



NORTH POINTE  
HOMEOWNERS  
ASSOCIATION  
P.O. BOX 193  
GOODLETTSVILLE, TN  
37070-0193  
NORTHPOINTEHOA@  
COMCAST.NET

**PRESIDENT:**  
BILL EVILCIZER  
1013 VALLEY DRIVE  
859-2119

**VICE-PRESIDENT:**  
SHELIA PERRY  
3108 CREEKVIEW LANE  
851-0326

**SECRETARY/  
TREASURER:**  
JAN LOMAN  
1007 MANSKER DRIVE  
851-2865

**BOARD MEMBERS:**  
JIM BRUCE  
1012 RIDGE TRAIL  
859-4224

# North Pointe News

Vol. 16, Issue 1

March 2009

## President's Message: Bill Evilcizer

North Pointe Homeowners Association continues to support our local **Goodlettsville Help Center and Thrift Store** at 108 Depot Street.

Their Mission is "to provide a centralized resource location for the emergency relief of needs of people within the 37072 zip code area in a manner that promotes their return to self-sufficiency."

They are there to meet the needs of our community with clothing and food needs. They can also

assist with electric, gas or water bills. There is also help available for transportation or educational needs.

They also have a Christmas program and provide food baskets to residents living in the 37072 area—along with assistance for Christmas Shopping for children whose families qualify.

Obviously they have requirements and guidelines to follow. You must live in the 37072 area. You must have a social security card for each

member of the family in need. Proof of current address must be provided.

The Help Center is there to help you. Just as NPHOA supports them, they would also very much appreciate your donations—financially or otherwise! So, please consider GIVING!



## Association Dues:

Association dues for 2009 are \$108, which is an increase of \$8 from last year. It's actually been three years since our dues have been increased. We will continue to try to keep our annual dues low.

Dues are needed to maintain our community. We all must do our part and pay our dues. Those of you who are **Past Due**, may not really un-

derstand the seriousness of not paying your dues.

We have decided to send all past due bills to a collection agency, which will end up costing you the additional collection costs. We will not continue to allow anyone to ignore their financial responsibility. Article V, Section 3 of our Declaration addresses the creation of a secured lien

against your home for unpaid dues.

For those of you who have not yet paid your dues for the past years, please do so immediately.

Payment plans can be arranged if needed by calling **Jan Loman** (851-2865) for further assistance.

**2009 Association dues are due by April 15, 2009.**

## Message from Vice-President

**This article was printed several months ago and deserves to be said again:**

Just like many of you, I really like this neighborhood and have an interest in making it a great neighborhood. There are so many exciting things going on within the neighborhood which are listed in this newsletter. So many things happen behind the scenes that you don't always know about. For example, we are constantly communicating with the city about various issues, such as vegetation growing out of the sewers, water drainage problems, etc. The city acts slowly but we will continue to work with them. It takes more than just a couple people to make this a great neighborhood. It takes all of us to care for the neighborhood as well as our own properties. Things like picking up trash whether it's in your yard or not. Taking care of our common areas and **following the association rules.**

One of the things that may make a difference is getting to know our neighbors. I am just as guilty as probably the rest of you. I know my immediate neighbors and maybe a few other people. We should all make an effort in getting to know each other. If you are out walking and people are in their yards, take a minute and introduce yourself. Maybe if we get to know each other and care about each other as neighbors, we will all be willing to work towards having a great community.

I would love to hear from any of you in regards to our community, be it positive or negative. I will do whatever I can, that is within my power to address what is brought before me, as well as our other Board Members. We are aware of many problems in this community and thank all of you concerned enough to inform us. We are working on them and will begin stricter enforcement this year. Hang in there with us, join us in making our community better.

We have planned a cookout for our community in April and I hope you all will attend. It will be fun and a great opportunity to get know your neighbors. In May we will have our annual community garage sale. This is your opportunity to clean out your closets and garage of stuff you just don't need or want. You will be surprised how much money you can make selling your old stuff. You know what they say, "one man's junk is another's man's treasure".



