

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; January 28, 2015***

Meeting called to order at 6:26 pm.

In attendance: Deb Trala, President; Phyllis Trala, Secretary; Mastriana Property Management; and five condo owners.

Council minutes for December 17, 2014, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Trees –Jon Mastriana to obtain estimates for trimming of the trees in front of Buildings #8700 and #8800. Jon reported that he has one and is working on getting another estimate for the Council’s consideration.
- Hallway Cleaning – There has been a major improvement in the cleaning and the Council decided to monitor the situation before moving forward with obtaining estimates from other services.
- Poll Questions – The Council requested a response from property owners on two topics in the last newsletter as follows:
 - If the snow removal costs are over budget, would the owner prefer an assessment versus an increase in the condo fees? The result of this poll question was for an “assessment” rather than an increase.
 - If the snow removal costs go over budget, would the owners be in favor of imposing a “trigger” as to number of inches of snow that would accumulate before the contractor can start the work. The result of this poll question was “yes”; however, there was response to the actual number of inches required.

New Business

- Snow removal – The Council had a major discussion about the snow costs to date at \$18,330± and a telephone conversation with John Winterbottom from Eastern concerning the numerous de-icing to date. At Jon Mastriana’s suggestion, the Council decided to have Chris Vitalo monitor the events and report the need for any type of work to Jon Mastriana.
- Entrance Keys – President Deb Trala requested that the owners present at the meeting make a duplicate entry key so that the Council can maintain a master set of keys for all the buildings in Paladin Club XI. In addition, the Council will make a general request to building captains for a duplicate entry key to their building.

- Jon Mastriana reported to the Council that there have been numerous inquiries from owners concerning an electronic payment system for the collection of condominium fees. The Council asked Jon Mastriana to look into obtaining estimates for implementing this service.

Questions from the floor: None

Next council meeting will be held Wednesday, February 18, 2015, from 6:00 to 8:00.

Meeting adjourned at 7:40 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; February 18, 2015***

Meeting called to order at 6:02 pm.

In attendance: Deb Trala, President; Phyllis Trala, Secretary; Mastriana Property Management; and two condo owners.

Council minutes for January 28, 2015, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Trees –Due to weather, the Council decided to table this until Spring,
- Snow Removal – In an effort to save money, the Council has made alternative arrangements for another contractor to de-ice sidewalks and Jon noted that there have been no complaints.
- Entrance Keys – Phyllis to send emails out to building captains.

New Business

- Trash Pick-ups – due to the inclement weather, the contractor's trucks were not working and there was a delay in Paladin Club XI's pick-ups. Actual pick-up was later in the day on Wednesday, February 18th.
- Frozen Pipes – Jon Mastriana has received several complaints from owners about not having water and he noted again that for those owners who have plumbing in the outside walls take measures to get more heat to the pipes.
- Sewer Invoice – Due to the fact that there was not enough money in the operating account this early in the budget year, it was decided not to transfer money into the capital improvement fund at this time. This transfer will be recouped later when operating funds have accumulated.

Questions from the floor:

Pat Ferry asked about the delinquency totals. Jon Mastriana noted that the current listing is not totally up-to-date; however, indicated that the total amount is about \$40,000±.

Joe Schaeffer requested signs for the dumpster to note that trash doesn't include furniture and household items. Council to look into costs involved in obtaining these signs.

Next council meeting will be held Wednesday, March 18, 2015, from 6:00 to 8:00.

Meeting adjourned at 7:08 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; March 18, 2015***

Meeting called to order at 6:08 pm.

In attendance: Deb Trala, President; Phyllis Trala, Secretary; Mastriana Property Management; and four condo owners.

Council minutes for February 18, 2015, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Snow Removal – Jon Mastriana reported total costs to date are \$55,230.87 and the budget for 2015 is \$60,000 leaving a balance of \$4,769.13 for the balance of the year.
- Signs for Trash Containers – The Council is looking to install signs at the trash areas to discourage dumping of household items. Phyllis Trala looked into the costs; however, the actual total cost is based on the wording and number of lines. There was a discussion on how the signs should be worded and it was decided that the following would be appropriate:
 - “Private Dumpsters – no furniture, no appliances or household goods in or around dumpsters – subject to fine.”Council to look at the areas and decide the number needed and placement.
- Building Entrance Keys – Phyllis Trala asked Jon Mastriana for a list of the buildings that entry keys have been received to date. Phyllis Trala will compose a general email in an attempt to collect the balance.

