



# SWVLOA Newsletter

October 2004

Volume 2004,  
Number 3

*Sweetwater Village covenants and restrictions can be found on line at [www.sweetwatervillage.com](http://www.sweetwatervillage.com).*

Sweetwater Village garage sale October 16:

- Ad will be run in the News Herald.
- Set up tables in your driveway between 8:am and noon.
- Keep all the money you earn.

## Nominations for the Board

Deadline for nominations to the Board of directors has passed. The association documents allow for a maximum of nine members. Since the association has received less than nine nominations, State laws do not require the association to mail ballots. This represents a savings of your hard earned dollars and all nominees will be offered the opportunity to accept a position on the Board of directors for the 2004/2005-year.

## New Secretary for the assoc.

Hi, My name is Diane J. Reid and I wanted to take this opportunity to introduce my self to you.

Recently I volunteered to help out on the Board of Directors, as they were very short handed. I was accepted and given the position of Secretary.

As I live in South Phase I will be South's Representative to the board. Although anyone that has an issue that I can help with is more than well come to ask.

Since I am a fairly new member to the Sweetwater community I look forward to meeting all of you. It is my wish to help us come closer together and grow as a community. I will be learning as I go. If I don't have an answer for you I will do my best to help you find one. I look forward to helping in anyway I can. You may contact me at:

7224 Bayou George Dr.  
Panama City, FL 32404

(save a stamp and just drop it in the mail box at the entrance to South Phase)  
or, Email me at:

[DReidSec@aol.com](mailto:DReidSec@aol.com)

Thank you One and All,  
**Diane J Reid**

## Message from the Prez!



Almost time for a new Board to accept the responsibilities of guiding Sweetwater Village. This past year the directors listened to you, the members, concerning budgets, violations, non-confirming owners and other important items. Obviously we were not able to make everyone happy but the tough decisions were made in the best interest of the Association.

Owners repeatedly complained about some folks not paying their share of the expenses. The Board engaged the efforts of a local attorney in collecting past due fees. This was not without expense to those past due owners. In some cases the legal & collection fees amounted (continued on next page)

**Need to make changes to your property, add an addition, cut down a tree or build a fence? Be sure to follow the procedures in the documents:**

- 1. Draw up plans concerning any changes showing placement, size materials completion time and any other information necessary.**
- 2. Submit your request to the Board of directors and Architecture committee for approval.**
- 3. IF approval is granted then necessary state and local permits may be necessary to begin construction.**

*Failure to receive approval for changes to property may subject the property owner to legal remedies. See the association documents for exact wording.*

(From the Prez cont.)

to many many hundreds of dollars. The cost of legal fees was charged to the delinquent owner by the attorney, the association only received the past due fees and interest. As of this newsletter, liens are being processed on the remaining properties past due.

The new budget for next year will be the next task encountered by the Board. As always the question arises "will our fees increase?" ANSWER: Not unless charges for such things as insurance, water, gas, lighting, road repair, ETC increase. Since Florida has been hit so hard in the past month, insurance cost is anyone's guess.

I would like to thank all the owners that put forth efforts to make Sweetwater Village a better place to live and play.

*Don Marcum*

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## From the Vice-President



Summer has come to an end, and what an eventful summer it was. Our end-of-summer event at the Pavilion was a success with many landowners and families showing up to eat, win door prizes, swim and meeting their neighbors. The board would like to thank the Edmunson's and the Pullen's for their help organizing and planning the event. We'd also like to thank White Sands Realty for donating the money to rent the fun jump and waterslide and AmSouth Bank for donating the money to buy the door prizes. These donations went a long way in keeping the association's expenses for this event very low.

### Community Yard Sale

Mark your calendars for Saturday, October 16 when we will hold our annual community yard sale. As in years past, the association will be advertising in the paper. If you didn't live here during last year's yard sale, you just simply display your items in your own yard and wait for all the buyers to stop around the entire subdivision. Many landowners reported great sales last year. Join in the event and earn some early Christmas money and get rid of some junk at the same time!

### Hurricane Ivan

Finally, on behalf of the board, I'd like to report very few and minor damages resulting from Hurricane Ivan. We lost a few trees, lots of tree branches and leaves, a few shingles, and one landowner lost his back porch cover. All in all, we were very blessed in the subdivision to keep our electric power when many went without! I also think it says a lot about some of the people that live here when we have neighbors helping neighbors board up windows, secure belongings and actually preventing damage during the storm for those that chose to evacuate. Thank you to you good Samaritans!

