

ATTENTION: KP OWNERS

MEMBER VIEWPOINT 2006 ISSUES ANALYSIS BOOKLET

2006 BOARD-PROPOSED NEW DEED RESTRICTIONS

In your mailbox will be The KPOA Board of Directors issued documents asking you to approve the most sweeping changes proposed in your legally binding governing documents **real property contract** with KPOA. **This contract is an integral part of the deed to your property.** The changes proposed, if passed by the membership, become new **DEED RESTRICTIONS**, affecting the value of your property and your ability (or your heirs) to sell that property in the future, **INCLUDING MARKET VALUE REDUCTION.**

Even if you personally endorse the significant new restrictions on property rights imposed by these new deed restrictions, remember that when you want to sell, your buyer may not share your sentiments and find unacceptable the deed restrictions you have permanently imposed, offering a much lower price, or withdrawing the offer. Think about that this year before you act (or don't act and let others decide by giving your open proxy)!

Please carefully consider the facts in this member-oriented pamphlet before deciding.

A few of the proposed changes are advisable and endorsed by *Community Forum* (see back cover). But there are other proposed changes that radically expand KPOA power to control how you use and enjoy your land and improvements; restricting and controlling how you preserve your view, and which will require, for example, committee inspection and approval before you can trim your shrubs; or limb a tree away from your gutters. If you fail to follow any one of the rules you will be facing mandatory fines (see item K- pg 8). Previous proposed fines would have been up to \$10,000 per infraction.

Who is behind this call for these CC&R (Master Agreement) Modifications?

Only the vote-by-mail resolution has been balloted by members (overwhelmingly). A question must be asked as to why the large number of changes? Why in these specific areas and why now? There has been no membership survey suggesting they are necessary. There has been no flood of letters from members suggesting any changes. As KPOA members we must ask: Why, and for the benefit of whom? Many appear to benefit only the Board and not the Association. One cannot use the terms "KPOA" (meaning all of us) and "The Board" interchangeably.

Are there anonymous drivers quietly directing certain board members to advance a private agenda? Members need to ask just what interests are being served by these changes and are they your interests?

2006 is a Watershed Year; An Opportunity For Change. Don't Dilute The Power of Your Vote.



Every vote on every ballot is very important every year, but especially so this year because you are being asked to rewrite your contract with KPOA. Also, as a healthy change, there are substantial philosophical differences this year between board candidates. For the first time there is beginning to be some real dialog and voting-of-conscience on issues at the board level. KPOA President, David Evans, central figure in the Vogt Lawsuit was a recommended candidate by the Concerned Members resigned. Financial anomalies are taking center stage as budget overruns replace promised surpluses and under-funded reserves are surfacing to the tune of hundreds of thousands of dollars; all this, and yet another CFO request to postpone the audit and still no clarity on a reserve study.

Of the nominally 600 voting shares in KPOA it only takes 50% to reach sufficient quorum to make the major changes in the CC&R's. Of that roughly 300 it takes only 2/3rds (about 200 votes) to pass the changes, so every vote on every issue and every ballot cast for a candidate is vitally important.

There are many issues on the ballot this year. ***Many have powerful legal effects on property values because they impose restrictions on the deed to your lot.*** If you do not understand an issue, do not just guess which way to go or simply let someone else (by proxy) make that decision for you. *If you know someone in real estate, for example, or have an attorney, be sure to inquire about the legal effects of changing the CC&R's and Bylaws to grant greater KPOA control over the use of your property.*

Unlike in truly public elections, the board has not circulated an un-biased "for and against" analysis of each issue. The "official" board voting pamphlet only represents the board viewpoint. This pamphlet presents the member-interest viewpoint. Please carefully consider both before making your decision. **You may also email Community Forum for help at: ElectionHelp@TTPNewsletter.com**

Board Candidate Voting

You do not have to vote for three candidates. If only one or two candidates seem worthy of your support, vote only for those candidates. Your vote for your favored candidate is diluted when you just make another selection to "fill out the ballot", which can make it harder for your favored candidate to win. Those candidates that chose to respond to Community Forum's offer to address members concerns are featured in this issue. Three of the other four candidates ignored the CF email and letter invitation, while one (Wright) replied but declined to participate. There is also candidate information in the "official" board pamphlet mailed to you by the board.

Choose carefully; vote only for those you truly support.