New Business

- Jon Mastriana reported that Eastern Horticultural Services has started the annual grounds clean-up.
- Chris Vitalo did a walk-around to change timers and checked sump pumps. Council will schedule a spring walk-around in the near future.

Questions from the floor:

Charmaine Imburgia made a suggestion for the council to include something in the newsletter about cleaning the dryer vents. The Council informed Charmaine that this is an item in each newsletter. She also inquired about hallway carpet cleaning and the Council noted that this was one of the items on the “to-do list”.

Pat Ferry talked about the insurance budget and obtaining estimates from other companies in order to lower the insurance costs. Jon Mastriana noted that they are still looking into bids from other companies.

Next council meeting will be held Wednesday, April 15, 2015, from 6:00 to 7:00.

Meeting adjourned at 7:25 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; April 15, 2015***

Meeting called to order at 6:10 pm.

In attendance: Deb Trala, President; Phyllis Trala, Secretary; Mastriana Property Management; and four condo owners.

Council minutes for March 18, 2015, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Signs for Trash Containers – Deb Trala and Phyllis Trala discussed the effectiveness of posting signs in the trash container area. Deb Trala noted that she had priced the cost of cameras and thought that the cameras along with the signs would be more of a deterrent than just the signs. Council talked about the costs of installing cameras along with signs.
- Building Entrance Keys – Darryl McEwen was to include a sentence about the entry door keys in the meeting notice email; however, Phyllis Trala noted that there was no meeting notice email from Darryl. Phyllis Trala will remind Darryl when she sends the approved minutes and financial report for posting.

New Business

- Meeting time change – Council has changed the meeting times from 6:00 to 8:00 pm to 6:00 to 7:00 pm.
- Spring Walk-around has been scheduled for Friday, May 1st at 9:30 pm.
- Decks and patios – Phyllis Trala and Mark Ferguson will schedule a walk-around for patio conditions, general concrete and retaining walls.
- Hardwood floor noise – Complaint from Unit 8404 about 8407. Jon Mastriana noted that a letter had been issued to the owner of Unit 8407 on March 31, 2014. Unit 8404 owner has just informed the Council that the issue is not resolved. The Council asked Jon Mastriana to have an informal conversation with the owner before issuing a formal letter.
- Hall carpet cleaning – Jon Mastriana obtained several estimates for carpet cleaning and the Council decided on Lang Carpeting. Council also talked about replacing the front door mats. There was a discussion about painting some of the hallways first before cleaning the carpet.

Questions from the floor:

An owner from 7400 Building informed the Council that the front door lock doesn't always work. She noted that after she calls Mastriana the locked works for a bit; however, then is doesn't work. The Council noted that due to the amount of use, this will be an on-going problem. Jon Mastriana asked that the owner keep informing Mastriana and he will make sure that someone addresses the issue immediately.

Unit owner asked about her car being towed without notice. Deb Trala explained that the former Council had granted Ewing Towing the right to just come through at random times. The Council explained that this would be explained in a future newsletter.

An owner asked about shoveling the walkway to the road. The Council asked that he email a photograph at the time of the instance so that it can be addressed appropriately.

There were several complaints about dogs behind the 7100 and 7900 buildings. The Council noted that additional dog signs were installed last year and that without specific information on the offenders, it would be difficult to address the issue.

An owner complaint about the ant issue and Jon Mastriana noted he would have the exterminator spray the perimeter of the building.

An owner asked about the dog biscuit making business in Building 8400. Deb Trala explained that she had talked with Officer Walsh and he did respond that he had inspected the building and issued three violations to the owner. Council talked about the owners/tenants in Building 8400 possibly looking into permits and business license.

