

Island Hills Condominium Association

Phases 1 and 2

P.O. Box 340 Sturgis, Michigan 49091 e-mail: bob@pse-usa.com

Dear Member,

February 17, 2026

Your 2026 dues invoice is enclosed.

Please make check out to "Island Hills Condominium Association" and mail to:

(Return Envelop Enclosed)

Island Hills Condominium Association
P.O. Box 340
Sturgis, Mi. 49091

As always, we are using the previous dues letter as a *starting point* for this year's annual letter. There are MANY items we want to *repeat* for clarity as well as *update*. We will continue to eliminate annual meetings until further notice. We began this process several years ago and received *supermajority* Member Consent. Since we *did* have this supermajority consent, **we chose not to seek extensions. However, we have expressed very clearly that if someone wants to have a meeting, they can request one.** Our Condo history has shown that very few members show up to these meetings anyway. Notwithstanding, MEETINGS CAN BE SCHEDULED IF THEY ARE DEEMED NECESSARY BY THE B.O.D. i.e. **They would *only* be scheduled if an item(s) cannot be resolved by e-mail or ZOOM correspondence.** **For members who want to be included in e-mail blasts, please send us an e-mail address we can send to.** We will not share your e-mail address with anyone nor send any e-mails to you that are not pertinent to **Condo** affairs. **THOSE THAT DON'T HAVE AN E-MAIL ADDRESS OR CHOOSE NOT TO GIVE ONE TO US WILL ONLY RECEIVE THE ANNUAL LETTER LIKE THIS ONE.**

Ongoing Business:

1. Answering Service and communication.

We have no "on call" staff in our Condos. We are therefore, asking that all inquiries, henceforth, be called in to the new Condominium answering service at **269-319-8140**. They will take down your information and e-mail it to the proper authority. Please make certain to give them your contact information, preferably a valid e-mail address.

2. Previous annual dues letters continue to be online.

We have been uploading previous annual dues letters from 2019, 2020, 2021, 2022, 2023, 2024, 2025 and the current 2026 on the website (explained later in this e-mail) for the benefit of new property owners as well as for veteran property owners who may have lost previous letters. Since we are not having annual meetings, this makes the comprehensive letters available for all to see at all times.

3. Mowing and cleanup

As always, owners of empty lots must pay for their own mowings and cleanup, just as other Condos in the area do. Gary Metz told me that when he was on the Board, there were two (2) mowing's each summer. One was on approx. June 15, and the other was near the end of August. He said that this schedule minimized the "tumbleweed" problem that the LTPOA residents on Raintree are constantly complaining about. We will continue to follow the former Board's schedule requiring all empty lots to be mowed twice a year at the dates indicated. Road edge mowing will be \$3,050 for the entire Phase 1 and Phase 2 complexes. *Any empty lot owner that currently mows their own lot will not be invoiced.*

4. Meetings

As indicated, we will not be scheduling a membership meeting unless there is a reason to do so. We will continue to distribute this type of comprehensive and detailed annual letter in an attempt to keep members informed. Since the below Directors have majority ownership of both Phase 1 and 2 Condos, it doesn't make sense to have annual elections until they have minority ownership. Therefore, for stability, the current Director/Officer structure in our condo until further notice is as follows:

Phase 1

President/Treasurer: Robert Griffioen
 Vice-President: Christian Griffioen
 Secretary: Jessica Griffioen

Phase 2

President/Treasurer: Robert Griffioen
 Vice-President: Christian Griffioen
 Secretary: Jessica Griffioen

NOTE: Members and Realtors have access to all pertinent condominium documents on the link installed on the Island Hills Golf Club website: www.islandhillsgolf.com. This is further explained in item 2. These include such things as the MASTER DEED, BYLAWS, REVISED BUILDING RESTRICTIONS WITH HIGHLIGHTS, etc. as well as applicable amendments.

5. Condo Balance Sheet

The Condo balance sheets as of 12-31-25 are as follows:

General Account: 12-31-25 cash balance: \$ 13057.98

Road Account: 12-31-25 cash balance: \$ 6558.90*

*(A temporarily loan to General Acct. to pay operating expenses due to cashflow shortages.)
Once Incoming 2026 Dues are collected, the General Account will deposit a reimbursement to the Road Account towards the temporary loan.