A. Waiver of Independent Audit for 2005 Fiscal Year**Recommendation: Vote NO.*****Discussion***

The last time an independent audit was conducted on KPOA books was for the 2000 Fiscal Year. Any experienced business executive will tell you that an independent audit is highly recommended on a regular basis, at least every two years. It has now been five years.

Experienced executives will tell you that independent audits should be automatic whenever you have any significant changes in senior management or staff with access to funds and accounts. Since 2000 we have had two General Managers, 200% turnover in office staff, multiple changes in presidents, restated budgets shifting from surplus to deficit with no member communication, a major shakeup in the finance committee and now revelations that there is significant restatement and under funding in the reserves.

It is time for an independent audit. The estimated \$3,000 cost is well worth the expense under the circumstances.

B. IRS 70-604 Election For Surplus Carryover**Recommendation: Vote YES.*****Discussion***

This is a purely administrative action required by IRS regulations to be annually elected.

C. Vote By Mail**Recommendation: Vote YES*****Discussion***

This is certainly a beginning, responsive to last years 385 to 36 vote requesting it. Passing this change this year will then enable a system for members to vote by mail on resolutions brought before the member annual meeting or anytime, for direct member ballot. Here is how that would work; all issues for direct member ballot coming before the member annual meeting would only be defined and discussed at the member meeting, with all members then being mailed a ballot immediately after the meeting, including pro and con positions, with voted ballots mailed back as a direct member action ballot.

Without board member changes it is unlikely that this direct member action process will be adopted on board initiative, but once vote by mail is approved there can be a special member meeting by mail to make it happen. Once established, this can become the new standard for members, rather than the board secretary wielding a proxy block, to control election outcome. Members could attend the member annual meeting by telephone, as is provided for in state law, using the new audio system KPOA recently purchased.

D. Allow Political Signs and American Flag Display

Recommendation: Vote NO.

Discussion

The state legislature has addressed this question with statutes that act automatically to void any conflicting KPOA requirements. (See Statutes below) It is simply not necessary for KPOA to change the CC&R's and try to establish a whole new regime of control over display of the US Flag and the few days a year that political signs may be lawfully displayed.

RCW 64.38.033

Flag of the United States — Outdoor display — Governing documents.

(1) The governing documents may not prohibit the outdoor display of the flag of the United States by an owner or resident on the owner's or resident's property if the flag is displayed in a manner consistent with federal flag display law, 4 U.S.C. Sec. 1 et seq. The governing documents may include reasonable rules and regulations, consistent with 4 U.S.C. Sec. 1 et seq., regarding the placement and manner of display of the flag of the United States.

(2) The governing documents may not prohibit the installation of a flagpole for the display of the flag of the United States. The governing documents may include reasonable rules and regulations regarding the location and the size of the flagpole.

(3) For purposes of this section, "flag of the United States" means the flag of the United States as defined in federal flag display law, 4 U.S.C. Sec. 1 et seq., that is made of fabric, cloth, or paper and that is displayed from a staff or flagpole or in a window. For purposes of this section, "flag of the United States" does not mean a flag depiction or emblem made of lights, paint, roofing, siding, paving materials, flora, or balloons, or of any similar building, landscaping, or decorative component.

(4) The provisions of this section shall be construed to apply retroactively to any governing documents in effect on June 10, 2004. Any provision in a governing document in effect on June 10, 2004, that is inconsistent with this section shall be void and unenforceable.

RCW 64.38.034

Political yard signs—Governing documents.

(1) The governing documents may not prohibit the outdoor display of political yard signs by an owner or resident on the owner's or resident's property before any primary or general election. The governing documents may include reasonable rules and regulations regarding the placement and manner of display of political yard signs.

(2) This section applies retroactively to any governing documents in effect on July 24, 2005. Any provision in a governing document in effect on July 24, 2005, that is inconsistent with this section is void and unenforceable.

E. Assessment Installment Payments

Recommendation: **Vote NO.**

Discussion

Successive KPOA boards have determined that the member's existing right to make assessment payments through installments, actually means, "pay all at once". No reasonable adult fails to understand the meaning of "installment payments". This change attempts to legitimize the long-standing policy of denying the members right to make installment payments. This is a failure to recognize that not everyone can comfortably come up with the ever-rising assessments in a single January payment.

