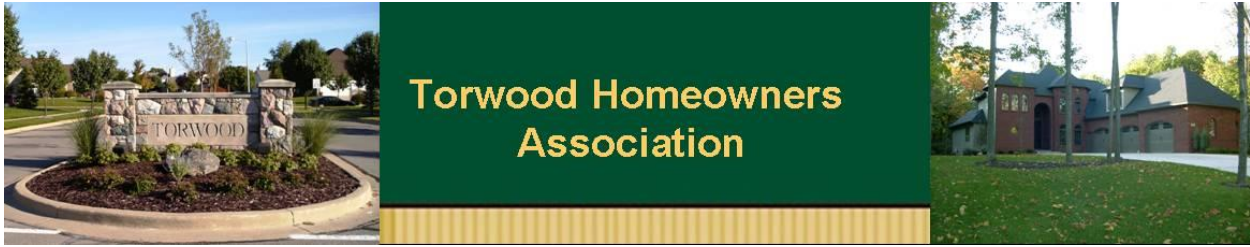


TORWOOD HOMEOWNERS ASSOCIATION



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 accomplishments, 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:

- 2008 THA Annual Meeting notice for October 13th at 7:00 P.M.
- Special Recognition
- Committee Update (accomplishments)
 - Architecture
 - Neighborhood (watch)
 - Landscape
- Treasurer's Report
- Reminders about Torwood By-Laws and Homeowner Responsibilities
- Nomination & Proxy Voting Form
- 2008 THA Annual Dues Statement & Payment Policy
- 2008 THA Directory Form

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:**

Chris Chapin, President:	Currently serving 2 nd term – expires 12-31-2009
Julie Dils, Vice President:	Currently serving 3 rd term – expires 12-31-2009
Robin Rasor, Treasurer:	Currently serving 2 nd term – expires 12-31-2008
Mary Tornquist, Secretary:	Currently serving 2 nd term – expires 12-31-2008
John Zemba, Member-at-Large:	Currently serving 1 st term – expires 12-31-2008

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,

Chris Chapin 944-2257	chapinc@umich.edu
Julie Dils 429-3332	jdils@comcast.net
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. 2008 THA Annual Meeting:

The Torwood Homeowners Association annual meeting has been scheduled to take place on October 13, 2008. The meeting will be at 7:00 PM in the Saline Library Brecon meeting room, 555 N. Maple Rd., 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.

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 (~ \$150 - \$200). We need a minimum of 38 current homeowners¹ to attend the meeting on October 13th.

If you are unable to attend the annual THA meeting on Oct 13, 2008, please complete the proxy information on the form attached and return it to the address noted no later than Oct 8th. 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 October 13th THA meeting will be the following:

- Introductions
- Reading of the 2007 Transitional THA meeting minutes
- Committee Updates
 - Architecture
 - Neighborhood (watch)
 - Landscape
- Treasurer's Report
 - 2008 Year to Date
 - 2008 Estimated Finish
 - 2009 Proposed Budget
 - Annual Dues for 2009
- Annual Garage Sale – interest
- Elections
 - Three open Board positions
- Open Q&A

3. Committees Update:

○ **Architecture Committee**

Mission: The Architecture Committee's mission is to assist the Board of Directors of the THA by addressing ongoing architecture control requests submitted to the THA Board ensuring the request meet the guidelines of the Torwood By-Laws. The purpose of the Architecture Committee is to preserve and promote the attractiveness of the Torwood community by enforcing the architecture By-Laws. This will be accomplished by, but not limited to, the following actions:

Actions:

- Take a leadership role regarding Architecture reviews and issues on behalf of, and/or at the direction of, the Board of Directors.
- Review of homeowner requests made to the board as required, keeping homeowners advised of architecture issues in a timely and consistent manner.
- Hold at a minimum quarterly meetings to address architectural actions or issues and act on those issues in a timely fashion. Time sensitive actions will be addressed by the committee meeting as needed to adequately address the timeline by the requestor or issue presented.
- Make recommendations and suggestions to the Board of Directors as required.

Committee Members: Sonja Caprarese, Bob Therman

Accomplishments:

- Mailbox post replacement for 766 Pembroke
- Mailbox relocation at 1061 Melrose Ct
- 4 Architecture reviews, 3 authorized & 1 denied
- After 1 year of the mailbox post painting project, several of the older mailbox posts were not adequately holding paint and were beginning to peel. We identified those posts that were affected and the contractor re-scraped, primed and re-painted the affected posts.

