



"Make sure you don't lose value on the asset that you've spent so much energy to acquire."



Dear Cullerton Station Condominium Association member:

Minutes from Association Meeting held on Saturday, October 18, 2008 at the 18th Street Police Station, Community Room, noted below.

Total of 16 association members in attendance, plus Dominik Kowalski, our property manager.

LaJeune Belcher, 1929-1	Ammar Saylawala 1911-3	Anne Terry 1935-3	Annie Geoghegan 1931-2
Les and Marla Mueller 1929-4	Linda Delavallade 1921-1	Loreta Jankauskiene 1931-4	Jeff Cheng 1913-4
Travis Cook 1925-2	Jenou E. Olech 1933-1	Andrea Pabst 1923-3	Richard Rosario and Lucy O'Young 1909-4
Debra Fletcher/ Robert Thompson 1925-3	Mark Maloney 1911-4	Kimberly Smith 1909-1	Martha Sigh 1913-2

[New Website](#)

www.cullertonstationcondoassn.com

Jenou Olech suggested that the website be secured so that only homeowners have access to documents. Dominik will look into this request to Dominik.

Homeowners, led by Dr. Olech, gave Dominik a round of applause for the work performed to date for homeowners.

New Board of Management contact information

To reach Ammar:

cullertontreasurer@cullertonstationcondoassn.com

To reach LaJeune:

cullertonsecretary@cullertonstationcondoassn.com

To reach Dominik:

cullertonmgn@cullertonstationcondoassn.com

[Newsletter Contents](#)

Meeting notes

**Location of
next
Association
Meeting**

Saturday,

**November 17th,
2007, 10am
Café Au Lait**

Protect your

New Repair notice/request process

Go to the new website. From the top toolbar, click on contact property manager Complete all of the boxes on the form, including the description of the concern and submit

Notice of Annual Meeting-Board Elections

Preferred Date, Saturday, November 22

Place and time will be confirmed via future notice

Description of Positions with Self-Nomination forms distributed and reviewed at meeting. They are attached to this email.

Homeowners were advised to return the self-nomination forms on/or before November 1st, to Board Secretary email in order to be included on ballot and proxy:

cullertonsecretary@cullertonstationcondoassn.com

Annual Meeting notice and proxies will be hand delivered to homeowners, unless otherwise requested after November 1

Ballot Counters will be:

Linda Delavallade, Ammar Saylawala, Dominik Kowalski

Financial Statement

Financial Statement, bank statements, expenses by account type and a report of owner balances distributed and reviewed at meeting.

Checking Balance: 9/30/2008 \$11,772.73

Reserve Balance: 9/30/2008 \$64,355.36

Homeowners asked about reserved balance, and how much board projected for this account. Current target is \$80,000.00, and this may change as a result of future reserve study.

Homeowners also asked about savings from insurance company change. Cost of current insurance versus past insurance will be posted.

Homeowners were reminded that securing and reporting their homeowner insurance to the board can positively impact the negotiation for association insurance.

Homeowner Insurance-2008

Thank you to those of you who have responded.

Please forward proof of valid insurance on your property to the Board Secretary.

If you have not forwarded a copy, or if the copy that you sent last year has expired, email board secretary or place an updated copy of your homeowners insurance in the Cullerton Station box at 1909 S. State.

Again, unfortunately, a few of our homeowners have experienced situations that underline the importance of this request. To avoid/ameliorate out of pocket expense, due to accidental damage to your, or a neighbor's unit, we encourage each of you to obtain condo insurance on your individual unit. If you have renters, they should have renters insurance. It is your responsibility as a homeowner to maintain valid insurance on your property, just as you would in your single family home. You are responsible for the interior of your unit, your windows and your doors and any and all repairs needed on the interior of your unit. The condo association insurance only covers the exterior shell and some common elements that include structural items i.e., the balconies. When damage occurs, you should contact your insurance company and they will in turn repair your unit if it is covered and subrogate the claim and contact and collect from the appropriate parties. Talk to your insurance agent about what is actually covered by your insurance.

investment

Homeowner Owner Balances

Homeowners with Balance over \$1,000.00 are sent to attorney for collections. We have 4 units in foreclosure. Other options for collecting value from homeowners owing assessments were discussed. An attorney will be invited to a future homeowner meeting to discuss these options further.

Property Repairs Progress report

Dominik Kowalski, Property Manager presented repair progress report 31 repairs have been completed or are in progress since July 2008. Report attached.

Homeowners were advised that major repairs will be scheduled for north property wall, exterior to 1909 due to repairs due to leaks. Inside drywall has also been cut out to remove/stop mold, and will also be replaced. Roof repairs are also needed.

Mark Maloney advised Board that water had been coming through his rear window sill area. He has not noticed any water since painting of the west exterior wall.

Homeowners were asked to report all needed property repairs to the property manager by going to website and completing form.

www.cullertonstationcondoassn.com

Homeowner Security

In light of recent incidents on our property, police representative suggested that Homeowners attend CAPs meeting to represent association and get personally involved with Beat patrols. Homeowner, Anne Terry volunteered to represent the association at the next CAPs meeting.

Unit owner for 1923-1, where recent break-in occurred requested permission to take the lock for 2nd door to a lock smith to have it keyed. Board agreed, provided all homeowners in the building were unanimously in favor of this solution, copy of key provided to management company and building homeowners pay for change. If this security change is adopted by the entire association, homeowners in 1923 would be reimbursed.

