

SADDLE CREEK

3363 University Drive East, Suite 215
Bryan, TX 77802
979-764-2500

BOARD of DIRECTOR'S MEETING AGENDA

April 18, 2023 @ 6PM

1. **Call to Order – President**
2. **Roll Call/Establishment of Quorum (3/5)**
3. **Review / Approve Previous Meeting Minutes**
4. **Financial Report - Treasurer**
 - 2023 1st Quarter Financial Report
5. **Management Report – Beal Properties**
6. **Team Reports**
 - Improvement Team
 - Architectural Control Team
 - Events Team
 - Pool/Pavilion Team
 - Outreach Team
7. **Unfinished Business**
 - Update on projects covered under the Special Assessment.
8. **New Business**
 - Discussion and vote on Charter to form the Declaration Review and Amendment Proposal Committee.
9. **Adjourn**

Immediately following the Board Meeting:

Homeowners Forum – A chance to exchange views, bring issues to light and/or provide feedback. An informal discussion amongst neighbors. One or more Board members will be present, and the discussion will be moderated by a Board member.

*Under Chapter 209 of the Texas Property Code, all meetings of a Subdivision Association's Board of Directors must be open to Lot Owners, subject to the right of the Board of Directors to adjourn the Board Meeting and reconvene in closed Executive Session to consider actions requiring confidential matters, contract negotiations, litigation, delinquencies, enforcement, etc.

Please note that the Board Meetings are meetings of the Board of Directors, not the members of the Homeowner's Association. While Homeowners are generally allowed to attend Board Meetings (Except while in Executive Session), they are not entitled to participate in the Board Meeting and will only be allowed to do so if recognized by the presiding officer during the course of the meeting. This does not apply to those who are appealing a violation under Chapter 209 of Texas Property Code. Those who request a hearing under Chapter 209 within the time frame allowed, will be automatically granted time during the meeting.

SADDLE CREEK

903 S. Texas Ave College Station TX 77845 979-764-2500

^{Board}
MEETING of the ~~MEMBERS~~ MINUTES
Jan 17, 2023 @ 6PM

1. **Call to Order – President**
2. **Roll Call/Establishment of Quorum (2/3):** Quorum of the Board was established with four of the five Board members present. John Pappas was not present.
3. **Review / Approve Previous Meeting Minutes:** The Board has approved the December minutes. A reminder the minutes are posted on Beal Properties webpage and the community Saddle Creek webpage for viewing.
4. **Election of Directors:** Chuck Gilman announced new officer roles. Roles were also shared on Facebook. Chuck is serving as president, John is VP, Dwayne is secretary, Ed is officer/at large, Melissa as treasurer.
5. **Financial Report – Treasurer:** HOA continues to do well from a financial responsibility perspective. We ended the fiscal year better than expected, with a surplus, which is great. Those funds will be put towards capital projects this calendar year.
6. **Management Reports – Beal Properties:**

Homeowner Status – We have 227 lots in Saddle Creek. All 227 are owner-occupied or under construction. We no longer have any lots owned by builders or the developer. Delinquencies to date is \$36,911 all which are from outstanding HOA dues. HOA due will be considered late after Jan 31st. Approximately 2/3 of dues have been paid ahead of the deadline. We have 3 current active violations, all three are trailers in the driveway. Beal to continue to work with electrician to get lights operational at pavilion.

7. **Team Reports**

Improvement Team –No updated from Improvement Team. We are still in need of volunteers.

Architectural Control Committee – Will Dierksen gave the update for the ACC. The ACC will be seeking a volunteer. No new requests since the December report. One new construction request has been approved, 2 projects pending. Continuing to do follow up on existing requests. Most requests have been outbuilding, pools, driveways, landscaping.

Events Team – No current updates from the Events Team. Still looking for volunteers. We would like to have more events for the community.

Pool/Pavilion Team – No current updates. Pool/Pavilion Team is also in need of volunteer.

Outreach Team – Ed Young has been keeping the BOD updated regarding the concerns and discussions regarding roadwork for IG&N.

8. Unfinished Business

CCRs Revision Process – The BOD will be revising the Saddle Creek CCR's. This may include revising into a single document rather than having CCR's by phase as they are currently. It would include removing language that is factually incorrect, adding or removing language, and updating the covenants to best serve homeowners.