Opportunities:

- Volunteers needed to be part of the Architecture Committee for 2009.

Please let Mary Tornquist (maryshortcake@verizon.net) know of your interest.

How to apply for Architecture review:

- Retrieve an Architecture review form from the neighborhood website: www.torwood.org
- click on "Committees" button
- click on "THA Project Review Application" link and the form will open
- Print and complete the form.
- Submit the application form and supporting documentation for review by either Email: Torwood.admin@torwood.org
- or US mail to: Torwood Homeowners Association
PO Box 622
Saline, MI 48176
- Allow for 5 to 14 days for typical approval turn-around.

Policy Update

Authorized Mailbox & Post Replacement Policy (v9-26-08)

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

- Residents who replace their existing mailbox and post will **not** be required to submit an architectural review request.
- A mailbox or post needs to be replaced if it becomes damaged beyond repair, or becomes unstable.
- All costs associated with mailbox and mailbox post replacements are the sole responsibility of the homeowner and the homeowner's neighbor (in situations where there is a mailbox pair on a single post).
- Any deviation from the authorized mailbox noted herein must be approved, in writing, by the Torwood HOA Board of Directors.
- 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
- Mailbox posts can be obtained from the Torwood Homeowners Association's independent contractor Mark Kish at 734 216-1286. He can provide the approved mailbox pair and post at an installed price of approximately \$325. Prices are less for single mailbox posts and posts without mailboxes.
- All posts and mailboxes are to be front-mounted, pointing to the road and not at a diagonal. Diagonal mailbox post locations are not USPS approved.
- If you have any further questions please contact your THA Board using the following email address: Torwood.admin@torwood.org

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

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.

➤ **Neighborhood (watch) Committee**

Mission: The Neighborhood Committee's mission is to preserve the quality of life in Torwood with neighborly compassion, responsibility and a continued focus on safety.

If the committee senses a need to inform all Torwood residents of an issue, you will be informed by group e-mail. Additionally, safety tips and welcoming our new neighbors to Torwood will be part of our charter.

The neighborhood watch is really an extension of what Torwood residents have been doing naturally, by looking out for each other's best interests each and every day.

Torwood became the first subdivision in Saline to have an officially recognized neighborhood watch program.

The Neighborhood Committee is made up of block captains that have an ownership to their defined section of the Torwood neighborhood. You can find your block captain by locating your home on the Torwood map, noting the block letter and then referencing the letter to one of the block captains noted below. [Torwood Map](#)

Committee Members: Cheryl Haller - chairperson (section F), Craig Brace (section D), Tony Caprrese (section B), Julie Jarrett (section E), Tom Tew (section C), Leslie Wilkins (section A)

Opportunities:

- We would like to expand the Neighborhood (watch) Committee by forming a welcome committee and would like volunteers for 2009.
- We need a volunteer to chair the Neighborhood (watch) Committee for 2009

Please let Mary Tornquist (maryshortcake@verizon.net) know of your interest in one of the above committee roles.

○ **Landscape Committee**

Mission: The Landscape Committee's mission is to assist the Board of Directors of the THA by researching, proposing to the THA Board, and implement ways to continuously beautify Torwood and provide areas for relaxation and play. This will be accomplished by, but not limited to, the following actions:

Actions

- Take a leadership role regarding landscape issues on behalf of, and/or at the direction of, the Board of Directors including: annual mulching, planting (trees, flowering plants etc.) and maintenance programs, renovation projects, on-going landscape evaluation, landscape maintenance specifications.
- Review of homeowner requests made to the board as required, keeping homeowners advised of landscape issues in a timely and consistent manner.
- Submit annual landscape budget to the board. This includes the common area mowing, fertilizing/weed control spraying, snow removal services and landscaping updates being proposed.
- Hold at a minimum quarterly meetings to address landscape issues and act on those issues in a timely fashion.
- Physically review the property on a monthly basis to identify problems and recommend corrective action.
- Physically review the Common Areas on a quarterly basis for sediment accumulation, floatables and debris, and erosion, per the By-laws Storm Water Management System Maintenance Plan Tasks and Schedule.
- Physically review the property on a quarterly basis and do, at minimum, the picking up of trash and/or debris that has collected in the common areas and retention ponds (drains).
- Supervise and manage the projects of any contractors who are providing services contracted by the THA Board of Directors.
- Make recommendations and suggestions to the Board of Directors as required.

