

**THE RIVERSIDE PLACE OWNERS' ASSOCIATION
SPECIAL BOARD MEETING MINUTES
AUGUST 17, 2008**

A Special Meeting of the Board of Managers of the Riverside Place Owners' Association was held on Sunday, August 17, 2008, at the small meeting room of Frisco's Town Hall, 1 Main Street, Frisco, CO. President Randy Glover called the meeting to order at 2:00 p.m.

Those attending included Allan and Marcia Schutt, Carolyn Kettering, Chuck Lisle, Erin Pheil, Chuck Boyd, Steve Smith, Lucy Glover, an unnamed guest, and officers Randy Glover, Diane Hunt and Paula Boyd.

Paula Boyd certified a quorum, pointing out all three members of the Board of Managers were present.

Randy announced that three topics would be addressed at the Special Meeting:

- 1) Adoption of the Governance Policies for RPOA
- 2) Whether Erin Pheil requires a Variance of the Covenants to proceed with her "townhouse" proposal
- 3) Whether Erin Pheil has met requirements for approval of the requested Variance to the Covenants

Randy advised that he had two amendments to the Governance Policies, which were transmitted by email on August 12, 2008. Our Bylaws state we may call a Special Meeting with three days notice, therefore, Policy 7-B will read as follows:

Rules, policies, and procedures shall be effective only upon adoption at a regular or special meeting of the Board. The notice of regular meetings shall be given to all Owners at least 15 days before the meeting, and notice of special meetings shall be given to all Owners at least 3 days before the meeting. Any Owner may comment on a proposal at the meeting or in a writing delivered to the secretary of the Association prior to the meeting. Upon the adoption or amendment of any rule, policy or procedure, the Board shall provide notice to the Owners prior to the effective date.

Erin Pheil questioned the difference between a Regular Meeting and a Special Meeting, and a brief discussion ensued using examples.

The second amendment to the Governance Policies is the addition of a disclaimer paragraph, before Policy No. 1, which reads as follows: "These Policies are not designed to replace existing policies and/or rules except to the extent that they are in conflict, in which case these rules shall govern."

Any action taken at any annual meeting and included in the minutes automatically becomes a rule. To accurately assemble all rules, one must review the minutes of all annual meetings.

Randy asked for further discussion or questions, with no response. Randy then asked for a vote to approve the Governance Policies as amended. Erin asked a question regarding the size of the Board of Managers, as it would relate to voting. Her concern was that RPOA has a three-person Board. For a vote to pass, you need 2 out of 3 votes, or 66 2/3% of the votes but if someone recuses themselves or abstains, then you need 2 out of 2 votes, or 100% of the votes. Randy responded that the rules say as long as you have a quorum, you are able to conduct business. The decision is left to the remaining Board Members as long as a Quorum has been established. Randy moved to accept the Governance Policies as Amended. All three Board Members voted affirmatively.

Diane Hunt addressed the conflict of interest issue by reading the following statement:

A conflict of interest question has been raised about my voting on this application. I've retained a Denver attorney and based on his analysis of the situation, including the proposed rules we just adopted, I do not have a conflict of interest. I have remained unbiased and have not pre-judged the application. I can make a fair, impartial decision on this matter, while acting in good faith.

In discussing the second issue, Randy advised that he had received an email from Erin dated February 14, 2008, stating in part, "I would like to submit an application to the Town of Frisco to amend my lot (lot 14). The application would be for a resubdivision of the lot allowing for this lot to contain two separate, standalone "townhomes" (two homes) --one being the home where I live now and one being on the portion of the property across the creek from me." On March 29, 2008, a letter was addressed to Erin outlining the legal opinion secured from our counsel Jay Bauer. The letter which follows, was read for incorporation in the minutes:

Dear Erin,

The Board, together with our attorney Jay Bauer, has considered your request to resubdivide your lot to allow your lot "to contain two separate, standalone 'townhomes'". Our findings concerning what is and is not allowed in the Declaration of Covenants are:

- Section 10.15 says that no resubdivision plat shall be effective until it has been approved in writing by the Board.
- Section 10.13 declares that each lot in Riverside Place is intended for either a single family dwelling or a duplex.
- Section IV.E. grants the Board the power to grant variances to the provisions of the Declaration "under appropriate circumstances, whenever necessary to avoid undue hardship and without prejudice to other Owners..."
- Recital E on the first page following the Index states the intent of the declarant is to restrict the development of lots to either single family or duplex dwellings. Your proposal to resubdivide your lot and build a single family dwelling on each of those resubdivided lots appears to be inconsistent with that intent.
- Recital G says lots should be subdivided and developed in a fashion that will be harmonious with the other lots in Riverside Place.

