

South Manasota Key Association Meeting Minutes

January 11, 2010

Call to Order:

The meeting was called to order at 2:00 p.m. by president Stump who introduced guest speakers: Dan Kiehl, Mortgage Specialist and Brittany DeFreese, Identity Theft Specialist. Ms DeFreese provided suggestions to protect identity and to monitor credit report. Mr. Kiehl provided information regarding Fannie Mae; Freddie Mac; FHA mortgages and new requirements and scrutiny of mortgage applications. He also provided information regarding federal programs for homeowners who may need help with their mortgages. Q and A followed.

Secretary's Report:

Joan asked for a motion to accept the minutes as written. BJ Galberaith moved to accept the minutes as written; Wayne Largent seconded the motion; the motion carried. There was no correspondence.

Treasurer's Report:

John reported that after deposits and disbursements total resources amounted to \$10,954.62.

Committee Reports:

A) MSTU: Mike reported that the draining and improvement project on the south end of the Key will begin on January 26 and take 150 days. Expect traffic and water service to be interrupted. An inspector will be on the job. Street light replacement is pending.

B) Database and Membership: Betty Sue reported that the Member Directories are available today.

C) Nominating Committee: Randy reported that the committee has secured the agreement of the current officers to run for another term. Steve said there will be an opportunity to nominate from the floor at the next meeting.

D) Membership Committee: the committee has as its mission to develop and implement new member programs and member retention programs

Old Business:

Community Survey will be presented to the Charlotte County Commission on January 26, 2010 at 10 am.

New Business:

The By Laws of SMKA need to be revised and it will be undertaken by the board in the near future.

There being no further business the meeting was adjourned.

Respectfully submitted;

Joan Dunham-Card, Secretary.