Expenses projected for 2026:

Snow Removal	\$4,800.00
Mowing Road Edges	\$3,050.00
Insurance	\$1765.00
L.T.P.O.A. (Raintree users only @ \$10.21 each) contribute to this amount)	\$1,041.07
Electric Utility	\$1,375.00
Process Mailing	\$160.00
Answering Service (pro-rata share per Condo)	\$394.95
Miscellaneous Expenses	\$500.00
Tax Preparation	\$275.00
State of Michigan	\$40.00
<u>Legal Fees</u>	<u>\$1000.00</u>
Total Expenses Estimate	\$14,401.02

6. DIVISION ROAD MAINTENANCE (See item 9 detailed information.)

All DIVISIONS will create special assessments, at their own discretion, for any future repairs on ITS streets. The below Amendments, which can be viewed on the website, enable this function.

[Phase 1]: 10. Phase 1 RECORDED (USERS PAY) Amendment to Bylaws (Added Section 2.3c.) 12.17.19

[Phase 2]: i. Phase 2 RECORDED (USERS PAY) Amend to Bylaws (Added Sect 3c.) 12.17.19

PRIOR TO THESE AMENDMENTS, WE WERE UNABLE TO COME UP WITH A FAIRER WAY TO ADDRESS THESE KINDS OF INEQUITABLE SITUATIONS.

7. New Website with Condo Documents

There is a link on the Island Hills Golf Club website that enables members to access condo documents at any time. This is a “work in progress,” and will have continuous ongoing updates as necessary.

IMPORTANT:

New homebuilders:

Please pay CLOSE attention to:

Phase 1 properties: Items 4, 8, 8a, 10, and v

Phase 2 properties: Items i, j, and v

Go to: www.islandhillsgolf.com

In the green bar at the top right of the home page, click: **Condominium Documents**

Private Events

The Story of Lake Templene

Condominium Documents



← Click here



Condominium Documents

This “drop down menu then appears:

Phase 1 Click here →

Phase 2 Click here →

**Island IN the Hills
Condominium Association -
Documents**

**Island Hills Condominium
Association Phase 1 -
Documents**

**Island Hills Condominium
Association Phase 2 -
Documents**

**IHCA Phase 1 and 2 - Directors
Documents**

Then scroll down and SINGLE click on the document you want to read or print:

Phase 1:

New homebuilders in Phase 1, please pay CLOSE attention to: items 4, 8, 8a, 10, and v

Owner Document Index

“Click ON” any item below to download, view or print the document.

NEW OWNER INFORMATION LETTER for Island Hills Phase 1 6-19-2023

AS SENT DUES LETTER FOR 2019 PHASES 1 & 2 5-21-19

AS SENT DUES LETTER FOR 2020 PHASES 1 & 2 3-18-20

AS SENT DUES LETTER FOR 2021 PHASES 1 & 2 3-5-21

AS SENT DUES LETTER FOR 2022 PHASES 1 & 2 2-22-22

AS SENT DUES LETTER FOR 2023 PHASES 1 & 2 2-1-23

AS SENT DUES LETTER FOR 2024 PHASES 1 & 2 2-5-24

AS SENT DUES LETTER FOR 2025 PHASE 1 & 2 3-11-25

Condo TRASH PICKUP, Misc. contacts, BOAT-LAUNCH KEY, etc.-3-12-24

Island Hills Condominium Association Ph 1 & 2 Duties 1-28-23

Phase 1 & 2 ROAD REPAIR COSTS THRU 2020

1 of Phase 1 Island Hills Master Deed and Exhibit A (BY-LAWS) 10-30-1998

2 of Phase 1 Island Hills 1st Amendment to MASTER DEED (extend size of Condo) 12-5-2002

3 of Phase 1 First (Should have been 2nd) Amendment to MASTER DEED (elim. lots 169 and 170) 3-19-2004

4 of Phase 1 Amend to Declaration of Building Restrictions and Covenants 3-19-2004 (Superseded in 2006)

8. of Phase I DECLARATION OF BUILDING RESTRICTIONS highlighted

8a. of Phase I Declaration of Bldg Restrictions & Covenants – L 843, P 160 – Rec. 06.30.98

9. FINAL Articles of Incorporation Amendment Filed 1.18.18 Island Hills Condominium [Phase I]

9a. of Phase I Articles of Incorporation 11.2.98

10. of Phase 1 RECORDED (USERS PAY) Amendment to Bylaws (Added Section 2.3c.) 12.17.19

