

SANDPIPER TOWERS CONDOMINIUM ASSOC., INC
ANNUAL MEETING MINUTES

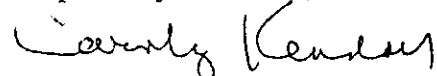
The meeting was called to order at 2:05 pm in the card room of Sandpiper Towers on January 21, 2017.

The ballots received were verified by the outside signatures and unit numbers. 36 responses were received. Roll call was taken with 16 unit owners in attendance.

A committee was appointed to separate the ballots from the outer envelopes and then open the ballot envelopes and tally the results. Committee members were Gail Johnson, Rod Heck and Lorry Hewlett.

Of the seven candidates, the following five received the most votes: Scott Feighner, Joanne Goodfellow, William Knoth, Kelly Murray and Dennis Smith. These five are the Board Directors for 2017. The meeting then adjourned to an organizational meeting of the new Board. Time of adjournment 2:30 pm.

Respectfully submitted,



Carolyn Kendall, Secretary

ORGANIZATIONAL MEETING OF THE 2017 BOARD OF DIRECTORS

The newly elected Board members, Scott Feighner, Joanne Goodfellow, William Knoth, Kelly Murray and Dennis Smith were all in attendance.

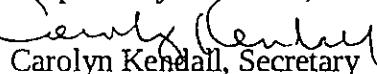
The following slate of officers was proposed:

- President: William Knoth
- Vice president : Kelly Murray
- Treasurer : Scott Feighner
- Secretary: Carolyn Kendall

Dennis Smith made a motion to accept the slate of officers, seconded by Joanne Goodfellow. All in favor. Motion approved.

The meeting adjourned at 2:50 pm.

Respectfully submitted,



Carolyn Kendall, Secretary

**BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM
ASSOC., INC**

**NOTICE is hereby given of a meeting of the
Board of Directors of Sandpiper Towers as
follows:**

DATE: April 5, 2017

TIME: 7:00 PM

PLACE: Card room

AGENDA:

- 1. discussion on short term rentals
and minimum limit for new
owners**
- 2. Cable TV- discuss negotiating with new
cable company**
- 3. Housekeeping and maintenance duties
concerning stairwells**
- 4. Sea Grape trimming verses removal
in parking lot**

MINUTES OF THE BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS
APRIL 5, 2017

The meeting was called to order at 7:00 pm in the card room of Sandpiper Towers. The following directors were in attendance: Bill Knoth, Joanne Goodfellow, Kelly Murray, Dennis Smith. Attending via speaker phone was Scott Feighner. All directors present.

There was a discussion on short term transient rentals. The state defines a transient rental as “any unit, group of units, dwelling, building or group of buildings within a single complex of buildings which is rented to guests more than three times in a calendar year for periods of less than 30 days or one calendar month, whichever is less, or which is advertised or held out to the public as a place regularly rented to guests.”

Dennis Smith made a motion that we go to our attorney to determine what the repercussions for the building would be if more than 50% of the condo units rented short term for periods of less than one month. Motion was seconded by Joanne Goodfellow. All in favor of motion.

It was noted that our documents allow owners to rent for periods of less than one month and to change this would mean amending our documents for new owners if an amendment were to put a one month minimum on rentals. Current owners could continue to rent short term but new owners would have to abide by any changes if approved by the owners.

Cable TV: We are currently under a contract with the cable company and have a couple years left. Spectrum does have a managed wi fi program for the whole building which could cost less than some are paying for individual service at retail cost. No action taken on this matter.

Housekeeping and maintenance duties concerning stairwells. Ocean stairwell had water damage during hurricane Matthew and the stairwell seems to accumulate beach chairs and other items that need to be thrown away. South stairwell had tracking to the third floor.

Sea Grape tree in parking lot: Dennis Smith made a motion to remove the sea grape completely as the back portion of the tree is pushing the front over. Motion seconded by Bill Knoth. All in favor.

Meeting adjourned at 8:22 pm.

Respectfully submitted,



Carolyn Kendall, Secretary

**BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC.**

**NOTICE is hereby given of a meeting of the
Board of Directors as follows:**

DATE: May 3, 2017

TIME: 7:00 pm

PLACE: Card room, Sandpiper

**AGENDA; Opinion letter from
attorney re: short term
rentals**

MINUTES BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.
MAY 3, 2017

The meeting was called to order at 7:00 pm in the card room of Sandpiper Towers. Directors in attendance were Bill Knoth, Kelly Murray, Joanne Goodfellow, Dennis Smith and attending via speaker phone was Scott Feighner.

The opinion letter was read aloud to the audience. Board members had already received a copy. An owner presented another attorney letter requested by Steve and Laura Rajauvori. Both indicated that the ADA requirements do not apply to us. Dennis Smith made a motion that we send a copy of our attorney's opinion letter to all owners. Motion seconded by Bill Knoth. All in favor. Motion approved. It was determined that in view of the letter that we do away with the sign in sheet for renters. Dennis Smith made a motion that we poll owners to determine support to change the minimum rental period to one month. Motion was seconded by Joanne Goodfellow. All in favor. Motion approved.

It was suggested that our rules might need revising as some items have changed such as grills on balconies. No grills at all are allowed on balconies. Also it was agreed that the rules be sent to all owners so they and any potential tenants are aware of the rules.

Dennis made a motion to adjourn seconded by Joanne. Meeting adjourned at 8:00 pm.

Respectfully submitted,



Carolyn Kendall
Secretary



Clayton & McCulloh

ATTORNEYS AT LAW
www.clayton-mcculloh.com

BRIAN S. HESS
Attorney & Counselor at Law
bhess@clayton-mcculloh.com

Clayton & McCulloh, P. A.
Servicing 25 Counties
Respond to: Orlando Office

May 2, 2017

Re: Unit Owners within Sandpiper Towers

Dear Unit Owners within Sandpiper Towers:

Please be advised that Clayton & McCulloh represents your fellow Unit Owner, Mr. Steve Rajavuori, and that we have been asked by Mr. and Mrs. Rajavuori to provide a letter to the Sandpiper Towers owners with regard to the confusion, misinformation and partial information that is being provided to certain members of the Association with regard to units that are rented on a short-term basis within Sandpiper Towers. Specifically, Clayton & McCulloh understands that there appears to be an understanding among certain members of the Association that if fifty percent (50%) of the Association's units are rented on a short-term basis that some sort of "resort" status is created, which will result in a number of detrimental changes to the Association. Please note, as described within this letter, we are unaware of any specific provision in the law which states this as relates to the Association. Specifically, there is nothing in the law that defines fifty percent (50%) of the units being rented on a short-term basis as a "magic number"; secondly, there is no singular definition of a "resort" status for a privately-owned condominium building; and thirdly, there is no agency that would automatically enforce any particular changes or requirements upon the Association based on a certain percentage of units being available to be rented on a short-term basis.

