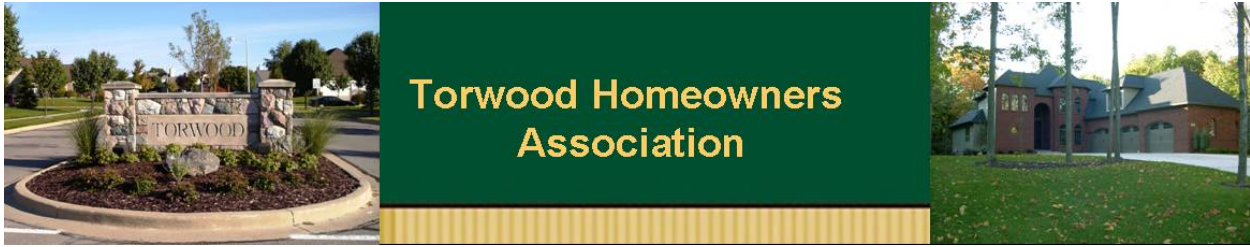


TORWOOD HOMEOWNERS ASSOCIATION



Greetings to homeowners in the Torwood Subdivision! The purpose of this annual newsletter is to make you aware of the upcoming Torwood Homeowners Association (THA) annual meeting and happenings in the neighborhood. We want you to know about issues of concern to every homeowner, decisions that have been made by the Board of Directors and events that will take place in the future.

Addressed in this newsletter are the following topics:

- 2007 Transitional THA Annual Meeting notice for October 25, 7:00 P.M.
- Special Recognition
- Committee Update
 - Architecture
 - Mailbox Post Repairs & Painting
 - Neighborhood (watch)
 - Landscape
 - Master Landscape Plans for 2007 & 2008
- Treasurer's Report
- 2008 THA Annual Dues Statement
- 2008 THA Directory Form
- Reminders about Torwood By-Laws and Homeowner Responsibilities

Your Board is making investments to continue to make Torwood a Great Place to Live and the desired place to raise a family! It has been a pleasure to serve you this year. **Current THA Board members are:**

Julie Dils, President:	Currently serving 2 nd term – expires 2008
Chris Chapin, Vice President:	Currently serving 1 st term – expires 2008
Robin Rasor, Treasurer:	Currently serving 2 nd term – expires 2009
Mary Tornquist, Secretary:	Currently serving 2 nd term – expires 2009
John Zemba, Member-at-Large:	Currently serving 1 st term – expires 2009

As a reminder, the Torwood Website (www.torwood.org) is available for your use, and through it, just about anything and everything you could ever want to know about our neighborhood is in one location.

Please also review the enclosed “Important Information and Reminders about Torwood By-Laws and Homeowner Responsibilities.” Over the recent years, we have learned that many “re-sale” properties are not receiving the “Homeowner’s Booklet” that is issued at new build closing. This partial list will help guide homeowners in regards to landscaping requirements, physical property requirements, maintenance, and more. A complete copy of the Bylaws is available on the Torwood website.

Your Board of Directors commits a significant amount of time, energy, enthusiasm and commitment to making Torwood a “Great Place to Live”. We hope that you appreciate these efforts and that you will continue to support the Board.

If you have any questions or comments, please contact one of the BOD members listed below.

Thank you,

Board of Directors,

Julie Dils 429-3332	jdils@comcast.net
Chris Chapin 944-2257	chapinc@umich.edu
Robin Rasor 944-3359	rrasor@comcast.net
Mary Tornquist 429-2551	maryshortcake@verizon.net
John Zemba 429-7419	zembaj@comcast.net

Torwood Email: Torwood.admin@torwood.org

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1. 2007 Transitional THA Annual Meeting:

The Torwood Homeowners Association annual meeting has been rescheduled to take place on October 25, 2007. The meeting will be at 7:00 PM in the Heritage School cafeteria, 290 Woodland Drive, Saline MI. 48176.

As reported at the January 2007 annual meeting, all subsequent annual meetings will take place in the fall of each year. The benefit is to proactively inform the residents of the THA on the happenings over the year, to review the budget, annual dues and goals for the coming year. Because we are transitioning into this new schedule, this meeting will be called a “Transitional” meeting.

Your attendance is requested, not only to hear what your Board has accomplished this year, but also that your voice be heard on areas you would like the Board to address.

It's important that we reach a quorum (1/3 Majority) at this meeting so that we can avoid mailing voting ballots to each home. This would save us considerable amount of time and expense in postage and mailing costs (we spent close to \$150 last year in order to send ballots). We need a minimum of 36 current homeowners¹ to attend the meeting on the 25th.