It is the Board's preliminary opinion that your request violates both the wording and the intent of the Declaration. The Board is not empowered to grant a variance to the

Covenants without a showing of undue hardship. For the Board to continue consideration of this issue, you must formally request a variance from the Declaration of Covenants. Your request should address undue hardship, implications for other Owners, and how, specifically, the resubdivision itself and any structure on the resubdivided lot will be harmonious with the other lots in Riverside Place, and whatever other appropriate circumstances you believe are relevant.

Sincerely,

Randy Glover
President

The formal application for Variance of Covenants, dated July 21, 2008, has been posted on our website www.riversideplacehoa.com.

Randy called for a vote on the question whether the property can be divided as proposed within the current Covenants without a Variance. The Board rendered three negative votes.

Erin addressed the Board and homeowners. She lives here and works here full time. She enjoys living here and being part of the community. She does not want to do anything to harm the community. One major area has caused confusion and frustration, the issue of “why is she going about it the way she is going about it?” During negotiations and closing, she found a plat showing the North side of her lot. She had no preconceptions at closing. She was not being sneaky in not talking to neighbors. She thought it was appropriate to do her homework first before approaching anyone, so she consulted with the Town of Frisco. She reasoned that if it were OK with the town and OK with her neighbors, she would present the request. She wasn’t aware of the total land area when she made an offer; she liked the home, the quiet location on the creek, etc. The issues as she understands them are 1) Precedent 2) Spirit of the Covenants 3) Hardship 4) Implication for others.

The Board previously asked for comments from other homeowners. Randy asked if anyone wanted to make additional comments now. The written comments received expressed the opinion that the Variance to Covenants should not be granted.

ALL HOMEOWNERS HAVE RECEIVED EMAIL COMMENTS ON THE SUBJECT AND THOSE COMMENTS FOLLOW:

Dear Mr. Glover,

As the owners of 97 Sunset, the house directly to the east of 101 Sunset drive, we are emphatically opposed to the proposed variance to the Covenants to grant Erin the ability to add to lot 14 across the creek. This would disturb our most precious view especially of the creek itself, one of the main reasons we purchased our house a little over a year ago. It would, as well disturb our privacy which we find most important as we plan our retirement there. As we were purchasing 97 Sunset, we specifically asked about the

Covenants and were told that "no one will ever be able to build there" even after we asked about the fence that was put there before the Covenants were established. Erin has not discussed this proposal with us. A variance to the Declaration of Covenants would create a hardship for us so we are opposed to the Board granting it.

Sincerely,

Tom and Jan Mahony

719 332 5080

Dear Fellow Homeowners in RPOA:

This letter is to let you know that we sent a letter to Randy Glover on August 2nd after we received the email advising all of us of the request for a variance to the Covenants for 101 Sunset, telling Randy and the other members of the board of our emphatic opposition to the granting of a variance. Our home at 97 Sunset is directly east of the property in question.

When we bought our home one year ago, we were told that the strip of land on the other side of the small creek which runs through our property, Erin Pheil's property, Carolyn Kettering's property and part of the Hunts' property, could never be built upon because of the Covenants protecting the neighborhood. This was a huge factor in our decision to purchase the home. We would be seriously affected by the addition of another dwelling of any kind on the other side of the creek. It would adversely affect our use and enjoyment of this home, our privacy, and our property value.

The Covenants are there to protect neighborhoods and owners such as ourselves from exactly this sort of intrusion. We would ask that other residents also make their opinions known to the Board.

Because of our son's upcoming wedding we will not be able to be at the meeting on August 17th because we will be in Oregon. We hope the Board supports the Covenants upon which this neighborhood depends.

Sincerely,

Jan and Tom Mahony

97 Sunset Drive

Riverside Place Board of Managers,

I would like to express my opposition to the proposal to add an additional house to Lot 14. I am writing this letter to express my individual opinion as an adjacent owner. Diane is a Board member, and has been advised by the HOA's attorney not to indicate her view until she votes on August 17.

