

# SADDLE CREEK HOA, INC.



2022 Annual Membership Meeting

Tuesday, December 13, 2022

7:00pm Saddle Creek Pavilion

# **Saddle Creek HOA, Inc.**

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

Saddle Creek HOA, Inc. requests your attendance at the 2022 Annual Homeowner's Meeting to be held Tuesday, December 13, 2022 at 7:00 pm at the Saddle Creek Pavilion, 17589 Saddle Creek Drive, College Station Texas 77845. If you wish to address the Membership about a specific topic, please submit your request in writing no later than 5:00pm on December 12th to [saddlecreek@bealbcs.com](mailto:saddlecreek@bealbcs.com)

## **Saddle Creek HOA, Inc.** **2022 Annual Meeting Agenda**

1. Call Meeting to Order
2. Roll call of Board Members
3. Proof of notice of meeting or waiver of notice
4. Reading and Approval of Minutes
6. Election of Directors
5. Reports of Officers
  - President
  - Treasurer
  - Management
6. Reports of Committees
  - Architectural Control Team
  - Improvements Team
  - Events Team
  - Pool/Pavilion Team
  - Outreach Team
8. Unfinished Business
9. New Business

### 2023 Meeting Dates

January 17, 2023 – Board, April 18, 2023 – Board, July 18, 2023 – Board, October 17, 2023 – Board,  
December 12, 2023 – Annual/Board Election

10. Adjournment

## Saddle Creek HOA, Inc. 2021 Annual Meeting Minutes

1. Call Meeting to Order

*Meeting was called to order by Anita Dunkin, President at 7:00pm.*

2. Roll Call of Board Members and Proof of Quorum

*Anita Dunkin and Brenda Hiler Present*

*This was a membership meeting, so the quorum requirement was (per the new Bylaws) 10% of the membership, or 23 members. There were 34 members/lots represented at the meeting. So, quorum was met.*

3. Proof of notice of meeting or waiver of notice

*The notice to homeowners was first mailed out on 11/29/2021.*

4. Reading and Approval of Minutes

*December 3, 2020 minutes were read and approved. Ed Young motioned the minutes be approved as read, seconded by Melissa Berquist. No discussion of minutes. Aye vote from the members approved minutes.*

5. Election of Directors

*A list of the candidates was read and each candidate stood to be recognized. Bios of each were listed on the website. Motion to accept candidates by Chrissie Cordray and seconded by Mrs. Pappas. No discussion. David Wixson made a motion that Beal and the current HOA Board preserve any and all votes in person, electronic and paper form. Lara verified we are required by law to preserve all votes. Wixson wanted to make that statement clear. Aye votes from the members approved candidates. Chris & Tracy Perkins volunteered to tabulate ballots for in person ballots.*

*Candidates voted in were John Pappas, 3 year term, Chuck Gilman and Dwayne Cordray, 2 year terms, and Melissa Berquist and Brenda Hiler 1 year terms. All ballots, electronic and paper, are retained for 5 years.*

## 6. Reports of Officers

- **President** – No report given.

- **Treasurer**- on target for the remainder of the year with a balance of ~\$4,000 to pay out the monthly bills. Over 1,000 in savings, \$5,860 dues paid. Completing end of the year bills and planning for next year.

- **Management** - Currently 227 lots in SC. 226 owner occupied or under construction, 1 builder lot & 0 developer lots. Delinquency report, the HOA is currently owed \$5,627 by 23 owners/lots. 100% of the amount owed is certified mail charges for violations and/or legal fees. Collection of these balances are ongoing. 147 violations written since February 2021. Eight (8) active violations as of December 14, 2021. The majority of the open violations are for trailers and unsightly objects (items in yards/driveways). Explanation of sending certified mail was detailed by Lara.

## 7. Reports of Committees

- **Architectural Control Team** - Susan Fontaine reported on the function of the team compared the first year to the present year with Beal and their ability to turn a submission around in a couple of days and do onsite visits. There will be two vacancies on the ACT team.

- **Improvements Team** - YOM judging for best Christmas decorated yard. Winner will be announced on Friday. YOM will be on pause until March. Congratulations to the past year's winners and we encourage all homeowners to continue their great work. Small repairs need to be made at the monument - GF system needs to be replaced. The cameras are working well and have assisted in the latest event at the pavilion. The nature trail will have a spring cleanup and will be announced later. New seats for the picnic tables need to be installed and a work day to be scheduled.

- **Events Team** - Christmas decorations have been put up at the monument and pavilion. Take down will be announced in January

- **Pool/Pavilion Team** - team continues to monitor. Project for this area will fall into place next year.

- **Outreach Team** - report from Dennis Hethcoat concerning the road IG&N and Straub coming into Saddle Creek. An email blast was sent to the neighborhood encouraging each homeowner to respond to Judge Peters. They are in the process of making an in-person visit with Judge Peters and Susan Fontaine suggested visiting with Steve Aldrich as well. We will include Winding Creek and the new subdivision on IG&N road.

8. Unfinished Business - *no unfinished business.*

9. New Business

*Vandalism - report was filed with the Sheriff's department on the vandalism in the men's bathroom. A criminal mischief charge and cleanup charge and repair has been placed with the department. The video in the pavilion provided evidence. Identification of the responsible parties has been determined and the Sheriff's department will take it out of the hands of the HOA Board. Video has provided time and date of when the vandalism happened. This will set an example to others and validates updating security. Cost comes from HOA and can be recouped from the vandals. Vandals were from both neighborhoods, Saddle Creek and Duck Haven. Occurred in the middle of the afternoon.*

*John Pinkstaff presented a Certificate of Appreciation for his visual light show for the neighborhood.*

2022 Meeting Dates

January 18, 2022 – Board, April 19, 2022 – Board, July 19, 2022 – Board, October 18, 2022 – Board, December 13, 2022 – Annual/Board Election

10. Adjournment - Motion by John Pappas to adjourn and seconded by Dwayne Cordray. Aye carried.

A short meeting was held with the new Board of Directors and the following offices were assigned:

President - Brenda Hiler

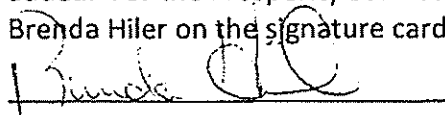
Vice President - John Pappas

Secretary - Dwayne Cordray

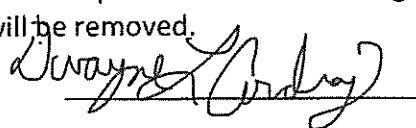
Treasurer - Melissa Berquist

At-Large - Chuck Gilman

For the Prosperity Bank checking account, Brenda Hiler and Anita Dunkin will be removed from the signature card and Melissa Berquist, Treasurer and Terry Thigpen of Beal Property will be added. For the Prosperity Bank Savings Account, Melissa Berquist will be added along with Brenda Hiler on the signature card and Anita Dunkin will be removed.



Brenda Hiler, President



Dwayne Cordray, Secretary

# SADDLE CREEK

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

## BOARD of DIRECTOR'S MEETING AGENDA

January 18, 2022 @ 6PM

1. **Call to Order – President**
2. **Roll Call/Establishment of Quorum (2/3):** quorum was determined with all five Board members present.
3. **Review / Approve Previous Meeting Minutes:** minutes from October 26, 2021, Saddle Creek HOA Board meeting were approved as noted. Those minutes were posted.
4. **Financial Report – Treasurer:** Last quarter of calendar year 2021, we ended the year in a deficit, due to unexpected spending. We have an approved budget for calendar year 2022. We increase dues to help offset some of that spending. There will be additional review of the budget in the next couple weeks, to propose some potential cost savings, in terms of things that are nice to have versus essentials. Due to increase in cost and shortage of pool supplies the Board has purchased several months' supply of chlorine. We have moved \$7500 from our operation account to our reserve account for savings. We may need to dip into savings account in the future, but as of now we are in relatively good financial shape with a new budget for calendar year 2022. We now have a corrected numbers of lots in the neighborhood. We have now accounted for the correct number of lots in our 2022 budget.

