# College Greens East Homeowners Association, Inc.
# Board of Directors Meeting Minutes

**Open Session**
Wednesday January 28, 2026, by Teleconference Only.

**Special Meeting with Limited Agenda**
Called to Order at 6:31 p.m. by President Rachelle Espinoza

1. Roll Call
   a. Seat 1: Shahira Ashkar (Vice President) – Present
   b. Seat 2: Mary Wing (Treasurer) – Present
   c. Seat 3: Rachelle Espinoza (President) – Present
   d. Seat 4: Laura Nielsen – Present
   e. Seat 5: Steve Brown – Present
   f. Seat 6: Brandon Ruiz – Joined at 6:33 pm
   g. Seat 7: Barbara Ryder (Secretary) – Present

   Quorum was established to conduct Association business.

2. Approve Previous Meeting Minutes
   a. January 21, 2026, Open Session

      Laura Abstained, all other present were in favor, minutes approved.

      Brandon Joined the meeting immediately after vote to approve minutes.

3. Old Business
   a. Property and Liability Insurance Renewal.

      Brandon informed the board that Tower Insurance has a good offer almost completed that is expected to be ready by Friday. The offer includes exactly what the association needs, Building and Liability only. AIG was not willing to quote on an HOA package including Directors and Officers Insurance "due to the liability", which was not specified. Brandon thought this was odd because the Association's only claim history is for property damage, not for D&O coverage. Barbara asked if it was likely due to the underwriters still being aware of the Sean Blackburn YouTube videos which had come up last year; while the videos have finally been removed the underwriters are still aware of the underlying risk.

      Barbara informed the board that Tillery Insurance had emailed at 7:09 am that morning stating, "*I should have the Excess Liability quote back today for you*"; however the expected quote had not been forthcoming by the end of the business day.

      Barbara moved that once all other agenda business was completed, the Board should recess the current meeting until Friday evening at 6:30 pm and then re-convene.

      All were in favor, motion adopted.

   b. Special Assessment to fund Property and Liability Insurance Renewal.

No Action taken.

4. Member Forum
   No members Spoke.

5. Subjects Not on Agenda Requiring Emergency Action
   None.

6. Subjects Not on Agenda Requiring Immediate Action
   None.

7. Adjourn

   Laura Nielson expressed her gratitude for all the Board for their continued hard work and stated that due to ever-mounting work commitments she is no longer able to continue serving as a Director and therefore is resigning with immediate effect.

   Rachelle recessed the current meeting at 6:43 pm, to re-convene at 6:30 pm on Friday January 30, 2026.

Continued Friday January 30, 2026, by Teleconference Only.

Called back to Order at 6:00 p.m. by President Rachelle Espinoza

1. Roll Call

   a. Seat 1: Shahira Ashkar (Vice President) – Present
   b. Seat 2: Mary Wing (Treasurer) – Present
   c. Seat 3: Rachelle Espinoza (President) – Present
   d. Seat 4: Vacant
   e. Seat 5: Steve Brown – Present
   f. Seat 6: Brandon Ruiz – Present
   g. Seat 7: Barbara Ryder (Secretary) – Present

   Quorum was re-established to continue Association business from January 28th.

2. Old Business

   a. Property and Liability Insurance Renewal.

      The expected quotes from Tillary and Tower Insurance had been received. Barbara reviewed the four quotes the Association has received:

      Socher Insurance, January 12, 2026: $24,903.71 for Property, $25,050.50 for General Liability with so many exceptions it left the Association effectively uninsured, and never provided a quote for Excess Liability Insurance.

      LaBarre-Oksnee Insurance, January 21, 2026: $8,296.92 for Property, $5,657 for General Liability, and $2,666.08 for Excess Lability.

      Tillary Insurance, January 29, 2026: $8,785.356 for Property and General Liability together and $3,300.40 for Excess Liability.

Tower Insurance, January 30, 2026: $7,656.31 for Property, $7,212.28 for General Liability, and $3,241.92 for Excess Liability.

The offer from Socher does not meet the Association's statutory insurance requirements, the other three all do and are effectively identical.

The offer from LaBarre-Oksnee is $5,766 over budget, i.e. $12.42 per member.

The offer from Tillary is $1,231.76 over budget, i.e. $2.65 per member.

The offer from Tower is $6,956.51 over budget, i.e. $14.99 per member.

Mary Moved to accept the offer from Tillary Insurance, Steve Seconded.

Brando contacted Tower Insurance to confirm that the total Barbara had calculated was correct, Tom Tower confirmed the numbers.

Shahria asked to confirm that there was no other appreciable difference between the offered insurance or carriers. Barbara stated she had checked that all are A.M. Best A+ rated but had no other basis to differentiate between them.

All members present were in favor, the offer from Tillary Insurance is accepted.

b. Special Assessment to fund Property and Liability Insurance Renewal.

   Barbara moved that the Association carry the shortfall through to the end of the current year rather than spending $600 to collect $1,200. Shahira Seconded.

   All present were in favor; there will be no special assessment the Association will carry the excess expenditure to end of year.

4. <u>Member Forum</u>
   No members Spoke.

5. <u>Subjects Not on Agenda Requiring Emergency Action</u>
   None.

6. <u>Subjects Not on Agenda Requiring Immediate Action</u>
   None.

7. <u>Adjourn</u>

   Draft Minutes submitted and posted for review: January 30, 2026.

   Minutes Approved by the College Greens East Board of Directors on April 8, 2026.

   BARBARA RYDER
   Secretary, College Greens East HOA