



**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**

OPEN POSITION

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North Pointe News

Volume 14, Issue 2

October 2007

President's Message: Bill Evilcizer

My wife and I have lived in North Pointe since 1989, when this community was brand new. I served on the original Board as Vice President, and have been an active member of the Board and our community since then.

I am a retired firefighter, and I have also been an active member of many other local associations, such as the Goodlettsville Ministerial Alliance, Goodlettsville Help Center, Millersville Planning and Zoning Board, Goodlettsville Lions Club, and many others.

My focus in everything I do has been service. There are many other homeowners in our Community that have been here for a very long time, which shows that this is a great place to live. Since I have lived here for so long, and intend to be here much longer, it is important to me to help my Community in any way I can. You can count on me, as well as all your Board Members, to do whatever is in our reach, for the betterment of our Community.

Please feel free to call on any of us at any

time, with your comments, questions, suggestions and complaints. By working together, we can accomplish whatever is necessary to make our Community a place to be proud of and a continued safe and beautiful place to live.



Association Dues:

What are association dues used for? Maybe if we answer this question we can get our members to pay them by the due date and/or catch up their past due payments.

- General Operating Expenses; lawn maintenance for common areas, upkeep of playground equipment,

insurance for common property, upkeep of common areas, utilities for common areas, mailings, billings, legal fees, taxes, fencing in common areas, etc.

- Community Activities: annual yard sale, cook-outs, etc.

As you can see, our dues are needed to maintain our community. We all need to do our part and pay our dues. Those of you who have received Past Due Notices and have not yet sent in your payments, may not really understand the seriousness of not paying your dues. (cont'd, Pg. 6)

Message from Vice-President:***Shelia Perry***

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. Finally, after several letters and a meeting, they have started cleaning out the sewage drains and hopefully will be addressing the other issues.

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 people, 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. I'm hoping that we can plan another cookout for our community when the weather cools off. We did it two years ago, it was really fun and a great opportunity to get to know your neighbors. We will keep you all posted on all that is happening in North Pointe.



***“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.**

Real Estate Matters:

Question: Are any changes needed on your homeowner's insurance policy once the mortgage is paid off? **Answer:** Yes. The insurance company should be notified that the mortgage has been paid off. At that time, the mortgage company does not have a financial interest in the home, and the paid title should be returned to the borrower. The title should then rest solely in the borrower's name. Also, once the mortgage is paid off, you should request that all tax and insurance bills be sent directly to the owner of the home, rather than the mortgage company.



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

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

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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**

Shelia Perry
Geriatric Care Manager
3108 Creekview Drive
Goodlettsville, TN 37072
615-299-6529

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



Insurance Tips

What your Homeowners Insurance Doesn't Cover – Many homeowners are under the mistaken impression that a standard homeowners policy provides more insurance protection than it does, and that could mean large unexpected out-of-pocket expenses. Some of the things that this insurance might NOT normally cover are:

- flood damage;
- vehicles stolen or damaged on your property;
- damages from a break in the water or sewer line;
- damages from mold or termites; and
- pets stolen or injured on your property.

Also something to pay attention to when you review your homeowners insurance policy ... are you covered for the “actual cash value” (which is the amount it would take to repair or replace the damage after depreciation) or is your coverage for “replacement cost?” Needless to say, probably the best coverage would be “replacement cost.”

Some very important tips:

Upgrade and/or add insurance coverage when you enhance the value of your home. Also, you should upgrade your insurance if you acquire expensive possessions (such as furniture or electronics). You might need to have special coverage for electronics such as computers.

Alert your insurance company when making any major home improvements that cost \$5,000 or more.

Maintain your property by clearing clutter and other dangerous conditions to reduce the potential for liability suits.



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).

Things You Need To Know

Here are some answers to some questions that have been asked:

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.

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!

Did you notice?

You may have noticed that the basketball hoop is gone. We decided to change the atmosphere of our playground to be more conducive to smaller children. You may remember we requested your input asking what would you like to see done with the playground area. Many of you suggested that we get rid of the playground, some said they like the playground, some said they didn't want the basketball hoop and most did not respond at all. After taking all your comments into consideration, we decided to keep the playground and determine what to do with basketball area at a later time.

The playground equipment will be repaired again and we ask that you remind your children to take care of the equipment. It is so expensive to continuously replace or repair that equipment. Your ideas and suggestions are always encouraged. What would you like to see done with the playground area?

Call or email Shelia at: **851-0326** or sjeffcook@att.net



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



Your Voice (cont'd.)

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us775@pakmail.org

**Contact us if you have anything
you would like to post in this sec-
tion.**



Calendar of Events:

October 31

Community Trick or Treating



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

Dues (Cont'd.)

Some homeowners, we understand, think that the dues are being paid through your mortgage company. Your mortgage company does not pay your association dues. If you do not pay your dues, you are jeopardizing the title to your most important asset ... **YOUR HOME.**

For those of you who have not yet paid your dues – either for the current year or past years, please do so immediately. Payment plans can be arranged if needed. This must be taken care of as soon as possible. Call **Jan Loman** (851-2865) for further assistance.