The argument made by CFO Richter that KPOA would somehow be financially crippled by loss of interest income if installments were allowed, is weak. It exhibits insensitivity to the many owners on limited or fixed incomes. It has also been claimed that sending out monthly or quarterly statements would be too complicated. That argument just does not hold water. If our finance committee can't figure out how to set up and operate a \$100 computer software billing program linking to the already existing database, then we have bigger problems. **The board should act before the end of the year to simply comply with the CC&R's and establish monthly assessment billing for any member requesting it, rather than continuing to pretend that "installments" means "paid all at once".**

F. HOA Act References

Recommendation: **Vote Yes.**

Discussion

A purely administrative action, long overdue as an update to bring the governing documents up to date with the existence of statutes in force for years.

G. Parking Restrictions

Recommendation: **Vote No.**

Discussion

This is an effort to extend limitations applicable to common areas to include individual properties. At present, CC&Rs Section 6 (below) imposes this vehicle restriction only to common areas, and not to individual lots.

Section 6. Trucks, Trailers, Recreational Vehicles ("RVs") and Boats - Trucks, trailers, RVs and Boats shall not be parked in the Common Areas, nor upon any streets, alleys or rights-of-way within the Covered Property in such a manner as to obstruct the free flow of traffic. The parking of trucks, trailers, RVs and boats shall be at all times subject to the control of the Board, which shall from time to time publish Rules and Regulations controlling same.

H. Vegetation Control Resolution

Recommendation: **Vote No.**

Discussion

Promoters of this change have bundled several issues into one vote and told only one side of the story, resulting in a multi-issue resolution that should NOT be approved as written. The issues should be broken down into individual votes and balloted accordingly after time for proper member consideration and dialog. The significant bundled issues include:

1. **Should members suffer the same total control over rights to manage their own vegetation on their own lots as restrictions imposed by KPOA on common property?** Does the fact that KPOA has usurped private property rights over the years without any authorization, imposing conditions they had no right to impose, make it advisable now to legitimize such extended control with a perpetual deed restriction? Private property clear cutting or removal is already prohibited in the existing CC&Rs. Advocates of this deed restriction have decided that "clear cutting" actually means "cutting" and "cutting" means trimming and limbing. (see pages 10-11)
2. **Should members have the right (as they do today) to self-manage the growth and spread of alders** of any size on their own lots without requiring committee review and permission to do so, under threat of fines and foreclosure?
3. **Should individual effected members have to bear the cost of restoration of the view from their property when the loss of that view is attributable to KPOA** failing to manage and control the growth of view impacting vegetation on common property? Particularly since individual owners, under the proposed changes, shall have a duty to control the growth of naturally occurring trees on their property before those trees grow to the point of impacting the views of others?

Combining these very different issues into one resolution and then rushing these issues to CC&R changes before full discussion with no member opportunity for evaluation, is an invitation to further divisiveness and litigation. The board's role should be one of leadership in identification of issues, followed by full communication of the many perspectives and then letting the membership decide in light of a full set of facts after due consideration. This is too much, too intertwined, too fast and too one-sided.

You lose the right to self-manage trees on your own lot.

This deed restriction, currently applicable only to common areas, will take away your right to self-manage ANY normal routine mature tree trimming within your own yard unless you planted the tree. This deed restriction hands over total control of mature naturally occurring trees on your property into the hands of a board-appointed committee which will require you to obtain written approval to trim one bough on one limb over your driveway or gutters, every time.

You will have no right to clear encroaching trees posing wildfire threat to your home as recommended by all fire safety programs, and which is now required in many areas by homeowners insurers just to keep your policy.

(cont. on page 7)

If passed, failure to turn over this control of your property to a tree committee, trimming that limb yourself, WILL result in a mandatory fine (see item K on page 8). Fines have been proposed by KPOA in the past of as much as \$10,000 for such an "offense". Are you ready to agree to people coming onto your property and exerting this control over you? Do you want roving "vigilantes" cruising your streets looking for "violators" as has already been reported?

Are you ready to have that deed restriction in place so that you have to disclose it in writing to every prospective future purchaser? Is this a property right restriction that you expected when you bought your property? Do you think rural prospective buyers will expect it?

