BOARD OF DIRECTORS

Meeting Agenda & Minutes

Gun Creek Homeowners Association

Meeting date	August 05, 2026
Time	02:00 PM
Location	Community
Meeting type	Regular / Special Board Meeting
Document status	Working agenda completed as minutes during the meeting

Complete the blank fields during the meeting. After the Board approves these minutes, record the approval date and obtain signatures on the final page.

1. Call to Order

Meeting called to order at: 02:00PM

Presiding officer: thiago SECZEPANIK

Minutes recorded by: thiago E SECZPANIK

2. Attendance and Quorum

Authority. Under Bylaws Article V, Section 5.10, a majority of the entire Board constitutes a quorum, and a majority vote of the quorum is generally sufficient to pass a measure.

Director / Officer	Present	Absent	Office / Notes
thiago SECZEPANIK	Yes / No	Yes / No	
Robert CAVE	Yes / No	Yes / No	
PAUL BLISS	Yes / No	Yes / No	

Quorum present: Yes / No Determined by: Thiago E Szczepanik

3. New Business

3.1 Late-Charge Policy — Effective September 1, 2026

Governing authority. Declaration Article V, Section 5.08 provides that an assessment unpaid more than ten (10) days after its due date may be charged a late fee in an amount the Board deems reasonable, not exceeding ten percent (10%) of the overdue assessment or installment, provided the fee is applied equitably and uniformly.

Policy presented for approval. Beginning September 1, 2026, each delinquent account will be reviewed by assessment year. A one-time late charge equal to 10% of the unpaid assessment principal for each applicable year or installment will be posted when that amount remains unpaid more than ten days after its due date. The calculation will exclude interest, collection expenses, attorneys' fees, and prior late charges. The policy will be administered uniformly for all similarly situated owners.

Discussion notes

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PROPOSED MOTION

Approve the Late-Charge Policy stated above, effective September 1, 2026, and authorize the Treasurer or designee to verify account ledgers, post the approved charges, and provide written account notices consistent with Declaration Section 5.08.

Moved by: Thiago Seconded by: Bob

Vote — For: 2 Against: ____ Abstain: 6 Motion: Passed / Failed / Tabled

3.2 Selection of 2027–2030 Grounds and Snow Contractor

The Board reviewed the landscaping, mowing, brush-hogging, bed-maintenance, and snow-removal proposals attached to these minutes. The comparison below is for decision support; the original proposals control if any discrepancy exists.

Company	2027/28	2028/29	2029/30	Three-year total
Moonlight	$23,570.00	$24,041.40	$24,522.23	**$72,133.63**
Villani	$24,221.34	$24,988.85	$25,723.61	**$74,933.80**
Aaron's — estimated*	$31,666.67	$31,666.67	$31,666.66	**$95,000.00**
Beaver	$48,720.00	$50,351.27	$51,982.50	**$151,053.77**

* Aaron's proposal states a three-year total of $95,000 but does not provide reliable annual totals. The annual figures above are estimates produced by dividing the total equally across three years. The Association attempted to obtain clarification but did not receive a response. Any selection of Aaron's must be conditioned on written confirmation that $95,000 is the complete three-year price, including sales tax, with no additional 5% escalation.

Comparison notes: Villani's total combines four separate proposals. Moonlight excludes salting. Amounts include sales tax only where the supplier's proposal included or identified it. All proposals are attached and incorporated into the Board's review record.

Board analysis and reasons for selection

PROPOSED MOTION

After reviewing scope, pricing, responsiveness, service terms, and the attached proposals, select the contractor written below for the 2027–2030 service period, subject to final written scope, maps, proof of insurance, payment schedule, cancellation terms, and execution of a service agreement acceptable to the Board.

Selected contractor: Moon light

Approved contract amount / ceiling: $ 90.000

Moved by: thiago Seconded by: Bob

Vote — For: 2 Against: ____ Abstain: 1 Motion: Passed / Failed / Tabled

3.3 Interest on Delinquent Assessments — Effective January 1, 2027

Governing authority. Declaration Article V, Section 5.08 provides that an assessment unpaid more than thirty (30) days bears interest from its due date at twelve percent (12%) per annum or at another rate fixed by the Board, provided the rate does not exceed the maximum rate permitted by law.

Policy presented for approval. Effective January 1, 2027, the Association will charge simple interest at 11% per annum—one percentage point below the 12% rate stated in Section 5.08—on unpaid assessment principal that remains unpaid more than thirty days after its due date. For balances already delinquent on January 1, 2027, interest under this policy will begin accruing on January 1, 2027. For assessments becoming more than thirty days delinquent after that date, interest will be calculated from the original due date as provided in Section 5.08.

Payment application. Consistent with Section 5.08, payments on delinquent accounts will be applied in this order: attorneys' fees, other collection costs, late charges, interest, and then the oldest delinquent assessment principal.

Discussion notes

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PROPOSED MOTION

Approve the 11% per annum Delinquent Assessment Interest Policy stated above, effective January 1, 2027, and authorize the Treasurer or designee to calculate interest, maintain an account-by-account audit trail, update the payment system, and provide written notice to affected owners.

Moved by: thiago Seconded by: Bob

Vote — For: 2 Against: ____ Abstain: 1 Motion: Passed / Failed / Tabled

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