

Gateway HOA Board Meeting  
Thursday, February 21, 2019, 4:15 p.m. MT

In attendance:

HOA Board:

John Garvas, President  
Jean Woloszko, Vice President  
Steve Figlewski, Treasurer  
Jennifer Hoeting, Secretary  
Eileen Swartz, Board member

Gateway owners:

Roger Rolfe, 204  
Neil Gamblin, 201?  
Greg Cielinski, 104  
Mike Smith, 101  
Ron Fenstermaker, 301

Jim Ruthven, Toad  
Rob Harper, Toad

Paul Greenberg, Community Bank

Minutes:

- I. Call to order: Roll Call, Quorum designated, Approval of Agenda.
- II. Approval of December 17, 2018 Board Meeting minutes.
- III. Paul Greenberg, Community Bank, (invitee). Introduction by Jim Ruthven: Community Bank is local and has created loans for HOAs in the area (probably about 10 loans to HOA). He filled Greenberg on the situation and how much money we might need.
  - (a) Greenberg:
    - Community Bank does loans for HOAs. He sees no impediments to creating a loan for our HOA.
    - The loan would be to the HOA which then bills owners. Owners can decide to pay in full up front, pay monthly as billed by the HOA, or seek their own loan and then pay monthly or in full.
  - (b) Roger Rolfe discussed a similar plan with Alpine Bank.
- IV. Gateway Financial Report (as of January 31, 2019).....Jim Ruthven

Presented an overview of the Gateway finances. The HOA is close to budget on most items.

- Insurance/roofing issue: Rob updated the board that he expects the first payment to come from the roofer that caused the leaks in building 1.
- Mike Smith expressed a desire to start repairs on his unit. In the subsequent discussion there was general support for this idea, but it was recognized that we need the engineering report before deciding when to proceed with repairs to Mike's unit.

V. Gateway Restore Committee summary of Structural Engineer's initial survey:

- Neil Gamblin's remarks (provided)
- Roger discussed a recent walk through of Gateway he and Neil did with Matt (structural engineer) walk through. In short: things are more promising than originally was presented by Josh Mackenzie, KW Construction.
- Hot tub: A board member noted that we need to make sure that the hot tub is covered every night. Matt (renter) is not doing it. Jim will check on that.

VI. Next HOA Board Meeting.....to be announced.....Adjournment. Adjourned at 5:35 pm.