Next council meeting will be held Wednesday, May 20, 2015, from 6:00 to 7:00.

Meeting adjourned at 7:34 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; May 20, 2015***

Meeting called to order at 6:05 pm.

In attendance: Deb Trala, President; Phyllis Trala, Secretary; Mastriana Property Management; and six condo owners.

Council minutes for April 15, 2015, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Signs for Trash Containers – Deb Trala and Phyllis Trala discussed the actual costs of signs, cameras and installation. Again, the Council has some concerns about expenses and budget. Council will decide on the type of sign and Jon Mastriana will have them installed.
- Building Entrance Keys – Pat Ferry has suggested posting a note on the inside of the buildings asking for keys. Phyllis Trala will work something out and give to Pat Ferry to post.
- Spring Walk-around – Landscape Committee, Phyllis Trala and Jon Mastriana completed the spring walk-around on May 1, 2015. The estimate was about \$1,000 over budget and there was some discussion about overall budget concerns. However, the estimate was approved by the Council. John Winterbottom will order the plants and schedule the work.
- Hardwood Floor Noise – Jon Mastriana reported that an informal notice has been given to the owner concerning the hardwood floor and then a formal letter was issued. The owner responded to Jon Mastriana and indicated that she would be willing to comply. At this point the owner has 60 days to resolve the issue.
- Carpet cleaning is scheduled for the first of June.

New Business

- Hallway Painting – Floor Mats -- Council discussed budget and the expense for complete painting of the hallways. Jon Mastriana suggested just addressing some spot painting. Deb Trala will go over the list and see how many of the buildings needed painting from the Council's last walk-around and will report back to Jon Mastriana.

Questions from the floor:

A unit owner asked for the total amount in delinquencies. Deb Trala reported the amount and noted that there were only three accounts over the \$5,000 threshold.

An owner noted that he did call Officer Walsh about the odor in building 8400 and has not received a response from Officer Walsh. Deb Trala said that she would call Officer Walsh again.

Next council meeting will be held Wednesday, June 17, 2015, from 6:00 to 7:00.

Meeting adjourned at 7:00 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; June 17, 2015***

Meeting called to order at 6:02 pm.

In attendance: Deb Trala, President; Mark Ferguson, Vice-President/Treasurer, Phyllis Trala, Secretary; Mastriana Property Management; and eight condo owners.

Council minutes for May 20, 2015, were read and approved as amended.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Signs for Trash Containers – Since Paladin Club XI does not have a credit card; Jon Mastriana needed to have a check signed for this purchase. He also noted that he included a reflective coating at a cost of \$6.00. Once Mastriana has received the signs, Jon Mastriana will have them installed.
- Hardwood Floor Noise – Unit owner (#8407) has contacted the tenant and given the Council dates and times to accommodate an on-site visit by the Council and Mastriana. At this point, the Council has not been able to pin down a date and time that the owner of Unit #8404 will be available. Mastriana is trying to schedule an appointment for next week.
- Carpet Cleaning – John Mastriana noted that the contractor was not aware that he had the official “go ahead” from the Council. He noted that the cleaning will start the first part of next week and it will take about two full weeks to complete.
- Hallway Painting – Deb Trala gave Jon Mastriana the list of hallways that need to be painted and noted that several buildings were in worse condition than others. Jon Mastriana will obtain estimates and report back to the Council. Deb Trala also noted that the carpeting in Building 7900 needs to be replaced. Again, Jon Mastriana will get some estimates and samples for the Council’s consideration.

New Business

- Decks/Patios – Phyllis Trala and Mark Ferguson reported on their walk-around for patio floors and walls, sidewalks, stucco and decks. Jon Mastriana to obtain estimates for the Council to consider.
- Unit #8001 – Unit owner has requested reimbursement for work completed as part of a bathroom remodeling, where the contractor noted that some of the plumbing was not up-to-code and they had to pay additional monies for this work. The Council has decided to look into the situation further to see if there is an actual claim for this reimbursement request.

