You can also dial in using your phone:

United States: +1 (408) 650-3123; Access Code: 738-252-325

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Nov 16th Annual Ballot Deadline 11:00 a.m. (if necessary)

Call 2020 Annual Members Election & 2021 Budget Ratification Meeting to Order at 12:00 noon solely to open and tally Secret Ballots; Recess once completed (Via GoToMeeting if necessary)

Please join the meeting from your computer, tablet, or smartphone:

<https://global.gotomeeting.com/join/414779341>. You can also dial in using your phone:

United States: +1 (872) 240-3212; Access Code: 414-779-341

Nov 16th Board Agenda Workshop at 4:00 p.m. (Via GoToMeeting)

Please join the meeting from your computer, tablet or smartphone:

<https://global.gotomeeting.com/join/650559925>. You can also dial in using your phone: United

States: +1 (408) 650-3123; Access Code: 650-559-925

Nov 18th Executive Session at 5:00 p.m.; Board Members Only (Via GoToMeeting)

Nov 18th Re-convene 2020 Annual Members Election and 2021 Budget Ratification Meeting at 6:00 p.m. (Via GoToMeeting)

Please re-join the meeting from your computer, tablet, or smartphone:

<https://global.gotomeeting.com/join/414779341>. You can also dial in using your phone:

United States: +1 (872) 240-3212; Access Code: 414-779-341

Board General Business & Organizational Meeting will immediately follow the 2020 Annual Members Election and 2021 Budget Ratification Meeting (Via GoToMeeting)

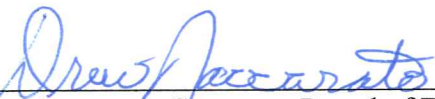
Please join the meeting from your computer, tablet, or smartphone:

<https://global.gotomeeting.com/join/737425501>. You can also dial in using your phone: United

States: +1 (669) 224-3412; Access Code: 737-425-501

Motion: Treasurer Black moved to adjourn the meeting at 7:38 p.m.; President Dennis seconded. Motion carried unanimously.

Subsequently approved at a duly noticed Board of Directors Meeting on November 18, 2020.



Drew Naccarato, Secretary Board of Directors
Caughlin Ranch Homeowners Association