

River Oaks Homeowners Association, Inc.

c/o Paramount Property Management

NOTICE IS HEREBY GIVEN that a meeting of the Board of Directors of River Oaks Homeowners Association will be held at the following date, time, and place:

Date: Tuesday, September 25, 2018

Time: 4:00pm

Place: Paramount Property Management

5629 Strand Blvd. Suite 412

Naples, FL 34110

Agenda

The purpose of this meeting is to conduct such business as may properly come before the Board. The agenda for this meeting is incorporated into this notice and listed below.

1. Call to order
2. Proof of notice
3. Review and approval of minutes
4. Old Business
 - a. River maintenance discussion with Ken from Humiston & Moore Engineers
 - b. Cul de sac maintenance
 - c. Street sign repairs
 - d. Newsletter/Website
 - e. Docks in or adjacent to the lakes amendment
 - f. Collection status of five units that have balances greater than \$500 and are more than 90 days past due
 - g. Repair fountain on East side of Lake Sharwood
 - h. Lake maintenance
5. New Business
 - a. Director resignation
 - b. Appoint Director to fill vacancy
 - c. Election of Officers
 - d. Process to manage conveyances
6. Owner comments
7. Next meeting date
8. Adjournment

Dated: September 20, 2018

Paramount Property Management

River Oaks Homeowners Association, Inc.
c/o Paramount Property Management

Board of Directors Meeting Minutes – August 28, 2018

The Board of Directors Meeting of River Oaks Homeowners Association was held on August 28, 2018, at 4:00 pm at the office of Paramount Property Management located at 5629 Strand Blvd. Suite 412, Naples, FL 34110.

DIRECTORS PRESENT

Tony Bower, Vice President
Claudia Keeler, Secretary
Lynn Frances Chandler, Director
Anthony Berk, Director
Jason Marshall, Director

DIRECTORS ABSENT

Mary Gail Gerebenics, President
Nancy Crosby, Treasurer

ALSO, PRESENT

Guillermo Ruiz, Manager, Paramount
Sharon Johnson, Lykins Signtek

CALL TO ORDER

Noting that a quorum was present Ms. Chandler called the meeting to order 4:06 pm.

PROOF OF NOTICE

Proof of notice was posted in accordance with Florida State Statutes.

REVIEW AND APPROVAL OF MINUTES

Mrs. Keeler motioned to approve the June 26, 2018 board meeting minutes. Ms. Chandler seconded the motion, and it carried unanimously.

OLD BUSINESS

River maintenance discussion with Ken from Humiston & Moore Engineers
The manager presented an email received on 8/28/2018 from Ken Humiston with an update on a stormwater diversion plan that could negatively impact the community.

Cul de sac maintenance

The board directed the manager to obtain quotes for landscape maintenance for consideration.

Street sign repairs

Mr. Marshall motioned to approve estimate 25413 dated 7/26/2018 from Lykins Signtek and to use 139 Iberia – Money Market funds to pay for the project. Mrs. Keeler seconded the motion, and it carried unanimously.

The board directed the manager to have a Lykins Signtek proof ready for review ahead of the next meeting.

River Oaks Homeowners Association, Inc.
c/o Paramount Property Management

Board of Directors Meeting Minutes – August 28, 2018

The board directed the manager to negotiate a better cost to reset leaning posts.

Newsletter

Mr. Marshall volunteered to lead efforts to create a website for the community.

Docks in or adjacent to the lakes amendment

The board tabled this discussion.

Administrative resolution to clarify collection procedures

Ms. Chandler motioned to adopt the administrative resolution to address collection procedures for the community association. Mr. Marshall seconded the motion, and it carried unanimously.

The board directed the manager to send the new administrative resolution to all owners through First Class Mail and email.

NEW BUSINESS

Collection status of five units that have balances greater than \$500 and are more than 90 days past due

Ms. Chandler motioned to record a claim of lien per the demand letters sent by Attorney Patricia Potter. Mrs. Keeler seconded the motion, and it carried unanimously.

Repair fountain on East Side of Lake Sharwood

Ms. Chandler motioned to approve estimate 3308-8 dated 7/16/2018 from Vertex Water Features and to use 139 Iberia – Money Market funds to pay for the repairs subject to the damaged motor and pump being out of warranty. Mrs. Keeler seconded the motion, and it carried unanimously.

Lake maintenance

Mrs. Keeler motioned to approve Community Environmental Services to complete a bathymetry and sediment coring of Lake Oakwood. Ms. Chandler seconded the motion, and it carried unanimously.

The board directed the manager to invite Jeff Key from Community Environmental Services to the next meeting to discuss site conditions and recommendations for the lake.

NEXT MEETING DATE

The next board of directors meeting is scheduled for September 25, 2018, at 4:00 pm at the office of Paramount Property Management, 5629 Strand Blvd. Suite 412, Naples, FL 34110.

ADJOURNMENT

With no further business to conduct, Ms. Chandler adjourned the meeting at 6:30 pm.

Board of Directors Meeting Minutes – August 28, 2018

DIRECTIVES MADE BY THE BOARD

1. Obtain quotes for landscape maintenance for consideration
2. Approve estimate 25413 dated 7/26/2018 from Lykins Signtek and to use 139 Iberia – Money Market funds to pay for the project
3. Have a Lykins Signtek proof ready for review ahead of the next meeting.
4. Negotiate a better cost to reset leaning posts
5. Send the new administrative resolution to all owners through First Class Mail and email
6. Record a claim of lien per the demand letters sent by Attorney Patricia Potter
7. Approve estimate 3308-8 dated 7/16/2018 from Vertex Water Features and to use 139 Iberia – Money Market funds to pay for the repairs subject to the damaged motor and pump being out of warranty
8. Approve Community Environmental Services to complete a bathymetry and sediment coring of Lake Oakwood
9. Invite Jeff Key from Community Environmental Services to the next meeting to discuss site conditions and recommendations for the lake

ITEMS FOR THE NEXT MEETING'S AGENDA

1. River maintenance
2. Cul de sac maintenance
3. Street sign repairs
4. Newsletter
5. Docks in or adjacent to the lakes amendment
6. Collection status of five units that have balances greater than \$500 and are more than 90 days past due
7. Repair fountain on East side of Lake Sharwood
8. Lake maintenance