In specific rebuttal to certain information which is being presented, Clayton & McCulloh provides the following points of information:

1. It appears that certain owners have the understanding that if a building is considered to have "resort" status, that persons buying units will not be able to procure a mortgage for that unit. Please note, specifically, that this statement is false. Obtaining a mortgage is dependent on personal financial factors. The status of units within a building might, at most, prevent the borrower from using or being eligible for certain loan programs, or may cause a slight rise in available interest rates, but individuals would not be prevented by law from obtaining a mortgage.

2. There appears to be a presumption that if the building is considered to have a "resort" status, then the entire building will be forced to become Americans with Disabilities Act

Orlando Office:
The Clayton & McCulloh Building
1065 Maitland Center Commons Blvd.
Maitland, FL 32751
Phone: (407) 875-2655
Fax: (407) 875-3363

Toll Free: (888) 793-1486

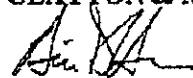
Melbourne Office: Suntree/Viera
Baytree Corporate Park
1301 Bedford Drive, Suite 101
Melbourne, FL 32940
Phone: (321) 751-3449
Fax: (321) 751-3450

("ADA") compliant. Please note, this also is false. Since the building was constructed before 1991, there is no remodeling or modification underway, and there is no part of the building held out to the general public as a place of public accommodation with amenities similar to a hotel, motel or inn, we are unaware of any need for the common areas of the condominium building to be made ADA-compliant due to an implementation of "resort" status, if any such status exists. While it is possible, due to interpretations and/or future actions with regard to the ADA, that the common areas of Sandpiper Towers may need to comply with the ADA, nevertheless, Clayton & McCulloh is unaware of any specific number of units available for rent on a short-term basis within the condominium that would trigger compliance by the Association with the ADA.

We hope that this letter has assisted the unit owners in their understanding of these issues.

Sincerely,

CLAYTON & MCCULLOH


Brian S. Hess, Esq.
BSH/clh

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

May 18, 2017

Dear Unit Owner:

At the last meeting the Board of Directors asked that a survey be conducted to determine support for an amendment to our condominium documents to limit rentals to a one month or more rental period for new owners who purchase after such an amendment is approved. The goal being to keep our building from becoming in time mainly a short term rental building.

To protect all current owners so they may continue to rent as they have been doing, the amendment would have to assure owners that they are grandfathered in regardless of how they voted.

Please indicate whether or not you support an amendment to our documents that would grandfather in all current owners regardless of how they voted, but would put a minimum rental period for all new owners who purchase a unit in Sandpiper Towers after such a vote was approved by the owners.

YES, I would approve such amendment grandfathering current owners, regardless of their vote, but limiting new owners to a one month minimum.

NO, I would not approve such amendment grandfathering current owners, regardless of their vote, but limiting new owners to a one month minimum.

_____ owner, unit # _____

Please indicate your preference and return to the office of Sandpiper Towers so we can determine your interest. Return by June 1, 2017 to Sandpiper Towers, 205 Hwy. A1A, #100, Satellite Beach, Fl 32937

Sincerely,

Bill Knoth

**NOTICE OF BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC.**

**NOTICE is hereby given of a meeting of the
Board of Directors of Sandpiper Towers as
follows:**

DATE: June 28, 2017

TIME: 7:00 pm

PLACE: Card room, Sandpiper

AGENDA: Building insurance renewal,

Minutes of Board of directors Meeting
Sandpiper Towers Condominium Assoc, Inc.
June 28, 2017

The meeting was called to order at 7:05 pm in the card room of Sandpiper Towers. Bill Knoth was in attendance. Attending via speaker phone were Scott Feighner, Kelly Murray, Joanne Goodfellow and Dennis Smith. All directors in attendance.

Kirk Ball and Sarah Logan from Wren insurance were in attendance to present our insurance options up for renewal. Kelly Murray made a motion that we stay with the proposal presented by Wren insurance that includes the Lexington Policy that offers an excess flood policy that would give us coverages not offered by any one else such as the seawall. Motion was seconded by Bill Knoth. All in favor, Motion approved. The overall estimated cost for all of our insurance is provided in the attached premium summary.

It was suggested that we have in the winter months an insurance workshop for all our owners. Since our wind policy has a large deductible, owners would be wise to obtain an owners policy for their own unit that would contain a loss assessment clause in the event we had to make an assessment for something because we had a large deductible. They could then go to their own policy to cover the assessment.


The results of the survey about amending our documents was presented.

24 owners were in favor of a monthly minimum with 2 more owners in favor if heirs would be grandfathered in. Against the monthly minimum were 17 owners. A total of 43 responses were received.

Joanne made a motion to adjourn seconded by Kelly.

Meeting adjourned.

Respectfully submitted,



Carolyn Kendall, Secretary

SANDPIPER TOWERS CONDOMINIUM ASSOCIATION, INC.

Premium Summary

2016-2017 Premium Summary

Policy Type	Issuing Company	Expiration	Annual Premium
Wind	Mt. Hawley	8/31/2017	\$ 30,882.56
Property (not including wind)	Lexington	6/30/2017	\$ 29,527.12
Flood - 80%	NFIP	5/18/2017	\$ 14,181.00
General Liability	Wilshire	6/30/2017	\$ 3,519.37
Directors & Officers	Continental Casualty	6/30/2017	\$ 1,422.00
Fidelity Bond	Continental Casualty	6/30/2017	\$ 827.00
Worker's Compensation	Travelers	8/26/2017	\$ 2,183.00
Umbrella	Federal	6/30/2017	\$ 1,450.00
Total			\$ 83,992.05

2017-2018 Premium Summary

Policy Type	Issuing Company	Expiration	Annual Premium
Wind	Mt. Hawley	8/31/2018	\$ 27,315.79
Property (not including wind)	Lexington	6/30/2018	\$ 31,741.65
Flood - 100%	NFIP	5/18/2018	\$ 16,531.00
General Liability	Lloyds of London	6/30/2018	\$ 3,179.29
Directors & Officers	Continental Casualty	6/30/2018	\$ 1,458.67
Fidelity Bond	Continental Casualty	6/30/2018	\$ 848.33
Worker's Compensation	Travelers	8/26/2018	\$ 2,183.00
Umbrella	Federal	6/30/2018	\$ 1,450.00
Total			\$ 84,707.73