9. New Business

The BOD voted to establish a new savings account at Prosperity Bank for future capital improvements. The vote was motioned by Melissa Berquist, seconded by Ed Young, and passed by unanimous vote. President Charles Gilman will be added on all Association bank accounts as a signature, and Past President Brenda Hiler will be removed as a signature on all Association bank accounts.

The BOD voted to notify Beal Properties of our intent to renew the contract for another year provided no terms would change and the cost would not increase. Lara Lewis confirmed both, and the vote passed with all four present voting yes

The BOD discussed capital improvement projects, of which five are proposed for this calendar year with an estimated cost of approximately \$70k. The bulk of costs are associated with replacing the fencing and improving the drainage/landscaping around the pool/pavilion (estimate is \$53k). We discussed options for funding such a large project and voted to hold a special meeting of the members for the purpose of voting on a special assessment not to exceed \$250/lot to be used for the purpose of executing capital improvements. These funds will be used for the fence/landscaping/drainage project, and the remaining projects will be funded from cost savings rolled over from 2022 (\$8k) and anticipated excess income generated expressly for this purpose via the dues increase (\$13k). The vote to hold the meeting passed 4-0.

10. **Adjourn** – Chuck motioned to adjourn; Dwayne seconded. Chuck declared meeting adjourned.

Charles E. Gilmore
Charles Gilmore GILMORE

2/28/2023
Date

Dwayne Cordray
Dwayne Cordray

02/28/2023
Date

Melissa Berquist
Melissa Berquist

28 FEBRUARY 2023
Date

John Pappas
John Pappas

2/28/23
Date

Eddie Young
Eddie Young

28 FEB 2023
Date

Cash Flow

Beal Properties

Properties: Saddle Creek Homeowner's Association - 3363 University Drive East Suite 215 Bryan, TX 77802

Date Range: 01/01/2023 to 03/31/2023 (Last Quarter)

Accounting Basis: Cash

Additional Cash GL Accounts: None

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Operating Income & Expense				
Income				
Homeowners Association Dues	83,455.92	76.94	83,455.92	76.94
Transfer Fee	50.00	0.05	50.00	0.05
Special Assessment	24,954.01	23.01	24,954.01	23.01
SC HOA INCOME				
SC Interest Income	4.00	0.00	4.00	0.00
Total SC HOA INCOME	4.00	0.00	4.00	0.00
Total Operating Income	108,463.93	100.00	108,463.93	100.00
Expense				
SC HOA Expenses				
SC Management Fees	1,650.00	1.52	1,650.00	1.52
SC Grounds Maintenance				
SC Landscape & Turf Maintenance	974.26	0.90	974.26	0.90
Total SC Grounds Maintenance	974.26	0.90	974.26	0.90
SC Pool Anex Expense				
SC Building Repair & Maintenance	959.15	0.88	959.15	0.88
SC Janitorial Expense	180.00	0.17	180.00	0.17
SC Pool Cleaning Expense	281.45	0.26	281.45	0.26
Total SC Pool Anex Expense	1,420.60	1.31	1,420.60	1.31
SC Flags, Decorations & Signs	21.50	0.02	21.50	0.02
SC Insurance Expense				
SC General Liability Insurance	25.00	0.02	25.00	0.02
Total SC Insurance Expense	25.00	0.02	25.00	0.02
SC Utilities Expense				
SC Electric Expense	2,719.27	2.51	2,719.27	2.51
SC Water/Irrigation Expense	583.56	0.54	583.56	0.54
SC Trash Expense	106.89	0.10	106.89	0.10
Total SC Utilities Expense	3,409.72	3.14	3,409.72	3.14
SC Community Events Expense				
SC Other Event Expense	312.84	0.29	312.84	0.29
Total SC Community Events Expense	312.84	0.29	312.84	0.29
SC Bank Fee Expense	84.80	0.08	84.80	0.08
SC Transfer to Reserve Expense	7,500.00	6.91	7,500.00	6.91
SC Website Design & Maintenance Expense	459.26	0.42	459.26	0.42