ITEMS FOR THE NEWSLETTER

1. None currently.

River Oaks Homeowners Association, Inc.
c/o Paramount Property Management

Board of Directors Meeting Minutes – August 28, 2018

ACTION ITEM LIST

Task	Assignee	Date Assigned	Due Date	Completion Date	Comments
Send the Board templates of newsletters for their consideration	Guillermo Ruiz	20180521	20180731	Done	
Research the collections status of five units that have balances greater than \$500 and are more than 90 days past due per the April 30, 2018 financial statement	Guillermo Ruiz	20180521		Done	
Pay invoice 14111 dated 6/13/2018 from Outdoor Perfections for \$900 to install mulch at two cul de sacs on 6/13/2018	Mark Stout	20180626	20180731	20180702	
Find out if the vendor proposes to include tree trimming of trees 14ft or higher in the stated monthly fee	Guillermo Ruiz	20180626	20180731		
Confirm whether the monthly fee for services is \$140 or \$300	Guillermo Ruiz	20180626	20180731	20180627	Outdoor Perfections charges a \$300 monthly fee

River Oaks Homeowners Association, Inc.
 c/o Paramount Property Management

Board of Directors Meeting Minutes – August 28, 2018

Task	Assignee	Date Assigned	Due Date	Completion Date	Comments
Request source documentation for the \$1,200 the association owes to the vendor	Guillermo Ruiz	20180626	20180731	20180627	Manager paid all past due invoices per direction of Ms. Gerebenics and is keeping current with monthly invoices
Work with the attorney to get any history on the origin or reason docks, boat house, or other structure in or adjacent to any of the lakes is prohibited	Guillermo Ruiz	20180626	20180731	Done	No restrictions found per Laura from SWFMD and the attorney
Have the attorney review the collection procedure to make sure it is adopted following the law	Guillermo Ruiz	20180626	20180731	20180724	
Obtain quotes for landscape maintenance for consideration	Guillermo Ruiz	20180828	20180925		

River Oaks Homeowners Association, Inc.
c/o Paramount Property Management

Board of Directors Meeting Minutes – August 28, 2018

Task	Assignee	Date Assigned	Due Date	Completion Date	Comments
Approve estimate 25413 dated 7/26/2018 from Lykins Signtek and to use 139 Iberia – Money Market funds to pay for the project	Guillermo Ruiz	20180828	20180925		
Have a Lykins Signtek proof ready for review ahead of the next meeting.	Guillermo Ruiz	20180828	20180925		
Negotiate a better cost to reset leaning posts	Guillermo Ruiz	20180828	20180925		
Send the new administrative resolution to all owners through First Class Mail and email	Guillermo Ruiz	20180828	20180925		
Record a claim of lien per the demand letters sent by Attorney Patricia Potter	Guillermo Ruiz	20180828	20180925		
Approve estimate 3308-8 dated 7/16/2018 from Vertex Water Features and to use 139 Iberia – Money Market funds to pay for the repairs subject to the damaged motor and pump being out of warranty	Guillermo Ruiz	20180828	20180925		

River Oaks Homeowners Association, Inc.
c/o Paramount Property Management

Board of Directors Meeting Minutes – August 28, 2018

Task	Assignee	Date Assigned	Due Date	Completion Date	Comments
Approve Community Environmental Services to complete a bathymetry and sediment coring of Lake Oakwood	Guillermo Ruiz	20180828	20180925		
Invite Jeff Key from Community Environmental Services to the next meeting to discuss site conditions and recommendations for the lake	Guillermo Ruiz	20180828	20180925		

DRAFT

RIVER OAKS HOMEOWNERS ASSOCIATION

**Financial Statements
For The Month Ended
August 31 2018**

RIVER OAKS HOMEOWNERS ASSOCIATION
Balance Sheet Prev Year Comparison
As of August 31, 2018

Accrual Basis

	<u>Aug 31, 18</u>	<u>Aug 31, 17</u>	<u>\$ Change</u>	<u>% Change</u>
ASSETS				
Current Assets				
Checking/Savings				
106 · Iberia - Operating Account	12,978.00	20,735.98	-7,757.98	-37.4%
139 · Iberia - Money Market	32,925.34	32,875.99	49.35	0.2%
Total Checking/Savings	45,903.34	53,611.97	-7,708.63	-14.4%
Accounts Receivable				
111 · Accounts Receivable	6,420.22	4,290.22	2,130.00	49.7%
Total Accounts Receivable	6,420.22	4,290.22	2,130.00	49.7%
Total Current Assets	52,323.56	57,902.19	-5,578.63	-9.6%
TOTAL ASSETS	<u>52,323.56</u>	<u>57,902.19</u>	<u>-5,578.63</u>	<u>-9.6%</u>
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
200 · Accounts Payable	2,533.88	1,804.92	728.96	40.4%
Total Accounts Payable	2,533.88	1,804.92	728.96	40.4%
Other Current Liabilities				
220 · Deferred Income	8,450.00	8,450.00	0.00	0.0%
230 · Prepaid Association Fees	275.00	0.00	275.00	100.0%
Total Other Current Liabilities	8,725.00	8,450.00	275.00	3.3%
Total Current Liabilities	11,258.88	10,254.92	1,003.96	9.8%
Total Liabilities	11,258.88	10,254.92	1,003.96	9.8%
Equity				
299 · Reserves	0.00	32,875.99	-32,875.99	-100.0%
320 · Retained Earnings	50,171.19	20,601.90	29,569.29	143.5%
Net Income	-9,106.51	-5,830.62	-3,275.89	-56.2%
Total Equity	41,064.68	47,647.27	-6,582.59	-13.8%
TOTAL LIABILITIES & EQUITY	<u>52,323.56</u>	<u>57,902.19</u>	<u>-5,578.63</u>	<u>-9.6%</u>

RIVER OAKS HOMEOWNERS ASSOCIATION
Profit & Loss Prev Year Comparison
January through August 2018