- Unit #7501 – Owners has submitted an Architectural Request for window replacements. Council has some concerns about the color of the windows and Deb Trala will check with the owners to see if Council can get a sample of the color before installation.
- Units #8201 & #8202 – These units experienced back-ups in their respective bathrooms. A plumbing contractor was dispatched and the lines were filmed with a camera. The drain was filled with debris and tree roots which were removed; however, the line has been compromised and needs to be replaced. Jon Mastriana has one estimate for this repair work and will obtain a few more for the Council's consideration.
- Arrears Collection – Deb Trala asked Jon Mastriana to report on the most recent collections and commitments for repayments of delinquent condo fees. From the last meeting, Paladin Club XI has collected and negotiated commitments for approximately \$11,000.

Questions from the floor:

A member of the Landscaping Committee noted that she had a conversation with John Winterbottom about the bush and tree trimming that was part of his work order. He indicated that he was not finished and would be addressing the balance of the work order in the next few weeks.

An owner from Building 7900 asked about cleaning out the drain located in her patio area and noted that it was very difficult to remove the grating and there was an odor from the decaying debris. Jon Mastriana will have someone clean the drains out and the Council suggested that after the cleaning, she pour bleach down the drain to help with the odor.

Unit 6706 owner reported that she has nails randomly lying on her deck. Jon Mastriana will have this looked into it.

An owner reported that the entry porch on Building 7300 has rotted wood and that one of his neighbors needs her deck checked. Jon Mastriana will address these issues.

Unit 6701 owner noted that the stucco in her patio area was peeling. The Council reported that this was one of the items noted on the most recent walk-around and it would be addressed in the next couple of weeks.

Next council meeting will be held Wednesday, July 15, 2015, from 6:00 to 7:00.

Meeting adjourned at 7:15 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; July 15, 2015***

Meeting called to order at 6:07 pm.

In attendance: Deb Trala, President; Mark Ferguson, Vice-President/Treasurer, Phyllis Trala, Secretary; Mastriana Property Management; and three condo owners.

Council minutes for June 17, 2015, were read and approved as amended.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Patio/Deck Estimates – Jon Mastriana noted that he will have either Paul or Chris work on the deck repairs needed. Jon is waiting on an estimate from American Masonry for the more detailed concrete work that is needed on the patio areas.
- Unit #7501 – The architectural application for the replacement windows has been approved by Council with a caveat that the actual windows color match the sample provided to the Council.
- Hallway Carpet Cleaning – Lange Carpet completed the hallway carpet cleaning.
- Hallway Painting Estimates – Jon Mastriana obtained estimates from Statewide Restoration and Positive Painting, Inc. for the hallway painting. Council discussed the different options and approved the Statewide Restoration quote.
- Trash Signs – The trash rules’ sign for the Pleasant Court site has been installed. The second sign for Westview Court has been ordered and will be installed once received.
- Unit #8001 – After third parties reviews of the photographs provided by the owners on the plumbing issues in connection with bathroom renovation work, the Council denied the owners request for reimbursement.

New Business

- Building #8600 – One of the unit owners registered a complaint about the general condition of the complex and the interior of Building #8600. Council noted that this building was on the list for repainting from their interior inspection notes.
- General Grounds Cleaning – The Council discussed having a general grounds clean-up for discarded trash; i.e. cans, bottles, paper, etc. It was decided to start with once a month clean-up and monitor the situation.
- Recycle Bins at Mailboxes – The Council discussed the option of placing a recycle bins at both mail box areas. Several different types of containers were discussed and Council decided to investigate the type of container before making a decision.
- Hardwood Floor Notice – The Council talked about informing potential buyers that there is a “**NO** hardwood floor” resolution. When doing recerts for resales,

Deb Trala will have the potential buyers' sign-off that they were aware that hardwood floors were not allowed in Paladin Club XI.

- A home inspection that was completed on Unit #7601 and Garage Unit #419 indicated termites in the garage. Jon Mastriana indicated that he will have Mid-Atlantic pest services and MacGuire Pest Control submit estimates. It was determined that the entire garage structure would need to be treated, which contains three units.