Important: The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and conditions of the actual policy language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

**EMERGENCY MEETING
BOARD OF DIRECTORS SANDPIPER TOWERS**

NOTICE is hereby given of a meeting of the Board of Directors of Sandpiper Towers as follows:

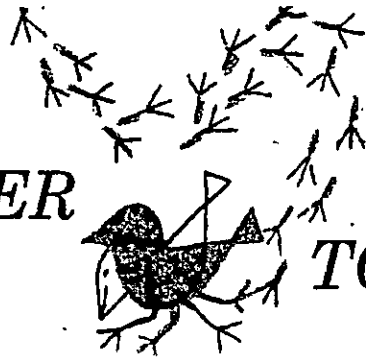
TIME: 7:00 PM

DATE: October 5, 2017

PLACE: Card room, Sandpiper Towers

AGENDA: Storm damage, roof quotes

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

November 18, 2017

Dear Unit Owner:

This letter is to inform you of the annual meeting of Sandpiper Towers Condominium Association, and to provide you with a copy of the proposed budget for the year 2018. Notice is also hereby given for the December, 2017 Board of Directors meeting to adopt the budget for the year 2018.

ANNUAL MEETING DATE: January 20, 2018
2:00 pm card room of Sandpiper Towers
Agenda: election of Board of Directors

If you wish to be a candidate for election to the Board of Directors and have your name included on the ballot, please provide written notice to the Association, at the address above, so that the secretary of the Association receives it not later than December 11, 2017. An information sheet may be submitted by December 16, 2017 on no more than one side of an 8X12 sheet, which the Association will include when ballots are mailed to all unit owners.

BOARD OF DIRECTORS MEETING: December 20, 2017.
7:00 pm Card Room, Sandpiper Towers
Agenda: Adopt the budget for 2018

Should the Board of Directors at the December 20 meeting amend any portion of the enclosed proposed budget, you will be sent a copy of the amended adopted budget.

Any comments or suggestions concerning the enclosed budget may be sent to Bill Knoth, Sandpiper Towers Condominium Assoc., 205 A1A, #100, Satellite Beach, FL 32937, or to Office of Sandpiper Towers.

Sincerely yours,

Bill Knoth, President, Sandpiper Towers Condominium Assoc., Inc.

**BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC,**

**NOTICE is hereby given of a meeting of the
Board of Directors as follows:**

DATE: Wednesday, Nov. 15

TIME: 7:00 PM

PLACE: Card Room, Sandpiper Towers

**AGENDA: Proposed budget for 2018
janitorial service**

MINUTES BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.
NOVEMBER 15, 2017

The meeting was called to order at 7 pm in the card room of Sandpiper Towers. Directors present were Bill Knoth, Kelly Murray, Scott Feighner, Dennis Smith, and attending via speaker phone was Joanne Goodfellow. All directors were in attendance.

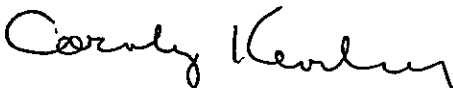
The proposed agenda was presented for 2018. Increases were made for legal and accounting, TV cable, fire protection and elevator expense totaling \$3800.00. The reserves were increased by \$5600.00. Dennis Smith made a motion we accept the proposed budget as the proposed budget to be mailed to all owners. Motion seconded by Joanne Goodfellow. All in favor motion approved. December 20, 2017 was selected as the date to vote on this proposed budget by the Board.

The janitorial cleaning was discussed. No action taken at this meeting.

It was noted that we have not had an answer from our insurance adjuster. We will need to have an assessment due to storm damages and have been waiting for the adjuster to see what they will cover. If you have an individual condo owners policy, there is a standard loss assessment clause that you can submit what we assess you for.

Bill Knoth made a motion to adjourn, seconded by Kelly Murray. All in favor, meeting adjourned at 7:55 pm.

Respectfully submitted,



Carolyn Kendall, Secretary

**BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC.**

**NOTICE is hereby given of a meeting of the
Board of Directors of Sandpiper Towers for
December 12, 2017. 7:00 pm card room**

**Agenda: an assessment will be considered for
storm damages**

MINUTES
BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOCIATION
DECEMBER 20, 2017

The meeting was called to order at 7:05 pm in the card room of Sandpiper Towers. Kelly Murray was in attendance in person. Scott Feighner, Bill Knoth, Joanne Goodfellow and Dennis Smith were all on speaker phone. All directors in attendance.

The proposed budget that was mailed out at least 30 days prior was presented. Kelly Murray made a motion that the proposed budget be accepted as the budget for 2018, seconded by Dennis Smith. All in favor, Budget approved for 2018

The 2018 fees are as follows:

efficiency unit	\$383.00
one bedroom unit	\$418.00
two bedroom unit	\$471.00
three bedroom unit	\$525.00

Any applicable parking fees are added to the monthly fees.

The meeting was adjourned at 7:30 pm.

Respectfully submitted,



Carolyn Kendall, Secretary

SECOND NOTICE OF ANNUAL MEETING AND ELECTION
SANDPIPER TOWERS CONDOMINIUM ASSOC. INC.
JANUARY 20, 2018
2:00 PM CARD ROOM, SANDPIPER TOWERS

NOTICE is hereby given of the annual meeting of Sandpiper Towers Condominium Assoc., Inc.

VOTING FOR BOARD OF DIRECTORS will be by written ballot. All eligible voters must adhere to the procedures outlined on the enclosed ballot.

- 1: The enclosed ballot lists all candidates for the 2018 Board.
- 2: Mark in the space provided your vote for no more than 5 (five) candidates. (Any ballot indicating more than five will be invalid).

This notice dated January 5, 2018

By Carolyn Lindsey Secretary, Sandpiper Towers

AGENDA: 1/20/18

1. Call to order/Roll call
2. Reading and disposal of any unapproved minutes
3. Appointment of inspectors of election
4. Election of Board of Directors
5. Adjournment

An organizational meeting of the new board will be held immediately following the election meeting.

