

**MINUTES  
ROCK HARBOR PROPERTY OWNERS  
ASSOCIATION ANNUAL MEETING  
First Avenue Hall Community Center  
August 4, 2018**

The Rock Harbor Property Owners Association met at 1:00 pm on Saturday, August 4, 2018 at First Avenue Hall, New Tazewell, Tennessee.

**Directors Attending:** Seaborn Chavers (President), Larry Lamb (Treasurer) and Patty Crandall (Secretary)

**Owners Attending:** Seaborn Chavers, Ben Parson, Patty Crandall, Tom Maxwell, Tammy Flanagan, Andrew Libby, Debbie Chavers, Steve DeNeale, Cindy DeNeale, Larry Lamb, Joyce Lamb, Steve Leib, Robin Leib, Don Hallingse, Diane Hallingse, Gary Sanger, Donna Sanger, Luis Pavon, Carmen Pavon, Lutz Weber, Barbara Weber, Gary Johnson, Susan Johnson, Matt Bishop, William Pearson, Dave Howard, Trish Howard, Russell Smith, Tammie Hill, Shawn Hill, Mike Singer and Eugene Ethier

**Guests Attending:** Shannon Pearson, Spectrum Management Group, LLC. and Steve Walker and Eddie Jones, Commercial Bank

**I. Call to Order and Welcome**

President Chavers called the meeting to order. Chavers welcomed everyone and declared that a QUORUM (based on attendance and submitted proxies) was established. Chavers reminded everyone that there is an agenda and Profit/Loss Statement available at the sign in table.

**II. Introductions of Board of Directors, Property Managers and Special Guests**

President Chavers introduced the current board members and special guests to the group.

- Board of Directors  
Seaborn Chavers, President  
Patty Crandall, Secretary  
Larry Lamb, President Treasurer

Special Guests

Steve Walker, Sr. VP Market Manager, Commercial Bank

Eddie Jones, EVP, Central Region Executive Officer, Commercial Bank

Frances Hensley, Minutes

Property Management Company (Spectrum Management Group, LLC.)

Shannon Pearson, Office Manager, Spectrum Management Group, LLC.

### III. Special Guest Speaker, Steve Walker, Sr. VP/Market Manager for Commercial Bank

At this time, Steve Walker from Commercial Bank summarized the current building environment, property values and related financing products and services. Walker discussed the Citizens Bank and Commercial Bank merger. He explained that Commercial Bank is a larger community bank with 27 branches. Walker noted that now is a good time to build before rates go up. Walker mentioned he had business cards available and would answer any questions.

### IV. 2018 Summary

#### General Common Areas

1. Guard Shack – main entrance, repair and stained
2. Landscape Beds –replaced plants as needed
  - a. Chavers mentioned that several shrubs had to be replaced at the entrance.
3. Park Fencing – repair and replace boards as needed
4. Roadways – ongoing discussion of needed repairs with Road Superintendent; safety signage installed.
  - a. Chavers noted that the Association continues to work with Road Superintendent to get sagging asphalt and road repairs. Chavers reminded the group that Claiborne County is a large county with a small budget.
5. Recreation Park – replaced wood chips, repaired playground equipment
6. Putting Green – to be power cleaned in August
7. Sprinkler System – repaired and adjusted as needed

#### Marina

1. Marina Walkways – repaired stone stairway, repaired and painted wood walkway
2. Marina Parking Lot – electric gate boom inspected and replaced
3. Docks – adjusted anchors, wave booms, replaced cleats
4. Mud Slide – completed repairs and restored to pre-flood condition, received engineer recommendations to mitigate future slides and will coordinate implementation with Road Superintendent
5. Camera System – upgraded modem and inspected system
  - a. Owner reminded Chavers that the system needs to be updated to where license plate numbers can be viewed
6. Dock Electrics – inspected by licensed electrician and repairs made

- a. Chavers reminded the homeowners to not mess with the electric at the dock. If it goes out, it might be working as it should for safety reasons. Call Spectrum and let them deal with the problem for safety reasons.
7. Docks – debris clean up as needed
  - a. Chavers also mentioned that Jessee Smith had noticed someone taking debris from the lake and placing it on the dock. Chavers requested to not do this. He further noted that the best practice is to let the lake handle the debris naturally.
8. ATV/UTV Parking – to be installed August

ACC Update – two driveways to be completed, one house under construction

- a. Owner inquired about getting an extension due to health reasons. Chavers reviewed the process to obtain an extension.

