

FOUR SEASONS CONDOMINIUM ASSOCIATION OF WINTER PARK, INC.
BOARD OF DIRECTORS CLOSED MEETING MINUTES
September 20, 2023 at 6 P.M.
200 St Andrews Blvd, Winter Park FL 32792 At the Clubhouse

CALL TO ORDER:

The duly posted Board of Directors Closed Meeting was called to order by Michael Cleary at 5:05 p.m. on Wednesday September 20, 2023 at 200 St. Andrews Blvd., Winter Park, Florida 32792 at the on-site Clubhouse.

THOSE PRESENT: Michael Cleary, President
Jill Duckworth, Vice President (Via Teams Meeting)
Glen Ioffredo, Secretary
Michael Agranoff, Treasurer (Via Teams Meeting)
Patricia Rowe, Sentry Management
Morgan Swenck, Attorney with Clayton & McCulloh (Via Teams Meeting)

MEETING MINUTES:

Homeowner has requested a 12 month payment plan for two units that have been in arrears for 22 months and were turned over to Attorney Clayton & McCulloh's office.

Michael Cleary stated he is not in favor of a payment plan and asked each Board member if they want to consider a payment plan. Jill Duckworth stated no. Glenn Ioffredo stated no. Michael Agranoff stated no that the homeowner is chronically delinquent with 2 units and has 1 unit current.

Property Manager asked Morgan Swenck if the homeowner has reached out to Clayton & McCulloh with any communication other than the payment agreement as to the reason the accounts are delinquent. Morgan responded no the homeowner has not reached out and that both units have a lien to foreclose.

Glen Ioffredo asked Morgan Swenck if there is a judgement date. Morgan responded no, that if the payment plan is denied would move forward with a summary judgement.

Michael Cleary asked Michael Agranoff if he wanted the Board to discuss possibly accelerating the remaining months assessments. Glen Ioffredo does not agree with accelerating. Glen stated that if the Board agrees or disagrees with the payment plan both accounts will need to be paid in full. Morgan Swenck advised against accelerated payments as the process to move forward will likely be close to January 2024. Michael Agranoff asked if homeowner's accounts were to become delinquent next year and is notified has a delinquent account could the notification include the intent to accelerate? Morgan stated yes, it could.

Glen Ioffredo asked Morgan Swenck if homeowner has any defense for the current lawsuits? Morgan stated homeowner to her knowledge has no representation.

Michael Agranoff motioned to authorize Clayton & McCulloh to accept no payment plans and move forward with foreclosure on both units.

Glen Ioffredo stated he will not agree to that motion, that if the homeowner comes back with a new payment plan offer the Board should consider. Jill Duckworth stated she would not be open to any new payment plan.

Morgan Swenck stated the Board could give an option of payment in full by a certain date 30 or 60 days. Board agreed that would be reasonable.

Michael Agranoff motioned that both accounts must be paid in full to include all fees by October 15, 2023. Glen Ioffredo seconded.

Michael Agranoff made a second motion that if accounts are not paid in full by October 15, 2023 Clayton & McCulloh moves forward to foreclose.

Morgan Swenck stated Clayton & McCulloh at that time would move forward with a summary judgement to include all additional fees moving forward with foreclosure on the units.

Michael Agranoff asked for a joint stipulation.

Morgan Swenck stated Clayton & McCulloh will require homeowner to make a down payment to draft the stipulation to give 60 days from notice to pay units in full, if not move to immediate default of judgement and would move forward. Morgan asked if, during the 60 days, the Board would accept any/all payments or want specific payments. The Board stated they will take any/all payments during the 60 days.

Jill Duckworth asked what will happen if homeowner will not sign the stipulation? Morgan Swenck stated Clayton & McCulloh will move forward with the foreclosure process on both units.

Michael Agranoff motioned to recant his original motion and then asked Morgan Swenck to make the motion for the Board. Morgan Swenck stated the Board motions to counteroffer the homeowners 12 month payment plans for both units with a 60 day payment plan under joint stipulation that all amounts due at the end of 60 days are paid in full. Michael Agranoff made motion to accept. Jill Duckworth seconded. All in favor. Motion carried.

Michael Agranoff asked Morgan Swenck to clarify the Florida Statue when Board should have a closed meeting. Morgan stated if there is litigation, Board wants to discuss the amounts owed or Board is seeking legal advice should be in a closed meeting with Attorney present. Morgan stated that if the Board is just approving a submitted homeowner plan can be in open meeting but to be careful that the Board does not discuss any homeowner names or unit numbers/address or payment amounts as that would be a state and federal fair debt violation.

Michael Cleary adjourned the meeting at 5:37 p.m.