

CUNNINGHAM ORCHARD ESTATES HOMEOWNERS ASSOCIATION, INC.
NOTICE OF ANNUAL & BUDGET RATIFICATION OWNERS MEETING
NOVEMBER 8, 2025 at 9:00 AM
Delta County Library 124 E 6th St. Community Room

NOTICE IS HEREBY GIVEN, that the Annual & Budget ratification meeting of the Cunningham Orchard Estates Homeowners Association, Inc. will be held at 9:00 am on November 8, 2025.

This meeting may be attended via proxy by those who cannot attend in person. The proxy response must be returned to the management company no later than November 6th, 2025 by US mail. Proxies returned by email must be received prior to the start of the meeting. Proxies may be submitted at the meeting. Contact information is listed below.

The purpose of the Annual Meeting is to ratify the 2024 Annual Meeting Minutes, elect Directors, and any other business that may come before the membership as necessary.

Election of Directors will take place at this meeting

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Cunningham Orchard Estates
c/o Design HOA
321 S 1st St. #2156
Montrose, CO 81402
Email: Info@designhoa.com

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YOUR PROXY IS VERY IMPORTANT!! IF YOU ARE UNABLE TO ATTEND, PLEASE TAKE THE TIME TO SEND IT TO THE MANAGEMENT COMPANY OR BOARD OF DIRECTOR. YOUR PROXY WILL HELP TO ENSURE A QUORUM IS PRESENT AT THE ANNUAL MEETING SO THE BOARD MAY CONDUCT BUSINESS AS REQUIRED BY STATE LAW.

**CUNNINGHAM ORCHARD ESTATES HOMEOWNERS ASSOCIATION
2025 ANNUAL & 2026 BUDGET RATIFICATION OWNERS MEETING**

November 8, 2025 at 9:00 AM

Delta County Library 124 E 6th St. Community Room

AGENDA

1. Call to Order
2. Introductions
3. Proof of Meeting Notice
4. Approve 2024 Meeting Minutes
5. 2025 Financial Reports
6. Old Business
 - a. No Old Business
7. New Business
 - a. Presenting the 2026 Proposed Budget.
 - b. HOA Assessment Increase. Assessments will increase to \$325.00
 - c. Irrigation Committee Volunteers
 - d. ARC Board Volunteers
 - e. Declarant Discussion and Updates
 - f. Events Bucket
8. Member Comments
9. Nomination and Election of Directors
10. Adjournment
11. Executive Session to appoint Director Positions

CUNNINGHAM ORCHARD ESTATES

ANNUAL MEMBER & BUDGET RATIFICATION MEETING MINUTES

November 9th, 2024

Call to Order & Determination of Quorum

Board members present were Katie Bowers, Nancy Stevens, Monica Melton. RaeAnne Hadley and Maddy Hadley with Design HOA attended. The quorum was determined with 19 properties represented in person or by proxy. RaeAnne Hadley called the meeting to order at 10:04 am.

Approval of Prior Annual Meeting Minutes

The minutes of the November 11th. 2023 Annual Meeting were distributed and reviewed prior to the meeting. Katie motioned to approve the minutes as presented. Nancy approved and all were in favor.

Financial Reports

The financial reports were distributed and reviewed prior to the meeting. A homeowner asked how much the HOA currently has in the bank account. RaeAnne explained the operating account has \$5,916.46 and the reserve account has \$7,607.83. A homeowner asked if the HOA spent \$1,500 on landscaping maintenance this year. RaeAnne explained the HOA has not used it for this year, and it will be allocated towards next year's expenses. A homeowner asked if the legal fees had been used this year. RaeAnne explained the legal fees had been used and waiting on the final invoice. Katie motioned to approve the 2024 financial report, Nancy seconded the motion passed unanimously.

Old Business

- a) Discussion of where our HOA is Headed
- b) Board Nominations

New Business

RaeAnne explained she would be presenting the New Business out of order to help answer some questions about the 2025 Budget and the HOA assessment increase.

a) Irrigation Committee Volunteers

RaeAnne asked for Volunteers to help with the irrigation, Dwight Allbritton volunteered. Curtis explained he would help the committee with the set up and running the system. Curtis Kraft is the owner of the development company, Brix and Stix which will be finishing the development of the HOA. Lary Hinger showed Curtis everything revolving the irrigation system. After the meeting Brandon Fuller approached the board and volunteered to serve on the committee.

b) ARC Board Volunteers

RaeAnne asked for volunteers to serve on the ARC board, Keith Griffin volunteered.

c) Declarant Discussion and Updates

RaeAnne explained Larry Hinger had lost declarant rights a year and a half ago. RaeAnne explained when the HOA voted to lower quorum from 60% to 35%, there was concern the bylaws couldn't be changed as it was unclear if the HOA was legally independent. During the year, it was discovered that Larry no longer had declarant rights and the vote to amend the bylaws was allowed. RaeAnne explained Larry and Curtis would cover attorney's fees to get the HOA's Governing Documents updated and compliant with Colorado state law. The HOA will be getting the final documents and the last bill from the attorney soon. A homeowner asked if Larry Hinger had satisfied all his contractual agreements? Katie explained Larry is waiting on the final plat to be approved on the 19th of November.