At this time, other security options will be explored, ie cost of lock and buzzer for the second door. Other homeowners reported car break-ins.

Security measures that will be taken: Repair/modification of rear fence, replacing light bulbs/lights that do not work

Emergency contact numbers

Homeowners in 1913 recently experienced some inconvenience due to the water being turned off in unit 1 of that building. This highlighted the need for emergency contact numbers. We are asking that you do the following things to help with future situations:

- Send your emergency contact phone # to Board Secretary
- Communicate with neighbors on extended stays away from the property to support security watch
- Do not buzz people ringing your bell into your building that you do not know
- Take a few minutes to ensure that you have closed the door behind you, and that the garage doors are closed

Other Business discussed:

Response to bill from attorney regarding work performed on tax appeal.

Homeowners were advised that this work was not requested or authorized by current board, and that attorney had been advised that it would not be paid by association. Copies of response and associated documents will be sent to homeowners.

Skid rugs requested for front entry area

Assessments and fees

Please note that assessments are due and payable on the 1st of each month, and late fees are incurred on the 5th of the month. It is each individual homeowner's responsibility to ensure that their assessments reach the p.o. box as shown below on or before the first of the month. Late fees will not be waived.

Please allow time for postal delivery.

Reprinted from the August 2007 newsletter:

ALL ASSESSMENTS SHOULD BE MAILED TO THE LOCKBOX ADDRESS SHOWN ON THE (ASSESSMENT) COUPON TO AVOID LATE FEES. (Shown in red below).

Checks should be made out to Cullerton Station Condominium Association. Checks received from owners to the lock box after 5pm on the 5th will incur a late fee.

Please note in the memo section of your check payment description i.e. August Assessment, Tax Appeal Legal Fee, etc.. Please pay the exact amount. And please note that post dated checks will not be accepted.

For assessment payments and fees: Cullerton Station Condo Assn., P.O. Box 1845, Des Plaines, IL 60017-1845.

Rental Units

1. Please note that keys will be given to the owner of each unit only to ensure that the proper parties are receiving access to our building. Keys will not be provided to renters.

2. All owners with renters currently in their unit must pay an annual rental fee of \$500.00 and show that they and the renter have proper insurance. The association currently has 7 rental units. Many mortgage companies use a 10% maximum guideline when establishing property values and loan availability for future purchasers. The rationale is that properties where a majority of the owners hold residence in the property will be better maintained, and therefore preserve the value of property. Banks make obtaining a loan more difficult on properties with a higher proportionate number of renters, and it can reduce a homeowner's potential buyer's pool. Note: Rent to Own units are not considered rental units.

Parking

Thank you to those of you that have responded. Please respond by forwarding the information requested below to cullertonsecretary@cullertonstationcondoassn.com.

Unauthorized parkers will be towed. Please park in your assigned space only to avoid an unnecessary tow. All homeowners must contact board to register your vehicle. Please email your name, address, phone no., space no. description of vehicle and plate no. to board secretary. Again, all unregistered vehicles subject to tow.

Garbage Disposal:

To help support maintenance of our property and community, the board is asking association members to be mindful of the following:

Garbage: Please do not leave garbage in the hallways, on the grounds, or in the garbage bin area. Its proper place is inside the garbage bin. **In order to retain enough room for everyone to put their garbage away properly, we need for you to break down all boxes and place them flat into the garbage bin. And lease take the extra step, fill up back bin first. Thank you**

Landscaping:

Recognition given to homeowners that helped with previous landscaping. Future landscaping projects will be handled by vendors.

Note: Dog Poop-should be picked up and placed in plastic and put into garbage. Please do not allow your pet to urinate on the property. Preserve your property and its value.

- Please be considerate of your fellow resident and move your vehicle when asked. Also please note that all furniture/appliance moves, and other move-ins and move-outs that require a moving truck in the rear of property require board notification and approval.

If your building has a smoke detector problem, please contact Dominik to have it repaired. Please do not disconnect the smoke detectors. This is a safety concern. Thank you.

Homeowner tips: To avoid mildew, paint bathrooms with semi-gloss paint and caulk showers to avoid leaks. Change furnace filters, and have furnace and air conditioning cleaned and checked annually.

Debra Fletcher, 1925-3, asked us to share information about her painter with the association. He was recommended by the painters who are finishing the exterior rear wall on the property. Jose G. Canelo, 773-742-0621, jeaneloo2@yahoo.com This should not be construed as a recommendation or endorsement by the board.

Relationship: Members of this association and board are your neighbors. Specifically, the board members are **unpaid** volunteers that work on behalf of all homeowners, not any homeowner individually. Please be mindful of this relationship when making requests and communicating concerns.

Be self-responsible: Anonymous tips/complaints will not be accepted. If you have a concern, please direct it to La Jeune Belcher, Board Secretary, via email for review and follow-up by the board. Or join us at our monthly association meeting. Please work with your neighbor, or contact the board with your concern to see if your concern can be resolved. Lets work together.

Next scheduled Condo Association meeting: TBD

We need your help with 2 items.

If you have a neighbor who is not receiving an electronic copy of newsletter, please have them forward their email and contact information to me.

A proxy form will be sent to you in the next mailing. Please read, complete and return via email, fax or the 1909 mail box for the association. Thank you!!



As always, we would like to extend a hearty welcome to all new homeowners; and encourage both new and those who have been here longer to join us at the next homeowner association meeting. We believe that we have one of the finest properties in the south loop area, and we need your help to maintain it.