I am opposed to the additional house proposal for three reasons:

- 1) granting a variance for such a significant request undermines our covenants,
- 2) adding a house in an area not allowed by our covenants adversely impacts adjacent owners, and
- 3) the proposal does not meet the covenant criteria for granting a variance.

1. Purpose of Riverside Place Covenants

When the Riverside Place subdivision was approved by the Town of Frisco, the covenants were put in place to create a single family home/duplex community. It's somewhat surprising that the Riverside Place land was not rezoned at that time. Riverside Place is still zoned by the Town of Frisco as a Residential Moderate Density District (R-M), allowing 12 residential units per acre. In other words, one of our ½-acre lots could be used for 6 townhouse or condo units under Frisco zoning. So it's fair to say that the Town has no interest in maintaining our single family home/duplex community. Only our covenants offer that protection.

The covenants are quite clear about the building limitations that give Riverside Place its character. In the initial recitations, Paragraph E, one of the principal purposes of the covenants is stated:

- E. The Declarant desires to restrict the development of Lots in Riverside Place to either single family or duplex dwellings (emphasis added).

Further, in Section 10.13, the covenants are equally clear:

The development on all Lots shall be restricted to either one single-family dwelling or one building, containing two separate dwelling units, for resubdivision into two separate lots.

Granting a variance to allow two separate houses per lot would totally undermine the effectiveness of our covenants. In most communities, zoning protects the fundamental neighborhood character. In the case of Riverside Place, only our covenants provide that protection. Allowing a second separate house on a lot is contrary to the fundamental premise of our covenants. If a variance can be granted to undermine such a fundamental part of our covenants, how could any variance for virtually any purpose be denied?

The Town of Frisco is "built-out" and contains little land for new development. Given trends in mountain areas, I expect that Riverside Place will face future requests for redevelopment that would be quite unexpected today. If we desire to retain the character that we believe we purchased at Riverside Place, we should be diligent in protecting our covenants.

2. Impact on Adjacent Owners

When we purchased our lot and designed our house, we considered what additional development could be constructed adjacent to us. We believed that our covenants clearly precluded any additional development on Lot 14 across the creek. While the Lot 14 proposal has a lesser impact on our home than the Mahony's, there would still be an impact on our view to the north, and impact to the character and privacy of the creek.

When each of us invests in property, expectations are very important. Enforcement of covenants is one of the principal means of ensuring that expectations are met and investments are protected. I hope that all owners respect the feelings of the adjacent owners who are most affected.

3. Criteria for Variances

Article IV.E of our covenants sets the criteria for the Board in granting of variances:

To grant variances to the provisions of this Declaration, under appropriate circumstances, whenever necessary to avoid undue hardship and without prejudice to other Owners.

These “undue hardship” and “without prejudice” criteria set a high hurdle for granting of variances. The Lot 14 proposal does not demonstrate undue hardship. The inability to develop every portion of a lot because a single family home has already been constructed is not an undue hardship.

Second, granting a variance for construction of a second home on Lot 14 is prejudicial to other owners. A second house on Lot 14 would cause impact or injury to adjacent owners. A variance from such a significant provision of our covenants would pave the way for approval of any number and type of variance requests in the future.

Sincerely,

Don Hunt

Co-Owner, Riverside Place Lot 13

Board Members RHOA--

I want each of you to vote against the request for variance on my behalf, for one simple reason: a positive vote on this request has the distinct possibility of setting a precedence for future requests that would have the potential of adversely affecting the covenants that currently protect our property values.

Bob Beers

Hello there everyone,

I just wanted to take a moment to respond to the emails that have been sent out thus far

regarding my variance request as I am disappointed in some of the distortions that have been made to my request, and I do wish to ask that you please understand there are at least two sides to every situation.

Most importantly, I would like to implore every HOA member to try to avoid making hasty reactions--and to instead understand what's truly going on with the situation before reaching a decision. While I appreciate other HOA members sharing their opinions, much of what's been shared thus far has been said out of apparent confusion and misplaced apprehension--instead of out of understanding.