Questions from the floor:

A unit owner requested the total delinquent accounts. Deb Trala reported the total at \$33,162 and noted that \$3,662 was collected this past month.

One of the owners reported that he was asked to convey a "thanks" for the carpet cleaning.

Next council meeting will be held Wednesday, August 19, 2015, from 6:00 to 7:00.

Meeting adjourned at 7:25 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; August 19, 2015***

Meeting called to order at 6:04 pm.

In attendance: Deb Trala, President; Phyllis Trala, Secretary; Mastriana Property Management; and eight condo owners.

Council minutes for July 15, 2015, were read and approved as amended.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Concrete Estimates – Tom Marino, American Masonry, has been awarded the concrete contract and will be starting the work towards the end of September.
- Hallway Painting Estimates – Statewide Restoration has been awarded the contract for the hallway painting; however, there is no definite time frame at this point. Jon Mastriana will inform the Council when he knows the start date.
- Recycle Bins at Mailbox Areas – Former council members noted that recycle bins were placed in both mailbox areas in prior years. Due to the misuse of these bins and the added clean-up, they decided to eliminate the bins. With this in mind, the current Council decided to not move forward with this issue.
- Termites in Garage #419 – MacGuire Pest Control has completed the termite treatment.

New Business

- Noise Complaint – Council discussed the complaint at length and it was decided to table this issue for further discussion.
- Ants – A unit owner reported that there were “gazillion” ants around the Westview Court mailbox. Jon Mastriana will have Chris Vatile address the issue.
- Unit #8201 – After a backup in this unit, it was determined that the drain had been compromised by tree roots and would need replacement – Jon Mastriana obtained several estimates and Council approved the Pipe Pros Jetting & Plumbing, LLC quote for this replacement.

Questions from the floor:

A unit owner from Building 7300 reported that she suspected a mold problem on the lower level. Council noted that one of the units on that level had been vacant for a number of years and there was a lengthy discussion on how to address the problem. It was decided that Jon Mastriana would look into finding a path forward.

A unit owner asked for the total delinquencies to date. Jon Mastriana reported the new total at \$32,900; however, he also noted that Paladin XI had just received a judgement in the amount of \$8,000.

An owner in Building 8700 reported that there were two new owners in her building.

A unit owner requested that Mastriana contact Waste Management about placement of the bins in the receptacle areas.

A unit owner noted the condition of the hallway window in her building as “milky”, which indicates a broken seal. The Council noted that it is on the list to be replaced; however, due to budget concerns, the Council would like to have a few more that needed to be replaced before moving forward in order to receive a “bulk” discount for the replacements.

A unit owner talked about a bee infestation and that the exterminator wanted to dust the attic to address her problem. The exterminator indicated there was a “hall of drywall” in the attic area deterring him from the task. The Council asked Jon to have Chris cut a hole thru the drywall and have the exterminator return to dust the attic.

Next council meeting will be held Wednesday, September 16, 2015, from 6:00 to 7:00.

Meeting adjourned at 7:15 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; September 16, 2015***

Meeting called to order at 6:10 pm.

In attendance: Deb Trala, President; Phyllis Trala, Secretary; Mastriana Property Management; and three condo owners.

President Deb Trala reported that Mark Ferguson has moved out of his unit in Paladin XI and she has appointed Noel Lloyd to replace him on the Council for the remainder of Mark's term

Council minutes for August 19, 2015, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Noise Complaints – There are two noise complaints. One from Building 8000 in reference to various types of noises coming from an upper unit. The Council has been corresponding with the unit owner in reference to the actual powers that the Council has over this issue and if there are any appropriate actions that can be undertaken.

The second noise issue is centered around the installation of hardwood flooring in an upper unit that is not in compliance with Paladin Club XI's regulations. Jon Mastriana, Deb Trala and Phyllis Trala visited both units before the meeting. At the time of the inspection, the listing agent for the unit that contains the hardwood flooring was showing the unit to a perspective buyer. Jon Mastriana spoke with the real estate agent and notified him that any buyer would be responsible for replacing the hardwood flooring with padding and carpeting.