Accrual Basis

	Jan - Aug 18	Jan - Aug 17	\$ Change	% Change
Income				
400 · Homeowner Association Fees	16,900.00	16,900.00	0.00	0.0%
410 · Application Fee	350.00	700.00	-350.00	-50.0%
420 · Late Fees & Interest	475.00	1,606.78	-1,131.78	-70.4%
430 · Attorney Fees	0.00	2,708.40	-2,708.40	-100.0%
440 · Interest Income	0.00	15.69	-15.69	-100.0%
445 · Interest Income - Reserves	32.86	33.06	-0.20	-0.6%
Total Income	17,757.86	21,963.93	-4,206.07	-19.2%
Gross Profit	17,757.86	21,963.93	-4,206.07	-19.2%
Expense				
500 · Administration Expenses				
502 · Annual Meeting Expense	200.00	200.00	0.00	0.0%
505 · Bad Debts	0.00	651.88	-651.88	-100.0%
510 · Bookkeeping Services	2,000.00	2,000.00	0.00	0.0%
512 · Management Fees	6,400.00	0.00	6,400.00	100.0%
520 · Filing Fees	61.25	91.25	-30.00	-32.9%
521 · Legal Fees	1,692.26	1,433.32	258.94	18.1%
522 · Tax Return Preparation	0.00	350.00	-350.00	-100.0%
545 · Office Supplies & Expense	725.00	402.25	322.75	80.2%
550 · Postage & Mailing Costs	0.00	103.45	-103.45	-100.0%
560 · Contingency	119.88	0.00	119.88	100.0%
Total 500 · Administration Expenses	11,198.39	5,232.15	5,966.24	114.0%
515 · Insurance	2,992.00	2,992.00	0.00	0.0%
523 · Grounds Expenses				
525 · Lake Maintenance	2,462.10	2,625.24	-163.14	-6.2%
526 · Fountain Maintenance	229.34	0.00	229.34	100.0%
530 · Cul-de-sacs	4,695.00	0.00	4,695.00	100.0%
540 · Mulch, Trim Palms & Fertilizers	0.00	1,600.00	-1,600.00	-100.0%
Total 523 · Grounds Expenses	7,386.44	4,225.24	3,161.20	74.8%
555 · Master Association Contribution	4,000.00	4,000.00	0.00	0.0%
580 · Electricity	1,287.54	1,312.10	-24.56	-1.9%
900 · Reserve Transfer	0.00	10,033.06	-10,033.06	-100.0%
Total Expense	26,864.37	27,794.55	-930.18	-3.4%
Net Income	-9,106.51	-5,830.62	-3,275.89	-56.2%

**RIVER OAKS HOMEOWNERS ASSOCIATION
Profit & Loss Prev Year Comparison**

Accrual Basis

August 2018

	Aug 18	Aug 17	\$ Change	% Change
Income				
400 · Homeowner Association Fees	2,112.50	2,112.50	0.00	0.0%
410 · Application Fee	250.00	100.00	150.00	150.0%
420 · Late Fees & Interest	0.00	102.25	-102.25	-100.0%
445 · Interest Income - Reserves	4.19	4.19	0.00	0.0%
Total Income	2,366.69	2,318.94	47.75	2.1%
Gross Profit	2,366.69	2,318.94	47.75	2.1%
Expense				
500 · Administration Expenses				
510 · Bookkeeping Services	250.00	250.00	0.00	0.0%
512 · Management Fees	800.00	0.00	800.00	100.0%
521 · Legal Fees	373.09	1,675.67	-1,302.58	-77.7%
545 · Office Supplies & Expense	75.00	0.00	75.00	100.0%
Total 500 · Administration Expenses	1,498.09	1,925.67	-427.58	-22.2%
515 · Insurance	1,614.00	1,614.00	0.00	0.0%
523 · Grounds Expenses				
525 · Lake Maintenance	270.00	270.00	0.00	0.0%
530 · Cul-de-sacs	300.00	0.00	300.00	100.0%
Total 523 · Grounds Expenses	570.00	270.00	300.00	111.1%
580 · Electricity	171.79	190.92	-19.13	-10.0%
900 · Reserve Transfer	0.00	4.19	-4.19	-100.0%
Total Expense	3,853.88	4,004.78	-150.90	-3.8%
Net Income	-1,487.19	-1,685.84	198.65	11.8%

**RIVER OAKS HOMEOWNERS ASSOCIATION
Profit & Loss Budget vs Actual**

Accrual Basis

August 2018

	Aug 18	Budget	Jan - Aug 18	YTD Budget	Annual Budget
Income					
400 • Homeowner Association Fees	2,112.50	2,112.50	16,900.00	16,900.00	25,350.00
410 • Application Fee	250.00	0.00	350.00	0.00	0.00
420 • Late Fees & Interest	0.00	0.00	475.00	0.00	0.00
445 • Interest Income - Reserves	4.19	0.00	32.86	0.00	0.00
470 • Prior Year Surplus	0.00	800.00	0.00	6,400.00	9,600.00
Total Income	2,366.69	2,912.50	17,757.86	23,300.00	34,950.00
Gross Profit	2,366.69	2,912.50	17,757.86	23,300.00	34,950.00
Expense					
500 • Administration Expenses					
502 • Annual Meeting Expense	0.00	16.67	200.00	133.32	200.00
510 • Bookkeeping Services	250.00	250.00	2,000.00	2,000.00	3,000.00
512 • Management Fees	800.00	800.00	6,400.00	6,400.00	9,600.00
520 • Filing Fees	0.00	0.00	61.25	61.25	61.25
521 • Legal Fees	373.09	83.33	1,692.26	666.68	1,000.00
522 • Tax Return Preparation	0.00	0.00	0.00	400.00	400.00
545 • Office Supplies & Expense	75.00	41.67	725.00	333.32	500.00
550 • Postage & Mailing Costs	0.00	29.17	0.00	233.36	350.00
560 • Contingency	0.00	32.40	119.88	259.15	388.75
Total 500 • Administration Expenses	1,498.09	1,253.24	11,198.39	10,487.08	15,500.00
515 • Insurance	1,614.00	250.00	2,992.00	2,000.00	3,000.00
523 • Grounds Expenses					
525 • Lake Maintenance	270.00	354.17	2,462.10	2,833.36	4,250.00
526 • Fountain Maintenance	0.00	41.67	229.34	333.32	500.00
530 • Cul-de-sacs	300.00	208.33	4,695.00	1,666.68	2,500.00
535 • River Maintenance	0.00	216.67	0.00	1,733.32	2,600.00
Total 523 • Grounds Expenses	570.00	820.84	7,386.44	6,566.68	9,850.00
555 • Master Association Contribution	0.00	0.00	4,000.00	4,000.00	4,000.00
580 • Electricity	171.79	216.67	1,287.54	1,733.32	2,600.00
Total Expense	3,853.88	2,540.75	26,864.37	24,787.08	34,950.00
Net Income	-1,487.19	371.75	-9,106.51	-1,487.08	0.00

