Nancy:

Following are the minutes from the board meeting. There are a few things we would like CMI to respond to within the minutes, but I will outline them here also.

We asked for a power wash of the Bldg. D and B chimneys to remove mold in September. You said CMI was "backed up". If CMI is unable to, please advise and we will contact an outside vendor for this.

We would like to have whoever did the sensor for our lights to reevaluate the process. The exterior lights have been on on both sunny and cloudy days. Today is the first day they are not on all day. Please advise how we can control this.

We would like to know why so many late fees were reversed on the October financials. A homeowner present said he has automatic withdrawal and was still charged a late fee. He questioned why San Diego is handling the funds rather than a local processor.

We have a pending situation with D201. The homeowner and his mother presented a very heated, impassioned rebuke of the previous Board, CMI and the association's attorney over the handling of the bathroom water pipe break in his unit. He is aided in this action by Dorie VonderHarr who also received damage as a result of this. The minutes detail his demand.

Oswego Ride Board of Directors Meeting November 20, 2006 6:30pm Clubhouse

Directors attending: Julia Thomas, Arlene Stebbins, Steve Hunt, Dorie VonderHarr

Homeowners Attending: Steve Mosinski, Scott Ashby, (Jean Ashby, visitor) (Jim Fury, visitor)

Guest: Pat Enstrom - Enstrom Landscape Management, Inc.

Meeting called to order by Steve Hunt at 6:30pm

Minutes of the October meeting accepted as written

Review of financials: Concern about electric bill (probably relating to the exterior lights being on all the time) and the late charges and reversals. Asking CMI to advise on these issues.

Old Business:

Arlene reported on the possibility of a HOA web page. We will not do this.

CMI power washing Bldg. D and B: Still waiting. CMI please advise

Landscaping completed: Bldg. D in front. Pat Enstrom discussed the soil condition of the entire property, explained why lawn areas are soggy, possible remedies. He discussed the issue behind Bldg. D - path and plants to start. He suggested removing the maple tree in front of D 101 and 201 as it is preventing lawn growth and is a potential danger to the structure. Both residents heartily rejected that removal.

Resolution of E202. Owner wants a sign-off by CMI that what has been done (new plywood floor, heavy padding and new carpeting) meets requirements absent the gypcrete. We need CMI to initiate this or direct a board member to assist - so we are completely cleared for fire and sound issues. Owner felt CMI could have been more responsive to Horizon as they do not know condo rules, by-laws and what are common elements for these units. He believes that sign-off will end the issue.

Resolution of D201. Owner was heated over this issue. We presented the facts as we had from the CMI and legal documents. The owner presented a document from State Farm denying his claim stating it was the

association's responsibility. The very animated discussion closed with this - if Scott Ashby doesn't hear from the Board or CMI this week, he will begin legal action against the association. The board agreed -unless something decisive comes from CMI- we would accept the fact the will try to sue the association.

New Business

Landscaping behind Bldg. D is approved for the price stated. We want to hold off on that, however, until all drainage issues have been resolved in Bldg. G. We instructed the landscaper to begin Bldg. G as soon as possible - as he bid the work. We will walk the property after some heavy rains this week to identify other areas of pooling water. Pat Enstrom believed those may be a maintenance issue and when he knows where they are, will clean and maintain the drains.

Spa is closed for the winter. Jim Fury has ordered two covers @ \$225 each - one to use now and one for reserve as the life of the covers is pretty short.

Winterization will begin with the covering of the outside faucets, Jim will do some pool maintenance and clean the gutters.

Meeting adjourned at 7:45pm

Next meeting: December 18th 6:30pm Clubhouse