

Annual Meeting of Hidden Lake Home Owners  
October 9, 2014                      **DRAFT**

The meeting was called to order at 7:35 PM.

Eric Gordon of Superior Community Management verified a quorum had been established.

Attendees approved the minutes mailed out September 13, 2013, documenting the 2012 Homeowners' Meeting.

Reports of Officers:

Eric Gordon presented the Treasurer Report for the Board. The board had already determined that 2015 dues would remain at \$2,050 for each lot, a position that Eric supported. Even though Hidden Lake's road work used \$31,000 of our reserves, continued fiscal prudence will hopefully bring our reserves back up, particularly when additional lots begin paying dues.

Chris Sirpless reviewed several projects the Board addressed since the last Annual Meeting. Specifically, the road resurfacing and the new Reserve Study, which supports the amount of annual dues being collected. Discussion began regarding past dues on Lots 21, 29 and 32. The dues on Lot 29 are being reviewed by Superior. Hard liens exist for all lots with significant arrears; Superior will ensure these are paid before clear titles are issued.

Reports of Special Committees:

Keith Coppenger could not attend the meeting but as a reminder, specific issues pertaining to common property landscape maintenance can be directed to him at [kdc.homes@aol.com](mailto:kdc.homes@aol.com) or 503-260-0146.

Nutrias, Beavers and Otters have been observed around the lake. Bill Gaffi will continue to eliminate the Nutrias by means other than traps in order to protect the four river otters. He will also keep an eye on the Beavers and make sure their construction prowess does not threaten our stream or lake. Peter Clark offered his assistance.

Darrell McNeel , who manages all the gate maintenance, computer controls and fobs reported that we should use the following contact information to reach him: Email [Darrell@cepdx.com](mailto:Darrell@cepdx.com); Phone 503-305-7574.

New Business:

Work is required on the lake, so Keith Coppenger and Bill Gaffi are reviewing all options for 2015 and beyond. (Bill's water management profession certainly is a plus for our HOA.) The board will honor a request not to have the lake drained near August 8, 2015, due to an important function being held by members that will highlight the lake.

The road to the dam (small road across from the lake) is dangerous for walking with large pieces of concrete on the road and a large landslide that could wipe out a section of the road. This needs to be cleared and cleaned up. Keith Coppenger will be working with Chris Colt or some other contractor to take care of this.

Eddie Preston advised he will be cutting down the tall tree hit by lightening and now dying up on his hill above the road. (He now has a bid to have the tree removed.)

The name of our neighborhood was discussed once again. All who attended understood the benefits of changing the name from Hidden Lake because of the publicity from Romeo and Juliet. Our lake is named "Bull Frog Lake" on many county maps, and this seemed a desirable name to those attending the meeting. Timing will be important, it will require a vote of all the homeowners, and perhaps the renaming of several road inside the gates. A very interesting video of Bull Frog Lake is available at <http://youtu.be/4KXFIGcdxh4>

(Jefferson Airplane - July 5, 1969). You can also Google "Bull Frog Lake Rock Festival" for more sites.) It was also noted that many in Oregon City still consider us Bull Frog Lake. . . .

**Election of Directors:**

Julie Allred was elected to the board. Chris Sirpless will stay another year. Matt Bailey is stepping down after two years of holding the position of secretary. Thank you for your service to our community, Matt!

The meeting was adjourned at 9:10 PM.

# HIDDEN LAKE ESTATES HOA

Association name: Hidden Lake Estates  
 Association number: 553  
 Total # of units: 27  
 Budget year: 2015  
 Budget type: A