Committee Members: Chris Chapin, Milan Radovich

Accomplishments:

- Court updates for Stone Glen, Bannock & Edinburgh
- Mulch special with Kevin's Landscaping
- Warranty plant replacement in Aberdeen & Melrose courts
- Topsoil & reseeding along sidewalk between Castlebury & Pembroke
- Common area cleanup (tires & misc debris)
- Worked with Comcast to have external cable buried / covered properly
- 1 Landscape reviews & 1 authorized

Opportunities:

- Volunteers needed to be part of the Landscape Committee for 2009. Please let Mary Tornquist (maryshortcake@verizon.net) know of your interest.

How to apply for Landscape review:

- Retrieve an Landscape review form from the neighborhood website: www.torwood.org
- click on "Committees" button
- click on "THA Project Review Application" link and the form will open
- Print and complete the form.
- Submit the application form and supporting documentation for review by either Email: Torwood.admin@torwood.org
- or US mail to: Torwood Homeowners Association
PO Box 622
Saline, MI 48176
- Allow for 5 to 14 days for typical approval turn-around.

Lawn Care and Snow Removal Contract

- 2009 will be the final year of a 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.



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.

4. Treasurer's Report:

➤ **Financial Summary:**

<u>Category</u>	2006 Yr End <u>Summary</u>	2007 Yr End <u>Summary</u>	2008 Yr to date <u>Summary</u>	2008 Est. Finish <u>Summary</u>	2009 Budget <u>Summary</u>
Total Assets	\$20,119	\$20,465	\$25,782	\$25,782	\$22,550
Total Liabilities	\$18,790	\$19,152	\$21,106	\$23,518	\$20,711
Equity / Balance	\$ 1,329	\$ 1,313	\$4,676	\$ 2,264	\$ 1,839

Note: 2009 budget based on 125 paying households



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

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,” list, 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.

- Individual or group Garage Sales are not allowed unless sanctioned by the THA BOD.
- 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).²
- All exterior paint colors and schemes must have prior approval of the THA BOD.²
- 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.⁴ Landscaping must occur within 6 months of closing on a newly constructed home.
- 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.
- Yard waste or any other material is not to be dumped in a common area, especially not the retention ponds. Clean up contracted by the THA BOD as a result of dumping in a common area by a resident will be at the total expense of the resident who dumped the materials.
- Disposal of yard waste should be handled in a timely manner.
- Keep yard mowed per city ordinance (nothing over 6 inches).
- Cul-de-sacs are not playgrounds (see Section 13 on page 19 of the By-Laws “Common Element Maintenance”) and need to be respected, as all homeowners pay for the upkeep.
- PLEASE note that the Torwood speed limit is 25 mph or less. As more and more kids are out playing as well as the safety of others, it’s important to watch your speed.

² See the Torwood website, Committees link then choose the [THA Project Review Application](#) form.

6. Nomination & Proxy Voting Form:

If you are unable to attend the Annual THA Meeting on October 13, 2008, please complete the proxy information form by October 8, 2008 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 8, 2008 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.)

___ Chris Chapin, President

___ Mary Tornquist, Secretary

___ Julie Dils, 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. 2009 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 – 2009 Dues \$150.00

Outstanding Balance (if applicable) \$_____ Notes:

Total Due: \$150.00

Please remit your dues by January 1, 2009 to avoid any late fees as documented in the policy below.

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

Note the policy below regarding dues payments (v9-26-08):

- All payments must be made to the Torwood Homeowners Association (THA) Mailing Address within 30 days of the due date unless otherwise noted.
- A reminder for payment will be provided if receipt of payment has not been received after the first 30 days (Jan 31st).
- A warning for payment and late fee of 3% will be provided if receipt of payment has not been received after the first 60 days (Feb 28th).
- Any outstanding balances not met after 90 days (Mar 31st) 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 when submitting your dues payment. 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. 2009 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. **NOTE:** If this form is **not** filled out and submitted, your information will be removed from the current Directory.

Homeowner Name(s) _____ Lot No. _____

Address _____

Phone _____

E-mail address _____ For Torwood Email Contact Info

Children's Names	Ages / School Grade (As of 1/1/09)	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