As for private lot general management and alder control, this proposal is not arising out of some broadly perceived member mandate. It is being advanced by a tiny group of politically well-connected tree-lovers seeking to impose their communal property and save-every-tree agendas upon every owner. Principal advocates of this CC&R change started their efforts more than a year ago with the purging of the tree committee and seating of it's current "leadership" and their followers. Similar vegetation control takeovers have launched property rights battles in the King County area that rage today, with legal expenses approaching the millions. ***This is Washington; trees grow, people manage them, and do quite well at it without being closely supervised under threat of fine and foreclosure on their own land. It doesn't take committee micromanagement to "make them do it right".***

View Path Common Area Maintenance Cost Shift

Currently the CC&Rs require the association to maintain view paths on common property. (CC&Rs Article IV-B-15) So if common property tree growth blocks your view it is up to the HOA to clear that view at HOA expense. This proposal eliminates that responsibility and transfers the cost of restoring your view blocked by growth on common property to the affected (blocked) owner (you).

I. Natural Immature Tree Control

Recommendation: Vote No.

Discussion

Private Lot Immature Natural Tree Control

Currently natural (not planted) tree growth on your lot that eventually affects the view of another must be cleared at the cost of the requesting party. This proposal imposes a duty on specific view property owners to police the growth of natural trees on their lots to protect the views of others. This involves the association directly into the private member vs. member view maintenance business. Why should all of us have the legal exposure of those conflicts? State law prohibits HOA from engaging in disputes between two owners, for very good reason.

J. Rules and Regulations Extension beyond Common Property

Recommendation: Vote No.

Discussion

Proponents of this change characterize it as merely “upgrading for consistency”. That is a highly deceptive characterization. This proposal, like many others in this package, is a major move to impose new deed restrictions on individual member property, which do not today exist, and to create an unlimited ability in the future for boards to administratively impose new rules and regulations under threat of fines and foreclosure. **The fact is that the governing documents have never given KPOA the right to enforce rules and regulations beyond the common areas, despite decades of doing so. Calling rules and regulations “APP’s” does not make them something other than rules and regulations.**

As defined in the CC&Rs (Article I—see below) Rules and Regulations (which include APP’s that rule and regulate—despite KPOA re-designation with the novel label “APPs”) apply ONLY to COMMON AREA. There is currently no KPOA lawful enforceability of Rules and Regulations on individual member properties by virtue of this definition in the CC&Rs.

CC&R Art. I Section 32. “Rules and Regulations” shall mean and refer to the Rules and Regulations adopted and promulgated from time to time by the Board, pursuant to the provisions of this Master Declaration relating to the management, operation, control and use **of the Common Area.**

Section 7. “Common Areas” shall mean all real property owned by the Association or on which the Association holds an easement or license for the common use and enjoyment of the Owners. Common Areas shall be such as are shown on the final recorded plat of Kala Point as filed in the Official Records of Jefferson County and shall include but shall not be limited to Swimming Pools, Parks and Playgrounds, Beach Areas, Tennis Courts, Open Areas, Greenbelt, Access Roads, Streets and Alleys...

Members should think long and hard about whether you want to now grant this authority that is not currently enjoyed by KPOA, and impose these conditions on your property as a perpetual deed restriction.

K. Architectural Standards Mandatory Fines

Recommendation: Vote No.

Discussion

Today KPOA claims authority to levy reasonable fines that are in accord with an advance-published schedule of such fines. (Statutory limitation—64.38 RCW). The levying of a fine is discretionary, not mandatory, either by statute or under our current governing documents. It is left up to the board in it’s discretion, just like it is left up to a Judge or Judicial Administrator to determine what is right under consideration of the full circumstances. Inexplicably (at least as has been disclosed to members) someone wants the fining to be mandatory. This may have arisen because it is now realized that the Rules and Regulations, under which fines are to be applied, do not currently apply to anything but common property, or it may simply be a move by the architectural committee to “trump” the decision-making authority of the board.

In any event, the example given in the KPOA pamphlet that this is necessary to deal with “violators” that flaunt the rules in egregious cases is a false argument. KPOA enjoys the ability to take any serious violator to Superior Court where the authority to impose a penalty is unlimited, governed only by the opinion of the Judge.

L. Late Fees, Interest Rates and Lien Fees

Recommendation: Vote No.

Discussion

Foreclosure actions by KPOA to collect past due fees are a rare event. Under the CC&Rs there is already board authority to compound late fees at ten percent per month (more than doubling the amount owed in just over seven months!) PLUS there is 18% interest charged on top of that. If bankruptcy is involved there is the opportunity to collect further fees and costs through that process. This seems more than adequate to handle the need.

Members want to think about how they would feel about this if they were the unfortunate member unable to make an assessment payment. This is plenty of clout for this infrequently occurring problem.