5. **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** - The HOA is currently owed \$38,895.66. This includes \$5,529.35 which is past due; the rest of it is current dues that are yet to be paid. Roughly \$32,000 is outstanding of the \$81,720 owed. We are doing well on our dues. A report was attached to Board members packet. Homeowners remember due now and are past due after January 31, 2022. Some homeowners mentioned they had not received a statement. If homeowners need a statement, contact Beal. They can email or mail a copy of the statement. All homeowners who have not paid their dues will receive a reminder this week.

**Violations** – We currently have 3 active violations as of December 1, 2022 to now. Two of those are trailers and the other is debris in the yard or driveway. Beal has started back with their regular inspection drive two weeks ago. Beal will be driving and inspecting the neighborhood every two weeks.

6. **Team Reports**

**Improvement Team** – No Improvement Team members present. Chuck Gillman gave the update. I (Chuck) reached out to get an update on members who want to continue to serve on the Improvement Team. Three members are willing to continue to serve, meaning we will have one vacancy. A lot of work was done this past year on the entrance sign, the walking trail, and the bird houses. Recommended we highlight some of these improvements in future newsletters. Help homeowners recognize the improvements that are happening.

**Architectural Control Team** - Not a lot of activity during the winter months, which is to be expected. In 2022 the ACT is looking forward to working with new Board members. Would like to add information to the newsletter, to educate homeowners on common issues when making improvements to their lots. Beal was a big help enforcing violations. We have a few vacancies on the ACT and have solicited for volunteers through the newsletter. We have received quite a bit of interest and can review those interested throughout the month of February.

**Events Team** – Have not received a lot of response back from the Events Team regarding wanting to continue to serve in that capacity. Quick response back from Kyle Thigpen, he is still interested in managing, organizing and supervising the fireworks show. The Team is currently working on dates and logistics for the Spring Cleanup. The Spring Cleanup again will consist of roll-off dumpsters to allow homeowners to dispose of unwanted items. As we move forward into the spring and summer months we will have more events to report on.

**Pool/Pavilion Team** – Member of Pool Team present, but nothing to report. Not a lot of activity during the winter months. We will continue to follow up on the incident that occurred back in December. Dwayne and I have a strategy to move forward and bring a resolution and recoup the money that was spent on materials and cleanup or possibly some community service.

**Outreach Team** - Reached out to County regarding straightening the road, waiting to hear back. Continue to contact new homeowners. The Outreach Team has two members that have responded and is actively seeking two volunteers.

7. **Unfinished Business** - none to report at this time.

8. **New Business**

**New Articles of Incorporation Amendment** – We have to have articles of amendment for our HOA. The Articles of Corporation that formed the HOA were filed. Going back through doing the bylaws amendment this last fall and reviewing other document the attorney did point out that the Articles of Corporation, there are two boxes on the documents, one says the Corporation “will have members” the other says the Corporation “will not have members.” Unfortunately they had checked the box that says “will not have members.” Not a huge deal, but we do need amend the Articles, because it could legally affect the HOA. Lara has mentioned this to Fred Bayless and Fred said he would take a look at it to see if he could amend it. This will save the HOA on legal fees. Hopefully this will be taken care by the end of the month.

**Beal Contract Renewal** – The Beal contract is up at the end of this month. There has not been a whole lot of time to look at the contract. The Board has reviewed the contract and we suggested some changes, Beal made the revisions. The Board will continue to look at the contract. In part we are looking for ways to evaluate performance, improve language in the contract so that it works better for all of us. The Board is also looking at other options. We have limited information at this time, but these options appear to cost more. Contract expires on February 1, 2022. President recommends the BOD meet on Jan 25 to vote. We can vote without a formal meeting. We will forward our votes to Beal so that the votes will be recorded as part of our minutes.

**Vandalism** – Brenda spoke with the Supervising Officer at the Sheriff’s Department. Everything that could be done as far as our case has been done, all the videos have been uploaded, contacts have been made, no response from the parents as of yet. Supervising Officer asked if we (BOD) were willing to allow the boys to do community service was an option. Brenda responded absolutely we would be on board with that, and feels that’s a

fair situation. President will supply address to Chuck and Dwayne to reach out to the parents.

**Spring Clean Up** – We have two vacancies on the Events Team. Last year we had our Spring Clean Up the same week as The Big Event, which worked out really well. March 26th is the proposed date for the Spring Clean Up. Request that the Events Team start working on reserving two roll-offs for that weekend. Homeowners can reserve A&M students for The Big Event. Last year's cost was a little over \$500 for two rollouts, we have \$1000 in the budget for Spring Clean Up, we could reserve three roll-offs if we feel that is something that needed.

9. **Adjourn** - Brenda motioned to adjourn and seconded by Chuck. Brenda declared meeting adjourned.



# SADDLE CREEK

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

## BOARD of DIRECTOR'S MEETING AGENDA

April, 2022 @ 6PM

1. **Call to Order – President**
2. **Roll Call/Establishment of Quorum (2/3):** Quorum was determined with all five Board members present.
3. **Review / Approve Previous Meeting Minutes:** The board has already approved January's minutes, and they are on Beal's webpage and the Saddle Creek webpage for viewing.
4. **Financial Report – Treasurer:** After the first calendar quarter, we are in good budget standing. With fiscal responsibility, we should be able to get through the rest of the budget period with the operating budget that we approved at the end of last year for 2022. We only have one member that is currently outstanding with respect to dues (clarified later during management report). It's really an accomplishment to get all the dues in the first calendar quarter. In operating expenses, we had \$17,360 in operating expenses for the first quarter of FY22, leaving us with \$63,250 in net income; we had \$22,680 in payments, leaving us with \$54,851 in ending cash.

5. **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** – We do have that one homeowner that has not paid, let me clarify, they did pay, but when the name came through they did not recognize it and they closed their credit card account and it voided the HOA dues. Beal is in the process of working with the homeowner to get that taken care of. The Board does not need to send out any certified letters since everyone paid their HOA dues.

**Violations** – Beal is not doing drive-by patrolling right now because the Board still needs to vote and approve the enforcement policy.

6. **Team Reports**

**Improvement Team** – No Improvement Team members present. Chuck Gilman gave the update. Three members are willing to continue to serve on the team, meaning we have one vacancy. A lot of work was done this past year on the entrance sign, the walking trail, and the bird houses. Recommended we highlight some of these improvements in future newsletters and help homeowners recognize the improvements that are happening.

**Architectural Control Team** - There were 77 submissions since the HOA took over in 2020. This year, there have already been 10 submissions. (Fence, pergola, pool, landscape, etc.). The homeowners have done a great job on submitting improvement requests through the Beal portal.

**Events Team** – Kyle Thigpen is working on fireworks for the 4<sup>th</sup> of July. If you would like to assist Kyle with fireworks this year, please reach out to him. Spring Cleanup was a success on March 26<sup>th</sup>. We had three dumpsters; however, lots of tree trimmings were added to one of the dumpsters, taking up significant space. Next year we need to coordinate where tree trimmings should reside and possibly work with the dump on

composting this material. This spring cleanup was coordinated on the same day as Big Event.