**OFFICIAL BALLOT, BOARD ELECTIONS
SANDPIPER TOWERS CONDOMINIUM ASSOCIATION, INC.**

(For the election of full term board members)

INSTRUCTIONS;

1. Do not sign or otherwise identify your name or unit number on this ballot.
2. Please vote for any five (5) candidates. To vote for a candidate, mark on the line at the right of the name of the candidate for whom you desire to vote. Write-in votes are not permitted. Any ballot indicating more than 5 candidates marked will make it invalid.
3. After voting, fold and place this ballot in the envelope marked **BALLOT** and seal the ballot envelope. Do not put more than one ballot in the **BALLOT** envelope if you are an owner of more than one unit.
4. Place the ballot envelope in the envelope addressed to the Association. You must sign your name and unit number legibly as indicated on the Association addressed envelope.
5. Mail or hand deliver Association addressed envelope to the Association by 2:00 pm, January 20, 2018

By FL. statutes, 718, any ballots not conforming to these instructions, or with illegible signatures or unit numbers, may have to be disregarded.

FEIGHNER, Scott	_____
GOODFELLOW, Joanne	_____
KNOTH, William	_____
MURRAY, Kelly	_____
RAJAVUORI, Steven	_____
SMITH, Dennis	_____
STEINFELDT, Kurt	_____

December 16, 2017

Dear Sandpiper Towers Residents,

My name is Scott Feighner and I am running for the Board of Directors of Sandpiper Towers.

Currently, I have been on the board for four years. My family and I have owned a condo in the complex since 2011. We have been vacationing at Sandpiper towers for several years before we decided to purchase and it truly has been a place where many memories have been made.

In light of the recent severe storms that have impacted our building, I believe that the importance of preventative maintenance has become particularly important. I will continue to be supportive of initiatives to improve our building. I think maintenance is the easiest way to prevent unsuspecting fees due to deterioration. My goal is to provide an amazing place for my future generations to enjoy.

I appreciate your consideration for reelection to the Board of Directors.

Sincerely,

Scott Feighner
The Feighner Company, Inc
Feighner Boat Lifts & Docks
2264 Lansing Rd
Charlotte, MI 48813

Joanne Goodfellow #503, #411

I have just completed my first year on the Board of Sandpiper Towers. I am from Staten Island, NY and have spent most of my life in the commercial art field in NYC. A few of my many responsibilities were decision making and supervising art staff.

I have owned at Sandpiper since 1985 and have seen many changes both at Sandpiper and in the surrounding areas.

Sandpiper is a unique property, enjoying an ocean view patio and seawall. As owners, many of us see her challenges and changes only through the paperwork and notations send by mail or email. Of late, I have been spending more time here and see them firsthand.

This year has been especially challenging due to destructive hurricanes and torrential rains.

Built around 1964, Sandpiper is the oldest condo on the beach for many miles around. She requires much tender loving care.

I am running for the board again this year to be part of the team that helps to maintain and improve Sandpiper Towers.

I ask for your vote so that I may help preserve the value of our investment —Sandpiper Towers.

Thank you for your consideration.

Sincerely,

Joanne Goodfellow

To whom it may concern
I Bill Kraut would
like to remain on the
board at Sand Piper Towers.
I am also a full time
resident here. I have
been president on the
board for many years.
And have knowledge in
Plumbing, heating and HVAC.

Sincerely,
Bill Kraut

Happy Holidays to all Sandpiper Towers owners

My name is Kelly Murray and I'm running for the Sandpiper Towers Board of Directors. I've owned since 2012 and have been on the Board from 2013. My residence is here but spend five months of the year in northern Michigan. I'm also a landlord, as are at least three other members of the Board.

The new roof is going on. Although the old roof had a year of warranty left on it, it was no longer tenable. The old roof was made by a company called Stevens. They went bankrupt in 2010 over the poor performance of their roofs.

Many thanks to the people who put in the work for our recovery after the storm. Thanks to Roy for keeping our parking lot drains clear during Irma. Thanks to Louann, Georgia, Bill and Carolyn for drying the place out and cleaning it up. Thanks to Tom for clearing the south parking lot drain in a following storm. Thanks to Randy for clearing and replanting the east flower beds. Thanks to Kurt for creating a Facebook page for residents. Thanks to Randy for painting the ping-pong room and clearing the garage areas. Thanks to Bill for saving us over \$2,000 on our new boiler. Special thanks to Carolyn for her tireless work to get the building back to normal. And thank you to all those I forgot to mention here (Yes, including that old couple who rented short term but still put some graphite powder in our front lock).

Please vote for Bill Knoth for the board. As a year round resident and President of our Board for the last 5 years, he has done more for the building than you know.

Thank you, and please take the time to vote.



Steve Rajavuori

Dear Fellow Owners at Sandpiper Towers:

Twelve years ago my wife and I were looking for the perfect place for our family to enjoy the beach. After searching up and down both coasts of Florida we finally settled on Sandpiper Towers. We love the ocean, and we love walking on the beach. The quiet residential area of Satellite Beach was exactly what we were looking for, and the building gave us the view and access to the beach that we really wanted.

We have enjoyed many precious family times at our "beach retreat." Now that our kids are grown and we have more freedom we are looking forward to spending even more times at our "home away from home." We bought our unit as a long-term family investment, and Lord willing, we will keep it in the family for future generations to enjoy. With this in mind, we have great concern to ensure that Sandpiper Towers is properly cared for and well maintained.

I am asking you to vote for me to join the Board of Directors. I believe I can offer experience, commitment, cooperation and diligence.

Experience – I have been a member of an HOA board in our home area for over three years. As a member of this board I have led reductions in insurance costs, held down management fees, maintained reserve payments above required amounts and ensured that all maintenance was conducted promptly and within budget. Just this past month I led the process of adopting our 2018 budget with no increase in monthly HOA dues, but also without cutting any services or reserves.

Commitment – I understand the time commitment required of someone volunteering to serve on a position such as this. I am also a member of our local Economic Development Commission and the board of Spirit of Hope Ministries.

Cooperation – As a member of numerous boards and professional committees I have many years of experience in working together with others successfully, even when encountering opposing views. I believe if we keep our discussions respectful and think the best of each other we can accomplish much!

Diligence – I don't hesitate to "roll up my sleeves" and get things done. When I saw we were having trouble getting the beach stairs repaired this fall I contacted several licensed contractors and arranged to get bids. I worked with Carolyn to ensure a bid was received promptly and approved. From the time I made the initial calls until the stairs were finished was just over a week!

I really love Sandpiper Towers, and I am concerned to make sure we do our very best work in caring for it. I believe with some effort we can continue to improve our building and still remain vigilant about being careful stewards of our finances.

Information Sheet

Dennis J Smith

My name is Dennis J Smith and I am interested in continuing to serve on the Sandpiper Towers Condo Association Board.

I have been married to my wonderful wife Carolyn for 45 years and have three adult daughters and six grand children. We both are retired and are Florida residents and live in Unit 505 here in the Sandpiper Towers. We also have a residence in Michigan where we spend the summer months.

