

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 39.02

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

February, 2013

Questions and Answers January Open Forum

1) I have been reading in the Bulletin about the golf cart safety and you have convinced me that I ought to have seat belts put in my cart. Is there a list anywhere of the places you can go to and a price you might expect to pay to have seat belts put in your golf cart. A) Columbia Par Car does have an ad in the Bulletin where they provide a POA price for installation of retractable seat belts in the various brands of golf carts (see Page 9 of this issue). The only one they do not install for is Yamaha and you can contact one of the local Yamaha dealers directly. You can get two lap belts (not retractable) installed for about \$60.00 by Yamaha, which is the typical price for two standard lap belts.

Audience comment: There is a web site called Buggies Unlimited. On that site you can actually purchase one seat belt for \$30 and install it yourself.

2) Regarding the parades, to what degree will we get support from the Developer in the Daily Sun concerning the dates and times of the parades? A) We are not counting on any assistance from the Developer. We will get it from the Daily Sun via the weekly Recreation News and other announcements submitted by the Recreation Department for publication. The plan is for resident clubs to co-sponsor the parades with the Recreation Department. We would expect to have articles and pictures in the paper like we recently saw for the 5K and other events like that.

3) What can be done to have a sign put outside - coming out of Cherry Hill Villas. Something that says 'Caution – Villa Entrance' – or something like that? A) You need to go to your CDD Board meeting and they will take care of that for you if they think it's appropriate.

4) I went to play golf at one of the cham-

pionship courses today and was quite surprised to see how much money they were charging for greens fees. Who is in charge of determining this charge? A) All of the championship courses are Developer owned. You don't have to play them. His advertisements promise you free executive golf. The fees on the championship courses vary by season. The time period from January 1 till the end of April is the 'high season' as it is the time when the demand for tee times is the greatest. The fees are used to pay for the maintenance of the courses and all of the staff needed to operate the courses.

5) I live in Southern Trace and I have a concern. It seems like on a weekly basis either guests or residents knock down the gates. I know that it has to be an expense. What can be done about it? A) A lot of the problems we have at the gates can be repaired pretty cheaply. We have nylon nuts on the bolts now so the gate tends to 'pop off' rather than get broken. When we catch them, they are charged \$250.00 to replace the 'operator' if they have damaged it. But we have relatively limited camera coverage at this point. There is one camera at every gate that will catch the license plate number, but

Tuesday, February 19, 2013

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 PM

Laurel Manor Recreation Center

**My Deed Restrictions and
How They Are Enforced**

Speaker - Diane Tucker

VCDD Operations Manager

Video and Audio in overflow room

Donuts and Coffee for All after the Meeting

All Residents Welcome - Come and Join Us!

BOND PAYOFF INTEREST MISCALCULATIONS

- Explanation of Issue - Page 8
- Complete Listing of Properties Due Refunds - Pages 21-25
- Form to Request Refund - Page 26

if a car is going at a high rate of speed taking the gate arm down, it is difficult to read the plate. The new camera areas which currently are just Chatham and DelMar provides really good coverage. The last go round of the budget the AAC put in for camera outfits for at least three more gates. When we can identify the driver we do attempt to collect from them. However, when a golf cart takes it down they have no license number, so the District has now taken to putting videos of the incident on the districtgov.org web site and encourages residents to come forward

(Continued on page 2)

Where There's A Will - There's A Parade!

Residents Will Try To Take Over Sponsorship Of The Parades

**Submitted by Jackie Campbell, President
- Irish American Club, Shamrock Division**

The cancellation of the parades was the topic of conversation all around the Squares when clubs were notified in October by the Entertainment Department that parades will be canceled as of the end of 2012. I asked myself, how could this be? Who made this decision? And the most asked question WHY?

(Continued on page 4)

January Q&A

(Continued from page 1)

with information if they recognize the driver.

6) Is there any way the scanners could be made a little stronger at the gates so that you do not have to roll your window down in the rain and wear out the motor on your power windows? **A)** They are turned up as far as they can go. It depends upon the level of tint in your window.

7) I came to a gate tonight at Boone Court and I could hardly see it. They need to repaint the illumination areas on the gates. **A)** The VCDD representative who is here tonight is writing down everything that is the responsibility of the VCDD and providing follow-up to the items which residents say need to be addressed.

8) It used to be that when it was raining that the gate attendant would lift the gate up for you so you would not have to put your window down. What happened to that? **A)** It was determined that this practice made it very dangerous for golf carts that are crossing behind the gate because they think that the car will stop at the gate and in most instances they cannot actually see the resident lane until they are almost upon it because of landscaping and fencing. Gate attendants wanted to do it to be ‘nice’, but for safety reasons the practice has been discontinued. (Note that if it is raining, you can drive into the visitor lane and stop at the gate, look at the attendant without putting your window down, and when it is safe to proceed the attendant will open the gate for you.)

9) With a lot of the gates there is a fence between the lanes and it is difficult to see golf carts attempting to cross. Is it possible to use clear plastic or wrought iron rather than the current fences? **A)** We will ask that this be addressed by Property Management.

10) In the Savannah Center parking lot there is a directional sign for vehicles coming

in from El Camino to keep to the right, but no such signage is present for the other entries to this circle. As a result, some vehicles end up going in the wrong direction on the wrong side of the circle. Could you check to see if additional signage is required? **A)** We will ask that this issue be addressed by Property Management.

11) Do you happen to know if the Developer plans to divest himself of dining places such as Cane Gardens and Arnold Palmer? **A)** We don’t know what the Developer will do – EVER. Right now we believe he leases those restaurants and the lessee tries to make a go of it, but if the restaurant fails, the Developer looks for another restaurant owner that wants to lease the facility. Residents frequently ask us questions like what is going to happen at build out? The main things that we should still have a concern about are:

a) The Developer owns the championship courses, restaurants and pools (for those that have one). Chances are that he would sell them to a golf course management company. There are a number of companies that buy multiple golf courses and run them;

b) Entertainment activities including Katie Belle’s, the squares, Church on the Square, etc., which are provided by the Developer;

c) We still have the IRS audit without a decision, so we do not know what would happen if there is a negative finding;

d) Between now and build out there are a lot of amenity properties as well as amenity contracts to be transferred and many more bonds to be issued, be they tax exempt or not;

e) The Developer owns the tee time system so how that issue will be resolved will have to be determined;

f) The Developer owns and operates the IT system so we would probably have to purchase that from him.

12) In some areas they have a strip that they put on the side window of the car to op-

(Continued on page 12)

POA Mission Statement

The Property Owners’ Association of The Villages is an independent organization devoted to our home ownership experience.

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents’ Rights are respected, and local governments are responsive to the needs and interests of residents.

The POA serves Villagers through programs of education, research, analysis, representation, advocacy, and legislative action.

The POA also functions as a “watchdog” organization overseeing the actions of our Developer and our local governments.

Specific POA attention is focused on housing, community, neighborhood, and local government issues. Special emphasis is focused on the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), the Florida Chapter 190 law that regulates CDD operations, and our Developer.

The POA has no ties or obligations to the Developer of The Villages which might compromise the POA position or its advocacy of Residents’ Rights.

The POA, founded in 1975, is the original homeowners’ organization in The Villages. Membership is open to all Villages residents. □


The Villages Residents’ Bill of Rights

RESIDENTS have RIGHTS to:

1. Be treated in a respectful, fair, and responsive manner by the Developer and our local government officials.
2. Have decision-making authority for important issues in our community.
3. Elect our top government officials and approve appointments of the top administrative officials in our community.
4. Approve major purchases of common property and the related debt obligations assumed by residents.
5. Have local governments that are free of any conflict-of-interest issues.
6. Be charged honest monthly amenity fees that are used only for the stated purposes.
7. Receive full disclosure when purchasing a home here in The Villages.
8. Receive an objective market appraisal for major purchases of common property.
9. Receive objective, unbiased, un-slanted news reporting from local news sources.
10. Be informed beforehand by the Developer on any major change in our community. □

The POA Bulletin is published monthly by the Property Owners’ Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the Editor or Forum postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources.

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IRS Update

Lobbyist registration forms show that in the fall of 2012 The Villages (the Developer) hired a Washington, D.C. lobbyist, Cardenas Partners, which is headed by lobbyist Al Cardenas, former chairman of the Florida Republican Party.

The Villages will pay Mr. Cardenas to represent them on:

“**Issues:** Government Issues; Taxation/Internal Revenue Code;

Specific issue: Assisting the client in contacting the federal government regarding Community Development Districts and IRS interpretations;”

according to the lobbyist registration form which is sent to both the House and the Senate and which became effective on November 27, 2012.

Fortunately for residents, this is an expense being paid for by the Developer and not being charged against the residents’ amenity fee budgets as are the attorneys fees for defending the VCCDD and SLCCDD regarding the IRS allegations relative to the tax exempt status of the recreational and utility bonds which they have both issued. If the IRS rules against the tax exempt status of these bonds it is likely that Mr. Cardenas will then pursue the IRS decision in another venue. □

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for Villages Club Meetings
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We still have concerns in The Villages – the eventual outcome of the ongoing IRS investigation; the desire for the creation of a resident elected Amenity Authority Committee for the Sumter Landing Community Development District residents, to name a few. The more members the POA has, the better able it will be to help manage good results for residents if there are problems. We are supporting you. We urge you to support us.

We put a Bulletin on almost every driveway in The Villages every month at a cost of \$80,000 per year. We believe it is important that all residents have all of the information about happenings and events in The Villages as they make decisions on various issues. The POA has no ties or obligations to the Developer which might compromise the POA position or its advocacy of Residents’ Rights.

We are making every effort to research the issues and advise you of any pertinent information which may not have been included in the various Villages media outlets.

If you believe we are providing a service and you read the Bulletin, we urge you to become a POA member. (Membership form and information below – annual membership year is from January 1 through December 31.)

Paying a membership fee of \$10.00 per year is an investment in your future as you will be helping to keep the POA financially sound and your membership numbers will increase our ‘clout’ if action needs to be taken.

**THE POA HAS YOUR BACK,
DO YOU HAVE OURS?** □

POA 2013 Membership – New / Renewal and Contribution Form

Please complete each section and return to: **The POA, P.O. Box 1657, Lady Lake, FL 32158**

New Renewal Number of People in Household

PLEASE PRINT!

NAME(S)(1) _____
(SAME LAST NAME)

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(DIFFERENT LAST NAME)

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VILLAGE _____

CITY/STATE/ZIP CODE _____

PHONE _____

E-MAIL _____

(We respect your privacy. Your E-mail address is for POA Official use ONLY)

1. MEMBERSHIP NEW/RENEWAL: Please enroll my POA membership for 2013 at the Annual Rate of \$10 per household. A check payable to POA is enclosed. Memberships are for Households and run annually from Jan 1st to Dec 31st. (check the box that applies)

I will include a stamped, self-addressed envelope with this form and my check. Please mail my Membership Card to me At the address above.

Please hold my POA Membership Card for me to pick up at one of the monthly POA meetings.

2. ADDITIONAL CONTRIBUTION: Please accept my additional contribution to the POA in the following amount:

\$_____ (Please indicate amount)

3. TOTAL DUE: _____

THANK YOU FOR YOUR CONTINUING FINANCIAL SUPPORT.

Dues Paid Date _____ (Office Use Only)

Parades

(Continued from page 1)

No Irish parade, no Italian parade and no Oktoberfest? This couldn't be happening, not in The Villages, the Friendliest Hometown in Florida. Parades have always been a wonderful part of The Villages, to go to either Square and sit and watch with your friends and neighbors as we celebrate a holiday. What will everyone do with all their parade decorations they have for their golf carts? All my cute green "stuff" hanging in a closet never to be worn! This couldn't be happening but sad to say it was true. What were we going to do?

Many of the club presidents sent requests for a meeting with the Entertainment Department to get an explanation why no more parades but they received no response.

I contacted some of the club presidents and informed them the Irish club had a petition being signed by all members. The other presidents decided to do the same thing at their clubs. Several petitions have been signed (hundreds of names) to keep the parades.