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**Remember RV's may not be parked on the roadway for more than 24 hours. RV & boat storage at the pavilion area.**

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Landowners  
Association, Inc.

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We're on the Web!  
[www.sweetwatervillage.com](http://www.sweetwatervillage.com)

## HELP NEEDED

Winter is closing in fast! We are looking for some help to organize a Fall Fest of sorts for Sweetwater Village. This maybe our last chance to enjoy the out doors before old man winter creeps in. We have most of the food and supplies, so very little will be needed. Some help with planning, and a few odds and ends. This has the potential to be lots of fun, for both kids and adults. If you are interested in helping out please contact Diane Reid at 872-8362.

## Financial

GOOD NEWS! The end of the year is quickly approaching and so is another budget! I feel that many of the board members do NOT want to increase dues again, and do not see that there will be a need, except, as mentioned by the president, if our insurance premiums increase.

I feel that the collection of current and past due assessments this year has went well. The association at the end of 2003 had \$13,440.60 (not including attorney fees) owed to them by landowners. The association has collected more than \$15,000 of this past due amount so far this year (to include attorney fees) and more of the money is coming in almost on a daily basis. Did it cost the association to do this? Well, the answer is yes and no. The association has had to pay the fees charged by the attorney in advance, but we have then collected from the landowners who were billed the attorney fees.

We are still legally pursuing 8 foreclosures, and 20 additional homes have liens placed on their property. The 20 homes with liens on their property will have foreclosure action starting very soon. If you remember in the July newsletter we had 68 landowners with legal action pending, we now ONLY have 28, that is 40 landowners who are now current! I think this is what many of you have wanted to see for a long time. Out of almost 250 lots, 28 is a HUGE improvement over year's past.

### **ANOTHER IMPORTANT ANNOUNCEMENT**

**PER OUR ASSOCIATION ATTORNEY, WE WILL NOT BE ABLE TO OFFER ANY KIND OF PAYMENT PLAN FOR YEARLY ASSESSMENTS IN THE FUTURE.**

**THEREFORE, THE FULL AMOUNT OF THE 2005 YEARLY ASSESSEMENTS WILL BE DUE NO LATER THAN  
FEBRUARY 1, 2005.**

### **NO EXCEPTIONS!**

The Board felt it was the fairest thing to do to announce this now so each landowner can adjust their personal budgets accordingly. Please make plans for these changes now and avoid additional legal expenses.

We hope to be able to use the dues collected to make improvements to Sweetwater next year, instead of having to be a collection agency where more funds go to the legal expenses.

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ATTENTION PET OWNERS...

CLEANING UP AFTER YOUR PET IS YOUR RESPONSIBILITY! PLEASE READ THE ARTICLE TITLED "PET PROJECT" FOR FURTHER INFORMATION...

## PET PROJECT

As an avid animal lover myself, I fully understand the need to have a pet to care for. They give us so much in return for so little. There is also the need to realize that not everyone around us feels the same way and I for one respect their feelings, so should any self respecting pet owner. Even other pet owners do not like having to deal with others thoughtlessness. Please, don't allow your pet to relieve its self on someone else's property without cleaning it up, your pet doesn't know any better but you should. Also there have been many complaints of dogs running loose in the community; this is an accident waiting to happen. Once again please, have control of your pets at all times. If they are outside you should be with them. These are very simple requests and for the majority, commonsense animal care. Also please refer to Pg.4 Sec. V. PETS in the rules and regulations for Sweetwater its all there in a nice little outline for those of us who need to see it in print. Thank you for your help in keeping Sweetwater a wonderful place for us and our pets to live.

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## Annual Meeting Nov. 6 2004

Notice of Annual Meeting  
Sweetwater Village Landowners Association

To: All owners of SWVLA.  
When: November 6, 2004  
Where: SWVLA Pavilion  
Time: 9:00 AM. Central time

Agenda:  
Call to order:  
Reports by officers  
Homeowner comments  
Instillation of the 2004-2005 Board members  
Adjournment

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Notice of Board of Directors Meeting  
Sweetwater Village Landowners Association

To: Board of Directors, and All owners of SWVLA.  
When: Saturday, Nov 6, 2004  
Where: SWVLA Pavilion  
Time: Following the Annual meeting

Agenda:  
Call to order:  
Election of officers  
Adjournment

*NOTE: Board members are elected by the Membership, Officers within the Board of Directors are elected by the Board. (See documents for full text)*