I retired as a Chief Master Sergeant in the Air Force after serving 35 Years. My last duty position was Chief of Security for the Selfridge Air National Guard Base, Michigan.

I feel the board should focus on maintaining the infrastructure of our building to keep it in good shape inside and out by budgeting and programming projects to accomplish same. By being proactive on these projects we can keep HOA costs in line and any assessments down. By virtue of living in a Hurricane weather area we have a lot of unforeseen issues we will always have to deal with. I enjoy living here and would like to see it stay nice for all of the owners.

SANDPIPER TOWERS CONDOMINIUM ASSOC., INC
BOARD OF DIRECTORS MEETING MINUTES
DECEMBER 12, 2017

The meeting of the Board of Directors for the purpose of an assessment for storm damages was called to order at 7 pm in the card room of Sandpiper Towers. Directors in attendance were Bill Knoth, Kelly Murray and Dennis Smith. Attending via speaker phone was Joanne Goodfellow and Scott Feighner. All directors were in attendance.

It was noted that our insurance adjuster denied coverage for the main roof as it showed no signs of lifting or blowing off.

They did provide coverage for \$40,537.34 which was for balcony screen and railing repair, concrete damage, garage roof flashing, lighting fixtures. **Because our wind deductible is \$238,961.76, the wind damage loss is below the applicable policy deductible.**

Other items to be assessed for include

\$40,537.34 above items

6,245.00 plaster repair

3,000.00 drywall repair

3,150.00 beach stairs

1,000.00 engineer re concrete repairs

187,000.00 main roof replacement cost

9,000.00 scuppers for main roof

\$249,932.34.

\$134,026.00 reserve monies for roof

\$115,906.00 amount to be assessed which breaks down per unit as follows: due to rounding off of percentages, the actual assessment is \$115,897.00

efficiency unit: \$1,592.00

one bedroom \$1,736.00

two bedroom \$1,960.00

three bedroom \$2,185.00

A motion was made by Dennis Smith to assess owners as presented for storm damages, seconded by Scott Feighner. All in favor. Motion approved.

A motion was made by Scott Feighner that the due date will be January 15, 2018, seconded by Joanne Goodfellow. All in favor of the January 15 due date. Motion approved.

It was noted that if you have a standard condo owners policy on your unit, you can submit a claim under the loss assessment clause of your policy which at a minimum is \$2000.00 The assessment letter you receive in the mail can be submitted to your insurance company.

Kelly Murray made a motion to adjourn, seconded by Joanne Goodfellow. All in favor. Meeting adjourned at 7:57 pm

Respectfully submitted,

Coralyn Kewley

**BOARD OF DIRECTORS
MEETING**

DECEMBER 2017

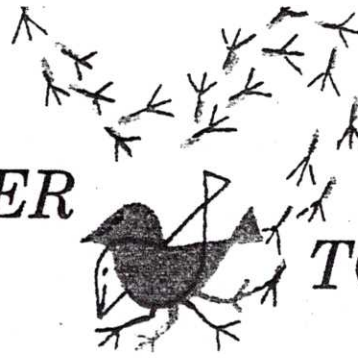
**notice is hereby given of
a meeting of the Board
of Directors of
Sandpiper Towers**

**Condominium Assoc. as
follows:**

**date- December 20.
2017. 7:00pm- card
room**

**agenda- adopt 2018
budget**

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

November 27, 2017

Dear Unit Owner:

This letter is to inform you of a meeting of the Board of Directors of Sandpiper Towers for the purpose of an assessment for storm damages from hurricane Irma. Our insurance deductible is \$239,000 and we do not have enough coverable expenses to meet the deductible.

The meeting is scheduled for December 12, 2017 at 7 pm in the card room of Sandpiper Towers.

Sincerely,

A handwritten signature in cursive script that reads "Carolyn Kendall".

Carolyn Kendall, Secretary, Sandpiper Towers Condominium Assoc.

SANDPIPER TOWERS CONDOMINIUM ASSOC., INC. EMERGENCY BOARD OF
DIRECTORS MEETING MINUTES

An emergency meeting notice was posted for October 5, 2017 at 7 pm in the card room of Sandpiper Towers to deal with the storm damage and our roof.

The meeting was called to order at 7:00 pm. The following directors were in attendance in person: Bill Knoth, Joanne Goodfellow and Dennis Smith. Attending via speaker phone were Scott Feighner and Kelly Murray. All directors in attendance.

The roof was discussed. Although it did not blow off, we had a lot of water damage from the storm and the heavy rains that followed the storm. The board has received two quotes for replacement. One from BelMac Roofing for \$329,000 and one from Advance Roofing for \$186,790.00.

Our current roof reserve has \$134,026.00 for this roof. Our deductible for the roof is \$239,000.00.

Dennis Smith made a motion that we accept the proposal from Advance Roofing asking why theirs is cheaper, what the cost of the maintenance contract is, are all vent covers included, and if necessary, how many scuppers would be needed at an additional cost of \$1500.00 each. Any temporary solution to current leaks. Kelly Murray seconded the motion. All in favor, motion approved.

Kelly Murray made a motion to adjourn seconded by Joanne Goodfellow. All in favor

Meeting adjourned at 8:45 pm

Respectfully submitted,



Carolyn Kendall

SECOND NOTICE OF ANNUAL MEETING AND ELECTION
SANDPIPER TOWERS CONDOMINIUM ASSOC. INC.
JANUARY 20, 2018
2:00 PM CARD ROOM, SANDPIPER TOWERS

NOTICE is hereby given of the annual meeting of Sandpiper Towers Condominium Assoc., Inc.

VOTING FOR BOARD OF DIRECTORS will be by written ballot. All eligible voters must adhere to the procedures outlined on the enclosed ballot.

1: The enclosed ballot lists all candidates for the 2018 Board.

2: Mark in the space provided your vote for no more than 5 (five) candidates. (Any ballot indicating more than five will be invalid).

This notice dated January 5, 2018

By _____ Secretary, Sandpiper Towers

AGENDA: 1/20/18

1. Call to order/Roll call
2. Reading and disposal of any unapproved minutes
3. Appointment of inspectors of election
4. Election of Board of Directors
5. Adjournment

An organizational meeting of the new board will be held immediately following the election meeting.

MINUTES OF ANNUAL MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.
January 20, 2018

The meeting was called to order at 2:00 pm in the card room of Sandpiper Towers. Roll call was taken with 14 Owners in attendance. 47 ballots were received. Gail Johnson, Donna Mulso and Susan Brown were appointed to count the ballots. The results were as follows: Scott Feighner- 35 votes, Joanne Goodfellow -29 votes, William Knoth – 32 votes, Kelly Murray- 29 votes, Steven Rajavuori – 23 votes, Dennis Smith – 32 votes, Kurt Steinfeldt – 15 votes.