I thought if anyone can get to the bottom of this issue, it's the POA. So off I go to a POA meeting in November and asked that question to John Rohan, Recreation Department. He was a guest speaker and he informed me he had no knowledge on the parade issue as this was part of the Entertainment Department.

After the meeting, I spoke with Elaine Dreidame, POA president, and addressed my concerns about the parades. She agreed to meet with the "8" club presidents to try to find a solution. I contacted them and we met and agreed to form a parade committee which consists of (2) Italian clubs, (2) German clubs, (4) Irish clubs and the POA. Our initial plan was to send a letter to Barbara Vesco and to the VHA President, and if neither of these individuals were willing to help (and neither responded positively), contact John Rohan and request assistance from the Recreation Department.

At the December AAC meeting, Janet Tutt, Villages District Manager, stated "To make it a real parade, if, in fact, they, (resident clubs) take that involvement then we work as a partnership and we act as support to help co-sponsor. The amount of work of staff and personnel is the issue. They (Recreation Department staff) are not sustainable to do that for more than the Christmas parade. If your group is serious and they are willing to get that core group to make it happen to do something – that core group has to say we've got "X" amount of people – we will commit', we will set up the committees, we will make it happen. It is a year-long effort. It's got to be a cooperative effort."

At our next Parade Committee meeting on January 7th, we agreed to the following:

Make a commitment to come together, to coordinate, to sponsor and to make the St. Patrick Day's parade happen this year; Iden-

tify and get written commitment from the clubs and at least 300 members, and other residents to help work together with the Recreation Department; Prepare and submit a "Contact List" of at least 300 volunteers to Ms. Tutt no later than January 24th; Agree that if we fail to submit the "Contact List" by the January 24th deadline, we will postpone our efforts to hold a St. Patrick's Day parade for 2013; but we will continue our efforts to work on an Italian/German parade for October; and request that the AAC Board direct Ms. Tutt to grant approval for the parades and The Villages District Staff to provide their support to the Parade Committee, provided that we meet the January 24th deadline.

I attended the January 9th AAC meeting and informed the Board the Parade Committee made a commitment to do whatever is necessary to make the parades successful.

Our club presidents or their representative met January 21st and the Committee had received over 700 signatures from volunteers

(Continued on page 13)



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Maryland  Ruby Davis-Jett Hilda Edwards 352-321-7854 352-848-4566	Florida  Kathy Gooding 352-636-4805	New York  Dave Laspesa 352-552-5263	Connecticut  Tom Scoville 352-391-7273	New Jersey  Julie Haines 352-512-8355	Michigan  Judy Rowley 352-255-8563	Ohio  Debbie & Frank Okruhlica 352-636-4828		
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You And Your CDD

(Community Development District)

At the December POA General Membership meeting Rich Lambrecht, a CDD Supervisor, presented an overview of the job of a CDD supervisor. He began by explaining some of the differences between a Homeowners' Association (HOA) and a CDD. In an HOA, the developer pays for the creation of the infrastructure (common area landscaping, roads, street lights, storm water management, etc.) and then recovers that cost by including it in the price of the home. Florida Statute Chapter 190 allows developers to create CDDs, a local unit of special purpose government, as a way to shift some of the financial risk of a development project from the developer to those who will ultimately live there. The main advantage of a CDD is that hopefully, the home is initially less expensive. The main disadvantage is that the additional cost (infrastructure bond) often goes unnoticed by the purchaser until closing. Further, if paid off over the life of the bond, the accumulated cost of the bond pay-off (principal plus interest) could be three times the principal amount of the bond or more. An HOA is a private contractual arrangement between the HOA and the residents of that community, while a CDD is a governmental entity. Via an HOA agreement, a resident may give up rights that a govern-

mental entity may not be allowed to take away. Also, HOA built facilities such as roads are private property (gated community), while CDD roads are public **since constructed using government (CDD) funds.**

Villages CDDs typically own the common area improvements such as landscape beds, entry area annual plantings (changed 4X per year), entry walls and signage, golf cart trails, storm water management systems and villa roads. Your annual county tax bill includes a line item under the Non-Ad Valorem Assessments heading for Villages Community Development Maintenance which shows the amount your property is being charged for the coming year to pay for your CDD's expenses (this should not be confused with your monthly Amenity Fee which pays for recreation centers, executive golf courses, Community Watch, postal stations, entry gates, etc.).

Rich explained that each CDD is independent and the CDD supervisors elected by the residents of that district are responsible for making all policy decisions for that district. It is his feeling that the CDD board is there to be a check and balance of staff operations while representing homeowner and resident interests. While the District manager serves many CDDs, your CDD Board only serves your interests. Rich further pointed out that due to Florida Government in the Sunshine requirements, CDD supervisors may only interact with one another on topics that come before the CDD Board, during no-

ted, public meetings. They cannot have any private discussions even among just two board members. Therefore, any and all discussions of issues before the board must take place at the board meeting. In net, Rich said that a **short CDD meeting indicates no discussions, which means the Board likely "rubber stamped" whatever the staff recommended.** While he complimented the quality and professionalism of the staff, he said CDD supervisors have an obligation to their residents to discuss among the Board members in public meetings the pros and cons of each issue and understand why it is the best possible solution for the residents affected. He used the Project Wide Agreement as an example of an issue that has significant impact on residents but did not receive any Board discussion before CDD supervisors agreed to remove decision-making authority from the residential CDDs.

In summary, Rich noted that CDD Board members work with staff to establish the coming year budget, establish the level of maintenance assessment to fund the budget items and fund reserves, review and approve contracts and monitor monthly budget to actual reporting. He challenged residents to attend their CDD monthly meetings and if their Board members do not adequately discuss those items before them, then he suggested the audience raise the questions and force a discussion. On every agenda item decision, residents should receive an answer to the question "Why is that best for residents?" □

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AAC Meeting Summary - Jan 9, 2013

Old Business Topics Included:

- An AAC strategic planning session has been scheduled for February 13th
- Staff advised that the two new pickleball courts on the eastside will be opened prior to February 1st.
- The survey has been completed and design elements are in progress for the Paradise Park Master Plan Area "A". Design plans will be presented to the Committee at the February meeting. Residents will be able to donate 12 tables and 11 benches in the area.
- The Woodshop parking area plans have been approved by Lady Lake Technical Review and will go before the Town Commission for review and approval. Once this approval is received, bid documents will be prepared with anticipated construction in late spring/early summer.
- Resident input regarding possible improvements to Chula Vista, Tierra Del Sol, Silver Lake, Southside and El Santiago Recreation Centers has been compiled and will be reviewed in depth at the Committee's 2/13 workshop.

New Business:

- The AAC approved the installation of solar lighting in the two tunnels maintained by the VCCDD/RAD. These tunnels are located under El Camino Real

near Buenos Aires (in front of Freedom Pointe) and under Rio Grande near the Chula Vista Recreation Center. The cost is approximately \$7,280.

- The Committee agreed to postpone irrigation renovations at Hilltop and Silver Lake Executive Golf Courses until 2013/2014 and proceed with the replacement of the hydraulic irrigation system at De La Vista Executive Golf. This will allow the district to take advantage of reduced mobilization costs resulting from work ongoing in that area.

Reports and Input:

- Regarding the IRS Audit expenses, VCCDD/RAD has expended \$315,697 and the SLCDD has expended \$328,975 to date for legal services.

Audience Comments:

An audience member advised the Committee that eight clubs have come together and expect to sign-up 300 volunteers to work with the Recreation Department to find a way to continue town square parades. The AAC requested staff work with clubs to review logistics and processes for having a St. Patrick's Day Parade. Staff reported that if the AAC co-sponsored the parade with the clubs, the cost should not exceed \$5,000 per parade.

Please go to the districtgov.org website for the Official Minutes, Agenda and Meeting Schedule.

Next AAC Meeting - Wednesday, February 6th, 1:30 PM at the Savannah Center. □

A New Villages MVP Fitness Center

It appears from a "Notice of Final Agency Action by the Southwest Florida Water Management District" in the December 31, 2012 Daily Sun that a second MVP Fitness Center will be housed in Brownwood in what will be known as the "Reyes Cigar Building". This could be good news for Villagers who live in and near the Rio Grande, Del Mar and Morse Boulevard (near CR466) roadways, as one would hope that a significant number of current MVP members who live South of CR 466 would switch from the Spanish Springs Center to the Brownwood Center once it opens. □

Snowbirds - Help

If you are a snowbird/seasonal resident, please let us know the months you are gone, and we will stop delivery of the Bulletin during that time (while you are away you can find the current, as well as archived Bulletins, on the website – poa4us.org –). Just email our distribution manager at delivery@poa4us.org with your name, village, address, and the months you will be away, and we will add you to our "No Throw" list for that time. If we inadvertently deliver to an unoccupied house, thank you in advance if you or one of your neighbors can pick up the Bulletin and either keep or discard it.

Shelley Pfaff, POA Distribution Manager, 352-325-1540. □

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Are You Due A Bond Interest Refund? Check Here!!

For the last few months, the POA has been advising all residents who have prepaid their CDD Infrastructure Bond to check to see if they might have been overcharged. Unintentionally the District was in some cases miscalculating the amount of interest due at payoff when residents prepaid their bond. While over 14,000 residents have prepaid their bond, it is estimated that less than 900 were overcharged and the amounts can vary from perhaps as little as \$15 to over \$700.

The POA purchased a data extract from the District which contained data on all bonds that were prepaid. (Note: This data base was run on January 4, 2013, so if you applied for and received your refund after this date, your property will still be identified in the master

list even though you have already received your full refund. - As of January 14, the last date we received an update, 167 of the properties on this list had already received their refund.) We then applied the rules supplied by the district staff (date ranges for likely overcharges, July cutoff dates by year, etc.) and developed a list of addresses where the bond interest charge was “likely” overstated at payoff. (For a complete explanation of what caused the miscalculation go to the districtgov.org website and scroll down the left hand column until you find “bond refund.) This list is displayed by CDD, showing the address and payoff date for the property on pages 21 through 25 of this Bulletin. There were a number of cases where the address shown was not the address of the actual Villages property for which the bond was paid

off, but rather a mailing address for a current owner not living at The Villages address. In those cases, the report displays the Unit and Lot number for the property with the prepaid bond (if you are unsure of your Unit and Lot Number, check your ID card – U/L # in the middle of the card – ignore the “M” or “S”).

If you see your property on the list, we strongly suggest that you submit the “Request for Reimbursement of Bond Interest” form provided on page 26 to the address on the form if you have not previously done so. The POA would also request that if you see your property or a neighbor’s property listed but know that it was a previous owner who paid off the bond, please do what you can to get the information to that previous owner – if you don’t know their contact information, maybe one of your other neighbors who has been here longer might be able to help.

While the overcharge was inadvertent, the POA is doing all that it can to get the funds back to the rightful owner. □

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Golf Cart Crashes With Injuries

Recent reports (**ONLY THOSE THAT INVOLVED EJECTION, FALLING OUT OF THE GOLF CART, AND/OR INJURIES are provided**) that we have received from Village residents, Public Safety, and area law enforcement. (Note: we cannot guarantee that the information we receive is completely accurate about all the details.)

Saturday, December 8th, 1:30 p.m. – Vehicle 1 (V-1), a 2010 Yamaha golf cart was southbound on Oak Forest Lane approaching the intersection of St. Michael. The driver of V-1 advised law enforcement that another golf cart turned in front of his cart onto St. Michael and caused him to swerve to avoid a crash. There was no contact with the other golf cart which left the scene. V-1 left the roadway onto the curb and grass where an overcorrection caused V-1 to tip over. The driver was **partially ejected** and transported for injuries sustained.

Saturday, December 22nd, afternoon – Report of eye witness – A golf cart came flying around the back of the Polo Ridge postal station and decided to make a u-turn to go back against traffic. As the cart completed the turn, a passenger whom I would say was 12-15 years old, was **flung out of the golf cart** with arms and legs akimbo and landed face down on the pavement in the postal

parking lot. The driver appeared to be a young man either in his late teens or in his twenties. The result of the passenger's falling, other than he was conscious, is unknown.

