## NORTHSHORE COURTYARD VILLAS HOA, INC. EPM Services, 5200 Vineland Rd., #210, Orlando 32811 August 6, 2012



FORECLOSURE: As you know, the HOA is funded equally by each homeowner via a monthly assessment of \$106 (or \$1,272 annual) to cover recurring expenses and build a replacement reserve for our amenities. Without your timely deposits, the Association would be unable to meet their obligations.

Recently, your Board of Directors found it necessary to take legal action against a homeowner to collect delinquent assessments by foreclosing on the home. Thus, your Association is title-holder to one of the homes in this community, and will act as landlord.

The Association is formed to be a service provider as described in the agreement when you purchased your home. The Association is not a lender nor mortgage provider. It is important to pay your assessments in a timely manner.

Venture capitalist John Doerr, doesn't invest in the smartest or best idea, or even the hardest worker. He invests in a plan or company with a TEAM that works together.

CITY OF CASSELBERRY has developed "Green Up Casselberry" program as part of a large effort to plant trees along streets and in neighborhoods. In additional to their aesthetic value, trees serve to moderate the climate, improve water and air quality, provide erosion control, and harbor wildlife.

According to the USDA, the net cooling effect of a young healthy tree is equivalent to ten room-sized air conditioners operating 20 hours a day. Trees also present a large economic value as they have a positive effect on property values by as much as 10%. Trees reduce runoff and erosion from storms by about 7% and reduce the need for erosion control structures. Rows of trees can reduce wind speed by up to 85%.

Trees have a positive effect on many aspect of our lives, including health, homes, businesses, communities, drinking water, and air quality.

Above paraphrased from City of Casselberry's website. Please go to <a href="www.casselberry.org">www.casselberry.org</a> for complete report re "Green Up Casselberry" and The Value of Trees.

A WEBSITE FOR NORTHSHORE is soon to be a reality via the dedication of homeowner, Marcia Lawson. A website can simplify the process of obtaining an ARB form when planning to make updates to exterior of your home, or a quick reference for rules and regulations, posting of monthly Board agenda/meeting minutes, and upcoming events. More information to follow.

GOOD DEEDS put forth by Robbin Riebel are appreciated. During her daily walks to and from the community, Robbin has accomplished a cleaning chore by wiping down a small portion of the Seminola wall each day. Thank you for taking action from a caring spirit.

LOOKING FOR ONE GOOD VOLUNTEER to help organize Northshore's upcoming yard sale. A participant from past years or an apprentice is needed to place ads, erect sign(s), and purchase permit. Please leave a message at management office to serve your community by making preparations for our annual community yard sale.

Success in life has nothing to do with what you gain in life or accomplish for yourself. It is what you do for others. Danny Thomas

NO SOONER was the pumphouse fence repaired, and more damage appeared. It was fixed a second time by The Property Dr. Then the irrigation pump and bladder became inoperative. Board is seeking proposals to replace these items to resume the irrigation.

EARLY VOTING started Saturday, August 4, and continues thru August 11 at the Library. Election Day is following Tuesday, August 14, at the Senior Center.

If you have any questions or concerns about our community, feel free to call your HOA manager at EPM Services, Inc. 407.327.5824, or email her: Lisa.Donohue@epmservices.com

DIRECTORS: Judith Marvaldi, Pres.; Kathy Janney, Treas.; Karen Swingle, Sec.; Gene Pauldine, and Ruth Riebel.

Newsletter is distributed to homeowners & tenants. kss