**Pool/Pavilion Team** – Member of Pool Team present. The pavilion, pool, and gate control system were brought up, and we anticipate replacing some of the fencing for security reasons. The Pool Team is seeing some cracking and repairs needed at the pool. Quotes for landscaping for the small areas behind the pool are in progress.

**Outreach Team** – The Outreach Team sent out a survey to homeowners, and the consensus is that IG&N needs to be straightened out as it's a hazard risk. The County has pushed this back for multiple calendar years. We have 9 volunteers who are willing to go down the County Commissioner's meetings and speak on behalf of Saddle Creek. All that is needed is for project to be funded and started. The Outreach Team will put some talking points together and be prepared, not to be argumentative, but to state our concerns and request the project be started. The plan includes 4 lanes into the neighborhood. There were 15-18 responses to the survey.

## 7. Unfinished Business

**Articles of Incorporation Amendment** - Beal has reached out to the Attorney many times, but he has not completed it. Beal will follow up again.

**Beal Contract Renewal** – The Beal contract was coming to an end, so we needed to vote on the contract, whether to renew or to let the contract expire and hire a new management company. The Board thoroughly interviewed and researched other property management companies. We found it in our best interest regarding services provided and cost effectiveness that the Beal should be renewed for another year. It was voted on by the Board, unanimously passed 5-0 to renew the contract.

## 8. New Business

**Restriction enforcement policy** - Beal presented the Board with a draft restriction enforcement policy to be amended or adopted. Once adopted, the policy would be filed with the County. This policy would outline exactly what the procedure is for restrictions enforcement and notices. For the process to continue, the Board needs to edit or adopt, by vote, the policy. Once approved, the policy would be signed and filed with the County. Once completed, Beal will continue with drive-by inspections of the neighborhood. The policy can be voted on electronically once all of the Board members have reviewed the policy. Beal is available to answer any questions if needed. The policy needs to be in-line with CCRs.

**CCRs Revision Process** – A plan was presented to get homeowner input on potentially harmonizing and improving on Saddle Creek CCRs across all phases of the neighborhood. The first step would be to poll the neighborhood and see if homeowners want to revise our CCRs via a couple of quick questions. If it appears that the neighborhood wants to revise the CCRs, we will solicit volunteers with at least one homeowner from each phase. The Board is about one-third the way through the process of identifying differences between the CCRs, building on work by the Architectural Control Committee. The proposed plan, pending homeowner input, would be to begin the review of the CCRs by breaking up into groups, like the by-law's revision process. Beal stated that the revision to the CCRs requires a 67% vote (clarified later as 50% + 1 vote). The Board would like to move forward with sending out a poll.

**Wixson Appeal** – Melissa Berquist moved to hear the appeal from the Wixsons regarding the denial of their variance request by the ACC. John Pappas seconded motion. All were in favor, 5-0, to hear appeal. Brenda moved that Dwayne be the Sergeant of Arms for handling the appeal process, Chuck Gillman seconded; all were in favor. The Board heard the appeal, with the ACC having five minutes to present, and then Mr. Wixson having five minutes to present.

Mr. Will Dierkson with the ACC spoke first. Will stated this was the first project that the ACC has reviewed for approval that the homeowner stated has already been approved. The ACC has only looked at new projects. The ACC did not feel comfortable approving the project based on talks with the homeowner, nor did the ACC see any legal basis to approve, or the ability to approve or deny, a previously approved project. If this was a brand-new project, the ACC would not approve it as presented. The encroachment is not significant, and the ACC did not feel that the drainage issue described was compelling enough that the only place to build was within the setback. Mr. Wixson does not have anything in writing stating that the project was previously approved.

Mr. David Wixson spoke second. Mr. Wixson stated that this project was approved prior to the HOA by ML Schehin (Saddle Creek developer). David explained how the water flows through his property and moves towards the pond. The one extra foot into the setback was critical to allow for the water to flow naturally and not restrict flow. Mr. Wixson asks that the Board approve a variance, so he doesn't have to tear the structure down.

Following the ACC and homeowner presentations, Board members were given two minutes each to speak.

Chuck Gilman stated when he moved here and then built a second house in the neighborhood that ML was the architect and builder and there were a lot of things that ML approved with verbal approval. There weren't the formal processes in place like we do now. ML put in my propane tank, so I understand how there could be a lack of documentation. I would not want to remove a structure built in the setback. Part of my shop is built in the setback; I went to the County and filed the proper paperwork for a variance. I do have some concern adding this as new business because no other homeowners or neighbors are here that may be impacted by this variance request.

Brenda Hiler stated she has deliberated over this; she doesn't want him (David Wixson) to have to tear down his shed. She hasn't set foot on his property and doesn't know where the shed sits, so she can't confirm that it's a drainage issue. If there is a drainage issue, then she would like to be afforded the time to see that in person and the Board has not been able to get together to allow Mr. Wixson to explain during a site visit. She indicated she also has a filed variance as well. She stated her trust in the Architecture team.

Dwayne Cordray stated that as we move forward, these processes must be forthcoming from the very beginning. Not conveying the message honestly to the ACC adds a lot of confusion to the project regarding what is really going to take place and the type of approval needed. He reminded homeowners to keep that in mind when requesting projects. The more information you can provide, especially from an engineering standpoint, the better.

Melissa Berquist stated part of why she ran for the Board was to try and correct things that had been left unattended for too long, and to her, this is one of those things. There are several homeowners in the neighborhood with out of compliance buildings, structures, or other things on their property. Finding a way to integrate those into our neighborhood and into compliance is essential; just because they are a historical legacy, they can't be left to hang in the wind. This is the first one to come to the Board's attention, Obviously the structure has stood for several years without a variance request being presented, but it's presented before the Board now and provides the opportunity to start to change some things that maybe before the HOA took over weren't done or weren't done properly or weren't codified with the appropriate paperwork to make changes for positive good for our neighbors and for our neighborhood. She felt very strongly this is an open meeting and something to be added to the agenda and can be handled as open new business.

John stated his house sits five feet into the setback and there is not a formal variance filed. There are other structures that are like that, too, and with the amount of information from the ACC, the Board should be able to determine a decision. He does not think the Board should penalize someone because the previous HOA (developer) did not follow the CCRs (for approving structures/granting variances).

Melissa Berquist moved to vote on the appeal; Dwayne Cordray seconded. All were in favor, 5-0 to vote.

John Pappas moved to approve the Wixson variance request; Dwayne Cordray seconded. The Board voted: John, Chuck, Dwayne, and Melissa voted yes. Brenda voted no. The variance request was approved 4-1.

9. **Adjourn** – John Pappas motioned to adjourn; Dwayne Cordray seconded. Brenda Hiler declared meeting adjourned.

# SADDLE CREEK

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

## BOARD of DIRECTOR'S MEETING MINUTES

July 19, 2022 @ 6PM

1. **Call to Order – President**
2. **Roll Call/Establishment of Quorum (2/3):** Quorum was determined with four Board members present. John Pappas was out of town.
3. **Review / Approve Previous Meeting Minutes:** The board has already approved the April minutes, and they are on Beal's webpage and the Saddle Creek webpage for viewing.
4. **Financial Report – Treasurer:** End of second calendar quarter, we are in good budget standing. With fiscal responsibility, we should be able to get through the rest of the budget period with the operating budget that we approved at the end of last year for 2022. We started the quarter with \$55,394, we ended the quarter with \$36,251. Largest expenses were landscaping, lawn maintenance and pool expenses. We still have \$8,000 in reserve.
5. **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** – We have outstanding balance of \$49.66 from miscellaneous charges.