RIVER OAKS HOMEOWNERS ASSOCIATION
A/R Aging Summary
As of August 31, 2018

	<u>Current</u>	<u>1 - 30</u>	<u>31 - 60</u>	<u>61 - 90</u>	<u>> 90</u>	<u>TOTAL</u>
125 WESTWOOD DR. - PATTON	0.00	0.00	0.00	0.00	175.00	175.00
138 WESTWOOD DR. - WARREN	0.00	0.00	0.00	0.00	25.00	25.00
142 FORESTWOOD DR. - SHAFFER	0.00	0.00	0.00	0.00	200.00	200.00
150 OLD TAMIAMI TR. - MARTIN	0.00	0.00	0.00	0.00	175.00	175.00
154 WESTWOOD DR.- BRUNT	0.00	0.00	0.00	0.00	1,390.01	1,390.01
162 WESTWOOD DR. - MUMMERT	0.00	0.00	0.00	0.00	175.00	175.00
164 OAKWOOD DR. - SIWIEC	0.00	0.00	0.00	0.00	1,076.05	1,076.05
177 OAKWOOD DR. - GRAFFY/CAPWILL	0.00	0.00	0.00	0.00	175.00	175.00
178 WESTWOOD DR. - STITES	0.00	0.00	0.00	0.00	521.55	521.55
185 PALM RIVER BLVD. - GUO/FURBEE	0.00	0.00	0.00	0.00	175.00	175.00
204 SHARWOOD DR.- SHARWOOD DR TRUST	0.00	0.00	0.00	0.00	595.63	595.63
211 SHARWOOD DR. - BRUGGER	0.00	0.00	0.00	0.00	45.00	45.00
236 SHARWOOD DR. - BONNEY	0.00	0.00	0.00	0.00	175.00	175.00
300 SHARWOOD DR. - LAMARAQUE	0.00	0.00	0.00	0.00	199.40	199.40
316 SHARWOOD DR. - BOEDER	0.00	0.00	0.00	0.00	25.00	25.00
317 SHARWOOD DR. - GARAY	0.00	0.00	0.00	0.00	175.00	175.00
343 SHARWOOD DR. - BURCHETT	0.00	0.00	0.00	0.00	25.00	25.00
372 SHARWOOD DR. - RYAN	0.00	0.00	0.00	0.00	867.58	867.58
373 SHARWOOD DR. - ASHKENAZ USA, LLC	0.00	0.00	0.00	0.00	175.00	175.00
452 SHARWOOD DR.- ROBINSON	0.00	0.00	0.00	0.00	50.00	50.00
TOTAL	0.00	0.00	0.00	0.00	6,420.22	6,420.22

RIVER OAKS HOMEOWNERS ASSOCIATION
A/P Aging Summary
As of August 31, 2018

	<u>Current</u>	<u>1 - 30</u>	<u>31 - 60</u>	<u>61 - 90</u>	<u>> 90</u>	<u>TOTAL</u>
Assured Partners	0.00	1,614.00	0.00	0.00	0.00	1,614.00
FPL	171.79	0.00	0.00	0.00	0.00	171.79
Grigsby Law Firm	0.00	373.09	0.00	0.00	0.00	373.09
Outdoor Perfections	0.00	300.00	0.00	0.00	0.00	300.00
Paramont Property Management, LLC	75.00	0.00	0.00	0.00	0.00	75.00
TOTAL	<u>246.79</u>	<u>2,287.09</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2,533.88</u>

RIVER OAKS HOMEOWNERS ASSOCIATION
Prepaid Association Fees
As of August 31, 2018

	<u>Current</u>	<u>1 - 30</u>	<u>31 - 60</u>	<u>61 - 90</u>	<u>> 90</u>	<u>TOTAL</u>
163 WESTWOOD DR. - LOFARO	0.00	0.00	0.00	-125.00	0.00	-125.00
184 OAKWOOD CT. - BAKER	0.00	0.00	0.00	0.00	-150.00	-150.00
TOTAL	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>-125.00</u>	<u>-150.00</u>	<u>-275.00</u>

ATTENTION RESIDENTS OF PALM RIVER, COLLIERS RESERVE, COCOHATCHEE RIVER ESTATES, WILLOUGHBY ACRES, CARLTON LAKES, THE STRAND

STORMWATER RUN-OFF MANAGEMENT IN COLLIER COUNTY

What is happening?

- Bonita Springs/Lee County are proposing to move some 200 cubic feet per second(cfs) through the Immokalee Road Canal/ Cocohatchee River, in times of extreme rainfall/flooding. This is an additional 10-20% of the flow conditions experienced during Hurricane Irma, when 800-1500cfs was recorded. The Bonita Springs water would only be added after peak flows had started to subside in the Cocohatchee River
- Computer models of water flow and volume of stormwater run-off have been undertaken by the South Florida Water Management District (SFWMD) at the request of Lee County. The model appears to justify the proposal, but cursory analysis by Concerned Residents Action Group shows the work to be lacking in detail, overlooks key data input, volumes of flow from other communities in the catchment area, and has no data on the capacity and flow of the Cocohatchee River itself. The situation upstream of the Canal system is also critical and it appears that the water table is falling below ground-level in the Corkscrew Sanctuary causing wetlands to run dry during part of the year, threatening key flora and fauna. This, taken in total renders the modeling of the Bonita Springs flow as unreliable, inaccurate and leads to questioning the conclusions and the proposal itself
- We have put together compelling data and evidence of the Hurricane Irma stormwater run-off into the Cocohatchee River. The action of SFWMD in constructing overflow pipes at the Coco1 structure, located at the junction of Palm River Blvd and Immokalee Rd, caused flooding to residents of Palm River, Colliers Reserve, and others downstream.
- If this proposal is enacted, there is simply not enough capacity to cope with more stormwater volume in the existing Immokalee Canal and Cocohatchee River. We have enough volume and flow issues in Collier County now and into the future to contemplate bringing in water from Lee County or elsewhere, without comprehensive, regional study and safeguards on future flows to the Canal/River
- If enacted this proposal will condemn residents in the area, downstream of Coco 1 to potential flooding every time there is excessive rain/tropical storm or hurricane.
- We need open discussion, reliable analysis and data, and the involvement of all interested parties to a long term, regional solution to the issue of stormwater run-off. An inclusive process is essential, will take time, and involve difficult decisions

Why is this happening?

- SFWMD has been historically permitting community and commercial developments that result in stormwater run-off. The projection from Collier County is that an additional 5,000 homes will be built in the next 5-10 years in the Immokalee corridor
- How is that additional stormwater run-off going to be managed?
- Bonita Springs is now flooding on a regular basis and a short-term, partial solution as proposed, does not solve their problem. In fact, there is no proof that this proposal will help Bonita Springs residents at all.

- Collier County residents pay BCB and SFWMD and in the future a possible County Stormwater Utility Fee, to manage our stormwater run-off. Lee County do not pay a Stormwater Utility Fee or a BCB tax.
- The “share adversity” language used by the BCB is hardly fair when fees/taxes are unequally spread. Adversity needs to be carefully defined, as why should funds be continually used to replace/repair houses in areas that repeatedly flood and lie in very vulnerable floodplain locations?
- We do NOT believe this overflow over Coco 1 will only be used when there is so called “capacity in the Canal/River”. Political pressure will result in residents in the area potentially being flooded every time there is excessive rainfall.
- We also need to know who is responsible for the well being and capacity of the Cocohatchee River? SFWMD claim their jurisdiction ends at the Coco 1 structure.