M. Bring Board President Under Board Control

Recommendation: Vote Yes.

Discussion

Several recent Board Presidents have usurped control and acted unilaterally on matters that should have had full board deliberation and signoff. This could happen because language in the Bylaws allowed the Board President to perform as CEO, which is a level of authority not authorized under Washington Laws for a president of a non-profit corporation. Hopefully future boards will properly limit, contain and control the actions of Board Presidents.

N. Easier Bylaws Changes: Special Membership Meetings

Recommendation: Vote No.

Discussion

In addition to the item in the proposal title, the actual language of the proposal makes other changes as well, including changes affecting how budget ratification is accomplished. At present the board may make changes in the Bylaws, but the changes must be ratified by the membership at the next annual member meeting. Bylaws changes are a very significant acts that can substantially change the contract between members and the HOA. Allowing changes to go into effect only at a member annual meeting after board action is an appropriate safety valve to allow member consideration before voting. We see no reason to change this.

Board President Gates May 2006 Letter To Board Lawyer:

Simon Barnhart
The Law Firm of Platt Irwin Taylor
403 South Peabody
Port Angeles WA 98362

Dear Mr. Barnhart,

Thank you for your letter to KPOA on May 2, 2006. We have implemented all of your suggested changes.

Attached you will find two resolutions. When you reviewed the previous packet of resolutions, these two resolutions were combined as one. Due to the comments on the need to define view areas, and the concern within KPOA that the resolutions are controversial, they have been split to aide the membership in passing them. There are no changes to the Vegetation Control Resolution, other than the removal as was necessary to create the Natural, Immature Tree Control Resolution. Both are being provided as we have the following questions:

1. Your letter addressed the concept that a new restriction requires approval by 100% of the affected property owners. We would like to confirm that the Vegetation Control Resolution does not create such a new restriction. The existing CC&Rs, Article IV B Section 8 requires members to receive approval before cutting or removal of trees. The board has historically interpreted this as all tree actions, including limbing, etc. The proposed wording in the Vegetation Control Resolution is to clarify this historical policy. Do we need 100% approval?
2. We have used the historical map for defining what properties have views. This data has been included as a list of affected properties in a new definition in the Natural, Immature Tree Control Resolution. We would like to confirm that this is acceptable and confirm that we do not need 100% approval.
3. Members of our community continue to be concerned with the wording of the Rules and Regulations Definition Resolution. It is absolutely the intent that for private property, the only Rules and Regulations that the board may modify are those clearly identified in the CC&Rs, Article IV B. For example, we want the board to have the authority to indicate what is a reasonable number of domestic pets (Article IV B Section 1). However, we do not want the board to create a completely new Rule and Regulation for private property. It is difficult to come up with an example, but perhaps something saying that cars must be washed once a month. Have we adequately worded the proposed change to the Rules and Regulations Resolution, specifically number two (2), to prohibit a new rule or regulation being created on private property without membership vote and modification of the CC&Rs?

Thank you for your continued attention to our proposed governing documents changes. We believe you have assisted us in starting the process to update our governing documents.

Sincerely,

Marilynne Gates
President, KPOA

President Gates Deceptive Statements to Get Lawyer Signoff

KPOA, with the proposed new deed restrictions, is trying frantically to legitimize extensive new private property restrictions as mere editorial corrections and “clarification of historical policy.” Historical policy is one thing; actual authority is another; and outright deception is quite another. Read on and decide for yourself what is happening here.

KPOA enforcement history is one of clearly overstepping legal authorities year after year and then claiming legitimacy because they have historically done so. KPOA has, for decades—“historically” been exerting authority it did not possess. Having now been caught at it they are again playing fast and loose with facts and ordinary meaning to obtain legal opinions they need to legitimize themselves.

In highlighted areas of the letter to the left, note that Gates tells the board attorney that CC&R Article IV-B-8 requires approval for anything you may do to your own trees on your property. Actually the restriction is to prevent logging, also called clearcutting or removal. Here it is. See what you think.

Section 8. Clearcutting - No clear cutting or removal of trees shall be undertaken without the prior written consent of the Architectural Committee. Unauthorized cutting of trees shall be subject to fines and other penalties as may be set by the Board from time to time.

The actual section is entitled Clearcutting. The words she describes as cutting or removal are actually the words clearcutting or removal. Any reasonable person familiar with tree management knows that “clearcutting” is not the same as “cutting”.