Fiscal year end: 12/31

ACCT. NO.	BUDGET ITEMS	Actuals 8 mo. As of 7/31/14	2014 BUDGET	2015 BUDGET PER YEAR	2015 BUDGET PER MONTH	2015 ANNUAL BUDGET PER HOME
<b>REVENUES</b>						
4001	Assessment Income	\$ 52,059	\$ 58,118	\$ 58,118	\$ 4,843	\$ 2,152.52
4200	Interest Income	192				
4202	Misc (incl prepaid assmts)	250				
<b>TOTAL REVENUE</b>		<b>\$ 52,501</b>	<b>\$ 58,118</b>	<b>\$ 58,118</b>	<b>\$ 4,843</b>	<b>\$ 2,152.52</b>
<b>EXPENSES</b>						
6051	Taxes	0	0		\$ -	\$ -
6061	Insurance	658	600	600	50.00	22.22
6081	Licenses & Fees	125	125	125	10.42	4.63
6090	Contingency	-	-	-	-	-
6095	Facility Rent	-	100	100	8.33	3.70
6290	Pest Control	-	100	100	8.33	3.70
6810	Allocation for Reserves	5,004	4,819	4,819	401.58	178.48
6861	Professional Management	4,456	4,511	4,511	375.92	167.07
6881	Tax Prep	215	215	215	17.92	7.96
6901	Legal Fees	1,188	1,000	1,000	83.33	37.04
6911	Printing, Postage, Spec Service	1,117	1,000	1,000	83.33	37.04
6932	Reserve Study Update	375	400	400	33.33	14.81
6941	Bank Charge	-	-	-	-	-
<b>LANDSCAPE EXPENSE</b>						
6130	Barkdust	-	1,200	1,200	100.00	44.44
6132	Irrigation Repair	-	350	350	29.17	12.96
6161	Water-Irrigation	1,262	2,500	2,500	208.33	92.59
6341	Landscape Contract	21,300	21,000	21,000	1,750.00	777.78
6361	Landscape Supplies/Extras	925	1,000	1,000	83.33	37.04
6371	Backflow Device Inspection	70	80	80	6.67	2.96
<b>PROPERTY MAINTENANCE</b>						
6140	Lake Maintenance	700	10,000	10,000	833.33	370.37
6422	Gate Maintenance	2,288	1,500	1,500	125.00	55.56
6661	Property Maint (common area)	178	2,500	2,500	208.33	92.59
6662	Street Crack Repair	-	-	-	-	-
<b>UTILITY EXPENSE</b>						
6121	Electric	292	350	350	29.17	12.96
6410	Telephone - Gate	620	500	500	41.67	18.52
<b>TOTAL EXPENSES</b>		<b>\$ 40,773</b>	<b>\$ 53,850</b>	<b>\$ 53,850</b>	<b>\$ 4,487.50</b>	<b>1,994.44</b>

2015 Assessment \$2050  
 2014 Assessment \$2050

Retained Earnings for difference.



P.O. Box 4585  
Tualatin, OR 97062

[www.superiorcommunity.com](http://www.superiorcommunity.com)  
[info@superiorcommunity.com](mailto:info@superiorcommunity.com)

T: (503) 684-1832  
F: (503) 684-1834

December 1, 2014

Dear Hidden Lake Estates Homeowner:

On the reverse of this letter is a copy of the approved 2015 annual budget. Your assessments have stayed the same. Your Homeowners Association Board of Directors has worked hard to keep costs as low as possible while still providing enough funds to pay the rising costs of association expenses.

Your bill is enclosed. The bill for assessments is due January 1st, allowing 30 days grace mailing time for your payment to be *received* before being assessed a late fee. Enclosed are Payment Options for the payment method that best works for you. Payments made by personal check require a coupon. Refer to the Payment Options for the address for mailing your payments (not our local address), as well as instructions for making a payment with bill pay or to pay online.

Also enclosed is a copy of the October 9, 2014 meeting minutes.

If your address or contact number has changed it is your responsibility to contact us and let us know so we can update our records. Our address for correspondence (not payments) is: PO Box 4585, Tualatin, OR 97062, or email us at [info@superiorcommunity.com](mailto:info@superiorcommunity.com).

If you have questions concerning the new budget please call or email our office to discuss with your community manager.

Sincerely,

Superior Community Management  
Agents for Hidden Lake Estates Homeowners Association

5 Enclosures:

1. 2015 Budget (on reverse)
2. 2015 Assessment Billing Statement
3. Payment Envelope
4. Payment Options
5. October 9, 2014 meeting minutes

*In Community Management, We're Superior*

**2014 Update**  
**Hidden Lake Estates Homeowner Association**

December, 2013

We, as your board of Directors determined at the 2013 annual meeting that the 2014 dues would remain the same, which is confirmed on the enclosed invoice. (We moved \$7,573 of retained earnings to our reserves to maintain dues at \$2,050 a year.)