If you are unable to attend the annual THA meeting on Oct 25, 2007, please complete the proxy information on the form attached and return it to the address noted no later than Oct 22nd. You can also complete the proxy on the Torwood Website at www.torwood.org. The board member of your choice will vote on your behalf and assist us in meeting the quorum required for a successful election. Only signed proxies will be accepted.

Any current homeowner¹ may be nominated for a Board position. If you would like to nominate a current homeowner please do so using the Proxy form or sending an email to torwood.admin@torwood.org.

You also have an opportunity to sign up for several of the THA committees:

- Landscaping
- Architecture
- Neighborhood (watch)

Please see the Torwood website for more information about the purpose of each committee under the “Committees” link. If you do not have access to the Torwood website, please contact Mary Tornquist (Secretary) for a hardware copy.

We still have a large number of houses without email addresses. Without email, these families are not receiving periodic notices regarding the neighborhood and require us to do individual mailings, also increasing our costs. If you have email accounts, we would very much appreciate your providing them to us so we can add you to our mailing list.

¹ A current homeowner is defined as having legal rights to their Torwood home with all dues current. As long as dues are current, each household is entitled to one vote.

The agenda for the THA meeting will be the following:

- Introductions
- Reading of the minutes
- Committee Updates
 - Architecture
 - Mailbox Post repairs & painting
 - Neighborhood (watch)
 - Landscape
 - Detailed Master Landscape review
- Treasurer's Report
 - 2007 Year to Date
 - 2008 Proposed Budget
 - Dues / Assessment for 2008
- Annual Garage Sale – interest
- Elections
 - Two open Board positions
- Open Q&A

2. Special Recognition:

- Natures Garden for lending the Gator Bags (green bags around front trees), allowing THA to keep water on the recently transplanted trees this summer
- Jeff & Leslie Wilkins for their uncompromising contribution in watering the plants & trees this summer
- Milan & Catherine Radovich for lending several of their garden hoses for watering the recently planted trees this summer
- Chris Chapin for sealing the Torwood Entrance sign
- Committee Chairs:
 - Jeff Wilkins – Landscape
 - Cheryl Haller – Neighborhood
- Timberline Building & Design for sponsoring the Torwood website in 2007

3. Committees Update:

➤ **Architecture Committee**

- Mailbox painting and repairs were kicked off the last week of September
- Contractor is currently one-third of the way done
- Targeted completion is the end of October

Authorized Mailbox Replacement Policy

This policy outlines the Torwood Homeowners Association's (THA) authorized guidelines for purchase and replacement of a U.S. Mailbox by a Torwood resident / homeowner.

- Mailbox replacement and purchase is the responsibility of the homeowner.

The mailbox replacement should be from the manufacturer, The Solar Group. You can find more details on the THA authorized mailbox of choice at the following link, <http://www.thesolargroup.com/steelpm.html>

- MODEL#: E16B (Large T2 Size)
- COLOR / DESCRIPTION: Black- Heavy Gauge-Smooth Body (Galvanized Steel)
- UPC#: 0 46462 00274 9
- MAILBOX DIMENSIONS: 10 7/8"H x 8 1/2"W x 20 1/4"D
- Approved by the U.S. Postmaster General

You can find the mailbox at the following locations per The Solar Group. Solar Group has a number of local retail partners. Keep in mind that not every retail partner carries The Solar Group's entire line of products. To simplify your search, we recommend that you call your retailer of choice to confirm availability:

- Home Depot
- Lowes
- Wal-Mart
- Menards
- True Value Hardware
- ACE Hardware
- K-Mart
- Best Hardware

Any deviation from the authorized mailbox noted herein must be approved by the THA Board of Directors. This policy can also be found on the www.torwood.org website under the link "Master Deeds / By-Laws / Policies / Other Documents" as a future reference.

- If you have any further questions please contact your THA Board using the following email address: Torwood.admin@torwood.org

➤ **Neighborhood (watch) Committee**

- Block Captains and "territory" updates will be given at the HOA meeting
- Pet Rescues
- Torwood is the first subdivision in Saline to have an officially recognized **Neighborhood (watch)** program.

➤ **Landscape Committee**

- Master Landscape Plans summary for 2007 & 2008:

At the 2007 THA annual meeting in January, the Board of Directors noted that we would be working with our partner Kevin's Landscaping on a master landscaping plan to update the five courts within Torwood.

Many of you have been asking about the status and when we would have plans in place to move forward on. We are excited to share with you the go forward plan / design and the implementation schedule that makes up part of the 2008 total dues and one time special assessment.

We started by outlining our objective and set of requirements from which to set direction and in determining the final plans. Like that of the front entrance, our overall objective is to position Torwood in a competitive advantage over other subdivisions to draw new development and families with a landscaping design that enhances the beauty already found in the many surrounding landscapes by current Torwood residents.