Saturday, December 22nd, 7:20 p.m. – Vehicle 2 (V-2), a 2008 Yamaha golf cart and Vehicle 3 (V-3), a 2010 Yamaha golf cart were both westbound on Odell Circle in the area of Mt. Croghan Trail. Vehicle 1 (V-1), a 2003 Cadillac, had just come through the

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gate at Odell Circle and Morse Boulevard heading east on Odell Circle. V-1 crossed over the center line into the west bound lane and hit V-1 and V-2 on the driver side of both carts. The driver of V-2 **was ejected from the cart due to the crash**. Both of the drivers of the golf carts were transported to

The Villages Emergency Room by Rural Metro for further medical attention. Each golf cart had one passenger, neither of which required transport from the scene. The driver of V-1 was arrested for DUI at the scene and cited for operating a motor vehicle in a careless or negligent manner.

Monday, December 31st – 9:20 p.m. – Vehicle 1 (V-1), a 2006 Yamaha golf cart, driven by a 12 year old, was headed southbound on Jericho Way. His father was a passenger. They circled the island in the cul-de-sac counter-clockwise. The driver accelerated and the passenger leaned out of the cart on purpose, which combined with the speed, caused V-1 to roll to the right and collide with Vehicle 2 (V-2), a 2006 Volvo which was parked. The windshield of V-1 struck the rear bumper of V-2. When law enforcement arrived the golf cart had been returned to an upright position and the windshield of V-1 was in multiple pieces and the steering wheel was snapped off. Both driver and passenger denied any injuries. The passenger (father) was cited for Permitting an Unauthorized Person to Drive.

Thursday, January 4th – 3:20 p.m. – The crash occurred at the intersection of Killington Loop and Pinellas Place. Two carts crashed causing one to turn over and **throw the driver from the vehicle**. The driver was transported to The Villages Hospital. The other golf cart driver declined medical treatment. (Reported in Daily Sun) □



TIM BABIARZ
Lawyer

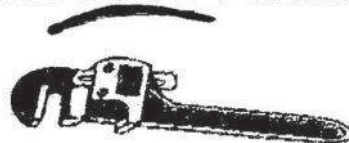
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CDD5 Board Quietly “Appoints” New Board Member

On Friday December 21st while most of you were getting ready for the holiday festivities, CDD 5 held its monthly board meeting. One item that was not on the agenda may have far reaching consequences for CDD5 residents. One of the current CDD5 supervisors announced her resignation from the board. Apparently she is moving into her new home in The Villages which happens to be outside CDD5. Simultaneously the resigning board member recommended her own replacement (who was present at the meeting). Since one of the CDD5 board members was out of town for the holidays, the remaining **three board members accepted the recommendation and immediately voted to place her candidate on the CDD5 Board for the remaining two years of her unexpired term. The newly appointed supervisor then read a PREPARED STATEMENT into the record.**

While Florida Statute Chapter 190 permits

this and CDD5 has done this before, we do not feel CDD5 residents were properly served by this hasty action. Just one month earlier, two other seats on the CDD5 Board were up for election. Four candidates ran for the two seats. While the winning candidates received a majority of the votes, the unsuccessful candidates made significant showings. These candidates worked hard for an extended period, getting out and talking to residents, going to “meet the candidate” meetings and distributing their resumes. These two candidates received substantial support from the residents of CDD5, with one receiving **over 3,000 votes** (49.5% of the votes cast) and the other **more than 2,700 votes** (45.6%). Isn’t that more meaningful than the support of one person who is moving out of the District? Shouldn’t these two residents who clearly demonstrated their interest in serving on the board have been considered for the replacement appointment? Shouldn’t **ALL** residents have been made aware of the planned resignation in case they were interested in the board position? Surely the resigning board member had a substantial amount of time to plan her resignation which could have been publicly announced ahead of the actual resignation. If her chosen candi-

date was seriously interested in serving on the board, why did he not **RUN** for a seat the previous month? Apparently he was confident that he would be “handed” a seat the very next month with no need to expend any time or effort to solicit resident approval.

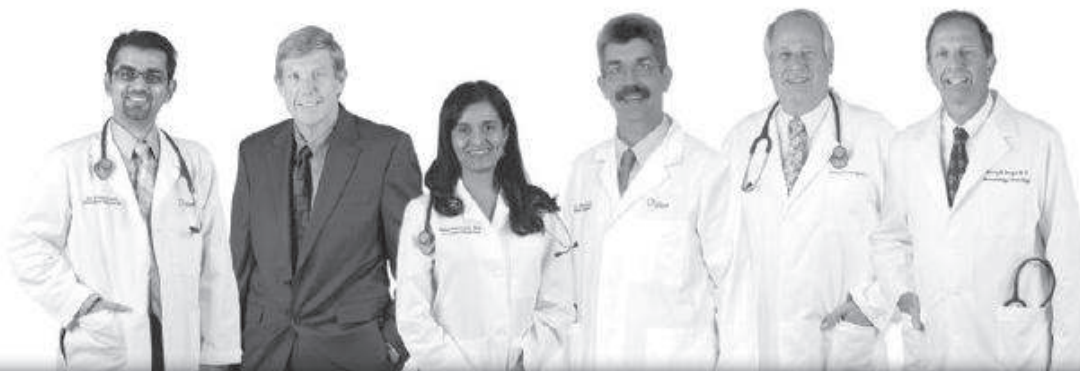
F.S. 190.006 (4) states, “...If, during the term of office, a vacancy occurs, the remaining members of the board shall fill the vacancy by an appointment for the remainder of the unexpired term.” This does not mean that due diligence should not be taken by the Board to find the best available replacement. Several years ago, a CDD4 Board seat became open. The CDD4 Board advertised the position and accepted applications from **ALL** interested CDD4 residents. The CDD4 Board interviewed **ALL** the applicants and then the board voted to select one to join the CDD4 Board. Isn’t this what you would expect from a representative government – consideration of **ALL** interested residents? □



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From left to right : Ketan Doshi, MD, Craig H. Reynolds, MD, Rama Balaraman, MD, Samuel E. Myrick, MD, Thomas H. Cartwright, MD, Maury B. Berger, MD



CDD 4 to Host Town Hall Meeting

In January of last year, the first “Town Hall” meeting in the history of The Villages, was held by Community Development District 4, which represents all residents who live in the Marion County section of The Villages. Several hundred residents filled the hall and feedback was very positive, so other numbered Districts are now holding their own “Town Hall” meetings.

Because of the success of last year’s Town Hall meeting, the District 4 Board of Supervisors agreed they should do it again this year. So, their 2nd Annual “Town Hall” meeting will be held on Tuesday, February 26th, 2013, beginning at 6:00 PM, in the Americana Room at the Mulberry Grove Regional Recreation Center.

The Town Hall Meeting will include an opportunity to learn interesting facts about the District and residents will be able to ask questions of the District Supervisors. In addition, representatives from various local and county agencies and organizations have been invited to participate and provide information.

The meeting is open to the public and will be conducted in accordance with the provisions of Florida Law for Community Development Districts. For more information please contact Jennifer McQueary, District Clerk, at 352-751-6700 or by email at Jennifer.mcqueary@districtgov.org. □

Roundabouts Attention: Right Lane Drivers

Reminder from previous POA Bulletins:

Life would be much easier, **IF** vehicles entering a roundabout in the outside (right) lane **had** to exit at the first opportunity. However, these are standard two-lane roundabouts due to the ever growing volume of traffic, which means **a vehicle entering the roundabout in the right hand lane has the option of taking the first exit or ‘going straight through’ by taking the second exit.**

Sumter County Public Works Division tells us that restricting the right hand lane to the first right turn only, would impact the capacity of the roundabout and create a new set of problems in the left lane.

BE CAREFUL:

Situation: You are in the right lane and if no vehicles are in the roundabout in the right lane to which you would have to yield, you enter the roundabout in the right lane; - as you are entering there is a vehicle in the roundabout in the inside (left) lane who has entered from the previous entrance who is ‘continuing straight through’ (the prerogative for vehicles in the left hand lane) which means that it will be exiting – from the left lane at what would be your first possible exit. **Since this vehicle was in the roundabout first, it has the right of way and therefore if you don’t take your first exit, you must yield to this vehicle on your left who is**

‘going straight through’. So, **DO NOT ENTER** next to a vehicle in the roundabout, as that vehicle may be exiting at the next exit.

There have been several accidents in the roundabouts in which the vehicle in the right lane did not yield in this instance and that driver is the one who has been cited.

Three good rules as you prepare to enter the roundabout are:

1. SLOW DOWN to 20 mph (or less)
2. YIELD to the vehicles in the roundabout
3. DRIVE DEFENSIVELY.

(By the way, these rules apply anywhere on the roads). □



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January Q&A

(Continued from page 2)

erate the gates so that you do not have to roll down your window. Is there any thought of doing that here? **A)** That was brought up several years ago. The problems would be that you would have to buy all new readers and there are no side windows on golf carts.

13) We are wasting our amenity money changing the flowers in the circles all of the time. **A)** First of all, the amenity fees do not pay for these. They are part of your annual CDD maintenance assessment and I would venture to say that at least 90% of the residents would be upset if the flowers were replaced with Florida Friendly shrubs. (The audience applauded this statement.)

14) The shrubs at the Oak Forrest and Southern Trace gates need to be trimmed. They are so high you cannot see the traffic coming through. **A)** Something we can all do to help with this safety issue is to contact the District Customer Service Center at 753-

4508 and advise them of the exact location where landscaping needs to be trimmed because it is presenting a safety issue. The Community Watch patrols try to keep an eye out for areas where the shrubs get too high, but the problem is they are in trucks so their sightline is going to be higher than most residents who are in cars. So, you can help by reporting it.

15) What’s the point of having gate cards when anyone can enter The Villages just by pressing a button? I don’t understand the security on that. **A)** The basic issue here is the gates are NOT HERE for security. The gates basically are a traffic control device like a traffic signal or stop sign. The main function of the gates is to cause entering traffic to come to a complete and full stop before proceeding across the cross traffic of the golf carts. The fact that the gates are there causes some casual observers going through The Villages to think that maybe it is a gated community, so I don’t think I’ll bother to try to drive through there. However, the roads were built with government funds, so we

have no ability whatsoever to keep anybody out. We cannot even impede them.

16) I have a question about the golf cart paths. Are there any rules or regulations regarding the use by walkers or joggers when a sidewalk is available? **A)** The multi modal recreation trails are for use of walkers, joggers, golf carts, etc. No one has the right over another. However, there is a regulation that walkers, joggers, etc. may not use a golf cart lane on a roadway when a sidewalk is provided.

17) Is there a privacy policy that is written any place that tells us what they do with the information which is scanned from our ID cards? There should be a disclosure statement somewhere. I would like to know everything that The Villages are doing with that information every time the card is swiped. There is a very big difference between individual data and aggregate data. **A)** (Update) We contacted John Rohan, Director of Recreation, but had not received his response at press time, so we will report on it next month. □



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Parades

(Continued from page 4)

who are willing to make the parades happen here in The Villages. The St. Patrick's Day parades, if we can pull them off in time, will be held on March 18th sometime prior to 3pm at Spanish Springs and Market Squares. We are establishing a parade core committee club which will have sub groups; we will continue to recruit volunteers, create one master database with a list of all the volunteers, and identify the necessary sub-committees and appoint a leader for each. As we learn we intend to create an operations manual for use for all parade committees as we go forward.

On January 23rd, I (along with Don Deakin who has been serving as a consultant for the Committee) met with Janet Tutt and John Rohan and advised them of the status of our Committee's efforts. We agreed that the resident parade committee would submit two

proposals on how we want the parade to be conducted and provide them to Janet as soon as possible.

The following are some of the items we need to have in the proposals:

- Size and length (time) of the parade
- Identification of a theme - Do not duplicate what existed in the past - be creative
- Make it fun
- Min-Maximum number of participants
- Identify staging and parking areas for participants
- Identify parade routes and check if permits are needed
- Develop a publicity plan, and many more.

It's a new beginning for our residents who want to keep their parades and who are ready

to work together hand in hand. We have a lot of work ahead of us to organize our first RESIDENT sponsored St. Patrick's Day parade here in The Villages.