**Violations** – Beal has resumed violation drive-by patrolling as the vote Board voted and approved the new enforcement policy. There were 12 active violations; those homeowners will receive a "friendly reminder". If there are any questions regarding violations, please contact Beal Properties or the HOA Board. There are no violations currently for dead grass or trees due to local drought status. Most of the violations were for utility trailers. Visit Wellborn SUD website for current water restrictions. Beal Properties is working to order new, metal pool signs.

### 6. **Team Reports**

**Improvement Team** – No Improvement Team members present. Chuck Gilman gave the update. Assisting for bids for landscaping, and security improvements around the pavilion and pool area.

**Architectural Control Team** – Susan Fontaine spoke for the ACC. There were 16 new submissions from homeowners this quarter. Submissions are for pool, out-buildings, driveway extensions, new builds, fencing, and children's playsets. All submissions must go through Beal portal for processing. Complex project may require site visit. ACC attempts to avoid variance if possible, the ACC will work with the homeowner through the process.

**Events Team** – Chuck Gilman spoke regarding the scheduling of events and the fireworks display. The fireworks display would be cancelled to do the current drought and fire concerns.

**Pool/Pavilion Team** – Jason spoke for the Pool Team. Working with Lara regarding the ordering of pool signs. The ice machine is working but has been turned off. The

temperatures have been too hot, and the ice machine cannot hold ice. The fence is in disrepair. The HOA Board is working on bids for new fencing, security measures and bathroom remodeling. The pool team is also researching new chair coverings. Homeowners have been doing a great job keeping the pavilion clean and hauling away their garbage.

**Outreach Team** – The Outreach Team is involved with the concerns and discussions regarding roadwork for IG&N. The County has pushed this back for multiple calendar years. The Outreach Team has spoken with County Commissioner's to express safety concerns regarding IG&N: no lights, no shoulders, straightening.

7. **Unfinished Business**

**Articles of Incorporation Amendment** - Beal has reached out to the Attorney many times, but he has not completed it. Beal will follow up again. If Beal doesn't hear back, Beal Properties may draft amendment.

8. **New Business**

**CCRs Revision Process** – John Pappas is taking the lead on the CCR revision process. Overwhelmingly homeowners voted that the CCRs should be reviewed and revised. The HOA will solicit for volunteers to participate on a revision committee. The goal is one representative from each phase of Saddle Creek.

9. **Adjourn** – Melissa motioned to adjourn; Dwayne seconded. Brenda Hiler declared meeting adjourned.

# SADDLE CREEK

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

## BOARD of DIRECTOR'S MEETING AGENDA

Oct25, 2022 @ 6PM

1. **Call to Order – President**
2. **Roll Call/Establishment of Quorum (2/3):** Quorum was determined with three Board members present. John Pappas and Dwayne Cordray were present via Zoom.
3. **Review / Approve Previous Meeting Minutes:** The board has already approved the July minutes, and they are on Beal's webpage and the Saddle Creek webpage for viewing.
4. **Financial Report – Treasurer:** HOA continues to do well from a financial responsibility perspective. The HOA spent a little over \$20k last quarter; given the summer months it is not unexpected with expenses for the pool, water, electricity, lawn maintenance and irrigation. We have \$15,860 in ending cash as of September 30<sup>th</sup>, that should take us through the end of our budget period.

5. **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** – We have outstanding balance of \$49.66 from miscellaneous charges, same as last quarter, primarily certified mail charges.

**Violations** – There were 13 active violations; those homeowners will receive a “friendly reminder.” Primarily trailers in driveways or items left in driveways or on porches, low yard maintenance. If there are any questions regarding violations, please contact Beal Properties or the HOA Board.

6. **Team Reports**

**Improvement Team** – No Improvement Team members present. Chuck Gilman gave the update. Working on getting a draft list of projects and cost estimates. Primarily working on projects for the pavilion, pool, cabana, and the baseball field.

**Architectural Control Committee** – Will Dierksen gave the update for the ACC. There have been 22 new submissions from homeowners during 2022. Submissions are mostly for: out-buildings, driveway extensions, shed, landscaping, fencing, and children's playsets. ACC getting feedback regarding cost of materials, feel some projects may be pulled back. 2 pending requests are for new builds. Variance process seems to be working well. Reiterated not to dispose of brush in storm water drainage. Susan Fontaine will be stepping down from the ACC. The BOD will begin the process to solicit a new member. All submissions must go through Beal portal for processing. Complex project may require site visit. ACC attempts to avoid variances if possible, the ACC will work with the homeowner through the process.

**Events Team** – Chuck Gilman spoke regarding the scheduling of events and the fireworks display. The fireworks display was cancelled due to the drought and fire concerns. It was discussed using the fireworks for a New Year's celebrations. It was researched and the fireworks have a shelf life and will maintain until next 4<sup>th</sup> of July. So, it was decided to safely store the fireworks and use them next year.

**Pool/Pavilion Team** – Jason Jackson spoke for the Pool Team. There will be some new signage for the pool coming soon. Everyone has been doing a great job of cleaning up the pavilion, disposing of their trash.

**Outreach Team** – The Outreach Team is involved with the concerns and discussions regarding roadwork for IG&N. The County has said no money will go to roads and bridges so nothing will happen with IG&N. There is still one property holding out regarding right-of-way, and there are some legal issues still with IG&N project.

#### 7. **Unfinished Business**

**CCRs Revision Process** – Over our last two HOA meetings the Board has spoken on revising the Saddle Creek CCR's. This may include revising into a single document rather than having CCR's by phase as they are currenting. It would include removing language that is factually incorrect, adding or removing language. The HOA solicited for volunteers to participate on a revision committee. It was thought that the HOA had not received anyone willing to volunteer, it was learned at the BOD meeting that homeowners did volunteer. The goal is one representative from each phase of Saddle Creek. The HOA will ask for volunteers the beginning of the year.

#### 8. **New Business**

**2023 Budget and Assessment** – HOA has been extremely fiscally responsible this year, started with operating budget of \$84k and will finish with a small amount of funds remaining. BOD made smart decision in regards pool, grounds maintenance and recurring expenses to ensure we were within our operating budget. Infrastructure within Saddle Creek is aging, and the BOD has a responsibility to maintain community property. If there had been an emergency the HOA would not have been able to fund the repairs. The BOD continues to build our reserve for existing community repair projects. Melissa proposed a total operating cost for 2023 of \$92,900, that includes homeowner dues, title transfer fees and other income. This includes a 10% increase in homeowner dues to \$400/annual. Reiterated Capital Improvement projects list that Chuck Gilman put together that would take us (Saddle Creek) through 2030. Project are mainly generally upkeep, operation and maintenance and improvement of existing community property. Melissa moved to vote on 2023 budget, Chuck second, all Board member voted yes to approve the 2023 budget.

**BOD Elections** – There are upcoming elections for two places available for the Board: Melissa and Brenda. The meeting will be Tuesday, Dec 13<sup>th</sup> at 7:00pm at the pavilion. This is the annual membership meeting, not a BOD meeting. At this meeting homeowners will be voting for two BOD positions. Lara will be sending out self-nomination forms. If any homeowner is interested in running, please fill out candidate form and submit. There will be three different ways to vote: electronically, paper or attend in person. One vote per homeowner lot. Both positions will be for a two-year term.