**"Life is  
always  
better when  
we band  
together"**

*Oprah Winfrey*



## PLEASE REMEMBER TO DRIVE SLOWLY

Joggers, walkers, pets and children depend on you to keep them safe.  
Please observe the speed limit (25 MPH) within the subdivision.

North Pointe Homeowners Association is currently **self-managed** by a Board composed of six residents, all volunteers, who are elected by community vote. Should a vacancy arise before the end of anyone's term, the Board can appoint someone to complete that term. As you can see by our contact information, we have several vacancies. If you are a Member in good standing (which means that all your dues are paid current), and you have a particular skill or interest that might be valuable to our community, we welcome your participation. Please contact anyone on the Board for further information.

## Your Voice (Neighborhood Resources)

*This section of the North Pointe News is to allow community members to post notices such as lost pets, items for sale, services, etc.*

### WADE'S LAWN SERVICE

3128 Creekview Trail  
Goodlettsville, TN 37072  
**Ira Wade – 509-3793**

### B & B SIGNS & DESIGN, LLC

**For any Purpose or Place!**  
3327 Highway 31W, Whitehouse, TN  
**Jim Bruce – jim@bbsigns.net**  
**672-7446**

### GOODLETTSVILLE COLLISION CENTER

**Mike Donahoe - 615-859-5121**  
944 Louisville Hwy., Goodlettsville, TN 37072  
Insurance Preferred, Always with Honesty &  
Integrity [www.GoodlettsvilleCollision.com](http://www.GoodlettsvilleCollision.com)

### GOODLETTSVILLE HELP CENTER

*"The Healing Hands of Goodlettsville"*  
108 Depot Street, Goodlettsville, TN  
615-859-4706  
**Hours: Monday—Saturday 11am—3pm**  
[www.goodlettsvillehelpcenter.org](http://www.goodlettsvillehelpcenter.org)

### M.C.A. & ASSOCIATES

*Life Insurance – Health Problems Okay*  
Tax Deferred Annuities, Insurance &  
Financial Services

**Michael C. Augustine**  
**Phone - 859-3147, or**  
**Mobile - 429-7662**

### KEN BINKLEY SIGNS

Truck Lettering ♦ Banners ♦ Digital Prints  
**Amanda or Colin Thomas**  
Nashville – 254-8711, or  
Goodlettsville – 859-1177  
[www.kenbinkleysigns.com](http://www.kenbinkleysigns.com)

### **Shelia Perry**

#### **Geriatric Care Manager**

3108 Creekview Drive  
Goodlettsville, TN 37072  
615-299-6529

### "The Look" by Desiree

**Hair & Make-Up Artistry -**  
**Free Consultations**  
Weddings, Television, Photography,  
All Special Occasions  
Licensed Cosmetologist  
**Desiree Vargas**  
**474-7129**  
[www.thelookbydesiree.com](http://www.thelookbydesiree.com)

**Contact us if you have anything you  
would like to post in this section.**

**If your  
garage is  
unsightly,  
please keep  
your garage  
door down to  
keep the  
neighborhood  
pleasant  
looking**

**According to  
the Leash Law,  
Your pets are  
required to be  
on a leash when  
walking the  
neighborhood  
please do not  
let them run  
loose. Be polite  
and scoop if  
they poop in a  
neighbors yard.**



## Home Equity

**Home equity** is simply the difference between the market value of a home and the sum total of liabilities on the property. A homeowner's equity is often the greatest financial asset he or she possesses.

In trying times, if faced with possible foreclosure, the homeowner not only may lose the home, but will also lose the equity as well. In some cases, when a home is sold at a foreclosure sale, the purchase price is far below the fair market value of the property – and in some cases, even less than the amount of the debt on the property, leaving the homeowner with a **“deficiency.”** That “deficiency” continues to be a debt against the homeowner.