What should you do?

- Be outraged that this issue is even being considered without consultation and public discussion
- Respond to this email with details of your flooding experiences during Irma and other storms/rains. We want to develop a register of experience and impact across our area
- Attend an informational meeting at Colliers Reserve on Monday October 8th, 2018 at 6pm. There is an Action Group of concerned residents and experts with Dr Peter Hill as the Convener. We will discuss all relevant topics in detail and plan a future course of action and involvement
- Further emails will be sent as information and meetings occur. Documents and data will be gathered and kept current and made available to all who are interested.
- Attend the BCB Board Meeting on October 25th from 9am-noon of the BCB and be heard.

Best wishes

Dr Peter Hill- Convener, Collier County Stormwater Run-Off, Concerned Residents Action Group

Peterhill47@gmail.com (cell – 713-269-3311)

Date: 9/4/2018
Estimate # : 25933
Created By:
Sharon Johnson
239-777-5616
sharon@lykins-signtek.com



5935 Taylor Rd.
Naples FL. 34109

PHONE 239-777-5616
FAX 239-591-3940

Estimate/Contract

Address: 5629 STRAND BLVD SUITE 412 NAPLES FL 34110

Prepared By Lykins Signtek, Inc. for : PARAMONT PROPERTY MANAGEMENT LLC

To: GUILLERMO RUIZ
From: Sharon Johnson

Phone: 631-5237
Fax: 631-5242

Quote Description: OPTION: Install Printed Decals over existing River Oaks Plaques on Street signs Revised 9/25

Item Description	Quantity	@	Price
1) OPTION: Install Printed Decals over existing River Oaks Plaques on Street signs Consisting of Approx 5.75" x 11.75" Printed and Laminated Decals oval shaped To be installed over existing decals on street sign riders to be installed when repainting existing signs Exact Quantity and Design to be determined by Customer	9	\$35.00	\$315.00

Sub Total: \$315.00
Sales Tax: \$18.90
Total: \$333.90

****NOTE : 50% deposit required**

Signs are custom produced to your specifications.
All orders of \$250.00 or less require pre-payment unless prior credit arrangements are in place.

I accept the above proposal and agree to pay for said work promptly upon completion of same

Authorized Signature: _____ Date: _____

Deposit Amount: _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

Customer is responsible for landscape amenities within install area or as required for permitting

Lykins Signtek is NOT responsible for Irrigation or Private Underground Lines.

Goods sold remain the property of seller until paid in full.

Customer agrees to provide necessary information to obtain permit, electrical supply to sign or fixture location, and/or provide color and logo information where specified.

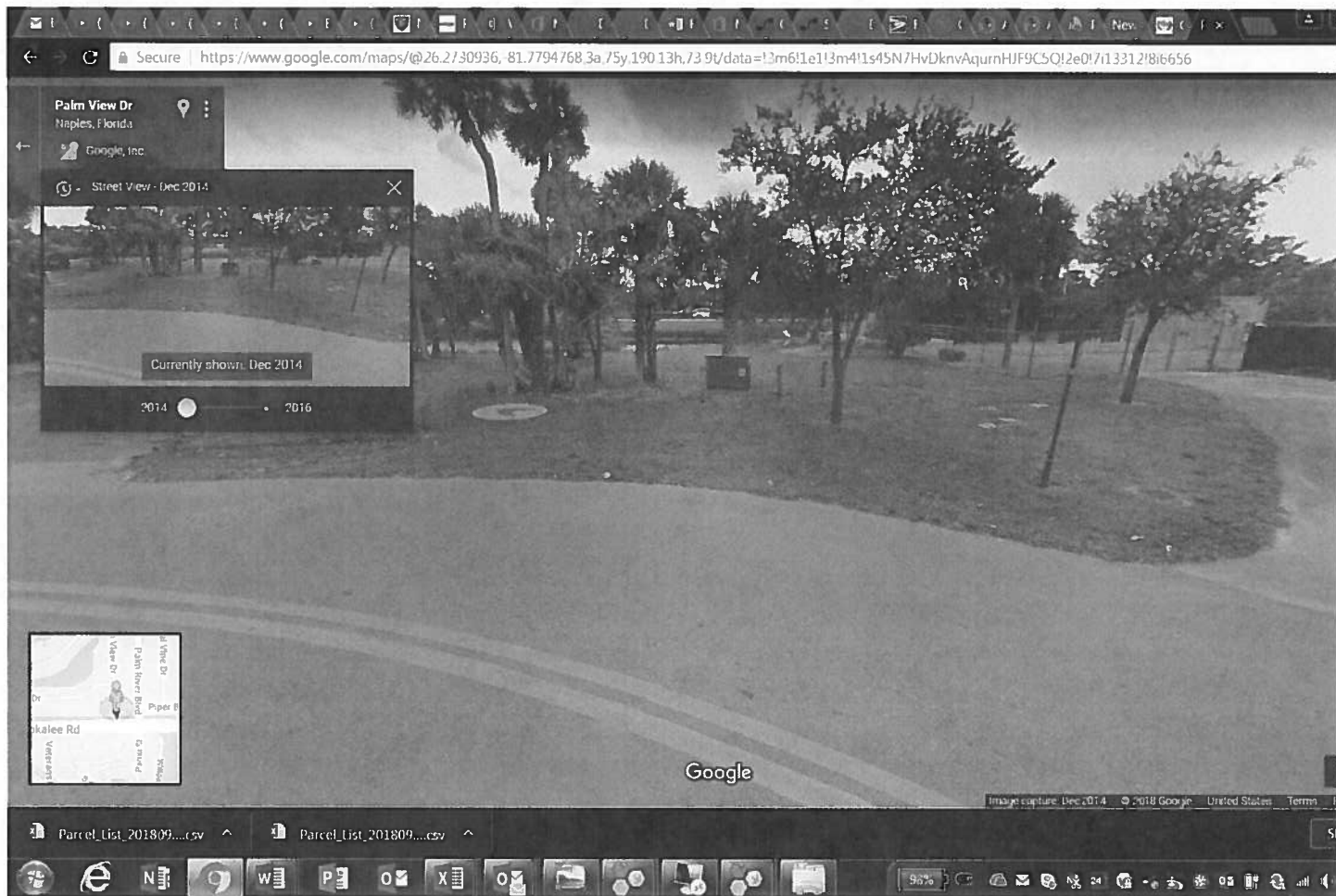
Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