The new board of Directors for 2018 are Scott Feighner, Joanne Goodfellow, William Knoth, Kelly Murray and Dennis Smith. The meeting then adjourned to the organizational meeting of the Board of Directors.

MINUTES OF ORGANIZATIONAL MEETING OF
SANDPIPER TOWERS BOARD OF DIRECTORS

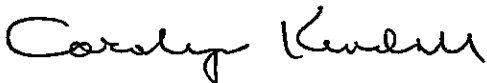
The meeting was called to order immediately following the election. The following directors were in attendance: Bill Knoth, Joanne Goodfellow, Dennis Smith, Kelly Murray. Scott Feighner was in attendance via speaker phone.

The following slate of officers was proposed in a motion by Dennis Smith:

President- Bill Knoth, Kelly Murray, vice president, Scott Feighner, Treasurer and Carolyn Kendall Secretary. The motion was seconded by Joanne Goodfellow. All in favor. Slate of officers approved.

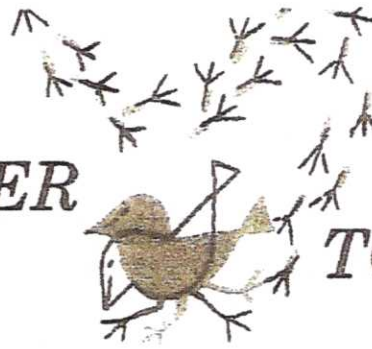
The meeting adjourned at 2:30 pm.

Respectfully submitted,



Carolyn Kendall, Secretary

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC.

CORRECTED DATE OF MEETING

NOTICE IS HEREBY GIVEN OF THE CORRECTED DATE FOR THE BOARD MEETING AS FOLLOWS:

DATE	JUNE 13, 2018, WEDNESDAY
PLACE	CARD ROOM, SANDPIPER TOWERS
TIME	7:00 PM
AGENDA	TO CONSIDER AND ENACT A NEW RULE CONCERNING PETS, WHEREBY RENTERS WHO STAY LESS THAN ONE MONTH CANNOT HAVE A PET.

E-mailed or mailed to all owners 5/29/18

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

**BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC.**

CORRECTED DATE OF MEETING

NOTICE IS HEREBY GIVEN OF THE CORRECTED DATE FOR THE BOARD MEETING AS FOLLOWS:

DATE **JUNE 13, 2018, WEDNESDAY**

PLACE **CARD ROOM, SANDPIPER TOWERS**

TIME **7:00 PM**

AGENDA **1. TO CONSIDER AND ENACT A NEW RULE CONCERNING PETS,
WHEREBY RENTERS WHO STAY LESS THAN ONE MONTH
CANNOT HAVE A PET.**

2. Insurance for Building renewal

5/29/18

MINUTES OF BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.
JUNE 13, 2018

The meeting came to order at 7:06 pm in the card room of Sandpiper Towers. Directors in attendance were Bill Knoth and Joanne Goodfellow. Attending via speaker phone were Scott Feighner, Kelly Murray and Dennis Smith. All directors present.

Sarah Logan from Wren insurance presented our insurance information for our renewal June 30. It is estimated to go up about \$3000.00. The wind insurance does not renew until August 26 and the deductible was discussed. We currently have a 2% of the building value deductible (\$247,993.00) and will request an estimate of the cost to lower that deductible to 1% (\$123,996.00) when we renew in August.

The addition of a new rules concerning pets in short term rentals was discussed. Bill Knoth made a motion that no dog will be allowed in a rental less than one month. One cat is okay. Current owners who have already committed to a short term rental with a dog must provide the office of Sandpiper Towers with a list of names and period of rental within 30 days from today due by July 13, 2018. After list is submitted no dog will be allowed in rentals less than one month. Motion was seconded by Scott Feighner. All in favor. Motion approved.

A motion to adjourn was submitted and seconded.

Meeting adjourned at 8:37 pm

Respectfully submitted,



Carolyn Kendall, Secretary

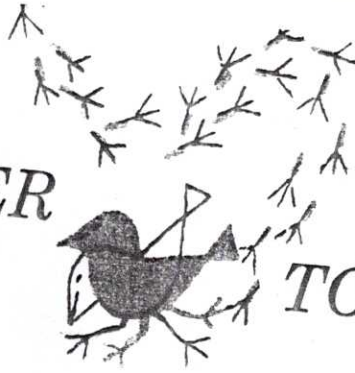
This is to provide you with notice of a rule change regarding pets in rental periods of less than one month. See minutes attached of meeting 6/13/18



if you have already contractually committed to a rental with a dog, you must provide the office with a list of the renters and time frames by July 13, 2018. After that list is submitted no dog is allowed in a new rental less than one month.



SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

August 6, 2018

Dear Unit owner:

This letter is to inform you of a meeting of the Board of Directors of Sandpiper Towers on August 21, 2018 at 7 pm in the card room of Sandpiper Towers. An assessment will be considered at this meeting. Our wind insurance policy is up for renewal and we can lower our deductible from 2% of the building value to 1% of building value. 2% of the buildings value would be our current deductible of \$237,443.00 and 1% would lower the deductible to \$118,721.78. The cost to lower the deductible would be \$5,255.00.

An assessment would be considered to lower the deductible. An assessment is also being considered for replacement of the storage tank for hot water. Last year we replaced the hot water boiler and we had sufficient funds to cover that. This year the storage tank has sprung a leak and we do not have sufficient funds to replace the tank so an assessment will be necessary. An assessment will also be considered for concrete repairs on the building.

Sincerely,

A handwritten signature in blue ink that reads "Bill Knoth". The signature is written in a cursive style and is positioned above the typed name.

Bill Knoth
President, Sandpiper Towers

SECOND NOTICE OF ANNUAL MEETING AND ELECTION
SANDPIPER TOWERS CONDOMINIUM ASSOC. INC.
JANUARY 20, 2018
2:00 PM CARD ROOM, SANDPIPER TOWERS

NOTICE is hereby given of the annual meeting of Sandpiper Towers Condominium Assoc., Inc.

VOTING FOR BOARD OF DIRECTORS will be by written ballot. All eligible voters must adhere to the procedures outlined on the enclosed ballot.

1: The enclosed ballot lists all candidates for the 2018 Board.

