

outreachne@outlook.com

From: Becky Cole <outreachne@outlook.com>
Sent: Monday, March 22, 2021 1:11 PM
To: Kim Gilmore
Cc: mark.gittleman@fsresidential.com
Subject: RE: Information on Woods at Elk River Station
Attachments: pubCondoAndTownhomeAssociations.pdf

Kim,

I have attached a document from the Minnesota Attorney General's office.

Notice the section where it says Minnesota law REQUIRES association to keep certain records and make them available for inspection by any unit owner or their agent.

Phone calls, names and contact information should be part of the record if there was such a thing as a monumental effort to solve the issue with our insurance, as well as with the claim that caused the loss of the original master plan.

Besides being the state law, I can't fathom why it wouldn't be good business practice for you to have that information any way. Notice how the paragraph also states "material correspondence" is included in the information I have a right to see.

Patting me on the head is not the same thing as providing the information I am requesting to see that Minnesota law says, as an owner, I have a right to see.

I hope this makes my request a little clearer, although I am pretty sure you already knew what I was asking for to begin with and the other stuff was just a veiled attempt to avoid having to answer the questions I am asking.

Since this information should already be available in your records, it shouldn't take forever to provide it to me, so please make sure I get what I am asking for by end of day on Thursday, March 25, 2021.

It's not a difficult request.

Thank you,

Becky A Cole
Woods at Elk River Station

From: [Becky Cole](#)
Sent: Friday, March 19, 2021 2:49 PM
To: [Kim Gilmore](#)
Cc: mark.gittleman@fsresidential.com
Subject: RE: Information on Woods at Elk River Station

We've been through this before, and maybe I need to make it clearer.

What I am NOT asking for is a pat on the head or an "explanation"

What I WANT is a justification and proof of the effort. It's not a difficult request, especially if there has been an effort made.

It should be standard business practice to keep records. I want to see the records.

When you made the so-called monumental effort to resolve the claim that resulted in us being dumped on and screwed again, who did you speak to? What is the name of the company and the adjuster's name? That is the information I want, not the empty crap you keep giving me.

Also, when you made the so-called monumental effort to find another company, who did you call to get the quotes from and how many companies did you call?

It's not difficult to provide this information, as it should already be part of your records, if there was even a monumental effort made to resolve this in the best interest of us, because as a management company, that is supposedly what you are being paid for.

There's not a lot of transparency in this and more and more residents are becoming ticked off about being taken for a ride.

There's been no assessment to figure out what exactly we need to be paying for, yet in the year and a half I have been here, I have been asked for more money several times because we are the convenient scapegoat. For example, your information says the master plan only covers what the builders put in, so if any of us did any remodeling or replaced cabinets, your policy no longer covers it, yet, I am paying more for your policy.

Your fee doesn't change no matter how much or how often we get screwed. I get that.

As a management, more and more of us are becoming less impressed with how things are being done.

Please stop patting me on the head. What I want is PROOF OF THE EFFORT.

That's not the same as an "explanation" or a "justification".

We deserve better than this, especially when you are taking our money for your fees.

Becky A Cole
Chief Capacity Builder

From: [Kim Gilmore](#)
Sent: Friday, March 19, 2021 12:02 PM
To: ['Becky Cole'](#)
Subject: RE: Information on Woods at Elk River Station

Hi Becky – See my comments below in red.



KIM GILMORE
Association Manager

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From: Becky Cole <outreachne@outlook.com>
Sent: Sunday, March 14, 2021 12:39 PM
To: Kim Gilmore <Kim.Gilmore@fsresidential.com>
Cc: Becky Cole <OUTREACHNE@OUTLOOK.COM>
Subject: Information on Woods at Elk River Station

Kim,

It's been a while since I asked for information around the resolution that inspired us to have yet another rate increase in our dues.

You said the issue was around an outstanding insurance claim that was started before I moved in – and apparently was not made aware of when I purchased my property – and that it was difficult to get a new policy because of it. Therefore, we were the convenient scapegoat to make up for this and dump yet another rate increase on us. **The resolution does not have anything to do with the dues increase. The dues increase was necessary due to the increase in insurance premium this year due to the pending insurance claim.**

What I asked for was proof of the effort made to resolve the issue, as well as proof of the effort – names, companies, etc. of the effort to get a new insurance policy, and here we sit. **I discussed your request with the board of directors and they did not approve to supply that information to you. Information available for the homeowners is posted on the website.**

Another issue that is being sidestepped in this is that according to the master policy, it only covers original equipment that was installed by the builder. So if any of us have done any updates, your policy – the one for which we are paying more for, not only with higher premiums, but with a higher deductible on our end – doesn't really cover all that much. **We are the management company, the policy is the Associations. We take direction by the board of directors and work on behalf of the entire association. Most Association policies don't include any improvements/betterments, your association never has since the community was built. Owners are responsible to cover those. However, in the event of a claim the insurance company doesn't know what the original specs are so in most cases they are covered anyways. Unless it's clearly evident that it was an improvement, they usually cover it. You will want to include this under your homeowners policy.**

Please send to me the information I am requesting by end of day on Friday, March 19, 2021.

Thank you,
Becky Cole

Becky A Cole
Chief Capacity Builder