Gates then extends the fiction by making the argument that KPOA has historically interpreted “cutting a tree” to actually mean limbing, etc. (trimming).

If you tell someone that you are trimming a tree do you suppose that they think you mean that you are clearcutting your property? If you tell someone that you are cutting a tree, do you think they believe that is different than limbing a tree? Reasonable people have little trouble understanding these definitions. Ms. Gate’s contortions of language are a very clear misrepresentation to obtain a desired legal opinion.

This same perverse logic has been applied with the board interpreting the CC&Rs advising member rights to make assessment payments by installments to actually mean “all at once” or as has been cleverly wordsmithed—“one collection cycle”.

Section 3. Regular Assessments - ...Each Member shall thereafter pay to the Association his Regular Assessments in installments as established by the Board.

So, again, if you tell your spouse that you have arranged to buy a new car on installments do you think your spouse would be surprised to find that you wrote one check for the whole amount?

We should be able to trust our elected officers to behave with candor, honesty and common fairness in all dealings; shouldn’t we?

Under State Law, boards that act on the basis of a legal opinion, however bizarre or manipulated, escape personal accountability for the reasonableness of those decisions.

SUMMARY TABLE OF BALLOT ISSUES AND CF RECOMMENDATIONS

<p>A. Waiver of Independent Audit. Good business practices mandate audits with management changes. We have had no audit since year 2000 books, despite multiple management, staff and CEO changes. It's way past time. <i>(See more details inside—pg 3)</i></p>	<p>Vote NO</p>
<p>B. Excess Income Carryover. This is simply housekeeping for IRS reasons. IRS Requires annual election.</p>	<p>Vote YES</p>
<p>C. Vote By Mail. Members clearly favor this as a good start for a more democratic and transparent elections process. <i>(See more details inside—pg 3)</i></p>	<p>Vote YES</p>
<p>D. Flags and Yard Signs. The state statute already solves the problem by making unenforceable the old prohibitions. Why get the architectural committee involved with more rules and micromanagement on emotionally charged issues. That's just more opportunity for conflict. <i>(See more details inside—pg 4)</i></p>	<p>Vote NO</p>
<p>E. Assessment Installment Payments. Members have always had the right under the CC&Rs to pay with installments. Successive boards have denied this right and required the full years assessment be paid in advance by arbitrarily (and amazingly) interpreting "installments" to mean one single payment. <i>(See more details inside—pg 5)</i></p>	<p>Vote NO</p>
<p>F. HOA Act References. Simply adds state law mention.</p>	<p>Vote YES</p>
<p>G. Parking Restrictions. Extends KPOA control to private property with new deed restrictions. <i>(See more details inside—pg 5)</i></p>	<p>Vote NO</p>
<p>H. Vegetation Control. Extends KPOA control to private property with extensive new deed restrictions. Entirely new set of KPOA controls over member property rights. <i>(See more details inside—pg 6-7)</i></p>	<p>Vote NO</p>
<p>I. Natural Immature Tree Control. Extends KPOA control to private property with extensive new deed restrictions. Entirely new set of KPOA controls over member property rights. <i>(See more details inside—pg 7)</i></p>	<p>Vote NO</p>
<p>J. Rules and Regulations Extension. Extends KPOA control to private property with extensive new deed restrictions. Entirely new set of KPOA controls over member property rights. <i>(See more details inside—pg 8)</i></p>	<p>Vote NO</p>
<p>K. Mandatory Fines. New move to impose large fines in lieu of flexibility in enforcement strategies. Heavy-handed. Not necessary. <i>(See more details inside—pg 8)</i></p>	<p>Vote NO</p>
<p>L. Late Fees, Interest Rates and Lien Fees. Present CC&Rs already enable oppressive fees of ten percent PER MONTH compounding on past due assessments PLUS 18% annual interest on top of that, which can turn an unfortunate temporary inability to pay into rapid foreclosure. <i>(See more details inside—pg 9)</i></p>	<p>Vote NO</p>
<p>M. Bring Board President under board control. Recent Board Presidents have routinely assumed unilateral authority taking actions requiring board approval without getting that approval. <i>(See more details inside—pg 9)</i></p>	<p>Vote YES</p>
<p>N. Easier Bylaws Changes. Misleading title and moving more major change authority to board, away from members. <i>(See more details inside—pg 9)</i></p>	<p>Vote NO</p>