#### 9. **Adjourn** – Melissa motioned to adjourn; John seconded. Brenda Hiler declared meeting adjourned.



## Cash Flow

### Beal Properties

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

Date Range: 01/01/2022 to 10/31/2022

Accounting Basis: Cash

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
<b>Operating Income &amp; Expense</b>				
<b>Income</b>				
Homeowners Association Dues	78,684.83	93.26	78,684.83	93.26
Certified Letter Charge	63.61	0.08	63.61	0.08
<b>SC HOA INCOME</b>				
SC Homeowner Dues	2,820.00	3.34	2,820.00	3.34
SC Title Transfer Fees	500.00	0.59	500.00	0.59
SC Other Income	1,500.00	1.78	1,500.00	1.78
SC Deed Restriction Income	800.00	0.95	800.00	0.95
<b>Total SC HOA INCOME</b>	<b>5,620.00</b>	<b>6.66</b>	<b>5,620.00</b>	<b>6.66</b>
<b>Total Operating Income</b>	<b>84,368.44</b>	<b>100.00</b>	<b>84,368.44</b>	<b>100.00</b>
<b>Expense</b>				
Management Fee	550.00	0.65	550.00	0.65
Sewer Septic Service	366.95	0.43	366.95	0.43
Tax Expense	431.00	0.51	431.00	0.51
<b>SC HOA Expenses</b>				
SC Management Fees	4,850.00	5.75	4,850.00	5.75
<b>SC Grounds Maintenance</b>				
SC Landscape & Turf Maintenance	8,306.15	9.85	8,306.15	9.85
SC Landscape Repairs	736.10	0.87	736.10	0.87
<b>Total SC Grounds Maintenance</b>	<b>9,042.25</b>	<b>10.72</b>	<b>9,042.25</b>	<b>10.72</b>
<b>SC Pool Anex Expense</b>				
SC Building Repair & Maintenance	1,118.74	1.33	1,118.74	1.33
SC Janitorial Expense	1,426.85	1.69	1,426.85	1.69
SC Pool Cleaning Expense	10,058.75	11.92	10,058.75	11.92
SC Pool Repairs	3,107.32	3.68	3,107.32	3.68
<b>Total SC Pool Anex Expense</b>	<b>15,711.66</b>	<b>18.62</b>	<b>15,711.66</b>	<b>18.62</b>
SC Flags, Decorations & Signs	1,075.84	1.28	1,075.84	1.28
<b>SC Insurance Expense</b>				
SC General Liability Insurance	3,750.00	4.44	3,750.00	4.44
SC Directors & Officers Insurance	1,374.00	1.63	1,374.00	1.63
<b>Total SC Insurance Expense</b>	<b>5,124.00</b>	<b>6.07</b>	<b>5,124.00</b>	<b>6.07</b>
<b>SC Professional Fees</b>				
SC Legal Fees	3,926.25	4.65	3,926.25	4.65
<b>Total SC Professional Fees</b>	<b>3,926.25</b>	<b>4.65</b>	<b>3,926.25</b>	<b>4.65</b>
<b>SC Utilities Expense</b>				
SC Electric Expense	8,485.91	10.06	8,485.91	10.06

## Expense Distribution

Exported On: 12/13/2022 04:05 PM

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

Payees: All

Bill Date Range: 01/01/2022 to 10/31/2022

Reference	Bill Date	Unit	Payee	Amount	Check #	Check Date	Description
<b>4606 - Certified Letter Charge</b>							
	01/25/2022		Beal Properties	49.09	2126	01/25/2022	Certified Letter Charge for 01/2022
	03/31/2022		Beal Properties	6.96	2149	06/10/2022	Certified Letter Charge for 03/2022
				<b>56.05</b>			
<b>4802 - SC Title Transfer Fees</b>							
0001	01/06/2022	17987 Saddle	Donald Torres & Carla Torres	50.00	2114	01/10/2022	Refund of Transfer fee - refinance no charge
<b>6540 - Management Fee</b>							
	10/03/2022		Beal Properties	550.00	2188	10/19/2022	Management Fee for 10/2022
<b>6573 - Sewer Septic Service</b>							
Annual Maintenance Contract	09/06/2022		Krause Septic Solutions	300.00	2178	09/07/2022	Annual Septic Maintenance Contract
Septic Repair	09/06/2022		Krause Septic Solutions	66.95	2178	09/07/2022	Septic Repair
				<b>366.95</b>			
<b>6755 - Tax Expense</b>							
80-0436959	10/04/2022		United States Treasury	431.00	2182	10/04/2022	Saddle Creek HOA - Tax
<b>6840 - Utilities - Water</b>							
103-2810-02 ACH	03/31/2022		Wellborn Special Utility District	0.00			WATER
<b>8310 - SC Management Fees</b>							
	01/01/2022		Beal Properties	500.00	2115	01/12/2022	January 2022
	02/01/2022		Beal Properties	500.00	2127	02/09/2022	February 2022
	03/01/2022		Beal Properties	550.00	2136	03/10/2022	HOA Management Fee
	04/01/2022		Beal Properties	550.00	2139	04/11/2022	April 2022
	05/09/2022		Beal Properties	550.00	2143	05/10/2022	Management Fee for 05/2022
	06/06/2022		Beal Properties	550.00	2149	06/10/2022	Management Fee for 06/2022
	07/11/2022		Beal Properties	550.00	2159	07/11/2022	Management Fee for 07/2022
	08/08/2022		Beal Properties	550.00	2174	08/08/2022	Management Fee for 08/2022
	09/01/2022		Beal Properties	550.00	2175	09/07/2022	Management Fee for 09/2022
				<b>4,850.00</b>			
<b>8332 - SC Landscape &amp; Turf Maintenance</b>							
3849	01/12/2022		The Ground Crew	108.25	2122	01/12/2022	Monthly Bed Maintenance - January
1817	01/12/2022		Green Guys Landscaping, LLC	272.48	2119	01/12/2022	December Mowing
3998	02/09/2022		The Ground Crew	108.25	2132	02/09/2022	Monthly Bed Maintenance - January
16474	03/10/2022		Green Rite Lawn Spraying Service	276.04	2138	03/10/2022	Lawn Spraying
4288	04/12/2022		The Ground Crew	324.75	2142	04/12/2022	Monthly Bed Maintenance - March
4141	04/12/2022		The Ground Crew	216.50	2142	04/12/2022	Monthly Bed Maintenance - February
1864	04/12/2022		Green Guys Landscaping, LLC	270.63	2141	04/12/2022	Monthly Landscaping - March
1888	05/12/2022		Green Guys Landscaping, LLC	541.25	2145	05/12/2022	Monthly Landscaping - April
4448	06/10/2022		The Ground Crew	606.20	2154	06/10/2022	Fertilizer and Mulch Entrance and Pool
4631	06/10/2022		The Ground Crew	324.75	2154	06/10/2022	Monthly Bed Maintenance - May
1908	06/10/2022		Green Guys Landscaping, LLC	1,472.20	2152	06/10/2022	Mowing May
1936	07/12/2022		Green Guys Landscaping, LLC	541.25	2163	07/12/2022	Monthly Landscaping - June
4808	08/02/2022		The Ground Crew	216.50	2173	08/03/2022	Monthly Bed Maintenance - June
1959	08/02/2022		Green Guys Landscaping, LLC	270.63	2169	08/03/2022	Monthly Landscaping - July
1981	09/06/2022		Green Guys Landscaping, LLC	811.88	2177	09/07/2022	July & August Landscaping
5096	09/14/2022		The Ground Crew	510.27	2181	09/14/2022	Monthly Bed Maintenance - August
5319	10/14/2022		The Ground Crew	216.50	2187	10/14/2022	Monthly Bed Maintenance
2002	10/14/2022		Green Guys Landscaping, LLC	941.78	2185	10/14/2022	Monthly Landscape Mowing
17184	10/14/2022		Green Rite Lawn Spraying Service	276.04	2186	10/14/2022	Weed Spraying
				<b>8,306.15</b>			
<b>8333 - SC Landscape Repairs</b>							
4327	05/12/2022		The Ground Crew	541.25	2148	05/12/2022	New Landscape Lighting
4234	06/30/2022		David Ernstes	194.85	2155	06/30/2022	Crushed Granite added to Nature Trail
				<b>736.10</b>			
<b>8341 - SC Building Repair &amp; Maintenance</b>							
0290925	02/09/2022		Dwayne Cordray	270.63	2130	02/09/2022	Reimbursement for Septic Aerator Parts
196825	02/25/2022		Griffin Locksmith & Hardware	19.49	2135	02/25/2022	Keys for Pavilion
16450	02/25/2022		Green Rite Lawn Spraying Service	227.33	2134	02/25/2022	Ice Machine Repair
	06/30/2022		Ronald Whitworth	123.50	2158	06/30/2022	Repair Lock and replace light bulbs at Pavilion
16911	07/12/2022		Green Rite Lawn Spraying Service	377.79	2164	07/12/2022	Repair Pump On Ice Machine
	07/12/2022		Ronald Whitworth	50.00	2166	07/12/2022	Repair Trim on Island in Pavilion
	09/06/2022		Ronald Whitworth	50.00	2180	09/07/2022	Replace benches on picnic tables & repair gate
				<b>1,118.74</b>			