12. LTPOA and Island Hills Condos Phases I & II Snow Removal Agreement 1-19-2021

INTERNET SOLUTION IF YOU HAVE PROBLEMS OBTAINING IT

v. Municipal Zoning Administrator Survey Guidelines PH 1 & 2

Phase 2:

New homebuilders in Phase 2, please pay CLOSE attention to: items i , j , and v

NEW OWNER INFORMATION LETTER for Island Hills Phase 2 6-19-2023
Condo TRASH PICKUP, Misc. contacts, BOAT-LAUNCH KEY, etc.-3-12-24
Island Hills Condominium Association Ph 1 & 2 Duties 1-28-23
AS SENT DUES LETTER FOR 2019 PHASES 1 & 2 5-21-19
AS SENT DUES LETTER FOR 2020 PHASES 1 & 2 3-18-20
AS SENT DUES LETTER FOR 2021 PHASES 1 & 2 3-5-21
AS SENT DUES LETTER FOR 2022 PHASES 1 & 2 2-22-22
AS SENT DUES LETTER FOR 2023 PHASES 1 & 2 2-1-23
AS SENT DUES LETTER FOR 2024 PHASES 1 & 2 2-5-24
AS SENT DUES LETTER FOR 2025 PHASES 1 & 2 3-11-25
Exhibit A of Amendment to Declaration. Phase II Legal Description
JEFF CHUPP (signed) POWER OF ATTY. ASSIGNMENT (PH. 2 ONLY) TO ERIC SCHESKE (REFERS TO Exhibit A)
Phase 1 & 2 ROAD REPAIR COSTS THRU 2020
Phase 2 (RECORDED) Board Acceptance of Review Committee Authority
Recorded signed Written Transfer of Review Committee Function and Developer Rights and Powers 9.23.2021
a. of Phase 2 Island Hills Condominium Master Deed 1-3-2006
b. of Phase 2 Island Hills Condo 1st Amendment (Expansion of Condo from 50 to 97 Units) 12-6-2006
c. of Phase 2 Condo 2nd Amendment (103 & 104 and 117 & 118 and 121 & 122 ONE bldg. Site ea. 2-12-2007
d. of Phase 2 Island Hills Condominium 3rd Amendment (Correcting lot 75 size) 5-22-2008
e. of Phase 2 Recorded 4th Amend to Master Deed (HIDDEN PINES is Limited Common Element) 8.17.2021
g. Island Hills Condo Phase II Articles of Incorporation 1.5.06
h. Recorded Notice of Private Road regarding lot 75 which is not a member of Condo 5-18-21
i. Phase 2 RECORDED (USERS PAY) Amend to Bylaws (Added Sect 3c.) 12.17.19
INTERNET SOLUTION IF YOU HAVE PROBLEMS OBTAINING IT
j. Phase 2 BUILDING RESTRICTIONS highlighted
n. LTPOA and Island Hills Condos Phases I & II Snow Removal Agreement 1-19-2021
v. Municipal Zoning Administrator Survey Guidelines PH 1 & 2

8. Services, dues, and misc. invoice collections.

As indicated above in item 1, **Island Hills Condominium Association has NO staff.** Therefore, like in the past, **we will not be contacting people who are late in paying dues or misc. condo invoices sent to them at varying times during the year.** **When members pay their dues on time IT SAVES A LOT OF FOLLOWUP WORK FOR THE BOARD, and WE THANK YOU FOR THAT!!!**

As was stated in previous dues letters, interest and penalties per the by-laws would simply be added to the following year's dues invoices. FYI, for the protection of members, if it becomes necessary to lien a property, the bylaws require that the Board must send a "Notice of Action" letter to any delinquent, giving a last opportunity to make full payment on a past due invoice.

*Also, as stated in previous annual letters, any unexpected expenses after dues invoices went out, will be invoiced in the following year including any road repairs or other special assessments. **[Road repairs, etc. to be determined by the property owners where the repairs are deemed necessary.]** These will be unique for EACH of the five (5) DIVISIONS specified in item 9 below. This "pay as you go" system will result in dues that will vary henceforth depending on what the affected property owners want. i.e. Dues assessments will change *year to year* based on actual expenses incurred in the previous year.*

9. Condo Divisions and Road maintenance

The biggest problem the Condos always face is what to do about maintenance of private roads. To repeat items from previous dues letters, *unless someone can come up with a better way, the only way to obtain sufficient road repair funds is by **special assessments applied to the property owners of the roads that need repair.*** i.e. As explained earlier in this letter, any DIVISION where the property owners want repairs or maintenance done, those property owners must assess themselves for the funds needed and submit their proposal to the B.O.D. for approval. The Condo B.O.D. have the power of the lien, and can therefore assist in collecting special assessments from property owners that refuse to contribute.