Inspection Violations – satisfactory with a few issues (realtor signs, pets, RV parking, unauthorized group use of park)

#### Contract Services Administration

1. Property Management Company (Spectrum) – Very satisfied with their performance and expertise.
2. Landscape/Area Management (Jessee Smith) – Very satisfied with his performance and expertise.
  - a. Chavers reminded the group to call Spectrum with POA issues/problems not Jessee Smith. He further mentioned that the Association does not have an on-call agreement with Mr. Smith.

#### V. Finance Update/Review

At this time, Larry Lamb, Treasurer reviewed the financial highlights as of December 31, 2017:

- Net Income \$14,324.11
- Total Marina Fees \$9,554.00
- Total POA Assessments \$193,206.86
- Total Income \$203,214.20
- Total Insurance Expense \$7,493.72
- Total Landscaping and Grounds keeping Expense \$86,040.00
- Total Legal Fees \$470.00
- Total Marina Maintenance \$8,789.94
- Total Repairs and Maintenance \$28,557.17
- Total Utilities \$4,045.29
- Total Expenses \$189,196.43
- Net Operating Income \$14,017.77
- Total Other Income \$306.34

## **VI. 2019 Goals**

- **Maintain current facilities and assets; minimize financial assessments**
- **Partner with Road Department to minimize road damage and mud slide damage**
- **Enforce covenants and abide by governing documents**

## **VII. Spectrum Management Company/Contractors**

Chavers again reminded the group of Spectrum's General Role – that being communications and coordination of information, legal advice, grounds & maintenance coordination, financial support and accounting, inspections and enforcements, problem/issue resolution, and ACC approvals.

Reporting issues, complaints and problems: the right process is to contact Spectrum Management Company.

Chavers also noted that accessing the video database requires Board approval through Spectrum, not Jessee Smith. Do not call Jessee Smith directly or order his employees to address Rock Harbor issues or complaints.

Shannon Pearson reminded the group that the website is updated as needed and that legal information, etc. is provided to the homeowners via the website at [www.rock-harbor.com](http://www.rock-harbor.com).

## **VIII. Modifications to the Covenants**

At this time, Chavers went over the proposed changes to the Covenants. He indicated that the modifications being proposed were to update the property management information and improved clarification of animal pet covenant. After discussion, a vote was taken and the motion carried unanimously to approve the modifications as presented.

## **IX. Additional Questions and Answers from the floor:**

***There was a general question related to making Rock Harbor a gated community.*** President Chavers responded that Claiborne County ordinance does not allow for gated communities.

***There was a general question related to the responsibility of when unauthorized parties are in the subdivision such as ATV's etc.*** President Chavers noted that they are on the county road in the subdivision it is the responsibility of the Sheriff's Department; however, when they are on the land owners' property, then the Association can take measures. With hunting season, then Game Wardens can be contacted and on the water is TVA jurisdiction.

***There was a general question related to using PayPal for Association Due Payments.*** Shannon from Spectrum responded that this is in the works and they are

looking into options to allow this service via the Rock Harbor Website. More information to come.

**There was a general question related to adding boat slips at the marina.** Chavers noted that TVA has approved a 180 slip concept. Of course, the Association would have to fund the upgrade and request permit. Also, Chavers noted that property owners have had the luxury of more than one slip per household and that can be addressed as well.

**X. Voting for One (1) Board Member**

It was reported that there are two Board Members with an expiring term and that being Seaborn Chavers (President) and Larry Lamb (Treasurer).

The floor was opened up for candidate nominations. Nominations were made, a vote was taken and Chavers and Lamb were unanimously voted for another term.

**XI. Closing and Adjournment**

With there being no addition business brought forth, Chavers thanked all for attending and the meeting was adjourned.

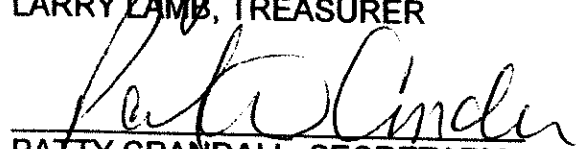
**IV. Minutes Review and Approval**

Minutes reviewed and SIGNED by the Directors below.

**Signatures:**

  
SEABORN CHAVERS, PRESIDENT

  
LARRY LAMB, TREASURER

  
PATTY CRANDALL, SECRETARY