8342 - SC Janitorial Expense						
112	01/12/2022	Cheryl Calame	430.00	2117	01/12/2022	Weekly Pool Bathroom Cleaning
Purchased cleaning supplies	02/14/2022	Sam's Club	19.49	CC	02/14/2022	Used debit card to purchase cleaning supplies
	06/10/2022	Beal Properties	47.36	2149	06/10/2022	Pavilion Supplies
113	06/10/2022	Cheryl Calame	420.00	2150	06/10/2022	Pavilion Janitorial Service Jan - May
115	10/14/2022	Cheryl Calame	150.00	2183	10/14/2022	Pavilion Cleaning Expense
114	10/14/2022	Cheryl Calame	360.00	2183	10/14/2022	Pavilion Cleaning Expense
			1,426.85			
8344 - SC Pool Cleaning Expense						
1536	01/12/2022	Clear Water Pool Company	413.08	2118, 2118, 2125	01/12/2022, 01/12/2022, 01/17/2022	December 2021 Cleaning & Chemicals
1549	02/09/2022	Clear Water Pool Company	1,541.48	2129	02/09/2022	Monthly Pool Cleaning and Chemicals - January
1573	04/12/2022	Clear Water Pool Company	796.72	2140	04/12/2022	Monthly Pool Cleaning and Chemicals - March
1585	05/12/2022	Clear Water Pool Company	3,576.58	2144	05/12/2022	Monthly Pool Cleaning and Chemicals - April
1595	06/10/2022	Clear Water Pool Company	904.86	2151	06/10/2022	Pool Cleaning - May
1607	07/12/2022	Clear Water Pool Company	746.06	2162	07/12/2022	Monthly Pool Cleaning and Chemicals - June
1620	08/02/2022	Clear Water Pool Company	693.61	2168	08/03/2022	Monthly Pool Cleaning & Chemicals - July
1631	09/06/2022	Clear Water Pool Company	784.22	2176	09/07/2022	Monthly Pool Cleaning And Chemicals
1643	10/14/2022	Clear Water Pool Company	602.14	2184	10/14/2022	Monthly Pool Cleaning & Chemicals
			10,058.75			
8345 - SC Pool Repairs						
1619	07/12/2022	Clear Water Pool Company	3,107.32	2162	07/12/2022	Pool Repair - Replace Sand and New Motor
8350 - SC Flags, Decorations & Signs						
2555490	01/12/2022	Justin Shulse	49.55	2121	01/12/2022	Replace plugs on monument sign
4326L	09/01/2022	Amazon .com	128.95	CC	09/01/2022	Purchased flags from Amazon (Debit card)
SPS-44546	09/06/2022	SmartSign	897.34	2179	09/07/2022	Pool/Pavilion Signs
			1,075.84			
8362 - SC General Liability Insurance						
1000624440	07/12/2022	The Cincinnati Insurance Companies	25.00	2165	07/12/2022	Insurance Payment
2004644691	08/02/2022	Philadelphia Insurance Companies	3,725.00	2171	08/03/2022	Insurance Premium 2022-23
			3,750.00			
8363 - SC Directors & Officers Insurance						
1000624440	05/12/2022	The Cincinnati Insurance Companies	1,374.00	2147	05/12/2022	Annual Insurance D&O Policy
8371 - SC Legal Fees						
46193	01/12/2022	Bruchez, Goss, Thornton, Meronoff & Hawthorne, P.C.	825.00	2120	01/12/2022	Preparation of Management Certificate and Other Legal Matters
6943	05/12/2022	Hoelscher, Lipsey, Elmore, Poole, & Turnbull, P.C.	700.00	2146	05/12/2022	Finalize Settlement Agreement
7184	06/10/2022	Hoelscher, Lipsey, Elmore, Poole, & Turnbull, P.C.	2,050.00	2153, 2153, 2160	06/10/2022, 06/10/2022, 07/12/2022	Restriction Enforcement
20220628000035	07/12/2022	Beal Properties	51.25	2161	07/12/2022	Filing Fee - Enforcement Policy
7518	08/02/2022	Hoelscher, Lipsey, Elmore, Poole, & Turnbull, P.C.	300.00	2170	08/03/2022	Legal Expenses - Lawsuit
			3,926.25			
8391 - SC Electric Expense						
2431799	01/12/2022	Bryan Texas Utilities	242.23	2116	01/12/2022	17000 Saddle Creek
2431800	01/12/2022	Bryan Texas Utilities	522.60	2116	01/12/2022	5285 High Meadow Trl - utilities
2431799	02/09/2022	Creek Meadows Owners Association	242.23	2131	02/09/2022	Monthly Utility Bill - Reimburse Creek Meadows for ACH Payment
2431799	02/09/2022	Creek Meadows Owners Association	243.20	2131	02/09/2022	Monthly Utility Bill - Reimburse Creek Meadows for ACH Payment
2431800	02/09/2022	Creek Meadows Owners Association	499.22	2131	02/09/2022	Monthly Utility Bill - Reimburse Creek Meadows for ACH Payment
2431800	02/09/2022	Creek Meadows Owners Association	627.35	2131	02/09/2022	Monthly Utility Bill - Reimburse Creek Meadows for ACH Payment
2431800 ACH	03/02/2022	Bryan Texas Utilities	570.57	2431800	03/02/2022	Electric
2431800 ACH	04/04/2022	Bryan Texas Utilities	570.19	2431800	04/04/2022	Electric
2431799 ACH	04/04/2022	Bryan Texas Utilities	221.00	2431799	04/04/2022	Electric
2431800 ACH	05/03/2022	Bryan Texas Utilities	472.94	2431800	05/03/2022	Electric
2431799 ACH	05/03/2022	Bryan Texas Utilities	231.95	2431799	05/03/2022	Electric
2431800 ACH	06/02/2022	Bryan Texas Utilities	522.58	2431800	06/02/2022	Electric
2431799 ACH	06/02/2022	Bryan Texas Utilities	231.95	2431799	06/02/2022	Electric
2431800	07/05/2022	Bryan Texas Utilities	594.48	ACH	07/05/2022	Electric
2431799	07/05/2022	Bryan Texas Utilities	232.04	ACH	07/05/2022	Electric
2431800	08/02/2022	Bryan Texas Utilities	460.55	ACH	08/02/2022	Electric Bill
2431799	08/02/2022	Bryan Texas Utilities	233.03	ACH	08/02/2022	Electric Bill
2431799	09/02/2022	Bryan Texas Utilities	236.44	ACH	09/02/2022	
2431800	09/02/2022	Bryan Texas Utilities	631.25	ACH	09/02/2022	5285 High Meadow Trail
2431800	10/04/2022	Bryan Texas Utilities	665.16	ACH	10/04/2022	5285 High Meadow
2431799	10/04/2022	Bryan Texas Utilities	234.95	ACH	10/04/2022	17000 Saddle Creek
			8,485.91			
8392 - SC Water/Irrigation Expense						
103-8138-00	01/12/2022	Wellborn Special Utility District	53.68	2123	01/12/2022	5323 High Meadow
103-2810-02	01/12/2022	Wellborn Special Utility District	78.91	2123	01/12/2022	Saddle Creek Dr
103-8138-00	02/09/2022	Wellborn Special Utility District	92.46	2133	02/09/2022	5323 High Meadow
103-2810-02	02/09/2022	Wellborn Special Utility District	173.44	2133	02/09/2022	Saddle Creek Dr

