CROSSROADS HOMEOWNERS ASSOCIATION
2026 Budget Ratification

Date: Wednesday, February 11, 2026
Time: 6:29 PM (Mountain Time)
Location: Zoom Meeting

1. Call to Order

President **Debbie Kahanek** called the Budget Ratification Meeting to order at **6:29 PM MT**.

2. Roll Call / Establishment of Attendance

Board Members / Officers Present:

- **Debbie Kahanek** – President (presiding)
- **Teri Watkins** – Board Member (vice-president)

Members/Homeowners Present (or Representatives):

- **Beth Loesch** – Member/Homeowner
- **Bob Fuller** – Member/Homeowner
- **Cyndi Holman** – Member/Homeowner
- **Judy Flowers** – Member representative / **Power of Attorney for Crystal Limegruber** (as stated)

Management Present:

- **Design HOA** – Community Association Manager / meeting support

3. Proof of Notice / Purpose of Meeting

The President stated the **notice** for this meeting was **budget ratification only**, because the Board had **already voted on/adopted the budget previously**. The purpose of this meeting was to **ratify the budget in accordance with Colorado requirements and the Association's governing documents**.

Management (Design HOA) stated for the record that the **Budget Ratification Notice was emailed and mailed to all members on January 20, 2026**, in accordance with governing documents and applicable requirements.

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4. Budget Summary / Member Questions

The President noted the **summary budget was updated** to reflect correct costs and stated the Association had a **healthy budget**, with potential flexibility for future projects. The President asked whether there were questions; **no questions or objections** were raised by members present.

5. Member Introduction for the Record

Judy Flowers introduced herself and stated she is **Crystal Limegruber's daughter** and is acting as **Power of Attorney** for her at this time.

6. Ratification Vote – 2026 Budget

Motion: President **Debbie** moved to **accept/ratify the budget ratification as presented** and adopt the **2026 fiscal year budget**.
Second: Teri seconded the motion.
Vote: The President called for a vote ("All in favor?"). Those present responded **"Aye."** No opposition was recorded in the transcript.
Result: The President declared the **Budget Ratification PASSED**.

7. Proxy Noted for the Record

Management (Design HOA) stated for the record that **one proxy** had been received. Discussion clarified the proxy was from **Barbara Frare** and was **designated to Debbie**.

8. Adjournment of Budget Ratification Portion

The Budget Ratification business concluded after the vote and proxy notation.

These minutes are submitted as a draft for Board review and approval.

Prepared by: Design HOA (Management)
Submitted to: Board of Directors, Crossroads HOA
Date prepared: 02/24/2026

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