



December 4, 2013

Dear Neighbor,

I would like to begin this year's annual letter by thanking Jack Curran for his years of service as President, and sometimes only member, of the HOA Board. Jack's work to carry out the duties of the HOA Board is greatly appreciated. One task Jack has traditionally carried out was the preparation of an end of year letter providing a summary of the events of the past year and a preview of the year ahead. With this letter, I hope to continue with that tradition.

The most important event of the past year was the approval and adoption of the Amended and Restated Declaration of Covenants, Conditions and Restrictions ("Amended Covenants"). A copy of the Amended Covenants is available on the neighborhood's website [<http://www.thecrossingsneighborhood.com/>]. This was the first major amendment to the covenants since their adoption in 1987. The original covenants were designed as a document to control the initial development of the neighborhood and did not provide the HOA Board with adequate guidance or mechanisms to guide a fully developed neighborhood. The Amended Covenants will hopefully accomplish that goal.

One of the changes in the Amended Covenants which directly deals with the contents of this letter is the change to the payment of your annual assessment. The original Covenants provided that the annual assessment was to be paid in quarterly installments. In order to simplify the annual assessment process, the Amended Covenants now provide for a single payment which will be due at the end of January. This year's annual assessment will remain the same as last year. An invoice for the payment of the annual assessment is enclosed.

In addition, to the amendment of the Covenants, board member Chris Bogdon, has continued with his efforts to develop the neighborhood website and e-mail distribution list. There are now 134 neighbors registered on the website. If you have not already done so, please consider registering as it allows the HOA Board to quickly and easily provide information regarding the neighborhood. It also provides all residents with an opportunity to raise any issues they would like to bring to the attention of the HOA Board. Please feel free to attend a board meeting or notify any board member of any suggestions you may have or any issues that you would like the board to address.

The final major endeavor the HOA Board has addressed the past year has been the removal of dead trees in the common spaces in order to limit the possibility of the trees causing any damage. This will be a continue endeavor in the year, and years, to come. Two other items the HOA Board intends to address in the coming year are a repair of the Phase I Pavilion and its picnic tables and the connection to the Park Place development.

On behalf of the Board, have a happy holiday season and new year.

Sincerely,

A handwritten signature in black ink, appearing to read 'Brian M. Kile', written in a cursive style.

Brian M. Kile