I want to thank Elaine and the POA members and Don Deakin, who has served as a consultant to the Committee, for assisting us in this matter and directing us to the right group which now appears to be the Recreation Department, which is willing to form a partnership with us, and work together to keep our Villages the friendliest hometown in Florida. □

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LETTERS TO THE EDITOR

Do You Want More Low-Speed Vehicles (LSVs) On The Recreation Trails?

Just a quick note. I saw the article in the paper about allowing LSVs on the cart paths. I think this is a very bad idea. We don't need bigger, wider, heavier, and faster vehicles on the paths. There are plenty of places where the paths and bridges are narrow and dangerous. I hope the POA will speak out on this possible change. D. Sheflin

Editor's Note: We have received a number of letters on this proposal, none of which have been favorable. A summary of concerns expressed is as follows:

1. While it is currently legal for an LSV to be operated on the recreation trails, very few

do so. We do not want to encourage the use of LSVs on the trails because the fact that they weigh two to three times what a golf cart weighs will put all of our golf cart operators at a disadvantage should they be involved in a crash with an LSV. If the LSV is converted to a 'golf cart' and thus no longer permitted to be operated on 35 mph roads, that means that they will be required to use the recreation trails on all of Buena Vista Boulevard, all of El Camino Real and Morse Boulevard South of CR 466.

2. If a current LSV owner does not want to pay the insurance costs then they should sell the LSV and buy a golf cart – not encourage the time of our legislators to enact a

law which involves a miniscule number of the population of the State of Florida. Certainly there are more important issues for our State government officials to address.

3. The problem is that many LSV owners used a federal income tax credit, saving them \$1,000's of dollars. The money they saved on their purchase should be used to pay the additional costs of insurance. □

Odor Near Bonnybrook Postal Facility

For the last couple of years (since I first noticed it) there has been an odor of sewer gas coming from a small building next to the Bonnybrook Postal Facility. This comes and goes depending on if you are down wind or not and can last for several months. An alarm

(Continued on page 15)

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LETTERS TO THE EDITOR

Odor Near Bonnybrook

(Continued from page 14)

in the building started sounding the week before Christmas and didn't stop until the week after. There are houses very close to this nuisance. What is going on there? A phone number on the wall gives you the Community Watch. If you call Property Management they take the information but nothing happens.

Editor's Note: We contacted Diane Tucker, Administrative Operations Manager, with this question and received the following response. "This situation was recently brought to my attention after receiving a call around Christmas regarding an odor, but I was not aware that this had been going on for some time... The odor seems to be occurring when the flow is at a high level and one of the three pumps encounters debris (rags etc) that may have been placed in the system, and the pump shuts down and the levels in-

crease, causing the top to lift (and when the odor is present) and the alarm sounds. Our Utilities Supervisor is working on this and will be providing me with a recommendation to eliminate it from occurring in the future. The replacement of pumps and the addition of an odor control system is a project on the Capital Improvement Plan budgeted for this year. Our utility engineer is currently working on specifications so the project can be bid out. Until the engineer completes his work and we have the bid out I do not want to give a timeframe for the project to begin. I just know it will be in this budget year." □

Cheers for Comcast

In the past two issues of The POA Bulletin there have been letters from Comcast users who have had problems and turned to Ms. Debbie Brainard, Area VP Operations for Comcast. We too had a problem that we could not get corrected in a timely manner

and contacted Ms. Brainard at Debbie_Brainard@cable.comcast.com. We contacted Ms. Brainard on a Friday evening and received a response that night and had the issue resolved Monday, in addition to resolving the issue, Ms. Brainard followed up every step of the way to ensure our problem was resolved and we were satisfied. If you have Comcast and have a problem that you can't resolve, Ms. Brainard is the person to contact. I can't say enough good things about her professionalism & dedication to her job. N. Geller

Editor's Note: Thank you for the input. We are putting this info in for the third time in the hope that everyone using Comcast will have had a chance to get Ms. Brainard's contact information. □

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LETTERS TO THE EDITOR

Sink Hole Insurance

Sink hole insurance coverage has significantly diminished in Florida due to a recent change in Florida law. Deductibles have gone from \$500 to approximately 10%, or more, of the value of a home - if even offered by insurance companies. Sink holes occur in The Villages, albeit infrequently, but can be financially ruinous to a family if one impacts their home. I recently wrote a letter to Mr. Morse, the Developer of The Villages, asking him to assist in creating a self-insured entity to protect against sink hole damage to homes in The Villages. With the numbers of Villages' homes, and the infrequency of sink holes occurring, and the significant interest to everyone I've mentioned this possibility to, minimum contributions from participants can easily provide

adequate sink hole coverage for all. I respectfully ask that The POA encourage Mr. Morse to investigate the feasibility of this. I will gladly assist in such an endeavor. Thank you.
Gary Heller

Editor's Note: Unfortunately, you probably have more 'pull' with Mr. Morse than the POA does. You might try making contact with the various branches of The Villages Insurance and see if you can create any interest amongst them. □

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Seniors vs Crime

Leading the Fight Against Scams

The Scam Blotter

During the Fourth Quarter of 2012 (Oct 1st thru Dec 31st), the two Villages offices of Seniors vs Crime (the Marion County Sheriff's Office on Mulberry Lane at CR 42 and the Sumter County Sheriffs Office at Morse Boulevard and CR 466) report that they processed 155 new cases in support of residents.

During this same period the two offices closed 185 cases, recovering \$210,311.19 for area residents in monetary value or realized gain. All of this was done at absolutely no cost to Florida taxpayers. Seniors vs Crime is a volunteer organization.

The complaints were described as involving or concerning Driveway Work (16), Landscapers or Lawn Services (15), Scams or ID Theft (12), Heating, Ventilation and Air Conditioning services (12), Business Credit or Billing Problems (10), Other Contractor or Home Repair Related Issues (7) and Business Contracts Not Fulfilled (7). The remaining 76 were spread across some 30 descriptions with there being no more than 5 in any single descriptive category.

(Continued on page 17)

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Seniors vs Crime

(Continued from page 16)

What exactly were the complaints that residents were reporting?

33 cases involved either a Contract Dispute, an issue with a Contract Warranty, or an alleged Breach of Contract. In 22 cases it was Incomplete Work. 20 cases involved some type of scam, deception, or ID theft. 15 cases alleged Unsatisfactory Performance by the vendor. In 12 cases some Assistance was provided to clarify issues or misunderstandings but these did not rise to the level of a complaint. Financial or Credit issues led to another 12 cases. Billing Disputes were the cause of 9 cases while Faulty Products led to another 7 cases. The remaining 25 cases were spread across some 11 categories, each with 4 or fewer complaints per category.

What advice can Seniors vs Crime offer to help you avoid problems? Stay alert, be smart, be aware and be wary. Apply the

TGTBT Rule: If it sounds Too Good To Be True, it probably is!

You are probably retired now. You got here by using good common sense all your life. Don't retire that good common sense! Continue to apply it. Use your common sense in everyday situations. Plain, ordinary common sense can be your best weapon against scams, if you will only use it!

Remember, no one will watch out for your interests better than YOU. When in doubt as to what you can do to protect your interests, contact your nearest Seniors vs Crime office in The Villages for advice or assistance. Keep in mind that there is never a charge for their services. They can be reached at 352-753-7775 in Marion County or 352-689-4600, Extension 4606 in Sumter

County. Volunteers at both offices are ready, willing and able to assist you.

Seniors vs Crime representatives are also available in the rear of the room at each POA monthly meeting. They will be happy to talk to you one-on-one before or after the meeting.

Seniors vs Crime will also come to your club, church, or social group meeting to speak about scams, how to recognize them, and what you can do to protect yourselves.

To schedule one of these free presentations for your group, contact either office of Seniors vs Crime at the above numbers. □

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Our Gardening Column:

Old Garden Roses A Good Choice

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

Like most people, I love roses in my garden. However, any plant in the garden must be low maintenance and able to play well with others. Over the years I have discovered that the easiest roses for our area are the "antiques" or Old Garden Roses.

There are three main groups of roses, according to the American Rose Society: Species Roses which are wild roses (some of the oldest on the earth), Old Garden Roses (roses in existence before 1867) and Modern Roses (roses NOT in existence before 1867). I like the idea of Old Garden Roses. They've been around for a while, they're really fragrant, they're very pretty and they have cool names. Old Garden Rose bushes are generally larger than Modern Roses and require more space. They are known for their resilience and ability to survive with minimal care. Many have been discovered on old homesteads and in cemeteries where they have had little or no care for decades. Within the group are classes and the most common in the southeastern US are called China, Tea, Noisette, and Bourbon. These are all fragrant and are repeat bloomers.

China roses are usually smaller than the other Old Garden Roses and range from 3 – 5'. China colors and blends include red, yellow, pink and white. White blends are common but Ducher is considered to be the only true white China rose. China roses have thin, branching canes covered by clusters of roses. Many are "phototropic" which means the flowers change color with the daylight. Archduke Charles is a good example as his pink flower changes to a deep wine red color as the bloom ages. Bloom forms range from singles like Mutabilis to pom-pom shaped Pink Pet to cupped globular blooms like Louis Phillippe. Some have a spicy fragrance and nearly all are low maintenance, tolerant of hot weather and pruning. Tea roses are the forerunners of the modern Hybrid Teas and their bushes are taller than 5' with long, weak canes supporting drooping large cupped blooms. Marie van Houtte, a pink rose, is a good example of a tea rose

(Continued on page 19)

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Old Garden Roses

(Continued from page 18)

that performs well in Florida. Most tea roses have 17-25 petals with a full range of colors and color blends: reds, yellows, pinks and whites. Tea roses do not like to be pruned severely.

Noisette is the only Old Garden Rose originating in the United States. Many Noisettes are large, sprawling, repeat blooming roses that can easily reach 20 feet tall and are excellent for growing on structures as climbers. The most common colors are red, pink and white. Damask and China roses were crossed to produce repeat blooming Bourbon roses. Many Bourbon roses like Souvenir de la Malmaison have quarter cupped blooms and are super fragrant. Old

Garden Roses need sunlight, air circulation, water, and premiere soil. Sun: at least six hours of full sun daily with morning sun being the best. Try to keep them from too much of the hot afternoon sun. Air Circulation: to discourage fungal diseases and insects, space Old Garden Roses at least six feet apart.

Roses love water. They need two to three inches of water a week. If it is hot and dry, in addition to regular irrigation, it is good to hand water rose bushes so that they are refreshed and any insects are washed away. It is important that the leaves dry off before nightfall when fungus can set in. The soil they are in must provide adequate drainage. Soil: Amend the soil by mixing 1/3 good soil mix such as Jungle Growth or Fafard, 1/3 part sand (soil from your yard is good), and

1/3 organic matter such as cow manure, mushroom compost, peat moss, pine bark nuggets, etc. and fill it into a deep, wide hole. This mixture should provide adequate drainage also.

Roses are heavy feeders so during the growing season give them plenty of slow release fertilizers and organics three or four times during the growing season. I think that the Espoma brand of fertilizers are the best. They make the "Tones": Rose Tone, Citrus

(Continued on page 20)

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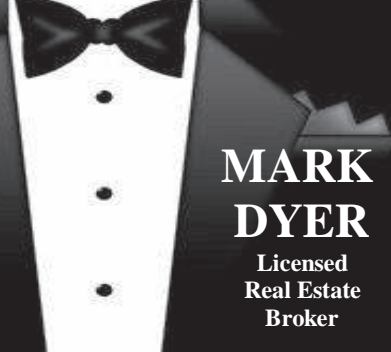
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Old Garden Roses

(Continued from page 19)

Tone, Holly Tone, etc. Soluble fertilizers should be used from time to time so that the roots may drink up the nutrients right away. Miracle Gro and Peters are good choices and they contain the secondary and minor nutrients in the correct percentages. I also like fish emulsion. It stinks to the heavens (temporarily) but it does wondrous things in the garden. If you have your roses in pots, you will need to feed them more often but with less strength. Prune at Valentine's Day (Feb 14) but wait until the new growth is approximately 3" long before you fertilize unless you use an organic which will not burn the roots. Stop all pruning and feeding by Halloween.