The key requirements were as follows:

- no annuals, focus on perennials
- low plant maintenance & hardy
- color as much as possible throughout the summer months
- improved accessibility on the courts to accommodate lawn care maintenance throughout summer
- minimum 1yr warranty on all workmanship, plants and materials
- ease of continued upkeep
- flexibility on solution & payment terms

We then assessed each court as to the priority in which the work would be performed. The following phased approach reflects the implementation schedule.

- Phases of installation:
 - ❖ Phase 1: Melrose Ct., scheduled for later October, 2007
 - ❖ Phase 2: Aberdeen Ct., scheduled for later October, 2007
 - ❖ Phase 3: Bannock Ct., scheduled for April-May, 2008
 - ❖ Phase 4: Stone Glen Ct., scheduled for April-May, 2008
 - ❖ Phase 5: Edinburgh Cr., schedule for April-May, 2008

While working with Kevin's Landscaping it was obvious we had chosen the right partner to work with. Kevin's Landscaping provided THA with a design as follows:

- free of any design fees or obligations

- agreed to implement Melrose Ct (phase 1) and Aberdeen Ct (phase 2) this year.
- agreed to a deferred payment from THA on Aberdeen Ct until Jan 30, 2008
- agreed to freeze all quoted prices until May 30, 2008
- agreed to an additional discount on the entire project when THA has all of the phase implemented by May 2008

Before and After photos of these plans are available in the “Photo Gallery” link in the Torwood website (http://www.torwood.org/Photo_Gallery.html), and will be discussed in further detail at the transitional meeting.



Did You Know:

- According to a study by a Clemson University Professor showed that improving landscaping from "average" to "good" could increase market value of a home by at least 10-12%. Studies from HGTV have reflected the same.
- National Association of Realtors study showed a well-designed and properly-installed landscape project can increase value of a property by as much as 17%.
- According to the Realtor’s Association, Real Estate Appraisers judge landscape on appearance, condition and maintenance. It is also used to compare your home to others in the neighborhood by realtors as well as perspective buyers. Buyers get a clear sense of how well a home has been maintained by outside appearance. If it's nice outside, the Buyer will walk into the house and automatically be more interested in it.
- The Realtors' Association states that foundation plantings, ground cover around trees, and colorful annuals all go a long way. A home with no landscaping looks uninviting.

○ **Lawncare and Snow Removal Contract**

- Negotiated a new 2-year grounds maintenance and snow removal contract with AK Lawncare
 - Spring Cleanup: 1
 - Bed maintenance: 14
 - Shrub and tree trimming: 2
 - Lawn cutting and trimming: 30
 - Fall cleanup: 1
 - Fertilizing grounds 3
- During 2007 calendar year, we reduced the number of fertilizer applications from 5 to 3, thereby saving \$1000 over the previous year. This will be a cost-avoidance moving forward.

4. Treasurer's Report:

➤ **Financial Summary:**

<u>Category</u>	2006 Yr End <u>Summary</u>	2007 Est. Yr End <u>Summary</u>	2008 Budget <u>Summary</u>
Total Assets	\$20,119	\$19,250	\$26,265
Total Liabilities	\$18,790	\$19,085	\$18,300 ² \$ 6,100 ³
Equity / Balance	\$ 1,329	\$ 165	\$ 1,865

Note: budgets are current based on 122 paying residents

➤ **Collection Summary:**



Did You Know:

- Arboretum annual homeowner dues fee is \$400
- Centennial Farms annual homeowner dues fee is \$200
- Lohr Lake annual homeowner dues fee is \$525
- Wildwood annual homeowner dues fee is \$200

² Based on \$150 due

³ Based on \$50 special assessment fee

5. Reminders about Torwood By-Laws and Homeowner Responsibilities:

This is not intended to be a complete listing of Torwood By-Laws, Rights and Responsibilities, or as a legally binding document. It is only intended as an "Informational and Reminder," and is being provided in response to the most obvious violations or issues we have observed in Torwood. For further information, please refer to your "PURCHASER INFORMATION BOOKLET FOR TORWOOD" that was provided to each homeowner at closing. A free copy can be downloaded from the www.Torwood.org website if you prefer. Thank you.

- It is the homeowner's responsibility to keep the Purchaser Information Booklet for Torwood as a document of record for the property and it is to be provided to any subsequent homeowner at sale of property.
- Any exterior structural changes to your unit must have prior approval of the Torwood Homeowners Association (THA) Board of Directors (BOD).
- All exterior paint colors and schemes must have prior approval of the THA BOD.
- Each unit is responsible to submit landscaping plans and obtain prior approval of the THA BOD and / or Landscaping Committee, and is required to maintain them in accordance with the By-Laws.
- All garbage and refuse containers must be kept out of view, preferably in the garage. They are not permitted to be placed on the curb until 6PM of the day prior to scheduled pickup, and must be returned to their storage place by the end of the pickup day.
- No trailers, campers, or similar items are permitted to be placed on any unit lot for more than 24 hrs prior to and after use.
- All pets must be controlled and waste picked up if walked outside of the homeowner's property.
- Individual or group Garage Sales are not allowed unless sanctioned by the THA BOD.