Typically, a homeowner who is delinquent on a mortgage loan will have several options available to preserve the home itself and/or the equity in the property.

(1) Ideally, the homeowner should attempt to cure the delinquency in a fairly short period of time – that means, discussing this with the mortgage holder and finding out how much is needed to pay the account current. If the homeowner is able to do this, the mortgage holder should **“reinstate”** the loan. Once reinstated, the homeowner should continue to make payments according to the original schedule. Many reputable lenders do cooperate with delinquent borrowers.

(2) If unable to reinstate the loan, another alternative is **“refinancing.”** Refinancing involves qualifying for and taking out a brand new loan to pay off the old loan. Refinancing is ideal for homeowners with substantial equity in their home. Of course, if refinancing, the homeowner will need to be able to make the new payments.

(3) Another option that might assist the homeowner if they are facing this difficult time, would be to file a Chapter 13 bankruptcy proceeding. This is known as **“reorganization,”** which would help the homeowner preserve the home and help reorganize their debts. This would only work if the homeowner has income to be able to follow the Plan.

(4) If Option 1, 2 or 3 are not feasible, another suggestion is to try to sell the home at a fair market value. Granted this would require moving and replacing the home. However, if and when the home is sold, selling the home might enable the homeowner to pay off debt.

There is a lot at stake when facing a financial strain. Please understand that it is important to address the issues at hand timely and in a responsible manner if you want any resolution. It is **IMPERATIVE** that you speak with a qualified professional, such as an attorney, before making any decisions.



This is a reminder ... **BEFORE** hiring anyone to do some work for you ... check the company/individual out as carefully as you can. It is best to get recommendations from neighbors and/or friends. You can also check with the Better Business Bureau

([www.bbb.org](http://www.bbb.org)).

## Things You Need To Know

**Storage Sheds** – Storage sheds are allowed. However, pursuant to our Governing Documents and policies of our Association, you must first get permission of the Architectural Committee by filling out an Architectural Change Request (Article III, Sec. 2(a)). Sheds must not be higher than the fence level, which is 6 feet. They must be placed in the back yard in such a way that they are hidden from the street (BOD min. 11-27-95).

**Swimming Pools** – “Swimming pools shall be allowed only on Lots approved by the Association and shall be located at the rear of the residence. All swimming pools shall have a perimeter enclosure, the plans for which, including landscaping plans, must be approved by the Association” (Article III, Sec. 9). Those of you who already have a pool **must** comply by making sure your pool is enclosed by a fence and **not** open to public view. Board Members will be contacting those of you with a pool, to make sure you are in compliance.

**Maintenance of Property (Article III, Sec. 20)** – Your Board of Directors is doing all they can to notify Homeowners when we see that their property becomes unsightly and needs attention. However, if you know of a particular property that you would like to see taken care of, please help us by contacting one of your Board Members listed above (or put this information in the NPHOA mailbox at the entrance to the Community) and let us know. We will follow through.



**Parking** – This is one of the hardest issues to address, and one that has been addressed in our Community from day one. If you have a particular issue, contact us and we will address it.

**Animals** – Your cats and dogs are not to run loose in the community without a leash. We will call animal control about loose animals in the subdivision. **That means dogs and cats.**

The items discussed above are only some of the things outlined in our governing documents and/or decided upon by your Board of Directors. For more complete guidelines, please refer to the Governing Documents themselves. We should all be considerate of our neighbors and remember that how you treat your home, affects everyone's property values. Don't wait for “one of these days” or “someday” to pay attention to the little things. Let's all work together right now to polish up our Community! **We are going to give one notice for any violations with 30 days to correct, if not corrected within that time, we will start imposing whatever fines the by-laws will allow.**

### **An Ounce of Prevention**

#### **When it Comes to Keeping Ants Outside Where They Belong**

It's that time again when ants may find their way into our homes. If you find them trailing across your kitchen cabinet or sneaking in and around your home, you will probably be pulling your hair out in frustration.