- There's been a letter sent to the HOA board from Mr. and Mrs. Mahoney denouncing my request -- but, and I base this on information provided to me directly by Mrs. Mahoney -- this letter was drafted and sent out before the Mahoneys had ever visited and studied the lot in question.
- There's been an email from Mr. Beers claiming that granting a variance in my situation would have the "distinct possibility of setting a precedence for future requests". Yet a study of addressing of this issue in my variance request document, would show that this cannot **ever** be replicated by any other Riverside Place homeowner in the future. No precedent will be set.
- There is a letter from Don Hunt, which includes statements such as "A second house on Lot 14 would cause impact or injury to adjacent owners" -- even though Mr. and Mrs. Hunt cannot even see the buildable area in question, nor can their home be seen from the buildable area. He, too, claims that allowing a variance would "pave the way" for other similar variances. Once again -- this is simply not possible because the current situation is *completely unique*.

(And of course, please feel free to contact myself, the Mahoneys, and/or the Hunts to verify any of this information.)

Please know that as a 100% full-time, year-round resident here, I am just as concerned about the strength of our Covenants as everyone else. The Covenants protect all of us -- and they allow the Board to consider variance requests for entirely **unique** situations. If every time a variance request is made it gets denied without even being considered for fear of undermining the Covenants, none of us will ever truly be protected. What will happen if someday you encounter a *truly unique* situation with your property -- wouldn't you hope that your words were heard and considered by others instead of being automatically shut down with cries of "No variances! Covenants will be undermined!"?

I respectfully request that you stand on the North end of my lot. See how secluded it is. Note how you cannot see Mr. & Mrs. Hunt's house at all. Note how the top of Mr. & Mrs. Mahoneys' home is visible only if you stand in a few select spots. See how high above and far away their homes are, and how privacy is actually not at risk here. Observe how very far away Mr. and Mrs. Mahoney's property is from the back Northwest corner of the lot where a dwelling could potentially be built.

And then, please ask questions. Please ask how a dwelling that cannot be seen from the

Hunt's property will cause them injury. Ask how my neighbors know their property values will suddenly go down when nothing new is being built behind them or within their direct views. Ask how a secluded home that's set back from the creek will suddenly create a privacy invasion--despite the stream division and extensive foliage in the area. Please, read my proposal and understand why this completely unique situation cannot possibly set a precedent for the future.

In the end, please take my words at face value. They are not contrived or deceitful -- and please do not take the automatic rejection requests from my neighbors or the uninformed as fact either. Please simply take a quick peek at my lot so that you can begin to understand for yourself what accusations are far-fetched and overstated, and how my request is truly a unique, entirely valid one that deserves more than initial simplifications and sweeping, vague denunciations.

Thanks again, everyone, for your time and genuine consideration on this issue. I truly believe that this will have zero to minimal impact on the homeowners with our Association; I would not have made the request otherwise.

(I've attached a map so you can find my lot.)

Very sincerely,
-Erin Pheil

TO: Randy Glover, President of Riverside Place Homeowners Association
FROM: Carolyn Kettering, member/owner Lot 16, 93 Sunset Drive
SUBJECT: Comments regarding Lot 14 Variance Request

As a member of the Riverside Place Homeowners Association, I would like to take this opportunity to offer my observations and comments to the Board of Managers and my fellow members regarding the variance request by Erin Pheil, owner of lot 14/101 Sunset Drive.

First, I would like to point out that I have a somewhat unique perspective on this issue since I previously owned the property in question for seven years before selling it to Erin in August, 2007.

Prior to making my decision to sell 101 Sunset, I made an inquiry to the Town of Frisco regarding any subdividing issues of lot 14, so I am familiar with the description Erin gives in her request. Naturally, I wanted to know if that potential would have any effect on the value of my property or if I would want to exercise any expansion option before putting it on the market. I concluded that the option that Frisco allowed was in no one's best interest. I felt the buildable area after setbacks was too small to allow a suitable structure and the idea of creating another homeowners association for one lot represented a loophole that was fraught with potential legal issues and would undermine the integrity of the current homeowners association. In the final analysis, I didn't think it would be

good for the neighborhood... my neighborhood, since I was remaining here in my new home.

However, I wanted to be prepared to answer any inquiries that prospective buyers might have. On this point, Erin didn't ask me about this before or at closing.

Regarding any hardship issues in this matter, I'm sorry if Erin has experienced any nuisance due to trespassers recently, but in the seven years prior I never experienced any such problem, never. And, according to my knowledge, the fence on the Creekside Drive side of the lot was not built to keep trespassers out. Rather, an owner previous to me built it as a privacy screen because he parked a motor home there.