I am not a fan of chemicals in the garden and Old Garden Roses do not need any spray as long as they are adequately fed and watered with their roots in good, organic soil. Sometimes I have seen some Japanese beetles here and there but not so many to cause me angst. I do notice that circles are cut from the leaves of my roses by a Leaf Cutter bee. These bees use the leaf circle as a baby blanket in their nest. They do not harm the

rose bush and are beneficial pollinators. Well, it's that time of year when the Husband does battle with the Blue Sky Vine that resides on our pergola. The dead leaves are thick and get all over the place in the winter so he likes to take it down each year. This year the vine had entwined itself under and over the slats. He dislodged as many branches as possible. Then he tied a rope around the mound of vines on the top of the pergola so as to pull it off. Well, I heard a bunch of commotion and yelping, so I ran out: the Husband was airborne, suspended from the rope, about 2 feet off the ground, in a tangle of vines whimpering for me to cut him loose. For a slight second I hesitated.

The above borrowed from: Growing Great Roses in Central Florida presented by the Marion County Rose Society, Nelson McAfee, Editor

www.ifas.ufl.edu/ep339 Growing Roses in Florida by Sydney Park Brown □



Fitness Challenge Happy Valentines Couch Potatoes!

By Judi Da Costa, Personal Trainer

Here's an awesome exercise that works, biceps, shoulders, back and core! Sit up straight on a kitchen type chair and pull in your abdominals! Now take small 1-3lb weights or soup cans (one weight in each hand). Rest them on your thighs, elbows slightly bent and with your knuckles face up. Take both arms out wide to the side and then up overhead (like you are going to clap hands), then bring them down to the start position. You can start with just one rep and slowly build up to 10. □

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1617 SAN DIEGO ST	01/12/2010	1415 SEGOVIA PL	03/01/2011	3001 BATALLY CT	08/02/2001	3172 ARCHER AVE	01/03/2006
1735 PALO ALTO AVE	01/12/2012	1611 DURANGO DR	03/02/2011	Unit 34 Lot 234	01/27/2011	3353 ARCHER AVE	02/24/2004
423 CARRERA DR	01/12/2012	2841 BARBOZA DR	03/07/2011	953 OAK FOREST DR	02/28/2008	3177 ARCHER AVE	11/27/2001
Unit 695 Lot 47	01/26/2011	1904 IGLESIA ST	03/09/2011	2983 SAINT THOMAS LN	08/23/2010	3133 ARCHER AVE	02/14/2007
608 SAN MARIA ST	01/28/2011	Unit 19 Lot 76	03/14/2011	840 WALKER LOOP	08/10/2005	3101 ARCHER AVE	02/05/2001
1805 ESTAFANA WAY	02/02/2009	412 DUARTE LN	03/16/2012	3201 ROSWELL RD	02/23/2005	Unit 608 Lot 88	01/12/2000
1016 SAN ANTONIO LN	02/02/2011	1305 CARVELLO DR	07/30/2009	754 BARBADOS PL	10/01/2010	Unit 608 Lot 92	10/09/2007
2004 SAN LEONARDO WAY	02/27/2009	1334 CAMERO DR	07/31/2012	761 BARBADOS PL	09/28/2001	Unit 609 Lot 102	01/27/2012
703 DEL ROSARIO ST	02/27/2012	Unit 606 Lot 81	08/10/2011	Unit 35 Lot 190	09/23/2005	1852 PEACHTREE AVE	08/28/2011
524 CARRERA DR	03/01/2010	1308 OPORTO DR	08/14/2009	736 EVELYN DR	03/15/2007	1880 PEACHTREE AVE	01/21/2003
1742 MORELOS RD	03/02/2009	Unit 22 Lot 47	08/16/2010	Unit 35 Lot 241	11/24/2008	Unit 609 Lot 24	03/12/2008
917 CAMINO DEL REY DR	03/02/2011	1515 AQUINO LN	08/16/2010	3225 ATWELL AVE	02/27/2012	Unit 609 Lot 25	01/28/2009
Unit 694 Lot 8	03/04/2011	Unit 604 Lot 46	08/31/2010	Unit 36 Lot 138	08/27/2004	1912 PEACHTREE AVE	07/30/2008
1308 GUADALUPE CT	08/05/2008	Unit 601 Lot 37	09/04/2008	3170 MANSFIELD ST	01/29/2004	2016 PEACHTREE AVE	02/23/2005
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1308 SANTA MARIA AVE	08/19/2009	Unit 23 Lot 6	09/07/2012	3128 WILLIAMS RD	12/21/2011	3224 RIVERTON RD	02/17/2006
607 NUEVO LEON LN	08/29/2011	Unit 601 Lot 150	09/14/2010	Unit 37 Lot 124	01/12/2012	1802 DALTON DR	01/11/2007
605 ORTEGA WAY	08/31/2010	2530 CARIBE DR	09/15/2009	3195 WESTMONT PL	08/28/2006	1844 DALTON DR	12/15/2005
Unit 696 Lot 2	09/01/2010	1801 MADERO DR	09/18/2009	1259 NILES CT	02/20/2007	3114 CARROLLTON CT	08/11/2010
Unit 687 Lot 31	09/05/2008	Unit 30 Lot 258	09/20/2010	3277 PALATINE CT	01/10/2006	Unit 611 Lot 84	12/04/2001
1005 MI TIERRA WAY	09/05/2008	2618 NORIEGA DR	09/27/2010	3513 GALESBURG CT	10/02/2003	3472 ROANOKE ST	03/10/2011
Unit 696 Lot 50	09/07/2010	1328 CAMERO DR	09/28/2010	Unit 39 Lot 192	02/03/2005	Unit 612 Lot 22	11/04/2004
1309 PEDRO CT	10/06/2009	2129 GERARDO AVE	10/04/2011	5393 RED FOX DR	09/30/2011	Unit 612 Lot 43	01/03/2011
Unit 4 Lot 4	10/26/2009	1208 BALLESTEROS DR	10/16/2012	3440 WORTH CIR	12/28/2004	3581 ROANOKE ST	09/03/2002
1415 JUAREZ PL	10/27/2008	681 EVANS WAY	10/29/2010	3512 DIXON LN	03/01/2005	3453 CAMBRIA CIR	03/07/2011
319 SANTA CLARA CIR	10/29/2008	2519 CARIBE DR	11/04/2011	3457 DIXON LN	10/30/2009	Unit 632 Lot 49	03/16/2006
1707 MORENO PL	10/30/2009	1804 CAVAZOS CT	11/08/2011	3232 HAMPTON LN	08/05/2002	3592 CAMBRIA CIR	08/27/2008
862 OVIEDO RD	11/05/2010	Unit 605 Lot 4	11/09/2010	Unit 40 Lot 38	01/23/2004	3489 CAMBRIA CIR	09/08/2011
1510 AALTO PL	11/12/2009	2712 MONCAYO AVE	11/10/2011	Unit 40 Lot 39	03/08/2010	3538 AMELIA AVE	11/21/2005
Unit 4 Lot 140	11/18/2009	1316 IBERIA CT	11/10/2011	Unit 41 Lot 138	09/20/2004	3555 AMELIA AVE	02/18/2004
508 CARRERA DR	11/18/2011	Unit 603 Lot 39	11/14/2008	3295 RICHMOND DR	03/15/2005	3472 AMELIA AVE	02/26/2009
932 SOLEDAD WAY	11/19/2010	2790 PRIVADA DR	11/24/2009	3312 RICHMOND DR	03/15/2002	3604 AMELIA AVE	01/19/2007
1818 PUERTO BELLO DR	12/02/2009	1709 ENRIQUE DR	11/30/2010	Unit 41 Lot 189	08/30/2010	Unit 633 Lot 75	09/16/2008
1504 ARMADILLO PL	12/07/2010	1668 DURAN DR	12/14/2010	3321 RICHMOND DR	11/13/2008	1534 SUMMERCHASE LOOP	03/14/2006
412 FUENTEZ AVE	12/09/2009	Unit 24 Lot 107	12/14/2011	1807 NAPLES PL	02/04/2005	Unit 67 Lot 144	01/30/2008
755 RAMIREZ AVE	12/15/2010	1209 CAMERO DR	12/21/2010	3337 RICHMOND DR	02/24/2006	3659 AUBURNDALE AVE	08/20/2009
1904 ARMONDO DR	12/17/2008	1309 GUERRA AVE	12/28/2009	1825 SANIBEL CT	12/01/2005	Unit 67 Lot 229	10/12/2005
CDD 2 (Within Statute of Limitations)		CDD 3		Unit 41 Lot 234	03/03/2003	3336 OAKDALE PL	11/21/2008
2108 SALAS PL	01/15/2009	3057 GLENWOOD PL	11/21/2003	1831 ENGLEWOOD ST	02/12/2004	Unit 67 Lot 259	01/26/2005
2657 PRIVADA DR	01/15/2009	3080 MAYWOOD CT	09/26/2006	Unit 41 Lot 83	03/09/2012	975 CANDLER PL	03/07/2006
1233 AUGUSTINE DR	01/24/2011	3017 HILLSIDE LN	02/20/2008	3460 RICHMOND DR	03/12/2010	Unit 67 Lot 285	09/29/2010
1470 AZTECA LOOP	02/02/2012	3024 HILLSIDE LN	09/14/2011	1710 SAINT JAMES CIR	11/08/2002	3318 CANDLEBROOK ST	09/01/2011
1201 ARRIAGO WAY	02/08/2012	Unit 292 Lot 33	03/13/2008	1571 SAINT JAMES CIR	11/12/2010	3282 CANDLEBROOK ST	10/15/2003
1400 CAMERO DR	02/16/2009	1484 HIGHLAND PL	02/29/2012	Unit 42 Lot 54	03/14/2011	3355 ASHBROOK PL	02/20/2007
2411 MERIDA CIR	02/21/2012	1573 OAK FOREST DR	01/10/2005	660 ELLSWORTH WAY	01/11/2007	3294 ASHBROOK PL	10/06/2005
1405 ARREDONDO DR	02/23/2011	3016 RIVERDALE RD	02/07/2008	644 ELLSWORTH WAY	02/01/2007	3319 THORNCREST DR	01/27/2012
2126 ZARAGOZA PL	02/24/2011	3024 SANDY LN	02/09/2004	3321 ARCHER AVE	11/14/2002	983 EASTMONT CT	03/13/2006
Unit 603 Lot 96	03/01/2010	3088 BATALLY CT	02/07/2006	877 LEXINGTON LN	12/01/2008	3482 AUBURNDALE AVE	02/23/2011
				881 LEXINGTON LN	08/02/2005	3494 AUBURNDALE AVE	10/30/2007