Guillermo Ruiz



Regards,
Guillermo Ruiz, Community Association Manager

Paramont Property Management, LLC.
5629 Strand Boulevard Suite 412
Naples, FL 34110

T: (239) 631-5237
F: (239) 631-5242
E: gr@paramontproperty.com

Date: 9/12/2018
Estimate # : 26048

Created By:

Sharon Johnson
239-777-5616
sharon@lykins-signtek.com



5935 Taylor Rd.
Naples FL. 34109

PHONE 239-777-5616
FAX 239-591-3940

Estimate/Contract

Address: 5629 STRAND BLVD SUITE 412 NAPLES FL 34110

Prepared By Lykins Signtek, Inc. for : PARAMONT PROPERTY MANAGEMENT LLC

To: GUILLERMO RUIZ

Phone: 631-5237

From: Sharon Johnson

Fax: 631-5242

Quote Description: Paint and add street signs to existing Street sign post at Piper Blvd & Palm View Drive in River Oaks in Palm River

Item Description	Quantity	@	Price
1) Paint and add street signs to existing Street sign post at Piper Blvd & Palm View Drive in River Oaks in Palm River Painting existing post on Site Color TBD Adding Bolt on Double sided Street Name Paddles With White reflective vinyl Piper Blvd Palm View Drive Install x2) 24" DOT Spec Yellow Reflective With Black wording Sharp Curve and Arrow & Border One arrow to curve right and on arrow to be curved left No Frame on Curve signs Back of signs painted to match post. To be screwed onto post- Stagered	1	\$995.00	\$995.00

Sub Total: \$995.00
Sales Tax: \$59.70
Total: \$1,054.70

****NOTE : 50% Deposit required to process your order**

Signs are custom produced to your specifications.

All orders of \$250.00 or less require pre-payment unless prior credit arrangements are in place.

I accept the above proposal and agree to pay for said work promptly upon completion of same.

Authorized Signature: _____ Date: _____

Deposit Amount _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

Customer is responsible for landscape amenities within install area or as required for permitting

Lykins Signtek is NOT responsible for Irrigation or Private Underground Lines.

Goods sold remain the property of seller until paid in full.

Customer agrees to provide necessary information to obtain permit, electrical supply to sign or fixture location, and/or provide color and logo information where specified.

Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

Date: 9/25/2018
Estimate # : 26206

Created By:

Sharon Johnson
239-777-5616
sharon@lykins-signtek.com



5935 Taylor Rd.
Naples FL. 34109

PHONE 239-777-5616
FAX 239-591-3940

Estimate/Contract

Address: 5629 STRAND BLVD SUITE 412 NAPLES FL 34110

Prepared By Lykins Signtek, Inc. for : PARAMONT PROPERTY MANAGEMENT LLC

To: GUILLERMO RUIZ

Phone: 631-5237

From: Sharon Johnson

Fax: 631-5242

**Quote Description: Paint on site Existing Various Street signs in River Oaks in Palm River *
Revised 9/25/18**

Item Description	Quantity	@	Price
1) Paint on Site Double Arm Street Stop combo Street signs with new street paddle inserts Consisting of: Sand posts where needed Wiping posts in the field with cleaner Painting posts Color MP 20189 Corinthian Bronze Med Chosen by Customer Install New painted 6" x 24" oval .040 Aluminum Street Paddle inserts and Reflective White Vinyl Street names over existing street name Install new 30" DOT Spec Stop Sign Sharwood Dr./Palm View Dr. Palm River Blvd / Sharwood Dr. Viking Way /Old Tamiami Trail Sharwood Dr. / Sharwood Dr.	4	\$595.00	\$2,380.00

I accept the above proposal and agree to pay for said work promptly upon completion of same

Authorized Signature: _____ Date: _____

Deposit Amount: _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

Customer is responsible for landscape amenities within install area or as required for permitting

Lykins Signtek is NOT responsible for Irrigation or Private Underground Lines.

Goods sold remain the property of seller until paid in full.

Customer agrees to provide necessary information to obtain permit, electrical supply to sign or fixture location, and/or provide color and logo information where specified.

Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

<p>2) Paint on site Single Arm Paddle Street Stop Combo Sand posts where needed Wiping posts in the field with cleaner Painting posts Color MP 20189 Corinthian Bronze Med Chosen by Customer install New painted .040 Aluminum Street Paddle inserts and Reflective White Vinyl Street names over existing street name Install new DOT Spec Stop Sign Oakwood Dr. Oakwood Ct. Forestwood Dr. Westwood Dr. Palm View Ct. Cocohatchee Blvd.</p>	<p>6</p>	<p>\$435.00</p>	<p>\$2,610.00</p>
<p>3) Paint on site Triple Arm Paddle Street Stop Combo Sand posts where needed Wiping posts in the field with cleaner Painting posts Color MP 20189 Corinthian Bronze Med Chosen by Customer install New painted .040 Aluminum Street Paddle inserts and Reflective White Vinyl Street names over existing street name Install new DOT Spec Stop Sign Sharwood Dr./Palm View Dr./Palm View Dr.</p>	<p>1</p>	<p>\$665.00</p>	<p>\$665.00</p>
<p>4) Paint on Site Directional Signs Consisting of: Sand posts where needed Wiping posts in the field with cleaner Painting posts Color TBD by Customer Install new Sign Faces X3) 30" Yellow DOT Spec 24" x 18" CHILDREN AT PLAY X2) 30" Yellow DOT Spec Diamond RIGHT CURVE ARROW</p>	<p>5</p>	<p>\$365.00</p>	<p>\$1,825.00</p>

I accept the above proposal and agree to pay for said work promptly upon completion of same.

Authorized Signature: _____ Date: _____

Deposit Amount: _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

Customer is responsible for landscape amenities within install area or as required for permitting

Lykins Signtek is NOT responsible for Irrigation or Private Underground Lines.

Goods sold remain the property of seller until paid in full.

Customer agrees to provide necessary information to obtain permit, electrical supply to sign or fixture location, and/or provide color and logo information where specified.

Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

5) Paint on Site Speed Limit Signs Consisting of: Sand posts where needed Wiping posts in the field with cleaner Painting posts Color MP 20189 Corinthian Bronze Med Chosen by Customer Install new signs 24" h x 18" w DOT Spec white Speed Limit 25 MPH	3	\$315.00	\$945.00
6) Reset on site any leaning posts Per reset post price	1	\$80.00	\$80.00
7) Install on existing Posts Painting posts Color MP 20189 Corinthian Bronze Med Chosen by Customer .090 Aluminum 32" Octagon Shaped Sign on opposite side of post behind stop sign with White Vinyl Copy Welcome to River Oaks Westwood Dr Forestwood Dr Oakwood Dr x2) Palm View Dr Sharwood Dr & Palm View Dr	7	\$395.00	\$2,765.00

Sub Total: \$11,270.00
Sales Tax: \$676.20
Total: \$11,946.20

****NOTE : 50% Deposit required to process your order**

Signs are custom produced to your specifications.
All orders of \$250.00 or less require pre-payment unless prior credit arrangements are in place.

I accept the above proposal and agree to pay for said work promptly upon completion of same.

Authorized Signature: _____ Date: _____

Deposit Amount: _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

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Customer agrees to provide necessary information to obtain permit, electrical supply to sign or fixture location, and/or provide color and logo information where specified.

Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

Date: 7/26/2018
Estimate # : 25413
Created By:
Sharon Johnson
239-777-5616
sharon@lykins-signtek.com



5935 Taylor Rd.
Naples FL. 34109

PHONE 239-777-5616
FAX 239-591-3940

Estimate/Contract

Address: 5629 STRAND BLVD SUITE 412 NAPLES FL 34110

Prepared By Lykins Signtek, Inc. for : PARAMONT PROPERTY MANAGEMENT LLC

To: GUILLERMO RUIZ
From: Sharon Johnson

Phone: 631-5237
Fax: 631-5242

**Quote Description: Paint on site Existing Various Street signs in River Oaks in Palm River *
Revised 9/7/18**

Item Description	Quantity	@	Price
1) Paint on Site Double Arm Street Stop combo Street signs with new street paddle inserts Consisting of: Sand posts where needed Wiping posts in the field with cleaner Painting posts Color TBD by Customer install New painted .040 Aluminum Street Paddle inserts and Reflective White Vinyl Street names over existing street name Install new DOT Spec Stop Sign	3	\$595.00	\$1,785.00
2) Paint on site Single Arm Paddle Street Stop Combo Sand posts where needed Wiping posts in the field with cleaner Painting posts Color TBD by Customer install New painted .040 Aluminum Street Paddle inserts and Reflective White Vinyl Street names over existing street name Install new DOT Spec Stop Sign	6	\$435.00	\$2,610.00

*Approved
8/28*

I accept the above proposal and agree to pay for said work promptly upon completion of same

Authorized Signature: _____ Date _____

Deposit Amount _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

Customer is responsible for landscape amenities within install area or as required for permitting

Lykins Signtek is NOT responsible for Irrigation or Private Underground Lines.

Goods sold remain the property of seller until paid in full.

Customer agrees to provide necessary information to obtain permit, electrical supply to sign or fixture location, and/or provide color and logo information where specified.

Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

<p>3) Paint on site Triple Arm Paddle Street Stop Combo Sand posts where needed Wiping posts in the field with cleaner Painting posts Color TBD by Customer install New painted .040 Aluminum Street Paddle inserts and Reflective White Vinyl Street names over existing street name Install new DOT Spec Stop Sign</p>	<p>1</p>	<p>\$665.00</p>	<p>\$665.00</p>
<p>4) Paint on Site Directional Signs Consisting of: Sand posts where needed Wiping posts in the field with cleaner Painting posts Color TBD by Customer Install new Sign Faces X1) 30" Yellow DOT Spec Diamond NO OUTLET X1) 30" Yellow DOT Spec Diamond RIGHT CURVE ARROW</p>	<p>2</p>	<p>\$365.00</p>	<p>\$730.00</p>
<p>5) Paint on Site Speed Limit Signs Consisting of: Sand posts where needed Wiping posts in the field with cleaner Painting posts Color TBD by Customer Install new signs 24" h x 18" w DOT Spec white Speed Limit 25 MPH</p>	<p>5</p>	<p>\$315.00</p>	<p>\$1,575.00</p>
<p>6) Reset on site any leaning posts Per reset post price</p>	<p>1</p>	<p>\$80.00</p>	<p>\$80.00</p>
<p>7) Install on existing Posts .090 Aluminum 32" Octagon Shaped Sign on opposite side of post behind stop sign with White Vinyl Copy Welcome to River Oaks Westwood Dr Forestwood Dr Oakwood Dr x2) Palm View Dr Sharwood Dr & Palm View Dr</p>	<p>6</p>	<p>\$395.00</p>	<p>\$2,370.00</p>
<p>8) Install Replacement Speed Limit 25 Sign insert In 1" tubular Frame with .090 Backer</p>	<p>1</p>	<p>\$395.00</p>	<p>\$395.00</p>

*approved
8/28*

I accept the above proposal and agree to pay for said work promptly upon completion of same

Authorized Signature: _____ Date _____

Deposit Amount _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

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Customer agrees to provide necessary information to obtain permit, electrical supply to sign or fixture location, and/or provide color and logo information where specified.

Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

Sub Total: \$10,210.00

Sales Tax: \$612.60

Total: \$10,822.60

****NOTE : 50% deposit required**

Signs are custom produced to your specifications.

All orders of \$250.00 or less require pre-payment unless prior credit arrangements are in place.

Approved
8/28

I accept the above proposal and agree to pay for said work promptly upon completion of same.

Authorized Signature: W. J. King Date 9/20/18

Deposit Amount _____ CHECK/CC # _____

Terms and Conditions:

Prices on this estimate are valid for 30 days.

A deposit of 60% is required for CBU's and 50% on other products with the balance due upon completion.

Signing of this document constitutes a legal and binding contract between parties named on this agreement.

Customer is responsible for landscape amenities within install area or as required for permitting

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Customer is responsible for any cap rock, lime rock or unforeseen digging conditions

1.5 % Monthly Late Fee applied to all past due invoices

Warranties:

Workmanship: All signs or fixtures fabricated and installed by Lykins Signtek and its affiliates are warranted against defects in material and workmanship for one year, parts and labor.

Guillermo Ruiz

From: Jason Marshall <jason@sewshore.com>
Sent: Wednesday, September 05, 2018 11:08 AM
To: Guillermo Ruiz
Subject: River Oaks HOA - Lawn Contact / Web Update / Document Request

Hi Guillermo,

I'm attempting to attach the business card for Lozano Tree Service.

For good measure, here is some more info:

Lozano Tree Service

- Tree Trimming & Removal
- Stump Grinding
- Sod
- Licensed & Insured
- Luis Lozano (239) 692-4741 // (239) 821-2181 // llozano635@gmail.com

Additionally, I've created a startup website that we can collectively update / edit etc...