Of course the city doesn't permit any permanent bridges, but a temporary footbridge has been used there for many years. That's why there is a small concrete footing on either side of the creek. While this is deemed a hardship by Erin, it could be an asset to another. When a family with young children expressed interest in buying the house, they were excited about the possibilities of having their own playground there.

While Erin predicts that any future structure built on the lot would "fit in seamlessly and harmoniously with our neighborhood", we have no guarantees since she has not submitted a building plan with her request. Apparently she plans to sell the land later since she states on page 10, part B) Harmonious Inclusion, "If the purchaser of the north end of the lot opted to build a stand-alone townhome...". Who knows what kind of a structure that purchaser will want to build?

As a fellow homeowner, I am not comforted by the prognostication that the precedent set could "never" happen on any other lot "ever". I, like most of you who have had experience in property matters, know that predictions of never seldom hold. Things change and people change. Instead, it may be embarking on a slippery slope.

In conclusion, I feel the negatives imposed on the neighbors, the Association and the integrity of the zoning of the subdivision outweigh any hardships expressed by Erin. Frankly, I think if she wanted to further develop the lot, she would have been better advised to have polled the homeowners before purchasing the property or at least with that contingency on the buy/sell agreement.

In spite of the fact that lot 14 is bisected by the creek, it is still a lot like any other lot with a single dwelling already on it. Therefore, I respectfully ask the Board to rule against the requested variance.

Sincerely submitted,

Carolyn Kettering

Hello Paula,

We would just like to remind the Board that we would be there at the meeting were it not that we are in Portland, Oregon for some wedding festivities for our oldest son. The Board has heard our objections in our letter, and we would add that we agree with all the very well articulated points put forth by both Carolyn Kettering and Don Hunt.

The board has received input from the neighbors most affected by the proposed variance, although in our view, all the members of the association are significantly affected by the outcome of this decision. We are surprised that our governing rules allow such a weighty decision to be made without a vote of all members of the association, so we rely on the wisdom of the Board to render the decision in the best interest of the Riverside Place Owners Association.

We thank all members of the Board for their consideration of this matter. It is a big responsibility.

Sincerely,

Tom and Jan Mahony

From: Allan and Marcia Schutt

To: Riverside Place Owners Association Board.

Section 10.15 of the RPOA Covenants clearly states that "no lot described on the Property Plat shall ever be subdivided into smaller tracts". Further language in the covenants states that exceptions can be granted in the case of undue hardship, which is clearly not the case in Erin Pheil's request for a variance concerning lot 14. At the time of her recent purchase of the property she was aware of the restriction on subdividing the lot.

We agree with observation of other owners that the presence of the creek flowing through the lot is not a reason for subdivision. Also, the small size of the lot portion north of the creek would preclude construction of a residential structure (plus surrounding setbacks) compatible with the size of the existing residential buildings on our development.

Several years ago, in my capacity as Vice-President of RPOA, I (Allan) attended an all day seminar on HOA affairs put on by Breckenridge Attorney, Jay Bauer and other experts in HOA management. The number one message that I came away with was that the chief source of trouble and problems for HOA Boards is NOT ENFORCING COVENANTS. Once a board grants an exception (variance) to a clearly stated and major item in their covenants, they lose much of their future credibility to enforce rules. In the case of RPOA, we see several potential future negative situations that may well arise from granting this variance.

We STRONGLY feel that the RPOA Board should enforce our covenants and reject the lot 14 variance request.

Allan and Marcia Schutt

To the HOA Board:

I have no view whatever on the merits of this application. I simply commend the board to keep an open mind and to judge the application fairly, in consideration of the criteria set forth in the covenants and to exercise its independent judgment uninfluenced by the opinions of others.

