

Clipper Estates Master Homeowners' Association, Inc.
Board Meeting Wednesday, January 10, 2007

Joseph Tufaro, Bruce Curson, Mickey O'Connor, Ken Diamond, Faye Sackman, Ludy Pittman, and Shelly Doucet present.
Meeting called to order 5:45 p.m.

Purchase 2.4 acres and canal servitude.
No specific reason to obtain the Lake Bottom other than liability.

It will be necessary to indemnify Stanford from the suit HOA is filing. Stanford is responsible for all issues existing prior to the purchase by HOA.

The sale is for \$15,000 and now wants \$18,600 and Stanford will pay \$3600 for hurricane assessment, and the developer is not a required to pay any assessments.

Documents were circulated for review and final approval with signatures.

Survey will be available and the property will be offered to the adjacent owners to purchase, and this will replenish funds used for purchase.

Approximately six or seven lots are affected with the purchase from Stanford then the property costs will be evaluated, values placed on parcels, and offer to buy made to lot owners.

Suit addresses approximately ten items, non-compliance, problems caused, and petition to resolve. Testing lab and engineer reports needed when work begins, and hopefully canal will be re-opened by spring 2007.

Motion: by Ken: That the intent of purchasing the property from Clipper Island, LLC is to enable the recovery of the purchase price by selling the waterfront rights and land to interested parties. The affected lot owner's will be preferenced.

Second: by Bruce

Motion carries unanimously

Motion: by Faye: To Increase late fees from \$10.00 up to \$25.00 per quarter for assessments.

Second: by Ludy

Motion carries unanimously

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Motion: by Mickey: All lot owners in the Clipper Estates Master HOA who have a construction project that requires a dumpsters for debris or portable toilets are bound to use the waste disposal or portable toilet contractors under contract with the HOA. It is the Lot owner's responsibility to notify all contractors and sub-contractors of the restriction. Lot owners who fail to comply will be fined \$5.00 per day until the violation is remedied. Violation begins after 14 day written notice.

Second: Faye

Motion carries unanimously

Ludy L. Pittman
Assistant Secretary

Ludy L. Pittman
CEMHOA Clerk

Clipper Estates Master Homeowners' Association, Inc.
Board of Directors Meeting March 14, 2007 4:00 p.m.

In attendance:

Joseph S. Tufaro, Shelly Ditta Doucet, Faye Sackman, Ludy L. Pittman, Bruce Curson,
Pat Joffrion, Mickey O'Connor, Ken Diamond, Barbara Zoerner

The meeting was called to order at 4:14 pm

Ludy Motions the fine for non-cutting of grass over 12 inches will be \$150.00, with one letter of notice. The lot will then be cut every time the grass is over 12 inches without notice and the fine will be \$150.00. All other fines will be void.

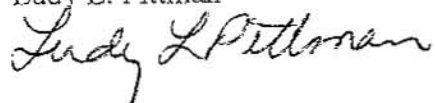
Second Shelly Doucet

Motion carries unanimously.

Board went into executive session to discuss bulkhead failure and pending litigation.

Meeting adjourned 5:23 p.m.

Ludy L. Pittman



Meeting called to order at 4:26 p.m. June 13, 2007
CEMHOA

c. Verbiage for towing of illegally parked vehicles.

Cars in streets, boats, trailers, and other items. Who tows?

A letter mailed, certified and standard mail, and posted on vehicle stating:
You have three days to remove your vehicle or it be will have it towed at
your expenses. Then every occurrence thereafter without notice.

This is not a public parking lot.

Faye motions:

Two written notices stating that this vehicle cannot be parked in this location. If the offense continues then a notice mailed certified and standard mail, and posted on vehicle stating that you have three days to stop parking in all common areas, including streets or green spaces, or this vehicle will be towed. Towing will be at owners expense, and an HOA special assessment in the amount of \$50.00 will be charged to your lot.

Pat: seconds

No opposition motion carries.

Ludy L. Pittman
Assistant Secretary



Meeting called to order at 4:26 p.m. June 13, 2007
CEMHOA

4. Pool issues—Homeowners filing to comply

Mandatory to provide engineering plans with the pool applications. Stamped plans. Lot 199 pool cracked and began causing bulkhead failure.