d) Presenting the 2025 Budget & HOA Assessment Increase to \$250.00

RaeAnne explained the HOA dues would be going up \$50 because the HOA is now in charge of their own irrigation, there's more common areas and more maintenance required with the new houses and park. RaeAnne explained the HOA would need to look for a new landscaping company. Insurance companies are raising their dues, American Family is no longer taking HOA's. The budget was ratified and approved unanimously.

e) Events Bucket

Katie explained the Neighborhood Watch Program was asking homeowners to update their email addresses and add theirs if they wanted to be included in the notifications. Katie discussed holding social events during the year and utilizing the park. Events and dates will be determined later.

Member Comments

- a) A homeowner asked about ATV's being driven in the unbuilt areas of the HOA. RaeAnne explained there was nothing the HOA could do on property that was not part of the HOA yet.
- b) A homeowner asked if the HOA would be held liable if an ATV flipped while being driven on the dry lots next to the HOA. RaeAnne explained since the dry lot area is not owned by the HOA, if anyone was injured the HOA would not be liable. RaeAnne discussed if someone is speeding with an ATV on HOA property, the police should be called immediately.
- c) Nancy asked Curtis what he will do with construction traffic. Curtis explained he will talk to his crew to maintain slow speeds and keep off the roads as much as possible.

Nomination and Election of Directors

- a) RaeAnne explained John has stepped off the board and there would be one position open for nominations. Kristine Weiszbrod volunteered for the board.

The 2024 Executive Board members are:

Name	Position
Katie Bowers	President
Monicia Melton	Vice President
Kristine Weiszbrod	Secretary/ Treasurer
Nancy Stevens	Member at Large
Jan Allnutt	Member at Large

Adjourn

The meeting was adjourned at 10:56 am by RaeAnne Hadley.

RESPECTFULLY SUBMITTED by Maddy Hadley, Design HOA.

Cunningham Orchard Estates

Balance Sheet

As of Sep 29, 2025

Label	Total
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Assets

Bank Accounts	
COE Reserve	\$2,543.34
Cunningham Orchard Operating	\$3,953.01
Total Bank Accounts	\$6,496.35
Other Assets	
Accounts Receivable	\$817.44
Total Other Assets	\$817.44
Total Assets	\$7,313.79

Liabilities and Equity

Liabilities	
Accounts Payable	\$0.00
Accounts Receivable - Prepaids	\$110.32
Total Liabilities	\$110.32
Equity	
Equity	\$7,203.47
Total Equity	\$7,203.47
Total Liabilities and Equity	\$7,313.79

Cunningham Orchard Estates

Profit vs Loss Cash

Jan 1, 2025 - Dec 31, 2025

Category	Total
Income	
Assessments	\$6,854.34
Banking Interest/CDs	\$11.62
Total Income	\$6,865.96
Expenses	
HOA Management	\$3,521.08
Meeting Expenses	\$64.07
Contract Service	
Legal Fees	\$5,124.00
Tax Prep	\$150.00
Total for Contract Service	\$5,274.00
Exterior Maintenance	
Property Insurance	\$1,105.00
Sprinkler Repairs	\$225.50
City of Delta Electric	\$456.15
Landscape Maintenance	\$2,705.00
Total for Exterior Maintenance	\$4,491.65
Annual BBQ/Community Party	\$54.28
Deposit Error	\$650.00
Total Expenses	\$14,055.08
Net Total	-\$7,189.12

Cunningham Orchard Estates

Budget vs Actual Cash

Jan 1, 2025 - Dec 31, 2025

Category	Budget	Actual	Variance
Income			
Assessments	\$7,500.00	\$6,854.34	-\$645.66
Banking Interest/CDs	\$0.00	\$11.62	\$11.62
Total Income	\$7,500.00	\$6,865.96	-\$634.04
Expenses			
HOA Management	\$4,200.00	\$3,521.08	\$678.92
Meeting Expenses	\$200.00	\$64.07	\$135.93
Contract Service			
Legal Fees	\$0.00	\$5,124.00	-\$5,124.00
Tax Prep	\$150.00	\$150.00	\$0.00
Total for Contract Service	\$150.00	\$5,274.00	-\$5,124.00
Exterior Maintenance			
Weed Control	\$250.00	\$0.00	\$250.00
Irrigation Water	\$1,200.00	\$0.00	\$1,200.00
Property Insurance	\$1,200.00	\$1,105.00	\$95.00
Sprinkler Repairs	\$0.00	\$225.50	-\$225.50
City of Delta Electric	\$450.00	\$456.15	-\$6.15
Landscape Maintenance	\$1,500.00	\$2,705.00	-\$1,205.00
Ext Maintenance - Other	\$150.00	\$0.00	\$150.00
Total for Exterior Maintenance	\$4,750.00	\$4,491.65	\$258.35
Annual BBQ/Community Party	\$200.00	\$54.28	\$145.72
Deposit Error	\$0.00	\$650.00	-\$650.00
Total Expenses	\$9,500.00	\$14,055.08	-\$4,555.08
Net Total	-\$2,000.00	-\$7,189.12	-\$5,189.12