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CDD 3 continued		CDD 4 continued		CDD 4 continued		CDD 4 continued	
1118 BLYTHE WAY	03/07/2006	9469 SE 176 SAFFOLD ST	11/04/2003	16820 SE 84 COLERAIN CIR	09/21/2010	7233 SE 172 HAZELWOOD LP	09/29/2005
1088 BLYTHE WAY	11/06/2006	17643 SE 92 GRANTHAM TER	09/21/2010	16752 SE 84 COLERAIN CIR	09/21/2010	17104 SE 76 CREEKSIDE CIR	12/09/2003
Unit 68 Lot 67	03/08/2007	17648 SE 92 GRANTHAM TER	09/21/2010	16805 SE 84 COLERAIN CIR	09/20/2010	7558 SE 172 FIELDCREST ST	12/10/2007
Unit 69 Lot 133	01/16/2004	Unit 49 Lot 24	09/20/2010	16912 SE 88 TRUMBULL TER	10/26/2009	17112 SE 76 CREEKSIDE CIR	12/05/2011
Unit 69 Lot 135	02/18/2010	17280 SE 91 LEE AVE	09/23/2010	16883 SE 84 COLERAIN CIR	01/11/2005	7750 SE 167 MISTWD LN	10/28/2008
Unit 69 Lot 173	02/12/2004	17330 SE 91 LEE AVE	03/03/2003	Unit 54 Lot 261	09/20/2010	7788 SE 168 LONE OAK LP	09/06/2007
CDD 4		Unit 49 Lot 52	11/07/2011	8332 SE 168 TRINITY PL	09/22/2010	16887 SE 77 NORTHRIDGE CT	02/14/2007
		9243 SE 171 COOPER LP	02/07/2011	8392 SE 168 TRINITY PL	09/21/2010	17024 SE 79 CLEARVIEW AVE	02/15/2007
17748 SE 85 ELLERBE AVE	02/19/2004	9151 SE 171 DRAYTON PL	03/12/2012	8689 SE 168 KITTREDGE LP	01/24/2008	16957 SE 77 NORTHRIDGE CT	01/08/2004
17944 SE 86 AUBURN AVE	09/21/2010	17113 SE 93 EXETER CT	09/22/2010	8681 SE 168 KITTREDGE LP	08/27/2008	16737 SE 78 LIVE OAK AVE	08/02/2003
17967 SE 86 AUBURN AVE	09/20/2010	17278 SE 94 COULTS CIR	02/18/2004	8673 SE 168 KITTREDGE LP	01/14/2009	16732 SE 78 LIVE OAK AVE	09/26/2011
Unit 44 Lot 148	09/23/2010	17055 SE 94 BERRIEN CT	09/21/2010	8617 SE 168 KITTREDGE LP	08/03/2009	Unit 65 Lot 99	10/31/2008
17920 SE 87 BOURNE AVE	11/05/2003	9215 SE 170 FONTAINE ST	09/20/2010	8821 SE 169 BEAUFORT ST	09/22/2010	8275 SE 177 WINTERTHUR LP	01/31/2007
17957 SE 87 MELROSE CT	12/20/2002	9135 SE 170 FONTAINE ST	09/09/2005	8489 SE 168 KITTREDGE LP	12/13/2004	8125 SE 177 WINTERTHUR LP	11/16/2007
17927 SE 87 MELROSE CT	09/23/2010	9240 SE 169 BENTLEY ST	09/21/2010	Unit 54 Lot 72	12/16/2005	9389 SE 173 SURREY LN	09/21/2010
17902 SE 88 CASCADE CT	09/20/2010	9274 SE 170 HUMPHREYS LP	09/21/2010	8465 SE 168 KITTREDGE LP	09/22/2010	17401 SE 93 RETFORD TER	02/17/2004
17932 SE 88 CASCADE CT	03/14/2012	9120 SE 169 BENTLEY ST	09/13/2010	Unit 54 Lot 76	11/07/2011	9384 SE 175 POMPION ST	08/17/2011
17845 SE 88 CASCADE CT	09/03/2003	9123 SE 169 BENTLEY ST	08/09/2005	Unit 55 Lot 12	03/04/2005	9286 SE 175 POMPION ST	09/20/2010
17800 SE 87 BOURNE AVE	09/21/2010	Unit 51 Lot 168	03/07/2012	17254 SE 85 WILLOWICK CIR	09/24/2010	17777 SE 91 GAYLARK AVE	09/20/2010
17815 SE 89 NATCHEZ AVE	02/01/2012	16942 SE 93 CUTHBERT CIR	09/24/2010	8690 SE 173 WISTERIA ST	09/04/2002	Unit 214 Lot 15	01/10/2007
17872 SE 86 OAK LEAF TER	09/20/2010	16926 SE 93 CUTHBERT CIR	09/23/2010	17056 SE 79 MCLAWREN TER	07/23/2012	Unit 214 Lot 39	08/03/2010
17861 SE 86 AUBURN AVE	09/22/2010	16834 SE 93 CUTHBERT CIR	09/25/2007	17068 SE 79 MCLAWREN TER	03/07/2011	17800 SE 91 FREEDOM CT	02/04/2005
Unit 44 Lot 90	02/27/2006	Unit 51 Lot 73	09/21/2010	8073 SE 171 MCALPIN ST	01/13/2006	Unit 214 Lot 79	12/31/2001
17956 SE 83 RAWCLIFFE CT	03/10/2005	9232 SE 170 FONTAINE ST	09/20/2010	17066 SE 80 LOCUSTWD CT	02/12/2009	Unit 214 Lot 87	02/07/2006
8373 SE 177 BARTRAM LP	02/07/2008	16856 SE 96 CHAPELWD CIR	09/22/2010	8090 SE 171 MCALPIN ST	03/05/2003	17235 SE 93 DEMOSS CT	09/01/2004
8429 SE 177 BARTRAM LP	03/07/2007	16852 SE 96 CHAPELWD CIR	02/25/2009	16982 SE 80 BELLAVISTA CIR	01/21/2004	17267 SE 93 DEMOSS CT	09/20/2010
8453 SE 177 BARTRAM LP	02/18/2011	16824 SE 96 CHAPELWD CIR	09/22/2010	16974 SE 80 BELLAVISTA CIR	11/17/2005	9380 SE 173 HYACINTH ST	03/16/2004
8325 SE 177 BARTRAM LP	02/03/2010	16808 SE 96 CHAPELWD CIR	09/20/2010	16811 SE 80 BELLAVISTA CIR	12/06/2005	9308 SE 173 HYACINTH ST	09/20/2010
17701 SE 89 MILFORD AVE	09/21/2010	17115 SE 96 CHAPELWD CIR	09/23/2010	8341 SE 176 LAWSON LP	01/24/2011	17292 SE 93 HEYWARD AVE	09/22/2010
17716 SE 89 MILFORD AVE	09/21/2010	17089 SE 96 CHAPELWD CIR	01/20/2009	8001 SE 174 LUDLOW PL	03/16/2007	17282 SE 93 HEYWARD AVE	12/10/2007
Unit 46 Lot 122	11/21/2005	9668 SE 168 ELDERBERRY PL	03/09/2010	8117 SE 174 BELHAVEN LP	11/03/2003	Unit 215 Lot 47	12/01/2003
8985 SE 176 LIMERICK LN	09/22/2010	9584 SE 168 MAPLESONG LN	08/22/2006	8206 SE 175 COLUMBIA PL	10/30/2003	17250 SE 93 HEYWARD AVE	09/20/2010
17660 SE 90 NEWPORT AVE	02/15/2006	9564 SE 168 MAPLESONG LN	09/24/2010	17472 SE 79 LOVEWOOD AVE	08/15/2006	Unit 215 Lot 60	09/20/2010
17690 SE 90 NEWPORT AVE	02/01/2006	9721 SE 171 ARGYLL ST	11/30/2007	17456 SE 74 SEABROOK CT	01/22/2007	17674 SE 84 PEYTON CT	09/20/2010
17730 SE 89 KEATING TER	01/23/2006	Unit 52 Lot 39	12/13/2005	Unit 61 Lot 101	02/22/2012	8458 SE 177 ROLES LN	12/06/2004
17996 SE 91 POPLAR TER	01/05/2004	17060 SE 96 CHAPELWD CIR	09/23/2010	Unit 61 Lot 141	01/23/2007	8464 SE 177 ROLES LN	09/20/2010
Unit 47 Lot 141	10/14/2011	16946 SE 96 CHAPELWD CIR	03/07/2008	17424 SE 75 COACHMAN CT	09/01/2004	8459 SE 177 ROLES LN	03/07/2011
Unit 47 Lot 147	09/12/2001	17612 SE 88 COVINGTON CIR	11/06/2003	17396 SE 75 COACHMAN CT	11/10/2003	17787 SE 84 SHELDON TER	10/24/2011
9261 SE 178 DELIA PL	09/21/2010	17566 SE 88 COVINGTON CIR	08/03/2003	17380 SE 70 ROYAL PINE CT	12/09/2003	Unit 216 Lot 76	01/03/2006
9245 SE 178 MADELINE LN	09/21/2010	17635 SE 86 BRIARCLIFFE CT	09/21/2010	7366 SE 173 ARLINGTON LP	12/22/2003	17702 SE 84 SHELDON TER	09/20/2010
9250 SE 177 DENNIS PL	12/08/2011	8732 SE 176 LOWNDES PL	03/07/2005	17423 SE 72 DEER RUN AVE	02/19/2009	17471 SE 82 PECAN TER	09/21/2010
9265 SE 178 MADELINE LN	09/20/2010	8801 SE 169 BEAUFORT ST	11/05/2003	7381 SE 172 LEGACY LN	09/12/2011	8250 SE 175 TYBEE ST	10/31/2008
9295 SE 178 MADELINE LN	09/24/2010	8638 SE 168 KITTREDGE LP	09/22/2010	7073 SE 173 ARLINGTON LP	10/30/2003	Unit 217 Lot 37	09/21/2010
9215 SE 177 SIMONS LN	01/09/2012	16805 SE 86 BERWICK TER	02/06/2004	7025 SE 173 ARLINGTON LP	12/03/2007	Unit 217 Lot 40	10/01/2003
9295 SE 177 SIMONS LN	09/20/2010	16822 SE 86 BERWICK TER	10/17/2003	7204 SE 172 HAZELWD LP	09/12/2011	17458 SE 82 ROSLYN CT	11/22/2002
17910 SE 92 AMORY AVE	12/03/2001	16845 SE 86 DEPTFORD CT	09/03/2002	7200 SE 172 HAZELWD LP	12/27/2004	17438 SE 82 ROSLYN CT	09/22/2010
9253 SE 179 OSAGE PL	09/20/2010	16842 SE 86 DEPTFORD CT	03/11/2005	17115 SE 71 HERMITAGE AVE	01/04/2011	17390 SE 82 ROSLYN CT	03/04/2010
17600 SE 93 CARSON TER	09/01/2004	16806 SE 86 ALBANY AVE	01/26/2007	17132 SE 71 LEWISFIELD TER	02/04/2004	Unit 217 Lot 7	09/20/2010
17700 SE 92 GRANTHAM TR	09/21/2010	8860 SE 169 BEAUFORT ST	02/08/2010	7156 SE 172 HAZELWOOD LP	11/22/2005	17471 SE 84 FOXGROVE AVE	09/21/2010

