Subject: Single Family Residents Meeting

From: Cobblestone Master HOA <cbblstnmster@aim.com>

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The Board would like to thank everyone who came to our meeting tonite. Although we would have liked more residents to attend, the turnout was great with about 50 people taking part.

Our President, Cy Leford, did a great job in his presentation about the CCR's. He explained how we are deed restricted properties and how Lancaster County governs HOA's. The Lancaster County website has alot of information online. Another point he brought up was how you would be affected by the way your deed is written. In South Carolina, you must have a "Right of Survivorship" on your deed, or your home will go into probate, regardless if both husband and wife have their names on the deed. This process can take up to a year.

The ACC guidelines are being made "resident friendly" and will be posted on the website once both boards have approved them. Gordon Delph gave a presentation, explaining the work the ACC is doing and how much simpler they will be to follow. Any requests can be sent to them by printing out the form on the Cobblestone website and returning to any Board member or ACC member.

The Boards are happy that Ken Iberg will continue to be the contact person for Summit. Any problems can be sent to his email, directly. He has a good relationship with them and will handle any problems or questions you may have.

There have been some issues with mold and mildew in the community, so we ask all residents to be aware of any wetness that may appear inside on walls that have the stone facing outside. Also, please check your bathroom grout in the showers and repair as needed as moisture can get behind the wall and cause mildew.

The subject of late fees with Braesael was addressed. It was explained that, all checks sent, whether by your bank or by the resident, can take up to 2 weeks to process, as they go to a lockbox in a bank in Atlanta. This can be avoided by either doing a direct withdrawal set up through Braesael, Smart Street, or your own bank. Only one resident seemed to be having a problem, and that will be addressed with Braesael and the owner will be notified.

All lighting in the community has been addressed and the Board will be meeting with an electrician on Thursday. New lights are going to be put up around the clubhouse and any issues with the lights in the island on Streamhaven, will be taken care of. There was a suggestion from one resident concerning the area around the Townhome mailbox. It is dark in that area, and possibly, a light may be warranted outside of the mailbox area. This will be discussed with both Boards. If residents notice a streetlight that is not working, you can call Duke Energy directly. They have a fairly quick response time.

We discussed having committees. This was done, in the past, but seems to have fallen to the wayside. We will discuss this with both Boards and will have lists put out so residents can volunteer if they wish.

These were the main issues discussed at our meeting tonite. If there is anything we failed to cover, please feel free to email the Board at cbblstnmster@aol.com, and we will be happy to answer any questions you may have.

Thank You again to all those who attended the meeting, and we look forward to meeting more of you in the future. The Board is here to work for you and to make sure our community will always be a safe and beautiful place to live.

The Board