



Carter's Cove Chronicle

Volume 14, Issue. 3 publication of the Carter's Cove Homeowners' Association
November 2003

A Note From The **PRESIDENT**

Greetings, residents of Carter's Cove and Happy Thanksgiving! As we give thanks with our families for the many blessing in our lives lets not forget to thank the board members who volunteer and sacrifice their time to make Carter's Cove a better community for all of us. As you can see this new administration has hit the ground running. Kudos to the Architectural Committee for the great job on repainting our reserved signs and the no parking areas. Unfortunately, if your space did not get painted you are out of luck as there is not a make up day.

I would also like to welcome our newest Architectural Committee person Hunter Ross Huntington. He was born on Tuesday, November 11, 2003 and weighed 7 pounds 16 ounces and was 20 ¼ inches long. Both Mother and Baby are doing fine.

Remember this is your community. For those who want to know more or have some influence as to what is being done or not done; YOU need to attend the monthly meetings. All of the Board members and I look forward to seeing you there.

Social Committee

By Carl Adolph

Congratulations to our October Annual Meeting door prize winners! First prize, a \$50 Best Buy gift certificate, was won by Olga Perez. Second prize, \$30 gift certificates to Blockbuster, was won by Sherry March. Third prize, two movie tickets and a \$10 gift certificate, was one by Alice Czolba. Thanks again for your support to the community and we hope you enjoyed you prizes!

The committee held it's first neighborhood watch meeting on Thursday October 23rd. There were a few volunteers who showed interest, but we are

in great need of many more in order to make this a success. The Vice President from the Guilford Square Homeowner's Association was also in attendance and we discussed making the neighborhood watch a joint effort. A proposal for the purchase of two way radios and spotlights was submitted to the Board for approval. Once the equipment is purchased, we will start patrolling our community. Residents will receive notification when the neighborhood watch is underway and once again we will be pleading for volunteers who care about the well being of our community. Remember, this cannot be a success without the whole community working together to achieve a common goal.

The holiday season is fast approaching and this year we would like to have a holiday tree for the community. The committee is looking into an ideal location for the tree and will sponsor a neighborhood decorating party. We will also be sponsoring a "best decorated holiday house" contest. Let's all get into the holiday spirit and make our community festive and beautiful! Who knows, maybe you will the lucky contest winner! Volunteers for contest judges would also be greatly appreciated please contact Carl Adolph (committee chairperson) at 410-309-4142 or email him at Carl.Adolph@carterscove.info.

Fall Cleanup

The fall cleanup was a success! Thanks to all who obeyed the guidelines. The next clean up will take place in the spring look for more information in the coming year.

Architectural Committee

By Theresa Huntington

The Architectural Committee has been very busy the last few weeks, with the dumpsters and the repainting of the parking spaces. Our goal is to complete the concrete and the asphalt next spring. We are also working hard to revise the guidelines. So stay tuned for

Communications Committee

By Tonya R. Taylor

The communications committee is still working hard to improve your online experience while visiting cartercove.info. Soon you will be able to view all newsletters online, download architectural requests, view architectural guidelines and more. So check cartercove.info often, the updated site will be available soon

Calendar of Events

November HOA meeting

Guilford Elementary School Music Room
Thursday 11/20 7pm

December Social Activities

Board member meeting only
Tree trimming party Date TBD Location TBD
Best decorated holiday house contest

January 15 HOA meeting

Guilford Elementary School Music Room
Thursday 1/15 7pm

Cats and Dogs

By Theresa Huntington

It has come our attention committee that cats doing their business on decks and in yards where they don't belong, are going decks of home owners. This is not acceptable behavior. Homeowners who have outdoor cats are responsible for their pets. It is not right for other people to pick up after your cats or dogs. Homeowners that are letting their dogs go on the common grounds are also responsible for picking up after your dog. If found not picking up after your dog. A fine can be placed.

Did you know...

... your trash should be put out in a trash can with a lid?

... the number to contact BGE to report street lights out is 410-685-0123?

.... when you move if you don't take your cars, motorcycles, boats and/or trailers they will be towed?

... each home is responsible for monthly home owners association dues of \$35?

... if you are one month behind on your dues you need to contact our Property Management company immediately or you will be turned over to the lawyers for collection?

Finance Committee

By JoAnne Fowler

The Homeowner's Association (HOA) fees are used to keep Carter's Cove community looking its best. As you are aware HOA fees and guidelines were provided at closing when Carter's Cove residents initially purchased your homes.

The following is an itemization of some of the collection charges the Attorneys we retain charge individuals who do not pay the monthly HOA fees:

Initial Demand Letter (retainer clients only)	No Charge
Lien Warning Letter (Notice of Intent to Create a Lien)	\$175.00
Statement of Lien (File & Release)	\$ 75.00
Foreclosure/Suit Warning Letter	\$100.00
Draft and File Civil Suit (District Court only)	\$325.00
Confessed Judgment Notes	\$100.00
Bankruptcy Proof of Claim	\$175.00
Balance Due Letter	\$25.00

Also if individual homeowner fees are not paid and the account goes to the attorney and attorney fees are incurred the attorney's fees will be paid first.

Example: If homeowner pays \$500, with the HOA fees totaling \$1000.00 the \$500.00 will be applied to any attorney fees first before HOA fees balance will be reduced.

To avoid the above fees you need to pay your dues on time. If you are behind in your dues please call Crest immediately. Residents who are more than one month behind will be turned over to the lawyers for collection.

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The Chronicle
is published monthly for the sole use and enjoyment of the Carter's Cove homeowners and residents by the CCHOA and is delivered free to each residence.
Contributing Writers:
Tonya Taylor, Carl Adolph,
Theresa Huntington, JoAnne Fowler
Graphic Artist:
Al Williams

This is your community newsletter and your comments and articles are welcomed. Send your material to this newsletter care of the Editor to either Crest Property Management (address below) or email to: Tonya.Taylor@carterscove.info. All contributions are due by end of day on the first Thursday of the month in order to appear in the next month's newsletter.



Trash and Recycle Pick-Ups

This is another reminder of the trash and recycle pick-up dates and times. Many of you are new to our community and should know about the trash and recycle pick up times. The trash is picked up on Friday mornings between around 6 a.m. Trash should be placed at one of the islands in the parking areas on Thursday evenings. **Because we want to keep our community looking its best, please do not put your trash out before 6 p.m.** Note: Grass clippings and trimmings from bushes and hedges are picked up on recycle days. Please do not put them out earlier or on trash days. Recycles should be placed in the same location on Tuesday evenings (after 6 p.m.) to be picked up on Wednesday mornings, around 6 a.m.

Board Members

- President.....**Tonya R. Taylor**
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- Vice PresidentCarl Adolph
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- Secretary.....Jen Kitchen
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- Member at LargeRay Bougiorni
410 381-1369

Committee Chairpersons

- Architectural Committee Michael Huntington
- Finance Committee..... JoAnne Fowler
- Social CommitteeCarl Adolph
- Communications CommitteeDon Kitchen
- Other noted numbers:.....Animal Control
410 313-2780
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Our Property Management Company

Crest Property Management Co., Inc.
Their address is:
5525 Twin Knolls Road Suite 326
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- Crest Property ManagementMark Bounds
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