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17493 SE 84 FOXGROVE AVE	09/22/2010	16685 SE 85 LANGHAM CT	11/28/2005	2170 HIGH POINT DR	02/12/2010	1619 HARTSVILLE TRL	02/28/2007
8399 SE 173 HENDRICKS LN	12/15/2004	16680 SE 85 LANGHAM CT	01/22/2004	Unit 75 Lot 51	02/21/2006	1561 OLAR CT	12/21/2004
8392 SE 173 HENDRICKS LN	09/20/2010	16620 SE 85 LANGHAM CT	11/01/2005	Unit 76 Lot 15	12/15/2004	1543 OLAR CT	12/14/2004
8399 SE 174 CLIFTON PL	09/20/2010	8667 SE 166 BIRCHBROOK LP	03/09/2005	552 DOWNERS GRV	12/17/2004	1769 BLYTHEWOOD LOOP	10/16/2006
Unit 218 Lot 97	11/12/2009	8657 SE 166 BIRCHBROOK LP	03/08/2005	526 KEMPTON PL	01/23/2006	1710 NELSON TER	12/16/2005
16845 SE 90 RAINWD AVE	09/23/2010	Unit 230 Lot 27	03/01/2012	2849 CHELTENHAM CT	03/02/2007	1685 HARTSVILLE TRL	12/29/2004
8336 SE 176 LAWSON LP	09/20/2010	Unit 230 Lot 32	11/24/2004	2854 CHELTENHAM CT	09/03/2004	1655 HARTSVILLE TRL	09/01/2005
Unit 220 Lot 12	09/24/2010	CDD 5		2848 MANOR DOWNS	01/30/2006	1723 LAKEWOOD DR	11/03/2008
9345 SE 170 HUMPHREYS LP	09/24/2010	1855 DAVIDSON AVE	02/27/2007	663 EVELYNTON LOOP	11/22/2004	1729 LAKEWOOD DR	12/28/2010
16882 SE 94 SUNNYBRK CIR	02/24/2003	484 KINGSTON WAY	09/14/2010	Unit 80 Lot 15	02/15/2006	1888 WILLIAMSBURG AVE	01/24/2011
16973 SE 94 SUNNYBRK CIR	01/17/2008	1742 MILLWOOD WAY	09/01/2005	608 ABBEVILLE LOOP	03/09/2009	1540 GOLDEN RIDGE DR	03/11/2008
16937 SE 94 SUNNYBRK CIR	01/24/2007	1745 BUXTON TER	11/22/2004	2697 JANWOOD AVE	11/08/2005	1306 EAGLE RIDGE DR	01/29/2007
16921 SE 94 SUNNYBRK CIR	09/24/2010	1678 ROSEBURY LOOP	12/28/2004	2837 GRANT WAY	02/15/2005	Unit 96 Lot 50	02/22/2008
16913 SE 94 SUNNYBRK CIR	09/23/2010	1735 ROSEBURY LOOP	02/17/2005	2221 AVON LOOP	03/06/2009	1414 GEORGETOWN AVE	09/21/2009
Unit 220 Lot 66	03/16/2006	1677 ROSEBURY LOOP	01/31/2007	Unit 81 Lot 3	02/22/2005	1335 GREENVILLE WAY	12/06/2005
Unit 220 Lot 72	09/21/2010	1649 ROSEBURY LOOP	01/20/2009	2370 CALLAWAY DR	01/10/2012	2247 DARLINGTON DR	11/17/2005
Unit 222 Lot 113	02/23/2012	1641 ROSEBURY LOOP	11/15/2007	731 CALDWELL CT	01/30/2012	2243 LOWRY RD	09/09/2011
17394 SE 78 HARMONY CIR	11/04/2004	Unit 70 Lot 293	11/24/2010	2158 KAYLEE DR	08/16/2004	2275 LOWRY RD	02/03/2009
7705 SE 173 PANORAMA PL	02/27/2007	592 HARTLEY PL	08/31/2004	2184 JASPER WAY	10/09/2007	1508 ABERCROMBIE WAY	02/16/2007
7715 SE 173 PANORAMA PL	02/01/2012	1928 TREADWELL TER	03/08/2012	958 CAMBRIDGE CT	09/22/2009	1673 BLUFFTON RD	11/10/2005
Unit 222 Lot 28	02/15/2006	1883 WALDEN WAY	03/16/2009	906 BRISTOL TER	03/08/2012	1659 BLUFFTON RD	10/28/2005
7706 SE 174 GLEN LEVEN LP	09/18/2006	1838 WINTHROP TER	02/14/2008	962 BARRYMOORE LOOP	09/12/2007	1359 ABERCROMBIE WAY	12/09/2005
17380 SE 77 SYCAMORE AVE	09/15/2008	1859 SAYBROOK WAY	03/04/2008	2212 BERNARD LN	01/04/2005	1185 EDGEWATER LN	03/16/2007
Unit 222 Lot 65	12/17/2003	1883 PROVENCE CT	08/16/2004	2186 BERNARD LN	01/31/2007	1694 KENSINGTON PL	09/08/2005
17413 SE 77 HELMSDALE CT	08/20/2007	1859 PROVENCE CT	03/08/2010	2189 BROXTON PL	08/18/2004	1652 ZANZIBAR PL	03/10/2005
17350 SE 78 HARMONY CIR	08/24/2004	1862 BORDEAUX AVE	08/22/2011	Unit 85 Lot 11	08/24/2005	1653 ZANZIBAR PL	01/05/2006
17374 SE 78 HARMONY CIR	02/28/2008	749 PINE HILLS PL	01/07/2006	2315 LOCKWOOD LOOP	02/04/2005	2194 WESTCHESTER WAY	01/20/2006
Unit 222 Lot 81	08/29/2008	Unit 71 Lot 24	12/21/2011	Unit 85 Lot 29	12/27/2010	1612 KENSINGTON PL	02/13/2006
17381 SE 78 HARMONY CIR	02/27/2012	805 WINIFRED WAY	01/04/2007	2332 CHARLESTON CT	11/03/2010	1640 KENSINGTON PL	08/24/2005
Unit 222 Lot 97	09/01/2004	909 WINIFRED WAY	12/08/2009	Unit 86 Lot 7	03/16/2005	2037 WESTCHESTER WAY	11/02/2006
17157 SE 78 PARLANGE TER	03/13/2012	653 WINIFRED WAY	02/14/2011	2487 SALUDA ST	02/01/2005	1975 HAGOOD LOOP	01/18/2006
7867 SE 171 HARLESTON ST	08/25/2003	1731 ARNSWORTH AVE	03/01/2011	Unit 87 Lot 17	08/28/2009	1725 HAGOOD LOOP	02/10/2006
17565 SE 90 CLEMSON CIR	03/07/2007	961 BRANTLEY ST	02/12/2007	875 AIKEN AVE	02/23/2005	2111 BROYHILL AVE	11/09/2009
17565 SE 90 CLEMSON CIR	10/01/2007	2009 HARTFORD PATH	10/19/2007	2461 SALUDA ST	10/29/2004	1369 BLEASE LOOP	02/15/2010
17186 SE 76 CALEDONIA TER	11/25/2003	744 CASTLEBERRY CIR	02/07/2006	714 LUDWELL LN	11/23/2004	655 KENDALL CT	11/14/2011
Unit 225 Lot 13	02/02/2006	700 CASTLEBERRY CIR	02/13/2005	2745 BANYAN PL	02/04/2005	2469 GREENHILL TRL	08/02/2004
Unit 225 Lot 74	03/02/2005	792 CASTLEBERRY CIR	12/20/2005	731 BELLEROSE TRL	10/31/2005	2445 GREENHILL TRL	03/08/2006
7619 SE 170 LONGVIEW LN	09/07/2006	1981 DARBY PL	01/25/2005	852 EVELYNTON LOOP	01/09/2006	2284 BUCKSPORT AVE	02/03/2004
8230 SE 169 PALOWNIA LP	11/01/2004	1975 CULPEPPER WAY	08/30/2006	Unit 90 Lot 1	01/11/2010	2374 WESTOVER WAY	01/31/2012
Unit 226 Lot 115	02/18/2005	2017 CULPEPPER WAY	02/23/2012	Unit 90 Lot 37	02/10/2006	Unit 239 Lot 32	08/16/2007
Unit 226 Lot 39	12/08/2011	2047 CULPEPPER WAY	11/10/2005	1321 GASTON LOOP	02/03/2011	2350 CLIFTON HILL DR	02/06/2004
8153 SE 169 PALOWNIA LP	11/14/2011	523 MELROSE CT	08/05/2008	Unit 90 Lot 88	01/30/2009	2064 CALLAWAY DR	12/11/2007
8149 SE 169 PALOWNIA LP	01/28/2009	479 WESTON MANOR DR	02/08/2011	1535 STRATON WAY	12/28/2011	488 SIMPSON ST	11/29/2005
8129 SE 169 PALOWNIA LP	02/03/2011	487 WESTON MANOR DR	02/09/2004	1515 BAYLOR PL	01/04/2005	1966 ANNISTON DR	09/20/2011
Unit 226 Lot 73	07/30/2012	507 WESTON MANOR DR	08/24/2004	1558 BAYLOR PL	02/23/2012	2032 ANNISTON DR	01/11/2005
8140 SE 170 BRAMPTON ST	10/18/2010	Unit 74 Lot 97	01/04/2008	Unit 91 Lot 2	01/13/2005	500 GOOD HOPE WAY	01/31/2007
7571 SE 171 SUN VALLEY PL	11/11/2010	Unit 75 Lot 153	02/10/2004	1549 PELICAN PATH	08/02/2011	1297 EDGEWATER LN	01/06/2005
17140 SE 76 BOXBURY CT	01/21/2005	2099 CALLAWAY DR	03/14/2008	1499 EGRET CT	02/15/2011	2837 REMINGTON RD	01/04/2005
7580 SE 171 HORSESHOE LN	12/30/2009			1313 ARBOR TRL	09/14/2011	2843 REMINGTON RD	02/22/2005