- Landscaping – Jon Mastriana had a conversation with John Winterbottom about the removal of the bushes and planting at the corner of Pleasant Court and Brandywine Boulevard. Since Paladin Club XI has elected to miss some of the weekly cutting over the last several weeks, we have some credit for "labor hours" that can be applied to the costs for this task.
- Statewide Restoration will start painting the hallways next week.

New Business

- Newsletter – The Council discuss some of the topics for inclusion in the next newsletter, such as the announcement of the annual meeting, 2016 budget, noise complaints and consideration of neighbors. Council and Jon Mastriana will work on other topics over the next several weeks.

- General grounds clean-up. There was a discussion about completing another general grounds clean-up. It was decided to have it schedule and requested that the areas behind the trash dumpsters be addressed.
- As several unit owners in Building 8700 are having some issues with bees, there was a discussion about plugging up holes in the buildings. Several suggestions were discussed and the Council decided to move forward with one or two of the suggestions to see if the issue could be resolved.
- John Mastriana informed the Council that they are working with another insurance broker to fine a more competitive bid for Paladin Club XI's insurance package.
- Jon Mastriana addressed the current delinquencies amount and there was a general discussion about collections and it was noted that overall there has been good forward motion in collections.

Questions from the floor:

None

Next council meeting will be held Wednesday, October 21, 2015, from 6:00 to 7:00.

Meeting adjourned at 7:35 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; October 21, 2015***

Meeting called to order at 6:15 pm.

In attendance: Deb Trala, President; Noel Lloyd, Vice-President & Treasurer; Phyllis Trala, Secretary; Mastriana Property Management; and three condo owners.

Council minutes for September 16, 2015, were read and approved.

Financial Report: Jon Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Jon Mastriana reported that he has obtained another insurance broker in order to obtain a more competitive bid. Hopefully, the Council will have a fee quote before the budget is finalized for the upcoming year.
- Jon Mastriana reported that the hallway painting for buildings #7600, #8300 and #8500 has been completed.
- Noise Complaints – Building #8000 – Council has approved a letter that will be mailed to the upper unit owners reminding them of the Paladin Club XI regulations and asking for neighborly consideration of the other owners.
- Landscaping – The removal of the bushes at the corner of Brandywine Boulevard and Pleasant Court that has overgrown to the point that it hinders a clear view of on-coming traffic from the apartment complex has been approved. At this point, the work has not been scheduled.
- Newsletter – Deb Trala and Jon Mastriana have had several conversations over the last couple of weeks via phone about noise and trash as primary issues. President Deb Trala asked the attendees if there were other suggestions that would be noteworthy for the upcoming newsletter. She asked that they email her if they had an issue that should be addressed.
- Concrete Work – Jon Mastriana reported that some of the sidewalks have been addressed. Phyllis Trala asked about the patio work and Jon indicated that the contractor will probably be starting the work soon.

New Business

- Trash – Jon Mastriana reported that he send an email to Charles Moon about the hot water heater that was left in the dumpster. At this point, they have not responded.
- The Council has received a request for a handicap parking space in front of Building #8400. Council will check the area for an appropriate space for the sign and Jon Mastriana will get the proper paperwork from the unit owner,
- Jon Mastriana reported that \$2,000 in delinquencies has been collected this past month and the new total amount is \$35,600 (rounded).

Questions from the floor:

Charmaine Imburgia noted that the plaintiff in the dog-bite lawsuit against Paladin Club XI has passed away. While this does not automatically negate the lawsuit, there was some hope that it will not have any forward movement.

Charmaine Imburgia reported that the bee issue in Building #8700 has been resolved.

The next council meeting will be held Wednesday, November 11, 2015, from 6:00 to 7:00 pm.

Meeting adjourned at 7:20 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; November 11, 2015***

Meeting called to order at 6:02 pm.

In attendance: Deb Trala, President; Noel Lloyd, Vice-President & Treasurer; Phyllis Trala, Secretary; Mastriana Property Management; and three condo owners.