A 2014 Reserve Study is being finalized, and we were able to negotiate a fee for under \$400. This study has pointed out that 55% of reserves are being collected for a long term road overlay (\$150,000+) that will likely not occur for another 20 years or so. The other large expenditure is, of course, the lake. Both Keith Coppenger and Bill Gaffi are reviewing options to keep both in good shape. The board has also been working on a number of action items for 2014 described below:

- Keith's study of the roads recommends fixing several problem areas along the roads which have been added to the budget: \$1,500 for road crack repair and \$2,400 for removal and replacement of asphalt.
- MDL Maintenance is being awarded the landscape maintenance contract for 2014.
- \$1,200 has been budgeted to purchase and install bark dust.
- Plants in the common areas will be upgraded.
- Roadside overgrowth going up toward Hidden Lake Drive will be managed.
- A study has begun on the option of installing an aeration system in the lake in 2014. This is estimated at \$10,000 to \$15,000. We will use our lake maintenance budget and take any excess out of reserves.

The overall plan for the road is to fix visible issues as noted above and further study when resurfacing will actually be required and with one or two coatings. Resurfacing will take place no earlier than 2015 at an estimated cost of between \$20,000 and \$30,000. Obviously, timing is important as this is a very large figure, and recommendations vary, so Keith and Bill are doing additional research on the overall condition of our road to better determine in what year our roads should be resurfaced.

We are still working with Clackamas County and attorneys on the status of Romeo and Juliette along with the status of lot 21 on both sides of the front gate. There are considerable dues owed the HOA at this time for these properties.

- Keith Coppenger is working tirelessly on the lake, road and landscaping. If you have any questions or issues regarding these items, contact him at 503.260.0146 or [kdc.homes@aol.com](mailto:kdc.homes@aol.com).
- Bill Gaffi, Treasurer, is working with our attorneys along with taking on special lake and road maintenance and occasional field mowing. He can be reached at 503.681.5108 or [GaffiB@CleanWaterServices.org](mailto:GaffiB@CleanWaterServices.org).
- Matt Bailey, Secretary, can be reached at 503.888.2209 and [mxbailey@yahoo.com](mailto:mxbailey@yahoo.com).
- Darrel McNeel is our awesome gatekeeper and can be reached at 503.631.8525 or [Darrell@cepdex.com](mailto:Darrell@cepdex.com).
- Chris Sirpless, President, can be reached at 503.631.7827 or [sirpless@aol.com](mailto:sirpless@aol.com).

Best Regards,  
Your Hidden Lake HOA Board



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Tualatin, OR 97062

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[info@superiorcommunity.com](mailto:info@superiorcommunity.com)

T: (503) 684-1832  
F: (503) 684-1834

December 12, 2013

Dear Homeowner:

On the reverse of this letter is a copy of the approved 2014 annual budget. **Your assessments have decreased slightly.** Your Homeowners Association Board of Directors has worked hard to keep costs as low as possible while still providing enough funds to pay the rising costs of association expenses.

Please refer to the enclosed Payment Options for the payment method that best works for you. Payments are mailed to the bank lockbox at the Arizona address (address given on the Payment Options Form). Payments made by personal check require a coupon. The coupon is the lower portion of your invoice and should be torn at the perforation and mailed with your check.

If you have correspondence you want to send to Superior Community Management, other than your payment (as that should go to the bank in Arizona), please send direct to our mailing address. **Please note we strictly use our post office box for receiving mail and not our location address in Durham/Portland.**

PO Box 4585  
Tualatin, OR 97062

If your bill pay was set up previously you will want to go into your Payee information and update the address and your account number (see your enclosed invoice) as both changed a couple of years ago. Our previous address was in Sherwood and that mail is no longer being forwarded to us.

We need current contact information for each homeowner to include mailing and email addresses and phone numbers, so if your information has changed please call or email us with your updates.

If you have questions concerning the new budget or your account, please call our office.

Sincerely,

Superior Community Management  
Agents for Hidden Lake Estates Homeowners Association

6 Enclosures:

1. Invoice for 2014 Assessment
2. 2014 Budget (on reverse)
3. Payment Options Form
4. Homeowner Tenant Contact Form
5. Newsletter
6. Payment Envelope

*In Community Management, We're Superior*



# HIDDEN LAKE ESTATES HOA

Association name: Hidden Lake Estates  
 Association number: 553  
 Total # of units: 27  
 Budget year: 2014  
 Budget type: A