Cash Flow

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Total SC HOA Expenses	15,857.98	14.62	15,857.98	14.62
Total Operating Expense	15,857.98	14.62	15,857.98	14.62
NOI - Net Operating Income	92,605.95	85.38	92,605.95	85.38
Total Income	108,463.93	100.00	108,463.93	100.00
Total Expense	15,857.98	14.62	15,857.98	14.62
Net Income	92,605.95	85.38	92,605.95	85.38
Other Items				
Prepayments	-29,454.00		-29,454.00	
Net Other Items	-29,454.00		-29,454.00	
Cash Flow	63,151.95		63,151.95	
Beginning Cash	29,424.69		29,424.69	
Beginning Cash + Cash Flow	92,576.64		92,576.64	
Actual Ending Cash	92,601.54		92,601.54	

Expense Distribution

Properties: Saddle Creek Homeowner's Association - 3363 University Drive East Suite 215 Bryan, TX 77802

Payees: All

Bill Date Range: 01/01/2023 to 03/31/2023 (Last Quarter)

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description	
4606 - Certified Letter Charge												
	01/31/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	7.53	0.00	2208	02/13/2023	Certified Letter Charge for 01/2023	
	02/08/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	6.96	0.00	2208	02/13/2023	Certified Letter Charge for 02/2023	
							14.49	0.00				
8310 - SC Management Fees												
	01/09/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	550.00	0.00	2200	01/16/2023	Management Fee for 01/2023	
	02/01/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	550.00	0.00	2208	02/13/2023	Management Fee for 02/2023	
	03/02/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	550.00	0.00	2217	03/16/2023	Management Fee for 03/2023	
							1,650.00	0.00				
8332 - SC Landscape & Turf Maintenance												
2067	01/03/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Green Guys Landscaping, LLC	2200	270.63	0.00	2203	01/16/2023	Landscaping Expense	
5805	02/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	TGC Landscapes LLC	2200	108.25	0.00	2215	02/13/2023	Monthly Bed Maintenance - December	
2087	02/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Green Guys Landscaping, LLC	2200	270.63	0.00	2210	02/13/2023	Landscaping Maintenance	
5932	02/10/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	TGC Landscapes LLC	2200	108.25	0.00	2215	02/13/2023	Monthly Bed Maintenance - January	

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
8341 - SC Building Repair & Maintenance											
427302644	02/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Griffin Locksmith & Hardware	2200	9.74	0.00	2211	02/13/2023	Key Copies
30185	02/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	McCafferty Electric CO. INC.	2200	763.93	0.00	2212	02/13/2023	Electrical Repair Pavilion
							773.67	0.00			
8344 - SC Pool Cleaning Expense											
1680	01/02/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Clear Water Pool Company	2200	281.45	0.00	2202	01/16/2023	Pool Cleaning
8350 - SC Flags, Decorations & Signs											
SPS-45905	03/07/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	SmartSign	2200	21.50	0.00	2216	03/07/2023	Hazardous Pool chemical sign
8362 - SC General Liability Insurance											
2004815756	02/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Philadelphia Insurance Companies	2200	25.00	0.00	2213	02/13/2023	Insurance Policy
8391 - SC Electric Expense											
	01/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	669.63	0.00	ACH	01/27/2023	5285 High Meadow Trl
	01/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	238.72	0.00	ACH	01/27/2023	17000 Saddle Creek Ridge
2431800	02/02/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	684.19	0.00	ACH	02/02/2023	5285 High Meadow TRL
2431799	02/02/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	238.52	0.00	ACH	02/02/2023	17000 Saddle

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
2431799	2023	Homeowner's Association		Drive East Suite 215 Bryan, TX 77802	Utilities	2200	238.52	0.00	ACH	03/02/2023	17000 Saddle Creek Ridge
2431800	03/02/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	649.69	0.00	ACH	03/02/2023	5285 High Meadow TRL
8392 - SC Water/Irrigation Expense											
	01/27/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	135.45	0.00	ACH	01/27/2023	5323 High Meadow TR
103-2810-02	01/27/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	93.29	0.00	ACH	01/27/2023	Saddle Creek DR
103-8138-00	03/01/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	112.12	0.00	ACH	03/01/2023	February Bill
103-2810-02	03/01/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	140.30	0.00	ACH	03/01/2023	5323 High Meadow TR
103-8138-00	03/31/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	29.15	0.00	ACH	03/31/2023	Saddle Creek Dr
103-8138-00	03/31/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	73.25	0.00	ACH	03/31/2023	5325 High Meadow TR
8393 - SC Trash Expense											
71658	01/18/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Brannon Industrial Group	2200	35.63	0.00	ACH	01/18/2023	Trash Service