Steve

Steven R. Smith, JD, CFP®
970) 668-5525

END OF EMAIL COMMENTS. MEETING MINUTES CONTINUE BELOW:

The crux of the issue is whether the Variance would respond to the alleged undue hardship and without prejudice to the other owners. At this point, Randy remarked that, in his opinion, Erin hasn't demonstrated undue hardship, simply an inability to conveniently use other portions of her property. Erin responded that essentially it is like having a separate lot. She said she has been told by her lawyer, "hardship is entirely subjective; no law or rule defines." The trespassing issue is worrisome. Her office faces her backyard. She has collected beer cans, soda cans, cigarette butts, dog poop, etc. from along the creek. She talked with Carolyn's grandchildren, who she found jumping on rocks in the creek, shortly after Carolyn had written her email. Erin claims direct access is impossible. A bridge structure has been rejected by the Town. A previous owner used rocks to create a temporary structure, which resulted in crawl space flooding. Erin feels the spirit of the Covenants is intended to be fair to everyone. She feels her lot is unique—there are no other lots like hers. She is not the first owner to recognize a problem with trespassing and access issues. She suggested it might be different for a part-time owner who might not notice the trespassers as much. Marcia questioned the open gate to the area. The fence and gate are in disrepair and Erin has no funds currently available to remedy. The Muellner's at 94B Riverside Place have had a problem with people crossing their lot to get to the creek. Others on Riverside Place have property on the east side of the creek, and these lots are commonly used for creek access. None of the current duplex homes are separate homeowner associations, however, the proposed resubdivision would necessitate a separate townhouse association. Steve Smith questioned the wording of the covenants as it relates to home, duplex, lot resubdivision, etc. Lot 14 is not large enough to divide, based on the Town of Frisco guidelines, and build a separate single-family residence. Covenants say no lot can be re-subdivided unless it is a duplex. The Town is unable to grant a Variance, unless the Subdivision approves. The Town has specific definitions for hardship.

The closest neighbors feel they would be prejudiced by an additional structure on the northern portion of Lot 14. Erin addressed the issue. She believes it is easier to say no, than to understand the situation. Any construction would be located on the back northwest corner of the lot. She feels owners are overly concerned about the "worst case scenarios." The proposal takes into consideration appropriate setback from the creek, as well as from the lot lines. Construction would fit in with the neighborhood. She feels there has been an overstatement of issues.

Allan Schutt questioned the size of the structure that could be built. Erin indicated the residence could have a footprint between 1,400 and 1,600 square foot including garage, with the potential for a second floor increasing the size to 3,000 square feet including garage.

Steve Smith questioned if she had considered coming to the Board and the Architectural Review Committee simultaneously to resolve all questions. Erin responded she is "not in a huge rush", and that it could be 3-5 years before something were built. She thought it

was silly to present to Board and Architectural Review Committee when she had no plans to build immediately.

Steve questioned how the resubdivision would stop trespassing if nothing were to be built for several years. Marcia Schutt again suggested closing the gate, but noted that that may not prevent kids from playing in the stream, since kids often play on both tributaries of the creek.

Lucy Glover questioned when and why Erin had started thinking about resubdivision of the lot. Erin said she had first started wondering what could be done when she saw the plat prior to closing. She had read the Covenants and began researching to see what could be done. A cul-de-sac at the end of 5th Avenue had a similar situation resolved by the “townhome” resubdivision. Erin feels she has received mixed messages from community members. Some have expressed noise objections to various alternatives. Responding to Lucy’s question on why she wanted to do this, Erin indicated the trespassing issue and monetary gain were important factors Erin mentioned that some personal issues were financially motivating her, as well as other monetary issues she could not share with the group.

Randy indicated he felt it was time for the Board to make a decision. Diane Hunt announced she chose to abstain today from voting on the Variance issue. Randy indicated he doesn’t feel Erin has shown undue hardship and he is not fully convinced there is no prejudice to others, and therefore, the criteria have not been met. Paula concurred with Randy indicating she does not feel undue hardship has been demonstrated that would be worthy of a Variance of Covenants. Randy and Paula both voted against granting the Variance.

Erin thanked everyone for their time. She said even though the Board complimented her on her application for the Variance, she must have failed in expressing the uniqueness of her request.

Allen Schutt mentioned a Seminar he attended while serving as Vice President. The Seminar was presented by our counsel Jay Bauer and dealt with HOA problems. What he took away from the Seminar was that the greatest problems faced by HOA Boards are failure to enforce Bylaws and Covenants.

At 3:20 p.m., Diane Hunt moved to adjourn the Special Meeting. Paula Boyd seconded the Motion, and President Randy Glover adjourned the meeting.

Respectfully submitted,

Paula Boyd
Secretary-Treasurer
Riverside Place Owners Association