Fiscal year end: 12/31

ACCT. NO.	BUDGET ITEMS	Actuals 8 mo. As of 7/31/13	2013 BUDGET	2014 BUDGET PER YEAR	2014 BUDGET PER MONTH	2014 ANNUAL BUDGET PER HOME
<b>REVENUES</b>						
4001	Assessment Income	\$ 55,845	\$ 55,593	\$ 58,118	\$ 4,843	\$ 2,152.52
4229	Oregon Tax Refund	\$ 150				
4200	Interest Income	168				
4202	Misc (incl prepaid assmts)	(1,737)				
<b>TOTAL REVENUE</b>		<b>\$ 54,426</b>	<b>\$ 55,593</b>	<b>\$ 58,118</b>	<b>\$ 4,843</b>	<b>\$ 2,152.52</b>
<b>EXPENSES</b>						
6051	Taxes	0	600	0	\$ -	\$ -
6061	Insurance	420	600	600	50.00	22.22
6081	Licenses & Fees	125	200	125	10.42	4.63
6090	Contingency	-	-	-	-	-
6095	Facility Rent	-	100	100	8.33	3.70
6290	Pest Control	-	100	100	8.33	3.70
6810	Allocation for Reserves	4,538	9,800	4,819	401.58	178.48
6861	Professional Management	4,380	4,380	4,511	375.92	167.07
6881	Tax Prep	215	225	215	17.92	7.96
6901	Legal Fees	2,530	1,000	1,000	83.33	37.04
6911	Printing, Postage, Spec Service	372	1,500	1,000	83.33	37.04
6932	Reserve Study Update	-	700	400	33.33	14.81
6941	Bank Charge	-	-	-	-	-
<b>LANDSCAPE EXPENSE</b>						
6130	Barkdust	-	-	1,200	100.00	44.44
6132	Irrigation Repair	-	-	350	29.17	12.96
6161	Water-Irrigation	1,147	2,500	2,500	208.33	92.59
6341	Landscape Contract	21,000	20,808	21,000	1,750.00	777.78
6361	Landscape Supplies/Extras	724	1,000	1,000	83.33	37.04
6371	Backflow Device Inspection	-	80	80	6.67	2.96
<b>PROPERTY MAINTENANCE</b>						
6140	Lake Maintenance	4,400	10,000	10,000	833.33	370.37
6422	Gate Maintenance	498	1,500	1,500	125.00	55.56
6661	Property Maint (common area)	1,485	2,497	2,500	208.33	92.59
6662	Street Crack Repair	-	-		#VALUE!	#VALUE!
<b>UTILITY EXPENSE</b>						
6121	Electric	291	350	350	29.17	12.96
6410	Telephone - Gate	400	650	500	41.67	18.52
<b>TOTAL EXPENSES</b>		<b>\$ 42,525</b>	<b>\$ 58,590</b>	<b>\$ 53,850</b>	<b>#VALUE!</b>	<b>#VALUE!</b>

2014 Assessment \$2050  
 2013 Assessment \$2059

Retained Earnings for difference.

## Hidden Lake Estates Homeowners Association Payment Options

There are several options available to you for making your annual assessment payments which are due January 1st.

1. **Personal Check.** Make checks payable to ***Hidden Lake Estates HOA***. Personal checks must be accompanied by the payment coupon on the bottom of your invoice.
2. **Bill Pay.** These payments are also made payable to ***Hidden Lake Estates HOA***. Note that bill pay from your bank means that your bank will actually cut a physical check that will be mailed to the bank lockbox in Arizona (address below). It is not an electronic process. These checks often take a full week to process (even after they deduct the money from your account) so please ensure you allow enough processing time for your bank as well as USPS mail delivery time. The association bank will process your payments the same business day they receive them unless you have not filled out the correct information on your check. Please follow these guidelines carefully so your payments will not be delayed in processing. They **MUST include your account number** (see your invoice or call us for your account number) as well as the **name of the association and the property address**. Mail to:

***Hidden Lake Estates HOA***  
c/o Superior Community Management  
PO Box 63785  
Phoenix AZ 85082-3785

3. **e-Check or Credit Card.** Pay using the association bank's secure website – <https://cabpayments.mutualofmahabank.com>. Payments can post to your account as early as the next business day provided the information was entered correctly. There are delays and potentially additional fees if not done correctly. There is a \$10 fee to pay using credit card, but no charge if you use the e-check option. There are a few questions asked:

Management Code is **5511**  
Association Code is **553**  
Account Number – find on your invoice or call us at (503) 684-1832

4. **Pay in Person.** Our physical address is 17300 SW Upper Boones Ferry Rd, #110, Durham. SCM can receive your payment during normal business hours:  
Monday - Thursday 9 a.m. - 5 p.m., Fridays 9 a.m. - 2 p.m.