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
87688	02/01/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Brannon Industrial Group	2200	35.63	0.00	ACH	02/01/2023	5285 High Meadow Trl
100317	03/01/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Brannon Industrial Group	2200	35.63	0.00	ACH	03/01/2023	5285 High Meadow TRL
8412 - SC Other Event Expense											
1690	02/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Clear Water Pool Company	2200	312.84	0.00	2209	02/13/2023	Pool Cleaning & Chemicals January
8440 - SC Transfer to Reserve Expense											
Transfer to Reserves	02/28/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Saddle Creek HOA	2200	7,500.00	0.00	Telephone / wire transfer	02/28/2023	Transferred operating funds to reserve account via telephone
8445 - SC Website Design & Maintenance Expense											
115	02/06/2023	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Ryan Phillips	2200	459.26	0.00	2214	02/13/2023	Website Expense
Total							15,205.69	0.00			



3363 University Drive East, Suite 215
Bryan, TX 77802
(979)764-2500 www.bealbcs.com

April 18, 2023

Saddle Creek Management Report

Delinquency Report: As of today, there is a total of \$5,575.89 outstanding. All are 2023 Assessments which are now considered past due and are accruing interest. The Special Assessment payments of \$250.00 per lot are due on May 31, 2023.

Violation Report: Violations drive was postponed this week but will take place tomorrow.

Homeowner Delinquency (As Of)

Properties: Saddle Creek Homeowner's Association - 3363 University Drive East Suite 215 Bryan, TX 77802

As of: 04/18/2023

Delinquency Note Range: All Time

Homeowner Status: Current and Notice

Amount Owed In Account: All

Balance: Greater than 300.00

Unit	Name	Homeowner Status	Tags	Phone Numbers	Amount Receivable	0-30	30+
Saddle Creek Homeowner's Association - 3363 University Drive East Suite 215 Bryan, TX 77802							
5084	Dawson, George & Autumn Oaks	Current		Mobile: (713) 320-3795, Mobile: (713) 417-5219	662.00	4.00	658.00
5145	Freeman, Shawn Oaks	Current			662.00	4.00	658.00
5176	Demshar, Jason High Meadow Trail	Current			662.00	4.00	658.00
5213	Posvar, Brandon High Meadow Trail	Current			662.00	4.00	658.00
5366	Vakey, David Canvasback Cove	Current			662.00	4.00	658.00
5367	Kavanaugh, Minda Canvasback Cove	Current		Mobile: (979) 777-1560	662.00	4.00	658.00
5398	Green, Amanda Prairie Dawn Trail	Current		Phone: (979) 575-7254	666.57	4.00	662.57
5399	West, Billy Prairie Dawn Trail	Current		Mobile: (979) 204-9440	662.00	4.00	658.00
5476	Solomon, Michael Canvasback Cove	Current			662.00	4.00	658.00
17458	Walker, Thomas Creek Crossing Ct	Current		Phone: (828) 699-5853	662.00	4.00	658.00
17817	Smith, Robert Ranch House Rd	Current		Phone: (936) 697-2130	456.00	0.00	456.00
17880	Moore, Robert Ranch House Ct	Current			662.00	4.00	658.00
17938	Thigpen, Kyle Saddle Creek Dr	Current		Phone: (936) 545-7567	671.32	4.00	667.32
18031	Tabler, John Saddle Creek Dr	Current			662.00	4.00	658.00
					9,075.89	52.00	9,023.89

Homeowner Delinquency (As Of)

Unit	Name	Homeowner Status	Tags	Phone Numbers	Amount Receivable	0-30	30+
Total					9,075.89	52.00	9,023.89

**ADMINISTRATIVE RESOLUTION FOR THE FORMATION AND
ADOPTION OF THE DECLARATION AMENDMENT REVIEW AND
PROPOSAL COMMITTEE AND CHARTER FOR SADDLE CREEK HOA,
INC.**