The website is www.RiverOaksHOANaples.com // Please review for editing and suggestions.

I've created the website via WIX.com per Anthony Berk's suggestion at the last meeting.

I'm donating the fees for the domain purchase and first year of hosting through Wix.

We need to establish the following for transparency & to ensure the continuation of the site throughout the years:

- Main Contact for future billing / renewals
- Login / Password archived for RiverOaksHOANaples.com
- Login / Passwords archived for Social Media Accounts
- Login / Password access for participating members

Additional social media accounts have been created:

- Facebook - www.facebook.com/riveroaksnaples
- Twitter - www.twitter.com/riveroaks_hoa
- Instagram - www.instagram.com/riveroaks_hoa
 - IG account has been linked to FB & Twitter
- Gmail - riveroakshoanaples@gmail.com
 - Contact Page Fwd's to this address
 - I'd like to forward riveroakshoanaples@gmail.com inbox to board members & Paramont
 - Board members will need to provide desired e-mail address
 - Board members will have to confirm the fwd through an e-mail verification
 - I'd like to use this e-mail address for Newsletter distribution & sign ups
 - This would streamline multiple e-mail addresses for board members

Lastly, I've created links to download monthly minutes and documents as well as event announcements.

Could you please provide the following documents for use within the website?:

- Any pertinent information, documentation, or historical articles that should be included
- Monthly meeting minutes archive since Paramount was hired
- Data for continuity
 - Total Residences
 - Overall Property Specs for River Oaks
 - Official lake names & streets included in HOA
 - Assets & Liabilities

I hope this isn't too much work... I just want the site to be useful, productive, and in place for the next board meeting.

I'm looking forward to hearing your feedback.

Thank you,

Jason Marshall

Owner / President

United Uniforms / Sew Shore

(239) 774-4655

jason@sewshore.com

Tollgate Plaza

3845 Beck Blvd. Suite 809

Naples, FL 34114

Greentree Center

2340 Immokalee Rd.

Naples, FL 34119

www.sewshore.com

www.uniteduniforms-usa.com

Shop with us online at:

www.naplesuniforms.com

See what we're up to on:

[Facebook](#) [Instagram](#) [Twitter](#)

After Recordation, Return to:
Grigsby Law, P.A.
9240 Bonita Beach Road, Suite 1117
Bonita Springs, Florida 34135

**AMENDMENT TO DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS AND
RESTRICTIONS OF PALM RIVER ESTATES UNIT NO. 7
(ALSO KNOWN AS RIVER OAKS SUBDIVISION)**

THIS AMENDMENT TO THE DECLARATION PROTECTIVE COVENANTS, CONDITIONS AND RESTRICTIONS OF PALM RIVER ESTATES UNIT NO. 7 (also known as RIVER OAKS SUBDIVISION) is made by River Oaks Homeowners Association, Inc., a Florida corporation not-for-profit (hereinafter referred to as the "Association,,).

WITNESSETH:

WHEREAS, the Amended Declaration of Protective Covenants, Conditions and Restrictions of Palm River Estates Unit No. 7 (also known as River Oaks Subdivision), was recorded on September 18, 1978 at Official Records Book 772, Page 1546; as modified and amended by a Certificate of Modification, recorded in Official Records Book 1012, Page 1721, all of the Public Records of Collier County, Florida (the "Declaration,,);

WHEREAS, the Association wishes to further modify and amend the Declaration in accordance with the terms and conditions set forth below and pursuant to Article XVII thereof.

NOW, THEREFORE, the Association hereby amends the Declaration as follows [unless otherwise stated below, all deletions to the existing text are ~~overstricken~~ and all additions to the existing text are in **bold and underlined**]:

1. Article IX is amended to read as follows:

ARTICLE IX
Lakes

No owner shall construct, or maintain, any dock, boat house, or other structure in or adjacent to any of the lakes as shown on the Plat, **without the prior approval of the Association. The Board of Directors may, in its sole discretion, approve, approve with conditions, or disapprove construction or alteration to any dock, boat house or other structure. It may also promulgate additional rules and regulations pertaining to this Article.** It is not the intention of this Article to prohibit the construction or maintenance of any dock on any canal located in the properties subject to this Declaration.

2. All other terms and conditions of the Declaration not amended hereby shall remain in full force and effect.

RIVER OAKS HOMEOWNERS ASSOCIATION, INC.,
a Florida not-for-profit corporation

By: _____

Title: _____

Date: _____

Darren Gersch

137 Forestwood Dr.
Naples, FL 34110

Email: darrengersch@gmail.com

Ph. 239-250-3116

SUMMARY

Experienced executive with broad management and board experience. I am seeking to contribute my time and skills to assist the board for River Oaks HOA. I am a 20-year resident of Naples and a homeowner River Oaks for 14 years. I care deeply about our community and wish to do what I can to see that our special neighborhood thrives for years to come.

EDUCATION

Master of Business Administration, Florida Gulf Coast University

Bachelor of Science – Business Management, Clemson University

PROFESSIONAL AND CIVIC LEADERSHIP EXPERIENCE

Market President

Branch Banking and Trust – Naples, FL – 2012 to Present

- Responsible for P&L performance results for banking network in Collier County including expense controls, profit centers and balance sheet optimization
- Capitalize on advanced financial analysis skills by developing business plans with clients to recognize trends, potential threats and opportunities for business strategy execution
- Partner with internal team to develop solutions for clients encompassing every aspect of financial need, including wealth management, risk management and capital markets
- Engage with community networks to leverage bank services, creating profit and growth opportunities for clients and the bank with a particular focus on lending needs.
- Build team synergy across multiple lines of business to help increase county profitability by over 400% in three years
- Manage a complex portfolio of commercial and securitized loans of over \$50MM.

First Vice President, Commercial Lending

SunTrust Bank - Naples, FL - 1999 to 2012

- Responsible for portfolio management for entire diversified commercial portfolio for Collier County including credit analysis and integration of partner lines of business
- Understand and manage clients across a wide spectrum of industries and organizations including medical, legal, non-profit and international
- Communicate with multiple stakeholders to identify appropriate risks involved with complex organizations and their financial results

Director and Treasurer

Multiple Sclerosis Center of SWFL – 2006 to Present

- Developed budgets and controls for programs that have quadrupled in size
- Managed organization finances through multiple transitions, moving from all volunteer staff to three employees
- Currently overseeing transition of accounting systems to become fully audited 501c3

CORPORATE AND PROFESSIONAL DEVELOPMENT

- Leadership Collier - 2008
- Business Valuation Analysis
- Credit Analysis Training Program
- Commercial Management Training Program
- Commercial Loan Documentation