Please note we do not have a credit card or debit machine, and we are not set up to make change.



ASSOCIATION NAME: **Hidden Lake Estates**

**DEADLINE TO RETURN: 01/25/13**

**HOMEOWNER AND TENANT CONTACT INFORMATION AND DECLARATION**

**HOMEOWNER INFORMATION:**

PRINT ALL INFORMATION EXCEPT SIGNATURE

Owner Name(s): \_\_\_\_\_ Home Phone: \_\_\_\_\_

Work Phone Number(s): \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Property Address: \_\_\_\_\_ City: \_\_\_\_\_ State: Oregon Zip: \_\_\_\_\_

Mailing Address (if different from unit, **ALL NOTICES WILL BE SENT TO THIS ADDRESS**):

\_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Email Address: \_\_\_\_\_ Preferred Fax: \_\_\_\_\_

Emergency Contact Person: \_\_\_\_\_ Emergency Contact's Phone: \_\_\_\_\_

*YOUR EMERGENCY CONTACT PERSON IS SOMEONE WHO HAS A KEY TO YOUR PROPERTY OR WHO CAN GAIN ACCESS TO IT IN AN EMERGENCY*

**TENANT INFORMATION (Renters)**

Please provide the following for all adult persons who are tenants at the property address above:

Names of Tenants	Home Phone Number	Work Phone Number	Cell Phone Number	Emergency Contact Name & Phone Number

**I hereby declare that the above statement is true to the best of my knowledge and belief.**

SIGNATURE (required): \_\_\_\_\_ Date: \_\_\_\_\_

PRINT NAME: \_\_\_\_\_

**Complete and return to:**

**Superior Community Management  
PO Box 4585  
Tualatin, OR 97062  
Fax: 503-684-1834  
E-mail: [info@superiorcommunity.com](mailto:info@superiorcommunity.com)**

**FOR PROPERTY MANAGEMENT COMPANY USE ONLY**

Agent's Name: \_\_\_\_\_ Office Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

**THIS INFORMATION IS FOR OFFICIAL BUSINESS OF THE ASSOCIATION AND ITS USE FOR ANY OTHER PURPOSE IS EXPRESSLY PROHIBITED.**

ASSOCIATION NAME: Hidden Lake Estates Homeowners Association      Deadline to Return: 1-15-14

**HOMEOWNER AND TENANT CONTACT INFORMATION AND DECLARATION**

PLEASE PRINT ALL INFORMATION EXCEPT SIGNATURE

**HOMEOWNER INFORMATION:**

Owner Name(s): \_\_\_\_\_ Home Phone: \_\_\_\_\_

Work Phone Number(s): \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Property Address: \_\_\_\_\_ City: \_\_\_\_\_ State: Oregon Zip: \_\_\_\_\_

Mailing Address (if different from unit, **ALL NOTICES WILL BE SENT TO THIS ADDRESS**):

\_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Email Address: \_\_\_\_\_ Preferred Fax: \_\_\_\_\_

Emergency Contact Person: \_\_\_\_\_ Emergency Contact's Phone: \_\_\_\_\_

*YOUR EMERGENCY CONTACT PERSON IS SOMEONE WHO HAS A KEY TO YOUR PROPERTY OR WHO CAN GAIN ACCESS TO IT IN AN EMERGENCY*

Is your home a rental? Yes \_\_\_\_\_ (If yes, please fill out information below)      No \_\_\_\_\_

**TENANT INFORMATION (Renters or persons residing at property)**

Please provide the following for all adult persons who are tenants at the property address above:

Names of Tenants/Renters	Home Phone Number	Work Phone Number	Cell Phone Number	Emergency Contact Name & Phone Number

Does your rental utilize a Property Management Company? Yes \_\_\_\_\_ (If yes, please provide contact information below)      No \_\_\_\_\_

Property Management Company Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**I hereby declare that the above statement is true to the best of my knowledge and belief.**

SIGNATURE (*required*): \_\_\_\_\_ Date: \_\_\_\_\_

PRINT NAME: \_\_\_\_\_

Complete and return to:

Superior Community Management  
PO Box 4585  
Tualatin, OR 97062  
Fax: 503-684-1834  
E-mail: [info@superiorcommunity.com](mailto:info@superiorcommunity.com)

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