103-8138-00 ACH	02/28/2022		Wellborn Special Utility District	0.00	ACH	02/28/2022, 02/28/2022	January Water
103-2810-02 ACH	02/28/2022		Wellborn Special Utility District	0.00	ACH	02/28/2022, 02/28/2022	January Water
103-8138-00 ACH	03/31/2022		Wellborn Special Utility District	13.98	ACH	03/31/2022	Water
103-2810-02 ACH	04/29/2022		Wellborn Special Utility District	8.54	ACH	04/29/2022	Water
103-8138-00 ACH	04/29/2022		Wellborn Special Utility District	38.31	ACH	04/29/2022	Water
103-2810-02 ACH	05/31/2022		Wellborn Special Utility District	29.15	ACH	05/31/2022	Water
103-8138-00 ACH	05/31/2022		Wellborn Special Utility District	48.84	ACH	05/31/2022	Water
103-2810-02 ACH	06/30/2022		Wellborn Special Utility District	29.15	ACH	06/30/2022	Water
103-8138-00 ACH	06/30/2022		Wellborn Special Utility District	75.42	ACH	06/30/2022	Electric
103-2810-02	07/29/2022		Wellborn Special Utility District	103.74	ACH	07/29/2022	Water Bill
103-8138-00	07/29/2022		Wellborn Special Utility District	430.32	ACH	07/29/2022	Water bill
103-2810-02	08/31/2022		Wellborn Special Utility District	231.98	ACH	08/31/2022	Saddle Creek Dr
103-8138-00	08/31/2022		Wellborn Special Utility District	344.22	ACH	08/31/2022	5323 High Meadow
103-2810-02	09/30/2022		Wellborn Special Utility District	114.06	ACH	09/30/2022	Saddle Creek Dr
103-8138-00	09/30/2022		Wellborn Special Utility District	162.14	ACH	09/30/2022	5323 High Meadow
103-2810-02	10/31/2022		Wellborn Special Utility District	93.29	ACH	10/31/2022	Saddle Creek Dr
103-8138-00	10/31/2022		Wellborn Special Utility District	130.59	ACH	10/31/2022	5323 High Meadow Tr
				2,252.22			
<b>8393 - SC Trash Expense</b>							
21912	02/25/2022		BVR Waste and Recycling	33.00	ACH	02/25/2022	Trash Service
26408	04/14/2022		BVR Waste and Recycling	35.14	ACH	04/14/2022	Recycling
31661 ACH	05/17/2022		BVR Waste and Recycling	35.14	ACH	05/17/2022	Recycling
718970007956	06/06/2022		BVR Waste and Recycling	35.14	ACH	06/06/2022	Trash Pick up Saddle Creek HOA ACH
37438	07/05/2022		BVR Waste and Recycling	35.14	ACH	07/05/2022	waste
000795	08/08/2022		BVR Waste and Recycling	35.14	ACH	08/08/2022	Waste
40490	09/07/2022		BVR Waste and Recycling	35.14	ACH	09/07/2022	5285 High Meadow Trl - Trashbilling
43722	10/01/2022		BVR Waste and Recycling	35.14	ACH	10/01/2022	5285 High Meadow Trl - Monthly Garbage Expense
718970007956	10/07/2022		BVR Waste and Recycling	35.14	ACH	10/07/2022	Monthly Garbage Expense
				314.12			
<b>8400 - SC Meeting Expense</b>							
	02/23/2022		Amazon .com	20.56	ACH	02/23/2022	Purchased from Amazon with Debt Card
<b>8411 - SC July 4th Expense</b>							
081294	06/16/2022		Jake's Fireworks, Inc.	2,381.12	ACH	06/16/2022	2022 July 4th Fireworks
July 4th Water Slide	06/30/2022		Charles Gilman	621.08	2156	06/30/2022	July 4th Water Slide
Cash for July 4th	06/30/2022		Saddle Creek HOA	450.00	2157	06/30/2022	\$250 donation to BCFVD, \$200 for clean up
4th of July Picnic Supplies	07/19/2022		Saddle Creek HOA	195.94	ACH	07/19/2022	4th of July Picnic Supplies
	07/19/2022		Geoff Spahr	350.00	2167	07/19/2022	July 4th Entertainment
				3,998.14			
<b>8412 - SC Other Event Expense</b>							
124	08/02/2022		Texas Commercial Waste	1,021.57	2172	08/03/2022	Spring Cleaning Dumpsters
<b>8420 - SC Software Expense</b>							
7015547311	02/09/2022		Melissa Berquist	159.80	2128	02/09/2022	Reimbursement for Zoom Subscription
<b>8440 - SC Transfer to Reserve Expense</b>							
Transferred to reserves	01/19/2022		Saddle Creek HOA	7,500.00	ACH	01/19/2022	Transferred to Reserve account via telephone
<b>Total</b>				<b>64,936.32</b>			



# PROSPERITY BANK

Statement Date 9/30/2022  
Account No \*\*\*\*3227

SADDLE CREEK HOA INC  
3363 UNIVERSITY DR E SUITE 215  
BRYAN TX 77802

Page 1 of 1

6532

### STATEMENT SUMMARY

TX Business Savings Account No \*\*\*\*3227

07/01/2022	Beginning Balance		\$8,522.09
	1 Deposits/Other Credits	+	\$4.44
	0 Checks/Other Debits	-	\$0.00
09/30/2022	Ending Balance	92 Days in Statement Period	\$8,526.53

### DEPOSITS/OTHER CREDITS

Date	Description	Amount
09/30/2022	Accr Earning Pymt Added to Account	\$4.44

### TOTAL OVERDRAFT FEES

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Return Item Fees	\$0.00	\$0.00

### DAILY ENDING BALANCE

Date	Balance	Date	Balance
07-01	\$8,522.09	09-30	\$8,526.53

### EARNINGS SUMMARY

\*\* Below is an itemization of the Earnings paid this period. \*\*

Interest Paid This Period	\$4.44	Annual Percentage Yield Earned	0.21 %
Interest Paid YTD	\$8.34	Days in Earnings Period	92