Cunningham Orchard Estates

Summary Budget

Jan 1, 2026 - Dec 31, 2026

Category	Total
Income	
Assessments	\$11,700.00
Banking Interest/CDs	\$0.00
Total Income	\$11,700.00
Expenses	
Application Fee	\$0.00
HOA Management	\$4,555.00
Meeting Expenses	\$200.00
Contract Service	\$0.00
Legal Fees	\$0.00
Tax Prep	\$150.00
Total for Contract Service	\$150.00
Exterior Maintenance	\$0.00
Weed Control	\$250.00
Irrigation Water	\$1,200.00
Property Insurance	\$1,100.00
Retention Pond Maintenance - Other	\$0.00
Sprinkler Repairs	\$250.00
City of Delta Electric	\$500.00
Landscape Maintenance	\$3,000.00
Ext Maintenance - Other	\$0.00
Total for Exterior Maintenance	\$6,300.00
Annual BBQ/Community Party	\$200.00
Deposit Error	\$0.00
Reserves Annual Contribution	\$0.00
Total Expenses	\$11,405.00
Net Total	\$295.00

**CUNNINGHAM ORCHARD ESTATES HOMEOWNERS ASSOCIATION
ANNUAL & BUDGET RATIFICATION MEETING
NOVEMBER 8, 2025 AT 9:00 AM**

Proxy Designation

A general proxy allows a proxy holder to vote however he or she sees fit on any matter that may be undertaken at a specific homeowner association's annual meeting. If you are unable to attend the meeting in person, please fill out this form and give it to the member you designate below to represent you. You can hand this form to a board member, a homeowner who will be in attendance, email or mail it to Design HOA.

The undersigned Member of the Cunningham Orchard Estates Homeowners Association, a non-profit Colorado Corporation, hereby appoints the designated person below with the power of substitution to vote on behalf of the Member at the Annual & Budget Ratification Meeting of the Cunningham Orchard Estates Homeowners Association.

You may designate a current Board member to vote on your behalf, have the management company representative vote in accordance with a majority of the Board on your behalf, or designate any other person of your choosing who will be present at the meeting to vote on your behalf.

If you are unable to attend, please **CHOOSE ONE PERSON** below to serve as your proxy:

_____ HOA Board President, Katie Bowers

_____ Other (Write in Name)

_____ HOA Vice President, Monica Melton

_____ HOA Secretary/Treasurer, Kristine Weiszbrod

_____ Design HOA Management Representative

_____ HOA Member, Nancy Stevens

This authorization includes the right to vote on behalf of the undersigned on the foregoing matters proposed in the Notice of the Meeting and Agenda. This authorization of proxy shall be effective immediately and shall continue in effect until terminated by a written notice or adjournment of the Annual Meeting.

Homeowner Name _____

Address at COE _____

Signature of Member _____

Date: _____

Please return by November 6th, 2025 to:

**CUNNINGHAM ORCHARD ESTATES
c/o Design HOA
321 S 1st St #2156
Montrose, CO 81402
Info@designhoa.com**

CUNNINGHAM ORCHARD ESTATES HOMEOWNERS ASSOCIATION, INC.

2026 ANNUAL ELECTION – BOARD OF DIRECTORS - NOMINATION FORM

Per the Bylaws (Section4), elections shall be held on a staggered schedule to provide continuity on the Board. Their term is for two years. The current Board is comprised of five Directors: **The Board is asking for volunteers to serve on the Board of Directors. The HOA cannot function without a Board of Directors per CCIOA. Volunteers are required to keep the HOA compliant with Colorado State Laws.**

The Board is asking anyone who has a desire to serve on the HOA Board to fill out the information requested below and return this form to Design HOA via email, or the US Mail **no later than November 6th, 2025**. You may place another homeowner's name in nomination only after securing his/her permission to do so.

Nominations will also be accepted at the Annual Meeting. In the event of an uncontested election (i.e. if only one person is nominated) the election may be held by a show of hands or secret ballot.

POSITION: CUNNINGHAM ORCHARD ESTATES HOA BOARD MEMBER

Name: _____

Address: _____

Phone: _____

Email: _____

We appreciate your participation,

The Cunningham Orchard Estates HOA Board

If you wish to run for the Board of Directors or to nominate another HOA member, please return this form to:

Design HOA
321 S 1st St. #2156, Montrose, CO 81402
Email: Info@designhoa.com

NOMINATION FORMS MUST BE RETURNED NO LATER THAN NOVEMBER 6, 2025