Council minutes for October 21, 2015, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Insurance Carrier – Jon Mastriana requested a price range from the insurance broker and he indicated that it would be somewhere between \$57,000 and \$59,000. He also reported that he is also working with Lyons Insurance for a possible lower rate.
- Landscaping – The large bushes and landscaping at the corner of Brandywine Boulevard and Pleasant Court have been removed. There is now a clear site view at the intersection for on-coming traffic from the apartment complex.
- Newsletter – Jon Mastriana presented a draft of the fall newsletter to Council, with a few minor changes it was approved for circulation.
- Concrete Work – Jon Mastriana checked with the contractor and he indicated that Paladin Club XI was his next job.
- Moon Plumbing – Jon Mastriana indicated that there has not been any response from Moon Plumbing from his complaint. The Council discussed modifying the existing regulation to emphasis that the unit owner needs to be responsible to address the disposal issue with the contractor.

New Business

- Budget – Council and Jon Mastriana had a budget meeting and due to the increased insurance premium and snow budget it was decided that there needed to be a slight increase in condo fees for this upcoming year.
- Building #7600 – There was a sewer-back up in Building #7600 and tetra cotta lines needed to be replaced due to tree roots. This work has been completed.
- There is a noise issue with Unit #8007 and a letter has been sent to the current owner; however, there is some question as to whether Mastriana has the correct ownership. Council to verify ownership and request an inspection of the unit for hardwood flooring.
- Jon Mastriana reported that he has collected \$1,350 in delinquencies in the past month. He also reported that the default judgment Paladin Club XI obtained from Wells Fargo has been vacated. Wells Fargo has proposed a settlement which the Council has counter.

Questions from the floor:

None

The next council meeting will be held Wednesday, December 16, 2015, from 6:00 to 7:00 pm. with the annual meeting at 7:00 to 8:00.

Meeting adjourned at 6:55 pm.

***Paladin XI Condominium Council Meeting
Paladin Clubhouse; December 16, 2015***

Meeting called to order at 6:08 pm.

In attendance: Deb Trala, President; Noel Lloyd, Vice-President & Treasurer; Phyllis Trala, Secretary; Mastriana Property Management; and three condo owners.

Council minutes for November 11, 2015, were read and approved.

Financial Report: John Mastriana gave the financial report (copy attached). Checks were approved and signed.

Old Business:

- Insurance Carrier – Jon Mastriana reported that he has been working with two insurance carriers and was able to obtain a quote from Lyons in the \$51,000 price range. Lyons indicated that they will provide a final quote before the end of December.
- Concrete Work – Jon reported that the contractor has started the work.

New Business

- There is a CD at Mid-Coast that matured in November and the Council has decided to let it roll-over; however, Mid-Coast has contacted Mastriana about the extension of this CD. Phyllis Trala to contact them about the roll-over.
- Jon Mastriana reported that Waste Management has provided a new three-year contract which represents a lower quote than the previous. He has also negotiated a refund on the fuel surcharge fees from the previous contract.
- Jon Mastriana reported that he has \$8,672 collected in delinquencies this past month. He also reported that our attorney is still negotiating with Wells Fargo for a possible settlement. If a settlement cannot be reached, this will go to court the first of January.

Questions from the floor:

One of the unit owners asked about the increase in condominium fees and Jon Mastriana discussed the issues and the reason for the increase.

The next council meeting will be held Wednesday, January 20, 2016, from 6:00 to 7:00 pm.

Meeting adjourned at 7:01 pm.

***Paladin XI Condominium Annual Meeting
Paladin Clubhouse; December 16, 2015***

The meeting was called to order at 7:03

Deb Trala, President; Noel Lloyd, Vice-President and Treasurer and Phyllis Trala, Secretary introduced themselves to the unit owners present.

President Deb Trala presented an overview of the past year as follows:

Greetings to all! Thanks to everyone for attending our 2015 Annual Meeting.