0000



101171 : 00653201

MEMBER FDIC



NYSE Symbol "PB"



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

1/27/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER  
Hotchkiss Insurance Agency, LLC  
13430 Northwest Freeway  
Suite 600  
Houston TX 77040

CONTACT NAME: Certificates	
PHONE (A/C No. Excl. 800-899-9810)	FAX (A/C No): 713-956-0331
E-MAIL ADDRESS: certs@hiallc.com	
INSURER(S) AFFORDING COVERAGE	
INSURER A: Philadelphia Indemnity Insurance Company	NAIC # 18058
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

INSURED  
Saddle Creek Homeowners Association, Inc.  
P.O. Box 457  
Wellborn TX 77881

SADDCRE-01

## COVERAGES

CERTIFICATE NUMBER: 1122796267

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL/SUBR. (Insr/Unwr)	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:		PHPK2277463	7/25/2022	7/25/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/> N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Blanket Property		PHPK2277463	7/25/2022	7/25/2023	Blkt Property Limit 165,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

## CERTIFICATE HOLDER

## CANCELLATION

Saddle Creek HOA, Inc.  
5285 High Meadow Trail  
College Station TX 77845

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1988-2015 ACORD CORPORATION. All rights reserved.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
04/18/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

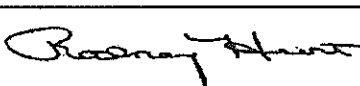
PRODUCER Service Insurance Group, Inc. PO Box 5753 3840 Corporate Center Dr Bryan TX 77805-5753	CONTACT NAME: Susan Einkauf	
	PHONE (A/C, No, Ext): (979)774-3900 FAX (A/C, No): (979)774-3955 E-MAIL ADDRESS: susan@serviceinsgroup.com	
INSURED Saddle Creek Homeowners Association, Inc. c/o Beal Properties 3363 University Dr E Ste 215 Bryan TX 77802-	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Cincinnati Insurance Companies	10677
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD / WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Directors & Officers Liability w/3rd Party EPLI; Retroactive 4/12/18.		EMO 065 07 30	04/12/2022	04/12/2023	Each Claim Aggregate	\$1,000,000 \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION	No holders
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 	



**Bob Walker**  
 Real Properties  
 bobw@beatbcs.com  
 Ph: \_\_\_\_\_

Need a REALTOR? What About BOB?

Prepared By: Robert Walker

CMA 1 - Line

Listings as of 12/13/2022 at 4:49 pm

Property Type is 'Residential' Status is one of 'Active', 'Offer Pending Signature', 'Contingency Contract', 'Exclusive Agency' Status is 'Sold' Status Contractual Search Date is 12/13/2022 to 12/18/2021 Status is 'Option Contract' Status Contractual Search Date is 12/13/2022 to 06/16/2022 Status is 'Under Contract' Status Contractual Search Date is 12/13/2022 to 06/16/2022 Subdivision Code is Saddle Creek

**Residential**

**Active Properties**

MLS #	Address	Unit #	# Bd	F/H Bth	GarCap	Subd Code	Yr Bilt	Apx Ht Ar	LP/SqFt	List Price	Sold Price	AvgSP\$/Sqft	Sold Date	SP%LP	DOM
22014550	5386 Stetson Drive	3	2/1	2		Saddle Creek	2012	2,667	\$262.47	\$700,000	\$648,000	\$247.52	11/21/2022	96.37	160
22014264	18200 Cantle Court	3	2/1	3PLUS		Saddle Creek	2013	2,783	\$256.92	\$715,000	\$755,000	\$252.42	07/28/2022	102.74	72
22015756	5200 Vintage Oaks Court	4	3/1	2		Saddle Creek	2015	3,151	\$396.70	\$1,250,000	\$808,500	\$229.04	06/30/2022	109.50	59
22008780	17899 Saddle Creek Drive	5	4/1	3PLUS		Saddle Creek	2012	5,302	\$301.58	\$1,599,000	\$799,250	\$226.04	09/07/2022	99.37	83

# LISTINGS: 4

Medians:  
 Minimums:  
 Maximums:  
 Averages:

**Sold Properties**

MLS #	Address	Unit #	# Bd	F/H Bth	GarCap	Subd Code	Yr Bilt	Apx Ht Ar	LP/SqFt	List Price	Sold Price	AvgSP\$/Sqft	Sold Date	SP%LP	DOM
22008485	5376 Prairie Dawn Trail	4	3/-	2		Saddle Creek	2008	2,618	\$256.84	\$672,399	\$648,000	\$247.52	11/21/2022	96.37	160
22006503	5353 Stirrup Drive	4	4/1	3PLUS		Saddle Creek	2013	2,991	\$245.70	\$734,900	\$755,000	\$252.42	07/28/2022	102.74	72
22008169	5399 Vintage Oaks Drive	4	4/-	3PLUS		Saddle Creek	2011	3,495	\$227.47	\$795,000	\$790,000	\$226.04	09/07/2022	99.37	83
22005034	5263 Canvasback Cove	4	3/1	3PLUS		Saddle Creek	2015	3,154	\$231.42	\$729,900	\$799,250	\$253.41	06/06/2022	109.50	59
22005587	5299 Canvasback Cove	3	3/2	3PLUS		Saddle Creek	2015	3,530	\$226.60	\$799,900	\$808,500	\$229.04	06/30/2022	101.08	63
22005153	5240 Canvasback Cove	4	4/1	3PLUS		Saddle Creek	2017	3,352	\$243.14	\$815,000	\$850,000	\$253.58	06/03/2022	104.29	52
22005852	5448 Prairie Dawn Court	4	3/2	3PLUS		Saddle Creek	2015	4,413	\$226.60	\$999,995	\$979,500	\$221.96	06/30/2022	97.95	60
22004634	18233 Cantle Court	6	5/2	2		Saddle Creek	2014	5,232	\$266.63	\$1,395,000	\$1,215,000	\$232.22	06/27/2022	87.10	88
22011287	17651 Ranch House Court	4	4/2	2		Saddle Creek	2011	4,324	\$323.54	\$1,399,000	\$1,349,162	\$312.02	09/09/2022	96.44	33

# LISTINGS: 9

Medians:  
 Minimums:  
 Maximums:  
 Averages:

2014	3,495	\$243.14	\$799,900	\$808,500	\$247.52	99.37	63
2008	2,618	\$226.60	\$672,399	\$648,000	\$221.96	87.10	33
2017	5,232	\$323.54	\$1,399,000	\$1,349,162	\$312.02	109.50	160
2013	3,679	\$249.77	\$926,788	\$910,490	\$247.58	99.43	74

© Bryan-College Station Association of REALTORS, Inc. All Rights Reserved.

\*\*\* This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice \*\*\*

Basic descriptive info only. Not guaranteed. Sizes and taxes are approximate.





**Bob Walker**  
 Real Properties  
 bobw@beatbcs.com  
 PA

Need a REALTOR? What About BOB?

CMA 1 - Line

Prepared By: Robert Walker

Listings as of 12/13/22 at 4:49 pm

Quick Statistics ( 13 Listings Total )				
	Min	Max	Average	Median
List Price	\$672,399	\$1,599,000	\$969,623	\$799,900
Sold Price	\$648,000	\$1,349,162	\$910,490	\$808,500

© Bryan-College Station Association of REALTORS, Inc. All Rights Reserved.

\*\*\* This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice \*\*\*  
 Basic descriptive info only; Not guaranteed. Sizes and taxes are approximate.