2: Mark in the space provided your vote for no more than 5 (five) candidates. (Any ballot indicating more than five will be invalid).

This notice dated January 5, 2018

By _____ Secretary, Sandpiper Towers

AGENDA: 1/20/18

1. Call to order/Roll call
2. Reading and disposal of any unapproved minutes
3. Appointment of inspectors of election
4. Election of Board of Directors
5. Adjournment

An organizational meeting of the new board will be held immediately following the election meeting.

MINUTES OF ANNUAL MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.
January 20, 2018

The meeting was called to order at 2:00 pm in the card room of Sandpiper Towers. Roll call was taken with 14 Owners in attendance. 47 ballots were received. Gail Johnson, Donna Mulso and Susan Brown were appointed to count the ballots. The results were as follows: Scott Feighner- 35 votes, Joanne Goodfellow -29 votes, William Knoth – 32 votes, Kelly Murray- 29 votes, Steven Rajavuori – 23 votes, Dennis Smith – 32 votes, Kurt Steinfeldt – 15 votes.

The new board of Directors for 2018 are Scott Feighner, Joanne Goodfellow, William Knoth, Kelly Murray and Dennis Smith. The meeting then adjourned to the organizational meeting of the Board of Directors.

MINUTES OF ORGANIZATIONAL MEETING OF
SANDPIPER TOWERS BOARD OF DIRECTORS

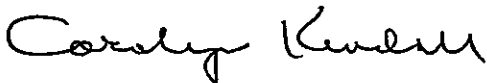
The meeting was called to order immediately following the election. The following directors were in attendance: Bill Knoth, Joanne Goodfellow, Dennis Smith, Kelly Murray. Scott Feighner was in attendance via speaker phone.

The following slate of officers was proposed in a motion by Dennis Smith:

President- Bill Knoth, Kelly Murray, vice president, Scott Feighner, Treasurer and Carolyn Kendall Secretary. The motion was seconded by Joanne Goodfellow. All in favor. Slate of officers approved.

The meeting adjourned at 2:30 pm.

Respectfully submitted,



Carolyn Kendall, Secretary

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC.

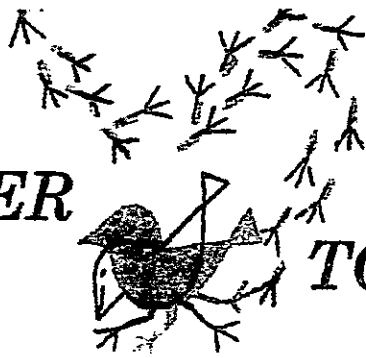
CORRECTED DATE OF MEETING

NOTICE IS HEREBY GIVEN OF THE CORRECTED DATE FOR THE BOARD MEETING AS FOLLOWS:

DATE	JUNE 13, 2018, WEDNESDAY
PLACE	CARD ROOM, SANDPIPER TOWERS
TIME	7:00 PM
AGENDA	TO CONSIDER AND ENACT A NEW RULE CONCERNING PETS, WHEREBY RENTERS WHO STAY LESS THAN ONE MONTH CANNOT HAVE A PET.

E-mailed or mailed to all owners 5/29/18

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

**BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC.**

CORRECTED DATE OF MEETING

NOTICE IS HEREBY GIVEN OF THE CORRECTED DATE FOR THE BOARD MEETING AS FOLLOWS:

DATE JUNE 13, 2018, WEDNESDAY

PLACE CARD ROOM, SANDPIPER TOWERS

TIME 7:00 PM

AGENDA 1. TO CONSIDER AND ENACT A NEW RULE CONCERNING PETS, WHEREBY RENTERS WHO STAY LESS THAN ONE MONTH CANNOT HAVE A PET.

2. *Insurance for Building renewal*

5/29/18

MINUTES OF BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.
JUNE 13, 2018

The meeting came to order at 7:06 pm in the card room of Sandpiper Towers. Directors in attendance were Bill Knoth and Joanne Goodfellow. Attending via speaker phone were Scott Feighner, Kelly Murray and Dennis Smith. All directors present.

Sarah Logan from Wren insurance presented our insurance information for our renewal June 30. It is estimated to go up about \$3000.00. The wind insurance does not renew until August 26 and the deductible was discussed. We currently have a 2% of the building value deductible (\$247,993.00) and will request an estimate of the cost to lower that deductible to 1% (\$123,996.00) when we renew in August.

The addition of a new rules concerning pets in short term rentals was discussed. Bill Knoth made a motion that no dog will be allowed in a rental less than one month. One cat is okay. Current owners who have already committed to a short term rental with a dog must provide the office of Sandpiper Towers with a list of names and period of rental within 30 days from today due by July 13, 2018. After list is submitted no dog will be allowed in rentals less than one month. Motion was seconded by Scott Feighner. All in favor. Motion approved.

A motion to adjourn was submitted and seconded.

Meeting adjourned at 8:37 pm

Respectfully submitted,



Carolyn Kendall, Secretary

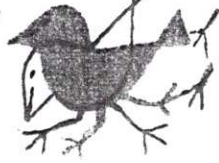
This is to provide you with notice of a rule change regarding pets in rental periods of less than one month. See minutes attached of meeting 6/13/18



if you have already contractually committed to a rental with a dog, you must provide the office with a list of the renters and time frames by July 13, 2018. After that list is submitted no dog is allowed in a new rental less than one month.



SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

August 6, 2018

Dear Unit owner:

This letter is to inform you of a meeting of the Board of Directors of Sandpiper Towers on August 21, 2018 at 7 pm in the card room of Sandpiper Towers. An assessment will be considered at this meeting. Our wind insurance policy is up for renewal and we can lower our deductible from 2% of the building value to 1% of building value. 2% of the buildings value would be our current deductible of \$237,443.00 and 1% would lower the deductible to \$118,721.78
The cost to lower the deductible would be \$5,255.00.

An assessment would be considered to lower the deductible. An assessment is also being considered for replacement of the storage tank for hot water. Last year we replaced the hot water boiler and we had sufficient funds to cover that. This year the storage tank has sprung a leak and we do not have sufficient funds to replace the tank so an assessment will be necessary. An assessment will also be considered for concrete repairs on the building.

