

**Dear Homeowners of Country Creek,**

I hope this letter finds you well. My name is Bill Devers and I am a licensed real estate broker. I am writing to express my concerns regarding the proposed changes to the Homeowners Association (HOA) indentures, which will be voted on at the upcoming days.

I have read the stories regarding your neighbor and the desire of some to deter your neighbor from her home business.

I have been involved in HOA management for over 20 years of my 38 years in the real estate business. This story is a topic of conversation among those like me in the HOA business. I became aware of your proposed Indenture changes following the story of your neighbor being the focus of an indenture change. Have I seen this kind of strong-arm tactics using Indenture changes before? **Yes**. Did it turn out well for all residents? **No!** After careful consideration and analysis, please consider the following reasons for defeat of these Indenture changes. I believe it is in the best interest of your HOA community to reject this proposal. Here are several key reasons why:

**1. Increased Financial Burden**

As a HOA manager, I have two goals:

1. Make the common elements look the best they can.
2. Ensure property values maintain and increase over time. Your community must remain affordable for all residents. Changes proposed may have an impact on your values.

**2. Loss of Homeowner Autonomy**

The indenture change grants the HOA board greater authority to make unilateral decisions without homeowner input. This shift in power could lead to decisions that do not reflect the will or best interests of the majority. Preserving your right to have a say in community matters is essential for maintaining a democratic and transparent governance structure.

**3. Potential for Over-Regulation**

The proposed rule change imposes potential long term restrictive measures on homeowners' use of their properties. These regulations include limitations on landscaping, exterior modifications, and even the types of vehicles that can be parked in driveways. Such over-regulation can diminish property values and negatively impact our quality of life by limiting personal freedoms.

**4. Impact on Property Values**

Stricter and more numerous regulations can deter potential buyers, leading to a stagnation or decrease in property values. Prospective buyers may be discouraged by the overly restrictive environment, making our homes less attractive in the real estate market.

**5. Community Cohesion and Spirit**

A community thrives on collaboration and mutual respect. Imposing top-down changes without adequate homeowner involvement can create divisions and discord among residents. It is crucial to maintain a sense of community by ensuring that any changes reflect the collective will and consensus of the homeowners.

**6. Lack of Transparency and Consultation**

The process leading to this proposal has lacked transparency. Adequate consultation with homeowners has not been conducted, and the rationale behind some of the changes has not been clearly communicated. This lack of openness raises concerns about the motivations and long-term implications of the proposed changes.

**7. Alternative Solutions**

Before considering such sweeping changes, we should explore alternative solutions that address specific issues without overhauling the entire set of indentures. Incremental changes, with homeowner input at each step, could provide a more balanced and acceptable path forward.

**Conclusion**

For these reasons, I strongly urge you to vote **NO** on the proposed change to our HOA indentures. Let's work together to find solutions that protect our financial interests, preserve our autonomy, and maintain the spirit of our community. Your vote is crucial in ensuring that our neighborhood remains a place we are proud to call home. The rules cannot be for just one but for all residents. Thank you for your attention and consideration. I look forward to discussing this matter further at the upcoming meeting.



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