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CDD 5 continued		CDD 6 continued		CDD 6 continued		CDD 6 continued	
Unit 645 Lot 49	01/05/2005	1277 BENNETT PL	11/28/2005	552 TROY LOOP	03/02/2006	Unit 668 Lot 29	02/22/2012
Unit 646 Lot 37	03/12/2012	1236 HARLEY CIRCLE	12/21/2009	Unit 118 Lot 132	03/05/2009	Unit 668 Lot 35	09/14/2010
813 CARNEGIE CT	09/08/2005	991 CARIBOU WAY	08/02/2005	848 FOLSOM PL	03/01/2007	1706 WHITMIRE TER	08/31/2006
897 ALLAGASH AVE	10/14/2005	1011 QUARY PL	08/24/2005	Unit 118 Lot 40	03/03/2009	Unit 669 Lot 38	10/26/2006
876 CRYSTAL CT	10/21/2005	Unit 106 Lot 124	02/20/2006	Unit 119 Lot 33	10/08/2008	324 EMMALEE PL	11/06/2006
2074 BURROUGHS RD	01/11/2005	1077 SAYLE ST	02/16/2012	1805 FELICIANA TER	12/15/2010	Unit 669 Lot 96	02/06/2007
2119 BURROUGHS RD	11/08/2007	1354 FOREST ACRES DR	08/05/2005	1080 WINNSBORO DR	12/07/2011	547 TIMMONSVILLE WAY	01/16/2008
2122 JASPER WAY	12/18/2004	1368 FOREST ACRES DR	08/02/2005	1001 WINNSBORO DR	09/14/2006	974 SMYRNA ST	10/01/2010
2095 JASPER WAY	01/21/2005	1382 FOREST ACRES DR	08/24/2005	993 WINNSBORO DR	09/12/2006	976 ROCKVILLE PL	02/29/2008
2149 JASPER WAY	11/17/2004	1065 VANCE TRL	08/02/2005	1113 OSWEGO LN	02/27/2012	1464 ALEXA PL	10/05/2011
2337 WHISPER ST	10/26/2006	955 JOANNA LN	11/14/2005	1097 OSWEGO LN	01/08/2008	Unit 672 Lot 40	02/28/2006
2308 WHISPER ST	08/24/2007	1463 INMAN MILLS RD	08/02/2005	1106 MAGRATH WAY	08/10/2009	963 OAK GROVE LN	02/01/2007
Unit 649 Lot 40	02/28/2008	1422 PATRICK PL	08/05/2005	879 SHELLBARK WAY	11/14/2006	1952 MCCONNELLS AVE	09/07/2006
2448 LAUREL BAY LN	02/01/2012	788 HAYNESVILLE WAY	09/29/2005	2111 BEACON HILL CT	10/22/2007	Unit 673 Lot 63	09/18/2006
Unit 650 Lot 32	11/05/2006	880 MOSES LOOP	09/08/2005	1124 PELZER AVE	01/20/2010	515 PAXVILLE PL	02/05/2010
2466 UTICA WAY	02/21/2005	922 MOSES LOOP	09/30/2005	1039 VANCE TRL	02/28/2007	552 PAXVILLE PL	11/15/2006
Unit 650 Lot 60	01/20/2010	Unit 108 Lot 77	01/13/2006	1065 VANCE TRL	09/11/2006	Unit 675 Lot 73	02/07/2006
2735 COLLINGTON DR	02/09/2007	902 BANCROFT PL	08/05/2005	1073 WOODRUFF ST	09/18/2006	1142 SUMMERTON ST	09/22/2010
1215 CHAMBERLAIN CT	12/03/2004	880 GILBERT PL	10/05/2005	Unit 126 Lot 101	08/23/2007	1652 VALLEY FALLS WAY	11/28/2006
Unit 652 Lot 51	09/23/2005	Unit 109 Lot 37	10/03/2005	1614 SNELLING AVE	08/14/2007	Unit 677 Lot 12	12/28/2010
2472 KINGSTREE PL	11/28/2011	894 KLINE ST	02/06/2006	1634 MONCKS COR	10/18/2007	614 STATESBURG ST	09/07/2007
2405 SOUTHERN OAK ST	02/15/2012	881 FURMAN LOOP	11/16/2005	1631 WESTMINSTER CT	12/24/2007	2170 CHERRY VALE PL	09/01/2005
2442 KINGSTREE PL	02/21/2005	833 FURMAN LOOP	12/14/2005	481 LITTLE RIVER PATH	08/17/2007	Unit 682 Lot 21	10/20/2005
1956 MONTROSE CT	09/29/2005	959 FISH CAMP RD	02/24/2009	444 CORBETT DR	11/02/2007	2322 OAK BEND PL	08/28/2006
1931 STAFFORD AVE	01/04/2011	1249 DONALDS PL	08/03/2009	Unit 127 Lot 152	10/09/2007	1002 PINEWOOD PL	02/19/2007
Unit 653 Lot 39	02/15/2008	251 OLANTA DR	02/15/2006	427 ALORA ST	10/27/2010	1031 RIDGEVILLE RD	03/05/2007
1193 EAGLE RIDGE DR	10/05/2005	1282 PAGELAND WAY	11/08/2011	Unit 127 Lot 207	08/20/2007	971 PINEWOOD PL	09/03/2008
1266 MOUNT VERNON WAY	08/22/2008	1287 PAGELAND WAY	03/01/2006	596 HOLLIS WAY	08/03/2007	1028 IBISES CT	02/09/2011
Unit 655 Lot 31	02/18/2009	Unit 113 Lot 1	10/21/2005	1885 DORIC AVE	12/06/2011	1141 HARLEY CIR	01/31/2011
1477 ALEXANDRIA PL	02/22/2008	294 SCOTIA ST	01/09/2012	595 ALLENWOOD LOOP	01/17/2008	CDD 7	
1833 MT PLEASANT TER	11/22/2010	1274 FORT LAWN LOOP	10/03/2007	614 ALLENWOOD LOOP	07/28/2010	2256 LACROSSE LN	12/21/2010
1831 BAMBERG AVE	02/21/2005	275 NORRIS WAY	02/15/2007	542 ALLENWOOD LOOP	02/11/2008	403 AMBROSIA PL	03/12/2012
2034 WATSON TER	09/01/2005	317 SOCIETY HILL CIR	03/02/2006	Unit 128 Lot 53	12/06/2010	270 CAPRI CT	09/07/2011
2053 DUVAL CT	10/17/2011	1506 WYATT AVE	01/10/2006	549 INNER CIR	03/11/2010	2362 MAVERICK WAY	01/19/2010
1655 ORR TER	02/09/2010	1097 VANCE TRL	11/18/2005	631 ALLENWOOD LOOP	01/06/2012	2367 GATSBY LN	03/08/2010
Unit 659 Lot 72	11/03/2011	1481 PERRY LN	11/06/2009	2020 DIPPER LOOP	12/08/2009	613 PLAIN TAIN PATH	11/18/2011
2033 BONHAM LN	01/21/2010	1524 LYNCHBURG LOOP	11/14/2005	2012 DIPPER LOOP	03/09/2012	Unit 133 Lot 55	08/10/2009
Unit 662 Lot 25	02/22/2006	1512 LYNCHBURG LOOP	01/09/2012	1998 HARSTON TRL	11/10/2011	Unit 134 Lot 123	10/24/2008
Unit 662 Lot 54	11/26/2008	627 MULLINS PATH	10/24/2011	450 PACE LN	11/10/2010	2493 SAFFRON LN	03/07/2008
CDD 6		621 MULLINS PATH	12/13/2005	452 ARBELLA LOOP	02/24/2012	2348 DUNKIRK TRL	10/17/2008
2255 WELCOME WAY	12/09/2010	761 MALLORY HILL DR	01/20/2006	2362 BEACHWOOD ST	02/03/2012	2604 BOSTIC LN	09/28/2011
2066 CLARKS HILL WAY	12/29/2005	1446 GAYLE MILL DR	02/10/2011	2261 CLEARWATER RUN	02/26/2010	469 AINSWORTH CIR	07/29/2008
2044 TYNTE TER	02/27/2012	681 MALLORY HILL DR	02/23/2012	869 SOUTH SHORE LN	01/15/2010	812 BAISLEY TRL	01/09/2009
2253 CENTRAL ST	11/18/2005	Unit 115 Lot 317	03/04/2008	1004 JACKSON ST	12/13/2005	848 BAISLEY TRL	11/16/2011
2521 FIVE FORKS TRL	02/21/2007	619 MALLORY HILL DR	03/03/2006	1282 JONESVILLE TER	03/16/2006	2571 RAYBURN CT	12/21/2009
2334 WELCOME WAY	10/05/2005	453 SOCIETY HILL CIR	02/08/2012	Unit 665 Lot 12	10/22/2010	2733 STEBBINS LN	02/01/2010
2341 FIVE FORKS TRL	02/06/2007	351 TROY LOOP	03/01/2006	838 GAFFNEY ST	01/12/2006	2346 ANITA WAY	01/08/2010
2285 WELCOME WAY	11/07/2005	444 PRINCETON PL	03/08/2010	801 CHAPPELLE DR	01/26/2006	1296 EUREKA MILL RUN	01/12/2012
1249 HARLEY CIRCLE	12/21/2009	451 TROY LOOP	03/03/2006	1219 ESTILL AVE	09/27/2005		

Villages Prepaid Bond Home Addresses Most Likely Due an Interest Refund

PROPERTY ADDRESS	PAYOFF DATE	PROPERTY ADDRESS	PAYOFF DATE	PROPERTY ADDRESS	PAYOFF DATE	PROPERTY ADDRESS	PAYOFF DATE
CDD 7 continued		CDD 7 continued		CDD 8 continued		CDD 8 continued	
1152 EUREKA MILL RUN	03/01/2012	2365 TRAVIS PL	01/02/2013	1692 HOLLOW BRANCH WAY	01/04/2011	2516 GRANVILLE TER	11/28/2011
2266 BUCKSPORT AVE	09/01/2011	1460 CRESTWOOD LN	02/17/2009	2022 FOGGY BROOK LOOP	02/21/2012	2482 DUNKIRK TRL	11/23/2011
2314 CAMPOBELLO TER	11/09/2009	478 GROVEWOOD PL	11/08/2011	2083 FOGGY BROOK LOOP	11/19/2009	2262 VASSAR LN	11/02/2011
1243 WESTMORELAND LP	02/25/2010	Unit 705 Lot 14	03/01/2012	1712 LORELEI LN	01/31/2011	1748 SAGECREST CT	07/31/2012
1146 BARKER WAY	02/17/2010	2528 BIRCH AVE	02/04/2008	1754 YANKEE CLIPPER RUN	03/13/2012	2252 NACKMAN PL	01/31/2012
2357 MCCLELLANVILLE TER	10/02/2006	2555 BIRCH AVE	08/30/2007	1850 YANKEE CLIPPER RUN	09/12/2011	1802 ENDSLEY CT	11/18/2008
1389 MURRELLS INLET LP	08/24/2006	2602 EVERWOOD CT	02/01/2008	1842 YANKEE CLIPPER RUN	11/09/2011	1849 HORTENSIA PL	11/08/2011
1449 PRIVATEER WAY	10/12/2010	Unit 705 Lot 83	01/15/2009	2641 MONTCLAIR LN	01/04/2012	1774 WILDFLOWER PL	01/13/2010
1413 MURRELLS INLET LP	01/12/2007	2630 EVERWOOD CT	01/30/2012	2454 ANSLEY PATH	01/03/2013	Unit 817 Lot 27	02/09/2012
1369 SUFFIELD ST	02/05/2007	1949 DIPPER LOOP	02/06/2008	2484 ANSLEY PATH	10/31/2011	Unit 817 Lot 66	11/09/2009
2538 RAINTREE DR	03/10/2008	Unit 707 Lot 81	01/10/2011	2277 NEWBURN LN	02/09/2012	2004 CHESAPEAKE PL	12/16/2011
1491 BLUEBERRY WAY	02/04/2010	1005 ORRICK LN	02/22/2012	2336 BACHMAN PATH	08/29/2011	2033 COUNTRYWIND CT	11/10/2011
1479 BLUEBERRY WAY	02/20/2007	Unit 710 Lot 42	02/16/2010	1994 ROLLING OAK AVE	12/09/2010	CDD 9	
1413 TALLOWTREE DR	08/24/2007	Unit 712 Lot 29	12/28/2009	2214 ABBEY WAY	01/16/2012	2903 SILK TREE TER	02/08/2012
2536 ENGLISH IVY CIR	07/31/2007	2365 OTHELLO CT	02/08/2010	2000 KIRKWOOD CT	12/09/2010	2958 ADRIENNE WAY	03/13/2012
Unit 146 Lot 53	08/04/2008	2360 KENYA ST	07/31/2008	1757 DELWOOD WAY	08/04/2010	3398 BELCHERRY LOOP	07/30/2012
2725 PERSIMMON LOOP	02/26/2009	2346 CHESTNUT TER	07/30/2007	1859 ASHWOOD RUN	12/07/2009	2958 BONIFAY PATH	07/31/2012
Unit 147 Lot 139	10/11/2007	2589 DARTFORD TER	02/28/2008	1989 ETHANWOOD AVE	02/28/2012	845 NAVIN ST	10/28/2011
2681 DAY LILY RUN	11/09/2010	2331 NEHAUL TER	03/02/2009	1764 ASHWOOD RUN	09/23/2011	608 BRADFORD LOOP	11/08/2011
2657 DAY LILY RUN	02/09/2011	2318 NEHAUL TER	11/25/2009	Unit 167 Lot 13	11/05/2010	638 BRADFORD LOOP	12/02/2011
Unit 147 Lot 82	11/07/2007	2471 VIOLET CT	03/14/2011	Unit 167 Lot 35	12/23/2010	3135 AVONDALE AVE	12/13/2011
2765 PERSIMMON LOOP	03/16/2011	Unit 800 Lot 51	01/19/2011	1979 DALECROFT TRL	02/06/2012	Unit 971 Lot 176	12/28/2011
924 MISTY CT	02/22/2010	CDD 8		2608 BUTTONWOOD RUN	03/11/2010	Request Form for Reimbursement on the Next Page (26)	
2359 CAMDEN TER	12/08/2006	1764 DUTCHESS LOOP	01/12/2011	Unit 174 Lot 2	12/16/2011		
2346 CAMDEN TER	11/22/2006	1767 BASSINGER CT	03/11/2010	631 WAKE FOREST LN	01/27/2012		
2331 RIDGEWAY CT	08/28/2006	2286 BALDWIN RUN	09/30/2009	2096 EDENTON TER	03/07/2011		
2327 RIDGEWAY CT	07/29/2007	1772 REEDY CREEK PL	10/16/2009	2022 GOLDENROD CT	02/02/2012		
1496 ROSEDALE WAY	09/27/2006			1719 JADESTONE TER	02/09/2012		



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3201 Wedgewood Lane
The Villages, FL 32162-7119
352-751-3900/Fax 750-3639

Attn: Barbara Mercer or Sue Brems, Assessment Specialists

Please complete the following information in order to submit your request for determination of eligibility for a refund of bond interest:

Owner’s Name: _____ Phone No: _____

Unit _____ Lot _____ Request Date: _____

Property Address: _____

Mailing Address: _____

I hereby request that you review the calculation of the interest payment included in my payoff amount when I paid my special assessment bond in full.

Owner’s Signature: _____

-----DO NOT WRITE BELOW THIS LINE – FOR DISTRICTS’ USE ONLY -----

District # & Bond Series: _____	Bond Payoff Check Date: _____
------------------------------------	----------------------------------

Prepaid Bond Amount: _____	Interest Collected in Annual Assessment: _____ (on County Tax Bill)
-------------------------------	---

Percentage of Interest Due to Bondholders: _____

- 0% if payment was made between the July cutoff date and September 16 of the same year
- 50% if payment was made between September 17 of the same year and March 16 of the following year
- 100% if payment was made between March 17 and the next July cutoff date

Amount of Interest Due to Bondholders: _____	Refund Due to Homeowner: _____
---	-----------------------------------

Signed: _____ Date _____
Bond Specialist

Approved: _____ Date _____
Sr. Accountant

February 18, 2013 Presidents Day



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