WHEREAS, the Board of Directors of the Saddle Creek HOA, Inc., (the "*Board*") is the entity responsible for the operation of the Saddle Creek HOA, Inc., (the "*Association*"), pursuant to and in accordance with that certain Declaration of Covenants, Conditions and Restrictions for the Saddle Creek Sub-Division, recorded as Volume 8185, page 269; Volume 8771, page 40; Volume 8771, page 25; Volume 8887, page 209; Volume 9337, page 23; Volume 10233, page 187; Volume 10598, page 95; Volume 11061, page 101; Volume 11336, page 140; Volume 11487, page 169; Volume 11644, page 108; Volume 12273, page 97; and Volume 13034, page 166, in the Real Property Records of Brazos County, Texas, and any and all amendments thereof and supplements thereto (collectively, the "*Saddle Creek HOA Declarations*") and the Bylaws of the Association and any and all amendments thereto (the "*Bylaws*"); and

WHEREAS, the Saddle Creek HOA Bylaws and Declarations govern the authority of the Board of Directors; and

WHEREAS, the Board has the authority to appoint Committees to execute duties of the Association granted by the Saddle Creek HOA Bylaws pursuant to 6.08 thereof; and

WHEREAS, the Board has and does hereby find the need to establish a Declaration Amendment Review and Proposal Committee (the "*DARP Committee*") and Committee Charter for the purpose of reviewing and proposing amendments to the restrictions contained in the Saddle Creek HOA Declarations; and

WHEREAS, the Board acknowledges that the terms and conditions contained herein shall apply to the members of the DARP Committee.

NOW THEREFORE, IT IS RESOLVED that the following Committee Charter is hereby established for the DARP Committee and the proposed amendment to the Saddle Creek HOA Declarations.

I. COMMITTEE MEMBERS

The DARP Committee shall be made up of no less than 6 and no more than 12 members. All Committee members must be Members of the Association. The Committee will be made up of volunteers solicited from each of the twelve phases of Saddle Creek; however, representation from each phase is not required. The Committee shall elect, among its members, a Chairperson and Secretary. In the event a Chairperson and Secretary cannot be elected, the Board of Directors may appoint one Committee member to serve as the Chairperson and one to serve as the Secretary.

II. COMMITTEE MEETINGS

Regular meetings of the DARP Committee shall be held at such times and place as the Committee members agree upon. However, such meetings must be held

at least once a month until completion of the project. All meetings shall be held at a time that is convenient for the majority of the Committee members and Committee members must be allowed/able to attend the meetings electronically. Minutes must be kept of each meeting and provided to the Management Company for inclusion in the meeting packet for each quarterly Board Meeting.

III. COMMITTEE SCOPE OF WORK

The objective of the DARP Committee is to review the Declarations from all twelve phases of Saddle Creek and make recommendations to the HOA Board of Directors regarding amendments that should be made to the document, which could include a possible restated document with all twelve phases included in one document. The recommended changes should come from some or all of the following sources;

- a. A review of Texas State Property code
- b. A review of Texas Business Code for Non-Profit Corporations
- c. A review of local Brazos County ordinances
- d. A review of requested amendments from Saddle Creek HOA Membership solicited by the Committee.
- e. A review of suggested amendments received from Beal Properties

IV. COMMITTEE TIME FRAME FOR PROJECT

The Committee shall present a final list of amendments to the Board of Directors no later than October 1, 2023. Suggested amendments will be reviewed by Saddle Creek HOA legal Counsel, and a final list of amendments will be put up for a vote of the HOA Membership at the December 2023 Annual Meeting.

Executed at to be effective as of the _____ day of _____, 2023.

Saddle Creek HOA, Inc.

By: _____
Secretary

CERTIFICATION OF APPROVAL

I, _____, the duly-elected President of the Saddle Creek HOA, Inc. hereby certify:

That the attached Charter authorizing the creation of a Committee to oversee the amendment of the Declarations for the Saddle Creek HOA, Inc., was approved by the affirmative vote of the majority of the Board of Directors, and that the same does now constitute an official Committee of the Saddle Creek HOA, Inc.

IN WITNESS WHEREOF, I heretofore subscribe my hand on this ____ day of _____, 2023.

President