Repeating from earlier in this letter, the *residents* in **each** DIVISION must select a person in **their** DIVISION to be the organizer* of any projects undertaken, including gathering quotes and the necessary funds. **This organizer must submit the plans and quotes to the Board for approval.** **Repeating again, there will be no “on call” staff to handle such projects in the future. Therefore, members must step forward and be more self-sufficient to accomplish desired goals in their neighborhoods.** The Board can offer possible contractor sources for the DIVISION leader to contact.

*In LTPOA, they call these “SHORE CAPTAINS.”

The maps on the following pages show a color-coded depiction of the various roads used by the multitude of property owners in Phase 1 and 2 Condos, as well as the Golf Course AND Island IN THE Hills Condo Assn. Both will be assessed their fair share amounts as necessary. The maps also show the five (5) assigned DIVISIONS** within Phase 1 and 2 Condos **that will be responsible for their own private roads.**

****DIVISIONS:**

1. Phase 1 WEST
2. Phase 1 EAST (Collaborating with LTPOA)
3. Gales Court (Phase 2)
4. Hidden River/Brookstone (Phase 2)
5. Brandywood (Phase 2)

Without a better strategy, the maps on the next pages show the direction we must go. That has not changed for this year, and **new ideas are always welcome.**

This action is enabled by the amendments shown below which were created and recorded on December 17, 2019. They can currently be viewed on the website. These amendments enable the Board of Directors of each Condo to adjust assessments based on users and non-users of formerly defined Condo “common elements.”

On the website www.islandhillsgolf.com

In the green bar at the top right of the home page, click: **Condominium Documents**

[Phase 1]: 10. Phase 1 RECORDED (USERS PAY) Amendment to Bylaws (Added Section 2.3c.) 12.17.19

[Phase 2]: i. Phase 2 RECORDED (USERS PAY) Amend to Bylaws (Added Sect 3c.) 12.17.19

An example of an actionable item using the new amendments to resolve an inequity was regarding the Snow Removal Agreement with LTPOA for Raintree. [This can be viewed on the website.] We felt that PROPERTY owners in Phase I, but **only** the ones that enter their property from *the Shimmel Rd. entrance* , should be exempt from paying assessments for Raintree maintenance, *since they NEVER use Raintree to access their property*. The exceptions would be those property owners in Phase 1 WEST that have a boat dock on Grandview Isle, and who likely access it by traversing on Raintree. This appears to be an insignificant issue.