6. Proxy Voting Form:

If you are unable to attend the Annual THA Meeting on October 25, 2007, please complete the proxy information form by October 22, 2007 and mail it to the address noted below or fill out the form on the www.torwood.org website "Proxy Voting" link to send your information electronically. The board member of your choice will vote on your behalf and assist us in meeting the quorum required for a successful election. Only an assigned proxy will be accepted.

Also, should you wish to add a nomination for the board election and are unable to attend, please complete the proxy information form by October 22, 2007 and mail it to the address noted below. or visit the www.torwood.org website "Proxy Voting" bar to send your information electronically. You may also copy the form (**below**) and email it to a board member. We encourage homeowners to utilize these forms electronically; doing so will cut down on mailing costs!

Any current homeowner may be nominated for a position. A current homeowner is defined as having legal rights to their Torwood home with all dues current. As long as dues are current, each household is entitled to one vote.

I, _____ located at _____ hereby assign my vote via

Proxy to the following board member: (Place an X in only one blank.)

Julie Dils, President Mary Tornquist, Secretary
 Chris Chapin, Vice President John Zemba, Member-at-Large
 Robin Rasor, Treasurer

You may also nominate a current homeowner for a board member position via Proxy. If you will not be present at the meeting and wish to make a nomination, please list the individual name below.

Mail To:
Torwood Homeowners Association
P.O. Box 622 Saline, MI 48176

Email: Torwood.admin@torwood.org

7. 2008 THA Annual Dues Statement:

Please Complete Both Sections of This Form, and Enclose It with Your Remittance

Unit Owner(s) Name: _____ Lot Number _____

Street Address: _____ Phone Number _____
Saline, Michigan 48176

Amount Due – 2008 Dues	\$150.00	
Special Assessment (landscaping)	\$ 50.00	
Outstanding Balance (if applicable)	\$ _____	Notes:

Total Due: **\$200.00**

Please remit your dues by January 31, 2008 to avoid any late fees as documented in the policy.

**Torwood Homeowners Association
P.O. Box 622
Saline, Michigan 48176**

Note the policy regarding dues payments:

- All payments must be made to the Torwood Homeowners Association (THA) Mailing Address within 30 days of the date of issuance unless otherwise noted.
- A reminder for payment will be provided if receipt of payment has not been received after the first 30 days.
- A warning for payment will be provided if receipt of payment has not been received after the first 60 days.
- A late fee of 3% will be applied after the first 60 days or any preceding 30 days, on any outstanding balance for payment not received by the THA.
- Any outstanding balances not met after 90 days will be turned over to a collection agency with a service fee of 33% on any outstanding balance for payment not received by the THA in addition to the balance or late fees on the account.

In an effort to reduce costs and expedite decisions, the THA Board of Directors is asking that you include your email address on this form. This way, we can send you neighborhood news information in an efficient, cost-effective manner. Please sign below and include your Torwood Address and /or Lot # as well as your Email address.

Name: _____ **(First & Last name)**

Torwood Address or Lot #: _____, **Saline, MI. 48176**

Email Address: _____

8. 2007 Torwood Directory Information Request Form:

The Torwood Homeowners Association (THA) publishes a Torwood Homeowner's Directory each year. The following information is ***OPTIONAL*** but it helps provide for a truly community environment. The goal is to have the Directory completed by March 1st each year. The preferred method for submittal and requesting the directory information is to use the www.torwood.org website.

The directory is intended to be for "intra-Torwood" use only, and not to be shared outside of our Torwood Community. Information will NOT be used for solicitation purposes other than for information and / or offers specific to Torwood residents and approved by the Torwood Homeowners Association Board of Directors.

Please complete the form below and enclose it with your Annual Dues Remittance. If this form is **not** filled out and submitted, your information will be removed from the Directory.

Homeowner Name(s) _____ Lot No. _____

Address _____

Phone _____

E-mail address _____ For Torwood Email Contact Info

Children's Names	Ages / School Grade (As of 1/1/07)	Services Offered. . (Babysitting, Lawn Care, Pet Care)
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For further Directory information, please contact the THA Secretary Mary Tornquist at torwood.admin@torwood.org or call her at 429-2551.

Thank you,

**Torwood Homeowners Association
P.O. Box 622
Saline, Michigan 48176**