Sincerely,

Bill Knoth
President, Sandpiper Towers

**NOTICE OF MEETING OF BOARD OF DIRECTORS
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.**

NOTICE is hereby given of a meeting of the Board of Directors of Sandpiper Towers Condominium Assoc. as follows:

date: August 21, 2018

time: 7:00 pm

place: Card room, Sandpiper Towers

agenda: 1. wind insurance renewal, lower deductible
or not

2. Assessment considered for hot water storage
tank, concrete repairs completed, insurance deductible

Posted 8/2/18

LI30AV

MINUTES OF BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM ASSOC., INC.
AUGUST 21, 2018

The meeting of the Board of Directors of Sandpiper Towers was called to order at 7 pm in the card room of Sandpiper Towers. Bill Knoth was in attendance in person. Attending via speaker phone was Scott Feighner, Kelly Murray, Joanne Goodfellow and Dennis Smith. All directors in attendance.

The wind insurance deductible was discussed. The cost to lower the deductible from 2% (\$237,443.00) to 1% (\$118,721.78) was discussed. The cost to lower the deductible will be \$5,255.00. Dennis Smith made a motion to lower the deductible to the 1% seconded by Bill Knoth. All in favor of motion. Motion approved. This would make the total renewal for the wind policy \$31,934.64 with the 1% deductible.

An assessment was proposed for the \$5,255.00 cost for the lower deductible. Also proposed was \$7,937.00 to cover the cost not covered by our reserve for the hot water storage tanks that needed to be replaced due to a leak in the old tank. Also to be assessed was \$17,968.00 for concrete repairs to the building.

Joanne Goodfellow made a motion to have an assessment of \$5,255 for the insurance 1% deductible, the storage tank cost of \$7,939, and concrete repairs cost of \$17,968.00 for a total assessment of \$31,162.00. Assessment would be due in 30 days. Scott Feighner seconded the motion. All in favor. Motion approved.

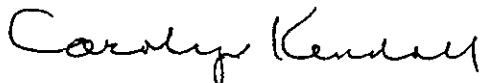
The breakdown based on unit size for this assessment is as follows:

efficiency	\$429.00
one bedroom	\$467.00
two bedroom	\$527.00
three bedroom	\$587.00

Joanne Goodfellow asked to address the letter received from Steve Rajauvori regarding the no pet dog in rentals less than one month. The Board requested we contact our attorney again for a written ruling.

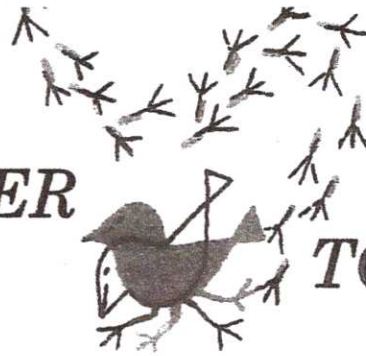
Joanne Goodfellow made a motion to adjourn the meeting seconded by Bill. Meeting adjourned.

Respectfully submitted,



Carolyn Kendall, Secretary

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

August 22, 2018

Dear Unit owner:

This letter is to inform you of an assessment for extra costs for the building. This was a properly noticed meeting held on August 21, 2018 for the purpose of an assessment for the following:

Lower our wind policy deductible to 1%- \$5,255.00
Added cost to replace hot water storage tanks- \$7,939.00
Concrete repairs to building \$17,968.00

The total amount of the assessment is \$31,162.00.

The breakdown is as follows for unit owners:

Efficiency	\$429.00
One Bedroom	\$467.00
Two Bedroom	\$527.00
Three Bedroom	\$587.00

Payment in full is due by September 28, 2018.

Sincerely, *William Knoth*

Bill Knoth, President

**BOARD OF DIRECTORS MEETING
SANDPIPER TOWERS CONDOMINIUM**

**NOTICE is hereby given of a meeting of
the Board of Directors as follows:**

DATE: November 14, 2018

TIME: 7:00 pm

PLACE: Card room, Sandpiper

AGENDA: Proposed budget for 2019

Sandpiper Towers Condominium Assoc., Inc.
MINUTES OF Board of Directors meeting
November 14, 2018

The meeting was called to order at 7:04 pm in the card room of Sandpiper Towers. Directors in attendance were Bill Knoth, Scott Feighner, Kelly Murray and Dennis Smith. Attending via speaker phone was Joanne Goodfellow. All directors present.

The proposed budget was presented There was an increase in operating budget of \$7,888.00 and an increase of \$8,400.00 in the reserves.

Kelly Murray made a motion to accept the proposed budget as presented to be mailed to all owners, seconded by Joanne Goodfellow. All in favor of motion.

A date was selected for the December Board meeting at which time the proposed budget will be voted on by the Board of Directors. December's meeting is scheduled for December 19, 2018 at 7 pm in the card room of Sandpiper Towers.

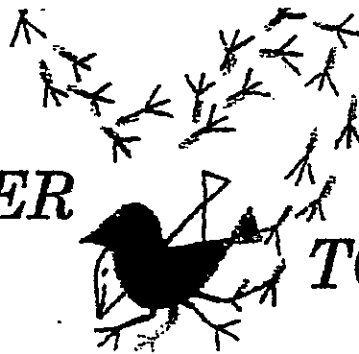
A motion to adjourn was made by Dennis Smith, seconded by Kelly Murray. All in favor, meeting adjourned at 7:45 pm.

Respectfully submitted,



Carolyn Kendall, secretary

SANDPIPER



TOWERS

205 Highway A1A
Satellite Beach, FL 32937
Phone: (321) 773-7344

November 16, 2018

Dear Unit Owner:

This letter is to inform you of the annual meeting of Sandpiper Towers Condominium Association, and to provide you with a copy of the proposed budget for the year 2019. Notice is also hereby given for the December, 2018 Board of Directors meeting to adopt the budget for the year 2019

ANNUAL MEETING DATE: January 19, 2019
2:00 pm card room of Sandpiper Towers
Agenda: election of Board of Directors

If you wish to be a candidate for election to the Board of Directors and have your name included on the ballot, please provide written notice to the Association, at the address above, unit 100, so that the secretary of the Association receives it not later than December 10, 2018. An information sheet may be submitted by December 15, 2018 on no more than one side of an 8X12 sheet, which the Association will include when ballots are mailed to all unit owners.

BOARD OF DIRECTORS MEETING: December 19, 2018
7:00 pm Card Room, Sandpiper Towers
Agenda: Adopt the budget for 2019

Should the Board of Directors at the December 19 meeting amend any portion of the enclosed proposed budget, you will be sent a copy of the amended adopted budget.

Any comments or suggestions concerning the enclosed budget may be sent to Bill Knoth, Sandpiper Towers Condominium Assoc., 205 A1A, #100, Satellite Beach. Fl 32937, or to Office of Sandpiper Towers.

Sincerely yours,

Bill Knoth, President, Sandpiper Towers Condominium Assoc., Inc.