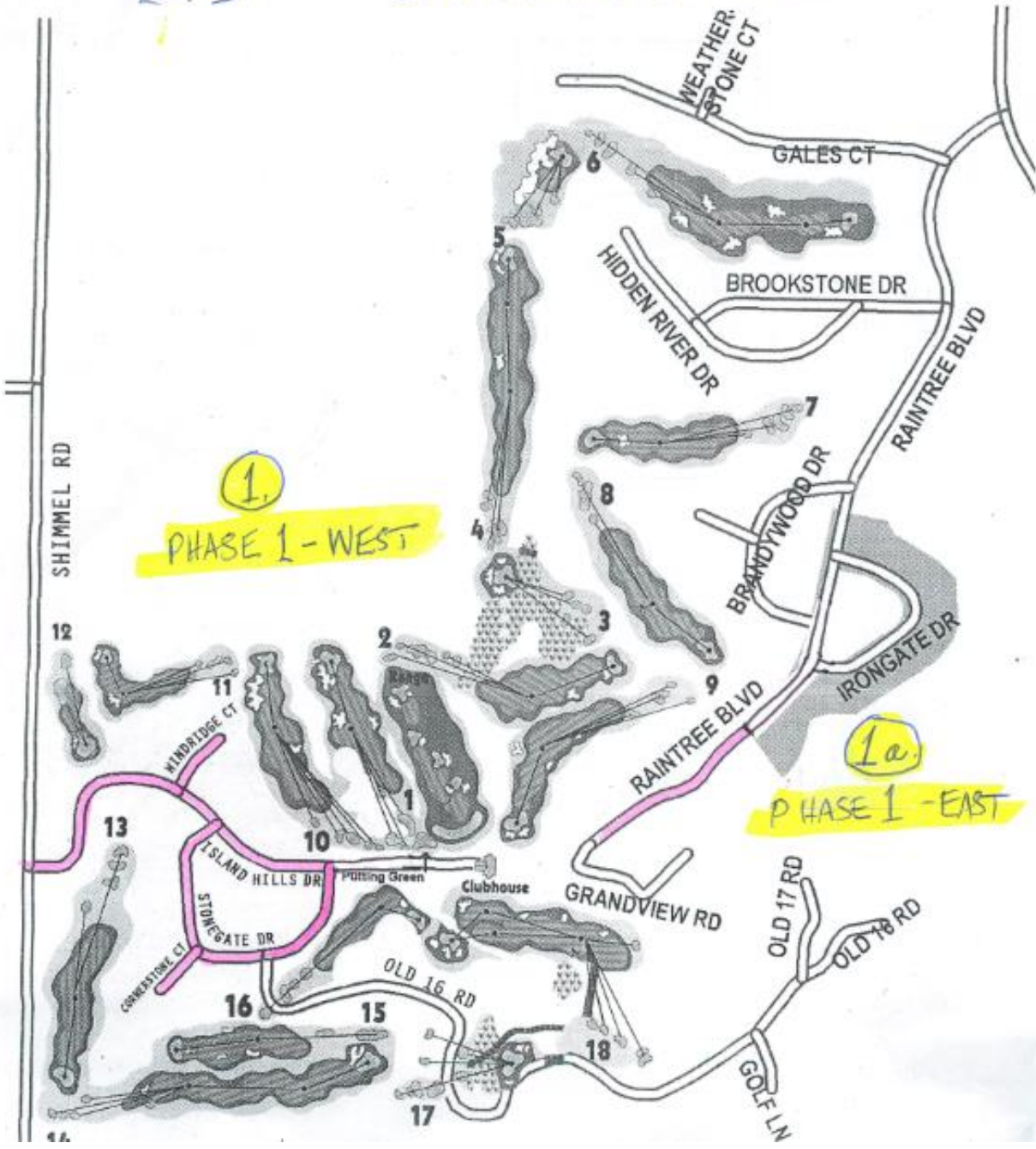
Moving on:

The following two (2) pictorials show the five (5) DIVISIONS that would be responsible for assessments to repair and maintain the roads the residents live on. The Golf Course and Island IN THE Hills Condo Assn. will pay a fair share amount for any Condo roads it uses. The two (2) new amendments enable Condo management to fairly allow Phase 1 EAST property owners on Raintree, *and all* Phase 2 property owners to collaborate with LTPOA henceforth for any renovations done on Raintree.

1.
1a.