Amend the design guidelines to clarify the CC&RS.

Shelly: Motion—Stamped engineered plans are required for construction. This does include houses, detached accessory structures, pools, boat houses, bulkheads and retaining walls, etc.

Second Pat.

Motion carries unanimously.

Get with the parish council regarding the newly discovered bulkhead failures from installation of pools. Parish needs to make an ordinance regarding stamped engineer plans on waterfront properties to help prevent bulkhead failures.

5. Phase I & II Street/curb repairs.

Met with Bindewald and the contractor spray painted the curbing that will be repaired. 2,000 linear feet of curbing. Some things are just pulled away, and cost is \$10.00 per foot. In the middle of the street he cannot fill those areas because the street has to be blocked for 24 hours. Tar is a possibility and has a vendor to recommend. Begin at front then come back. Doing in sections and taking 4 to 6 months. Letters to homeowners must precede work warning no sprinklers and no driving over.

Cuttysark Cove is phase 3 and that will be addressed within the next two years. Some homeowners will have to elevate their property when the HOA does the street repairs. The lot owners property sank when the street sank, and when the street is elevated there will be a void or gap or different elevation to the lot from the street.

6. Increase/Addition of non-compliance fees

a. dumpster/toilets (\$5.00 p.d. after 14 days)

Table until next meeting.

b. Landscape fee. (Nothing specific in resolutions)

There are not violations for non-compliance on landscape.

Table until next meeting.

CEMHOA

July 17, 2007

Meeting called to order at 4:11

Present Joseph Tufaro, Pat Jofriron, Ken Diamond, Mickey O'Connor; Bruce Curson, Faye Sackman, Judith Otero, Shelly Doucet, Barbara Zoerner, Ludy Pittman

Information pertaining to Lot 051 Harkins is omitted due to ongoing litigations. Once law suit has been settled all information pertaining to law suit will be posted to web site.

Fema Trailers and Pods: List provided. Another hand written list was given to Judy. There is a two year limit. We have to enforce. De Beniditto house is condemned. He got the insurance and he got the property. He is crying to the parish that his wife got the proceeds. Schnault, Buras. August 28th is the deadline to remove. Houses are 13 or 14 in varying degrees or repairs. Five houses with no evidence of progress. August 28th is two year deadline. Just file the suit and deal with it after. One year after filing. No actually three years before abandonment. We filed suit on five properties for bulkhead.

All suits need to be filed for all trailers and pods. Let the HOA listen to one on one bases for reason to maintain fema trailers and pods. Can you file collectively? Yes, but not recommended to muddy waters. If you allow it to prescribe you can never enforce. Some will fight, but most will come in and comply.

Shelly makes motion to file suit to enforce the CC&Rs file suit on all parties involved for pods and trailers and blighted properties.

Second by Faye:

Motion carries unanimously.

On the bulkhead suits filed in May Pierce, Nichols, Kahn two contracts, and Groce filed an extension, and Baudier has a lawyer and got an extension on Baudier. Three out of five brought HOA contracts.

Pontier did give plans, and tie backs were not long enough. The engineer is supposed to state how far back the tie backs

Shrimp boat? Is everyone familiar with shrimp boat on Cuttysark, Phase 3C. Attorney's letter is an attempt to dodge our request to remove.

Trawl is greater in width than 16 feet requires commercial fishing license from wildlife and fisheries. No commercial vessel driving license unless carrying paying passengers. Private vessels can catch 600 pounds of shrimp. The crab traps observed numbered twenty or thirty in possession. Wildlife and Fisheries requires commercial crabbing permits for anyone using more than three. Someone observed people removing large ice chests from back yard, apparently selling catch. Residents saw a pickup truck removing four 30 gallon ice chests within the last month. Very offensive odors, leakage oil based fluids were seen.

Judy is to send letter to the shrimp boat owner on Cuttysark stating all facts regarding reasons considered commercial vessels and must remove within 30 days.