The budget took priority this year due to the fact that we under estimated the cost of our Insurance. We did not anticipate a \$15,000 increase from our insurance company and did not plan for this. Due to this discrepancy in our proposed budget, we were very tight on funds this year and did not have the money to do as much as we would have liked to do to keep Paladin XI in the best shape possible. This year Mastriana Property Management has been actively seeking a competitive insurance policy with a lower premium. We did receive various estimates and are hopeful that we will be able to nail down a solid quote that will be more in line with 2016's budget. As always there were increases and decreases on specific lines items and Jon Mastriana will discuss these later in the meeting. Due to these costs and other items, there will be a slight increase in condo fees this year.

2015 Projects Completed: As noted in the Newsletter, some of the 2015 projects included: concrete repair and improvements (with a couple more on the horizon); patios with knee walls in major need of repair work has started and will continue - weather permitting; pointing and other mortar repairs; wood replacement on decks and entranceways; and continued upgrading of the landscaping with plants, shrubs and seeding. As promised at last year's meeting we started to attend to hallways greatly in need of painting and had the hallway rug carpets cleaned in each Building. We also did additional sewer line backup repairs and replacement of old terra cotta pipes. These pipes are on our radar and we seem to have to repair at least one line per year.

Sound complaints: We continue to receive sound complaints from various owners and/or tenants. Some of these complaints are due to hardwood floor installations that we are addressing. Others are not. We ask that everyone please be cognizant of the fact that we live in a multi-unit complex and be considerate of your neighbors.

Sales: It looks like the market has taken an up-swing. Over the past year we have had eleven sales compared to last year which consisted of only two. Fortunately for us those vacant units which contribute to most of our high dollar delinquencies will now be occupied and generating income.

Delinquents: As always, through continued efforts by our management company collection of delinquent condo fees are in rather good shape. Jon will give a summary later in the meeting to that end.

Trash: Now is the time for a little bit of trash talk. We have had to hire someone to clean up the trash throughout Paladin XI. If each of us would be a little more attentive to dropping items from our cars, on our way to or from our units, or while taking out the trash, we would not have to add this cost to our budget. This is our neighborhood, please keep it clean. And a big thank you to others who are indeed proud of our grounds and do keep it clean by picking up trash on their way to wherever they are heading!

Although we did not have extra funding this year for wrapping the fascia on each building, this project has not slipped through the cracks. It is still on our "to do" list. We would also like to start removal of overgrown landscaping and replace these shrubs and trees with younger slow growing replacements. We are aware that several buildings have broken seals on their hallway windows. This project will be addressed when we have a multiple of windows needing new seals so that we can obtain a discount.

These projects will all hinge on 2016's weather. If mother nature is nice to us this year and we don't have a lot of that four letter word ("SNOW"), we will be able to turn the budgeted funds to other projects.

Any specific improvement requests can be forwarded to either the website or Mastriana Property Management.

I now turn over the meeting to Jon Mastriana of Mastriana Property Management for a review of our budget.

Jon Mastriana provided an overview of the current budget along with the actual expenses incurred during the past year. This past year, the biggest major expense for Paladin Club XI was the insurance premium increase. Mastriana has been working with several brokers to obtain a lower quote. As of this meeting, the estimate was approximately \$51,000 and hopefully, we can finalize a number below what has been budgeted. Jon also spoke on the increase in the reserve category based on Delaware law and how the pro-ration works for the increases in the condo fee. Jon also noted that the electric, water and sewer expenses have also increased. The actual costs for de-icing twice a day by the snow contractor initiated a discussion by the Council on the actual need for the twice a day de-icing. In an effort to control some of this cost, the Council decided to have the snow contractor do de-icing once a day and when needed have the general maintenance contractor address the de-icing at a lower cost.

There was a question from the floor about legal expenses incurred for the collection of delinquent condominium fees. Jon Mastriana spoke about the different ways that the Council can recoup delinquent condo fees along with a reimbursement of some of our legal fees.

Prior council members spoke on the current budget and the issues that the current council had to deal with since the start of their tenure. They gave a big “thank you” to the current council for their efforts.

John Mastriana addressed the general financial condition of Paladin Club XI and reported the line items from this past year to the end of November.

A unit owner talked about the current towing policy and requested that the council consider changing the policy. The council will take the suggestion under consideration.

Meeting was adjourned at 8:07 pm.