An ounce of prevention does wonders. Most ants enter the home only during hot, dry weather. Supposedly a source of water outside the house might draw the stream of ants away from your walls. Also, keeping a very clean kitchen during these hot weather times will prevent ants from finding your sweet and moist food sources. When cleaning your kitchen, plain water won't completely eliminate the scents that attract the ants. So, be sure to use vinegar water or soapy water when you are cleaning up.

If all that fails and you are determined to find a more drastic solution, here's some other ideas to consider:

There are obviously products you can buy at Home Depot or Loews that will work to eliminate the problem. However, you may want to first try to use something you already have in your home - **cayenne pepper**. To keep the ants outside on your flowers and not inside on your counters, simply sprinkle cayenne pepper around all of the windows and doorways nearest the plants or anywhere else that you find ants entering your house. This is an inexpensive and non-toxic way to keep those little picnickers outdoors.

Some plants also attract insects -- that's no great shock. One beautiful flowering plant that ants thrive on, is Peonies! The more ants this plant has, the prettier the Peonies will be. The best advice is to keep the Peony plants far away from your doors and windows.

We've also heard that ants don't like the smell of **peppermint**. So, you might try planting peppermint near entrances, or place crushed mint leaves near doorways. Also, you can try filling a spray bottle with mostly water, a tiny bit of dish soap (so it will stick), and enough peppermint drops so that you can smell it, and spray on or around the areas where the ants are visiting.

Another suggestion – supposedly ants don't like **salt**. If you think ants are coming in through a doorway, spread a layer of salt in their path.



Unlicensed vehicles such as; ATV's , scooters or go-carts are NOT allowed on our streets or common areas .



### CALENDAR OF EVENTS:

**April 18, 2009, 1-4 PM:**  
Community COOKOUT –  
Hamburgers/hot-dogs and drinks  
will be provided.

Bring your lawn chair and a  
covered dish to the playground.

**May 30, 2009**  
**Community Garage Sale**  
Call Jan Loman (851-2865) to sign-  
up. Subdivision will purchase your  
permit.

Parents, we have seen your teenagers at the playground destroying our property (playground equipment, picnic table, etc.). Bottom line—the repair costs are paid by you. We have had to replace and/or repair the playground equipment and picnic tables several times.

The playground is expected to be “child friendly.” Therefore, please understand that we will not tolerate fowl language or bullying by anyone.

We have also noticed that young children have been playing in the middle of the streets, which creates a risk of them being hit by a vehicle. Parents, your children are your responsibility. Don't take chances!

Basketball goals should be placed on your own property—preferably in your driveway so that the children are **NOT PLAYING IN THE STREET**. You are legally liable if a child gets hurt playing basketball.



If you have anything you would like the Board to address, or if you need further information, please let us know in writing (we need your name, address and contact information so we can properly respond). You should put your comments in the NPHOA mailbox at the entrance to our Community.

***North Pointe Homeowners  
Association  
P.O. Box 193  
Goodlettsville, TN 37070  
[northpointehoa@comcast.net](mailto:northpointehoa@comcast.net)***

### Spring Home Inspection Suggestions

1. Clear your gutters and downspouts of leaves and debris.
2. Check decks and railings; replace any damaged wood and apply paint or sealants.
3. Trim trees and check for any diseases that may need treating.
4. Check for any termite damage.
5. Make sure your air conditioner has clean filters and coils.
6. Check for places that may need to be sealed with caulk – cracks around windows and doors.

**Vehicles should not be parked on your lawn.  
USE YOUR DRIVEWAY!**

**Cul-de-sacs MUST remain clear in case  
emergency vehicles need to pass. There-  
fore, DO NOT PARK any vehicles in these  
areas.**

**Trash cans must be removed from curb after  
trash pick-up**