Meeting adjourns 5:18

Ludy L. Pittman

Ludy L Pittman
CEMHOA Clerk

Meeting called to order at 4:26 p.m. June 13, 2007

CEMHOA

Meeting called to order at 4:26 p.m. June 13, 2007

Present Pat Jofriron; Bruce Curson; Ken Diamond; Judy Otero, Shelly Doucet; Joseph Tufaro; Faye Sackman; Barbara Zorner

1. Harkins—Bulkhead repair update.

BOD Went into Executive session at 4:27 p.m.

2. Fema/Private Trailers/Pods (CC&Rs vs Parish Extensions) Prescription Issues.

We may have to file suit against the remaining trailers and pods regardless of parish extensions. When we file suit we apply against the lots and usually regain funds. We are anticipating DiBennadetto Vela demolished by parish. Buras on Royal Plams, Cappel received another extension.

To enforce violations, two years from date of the noticeable violations. The date would be August 28, 2005 when the storm occurred. If you no not enforce you forfeit rights to enforce. It may take another six to eight months. We have to file suit to protect the rights. It's the house for blighted, the trailers and the pods the suit needs to file.

One in probate and blighted. Hurricane Charlie over two years people in trailers and could not force to move out.

Another Board meeting July

3. Bulkhead Lawsuit Issue. (How to handle getting results).

Nichols purchase Baudier. He has to get plans in and giving until July 15th to move forward with bulkhead. If no progress then we move forward with suit. Pearce is in Texas and Baudier is in Georgia. Sent the documents for long arm service. Ms. Kahn has two lots and has the lawyer she needs to get plans in and starts or she signs a consent judgment and the new owners must install.

Complains they have no money to install.

Pontier does have judgment and lien. She sent plans in that were not engineered. Kahn wants us to install the bulkhead and lien property.

We filed five suits because they are coming on the two year.

Gros on phase 7 is coming up and this is one of the filed suits.

What about the bulkhead failure of 207 208 209 210. Joey is fixing 207 and 208. Joey buying 209. Becker filed suit. Joey was the contractor for 207 and 208 and as the contractor has some liability. 209 is being purchased as good price.

Becker prescribed and has no suit. Joey did not install the bulkhead or contract the bulkhead and Joey is not repairing.

CEMHOA

November 15, 2007

Meeting called to order 4:39 p.m.

Joey Tufaro, Shelly Doucet, Barbara Zoerner, Bruce Curson, Mickey O'Connor, Ken Diamond, and conferenced in was Pat Joffrion. Jeff Neupert CFO Accountant

1) Preliminary 2007 budget report for annual meeting.

Discussion regarding financials for preparation to upcoming general membership meeting: This will not include any discussion regarding law suit in general board meeting. Executive Session will be called.

Joey introduced Jeff Neupert as CFO Clipper. Jeff attended last general membership meeting and he will give some info on self. Jeff has been doing real estate accounting for sometime. He has been on the Eden Isles management team since 1980. Now a home builder 200 plus a year, licensed certified accountant, etc. Jeff received his MBA ten years ago.

Projected budget and balance sheet with profit and loss will be given out. The documents need to be critiqued, and a year end financials of 2006 with a breakdown of the hurricane assessment and a current financial as of November 2007.

Light house will be installed in the traffic circle to deter running through the circle and cutting traffic. It will not be allowed to light because it is not a nautical building.

The amount paid for acquisition of canal at bridge and other land we need to reclassify from Hurricane assessment to property asset. Also reclassify deposit to Lamulle Construction for bulkhead failure repair at bridge as an asset instead of an expense.

Mention that the garbage collection fees to the homeowners' will reduce by \$1.00 per month or \$3.00 per quarter.

Bruce motions: anything storm cleanup from August 2005 to August 2007 goes to Hurricane Assessment and anything from September 1, 2007 forward is to general HOA expenses.

**Mickey. Seconds Motions
Motion passes unanimously.**

Update the p & l and expenses charged to clean up and clear up the financials.

HOA projected budget.

Items questioned were payroll and Land Maintenance.

Road Maintenance: Tar cracks to minimize the continued deterioration. Tar pot holes and cracks.

Board went into executive session to discuss Lot 051 Harkins and bulkhead failure.

Another Board Meeting in three weeks. General Membership Meeting is December 10th, 2007.

Meeting adjourned.

Ludy Pittman