PHASE 1 OF ISLAND HILLS CONDO. ASSOC.
[WEST] 47 HOMES & LOTS TOTAL

PHASE 1 OF ISLAND HILLS CONDO ASSOC.
[EAST] 21 HOMES & LOTS TOTAL

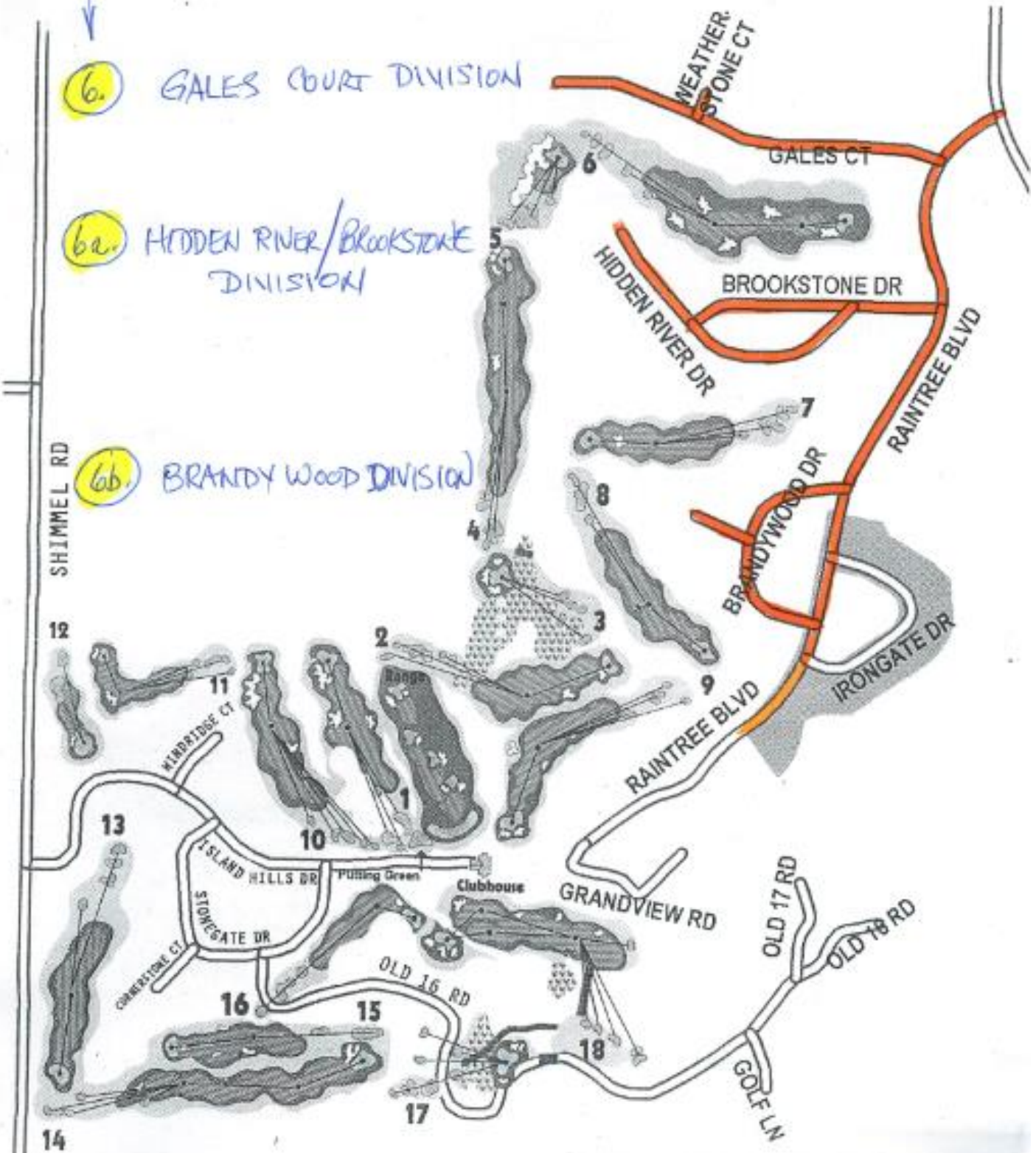


PHASE 2 OF ISLAND HILLS CONDO ASSN.
125 TOTAL OF HOMES & LOTS

6. GALES COURT DIVISION

6a. HIDDEN RIVER/BROOKSTONE DIVISION

6b. BRANDYWOOD DIVISION



No matter what we end up doing on the roads, *particularly* in Phase 2, it is unlikely that we would reconstruct *any* roads in Hidden River Hills Dr./Brookstone Dr./or Gales Court until more homes are built. **If the residents on those roads want to do repairs prior to this, they may do so at their own expense.** That is the plan of Terra 88, LLC for Gales Court AND Brandywood Divisions. i.e. On Gales Court, the homes will be built *first*, and Terra 88, LLC. will amortize [guessing] \$3,000 per lot x 44 lots to raise \$132,000 for the road at no expense to any *other* DIVISION. Same for Brandywood Division. Same for Hidden River Hills/Brookwood Division. No one in Phase 1 WEST **Division**, nor anyone on Raintree will be asked to contribute to any of these private roads.

We invite anyone to show us a better way.

In summary: *There will be no more funds budgeted for roads in the annual assessments, which will vary up or down henceforth.* As was comprehensively explained in the 2021 annual letter, surpluses were funded for MANY years and tolerated by **non-benefitting property owners** whose current obligations have been reduced out of fairness. This will result in smaller surpluses, yet funds collected will be in compliance with current bylaws.

Bob Griffioen
President/Treasurer
Islands Hills Condominium Association (Phase I)
Islands Hills Condominium Association, Phase II