



Pocono Mountain Lake Estates 5, 6, 7 Community Association
138 Loftus Lane, Dingmans Ferry, PA 18328
Phone: 570-630-0776 Web: www.pmle567.com

Spring Quarterly Newsletter 2022

The Board of Director's meeting was to be held on March 26th, 2022

Board of Directors

President:
Robert Simonson

Vice President:
Jay Sottolano

Secretary:
Barbara Palmer

Treasurer:
Renee Walker

Members At Large:
Rebecca Gracofsky
Maria Stumpf

Attorney:
Klemeyer, Farley &
Bernathy, LLC

Insurance:
R H Worthington
Group

Accountant:
Brian O'Hare

Billing Agency:
Berkheimer
Outsourcing

Collection(s):
Creditech
Empire Collection

Treasury Report: Checking Account: \$105,915.28; Money Market: \$23,021.35; CD Balance: \$20,000.00

Old Business Discussion Highlights:

- **Signs.** PMLE has a lot of signs down from snow/ice, old age, etc. This topic will remain on our old business until all signs are replaced. We've increased the budget for the 2022/2023 year to ensure that we tackle this project.
- **Legal/Lawyer Status:**
 - Per September 2021's meeting, the board has turned over a small portion of our debt to our lawyer.
 - Legal Monies Collection:
 - We've collected a total of \$24,408.84, through pay in full options and monthly payment options.
 - Of that \$24,408.84 collect, PMLE has spent \$4,500 in legal fees to the lawyer, and another \$1,500 for Magistrate fees for a net gain of \$18,408.84 and we've moved \$13,000.00 to our money market account for emergency purposes.
 - Legal Updates:
 - A couple of our members paid in full to rectify their accounts.
 - 1 Member has made a payment arrangement with the lawyer, which he manages.
 - As well as the above, the magistrate has awarded PMLE judgements for 6 community members, of which 4 have reached payment agreements with PMLE, in which we will not pursue any further legal action pending no future debt is accrued and the payment agreement is adhered to.
 - PMLE is pursuing the next step for the remaining 2 judgements.
 - Next Steps:
 - We will be providing our lawyer another round of members within the next 30 days so that he can continue to work on our debt. The expectation is that we'll be sending over, roughly 30-50 individuals and a check to replenish our funds.
- **PMLE's Debt (Overall):**
 - While it is the Board's intention to collect as much as possible, it's a bit on the large side. This debt hasn't been actively monitored, or reviewed, in years. Some of it is uncollectible debt, meaning we'll be wiping it off of our books, some is from properties that owners have walked away from, passed away, etc.
 - **PMLE Next Steps:**
 - Canceled/Write-Off Debt: The board has targeted \$37,211.40 that we are looking to Write-Off. This is due to the trying to bill entities



Pocono Mountain Lake Estates 5, 6, 7 Community Association
138 Loftus Lane, Dingmans Ferry, PA 18328
Phone: 570-630-0776 Web: www.pmle567.com

like the Wilmington National Bank, Department of HUD, members who have passed, etc.

- TCB Repository (Tax Repossessed Property): The Board has targeted approximately \$67,827.07 on our books related to TCB properties. Unfortunately, it's not cost effective for PMLE to buy these all back, however, starting in April PMLE will be targeting a few of these to buy back with the intention to resell, unless it's an unbuildable property (unbuildable properties will be absorbed back as PMLE community property).
- Remaining Debt: All remaining debt will remain on our books and PMLE will continue to go through our lawyer to collect on it.

New Business Discussion Highlights:

- **Dues Information (Timeline):**
 - 2021/2022 Fiscal Year End: On April 30th if your dues are not paid, they will be going collections.
 - 2022/2023 Fiscal Year Begin: On May 1st our new fiscal year stats. What can you expect?
 - Bills should be mailed out by mid-May with a due date between 06/01/2022 and 06/10/2022 (we do not have confirmation from Berkheimer yet).
 - The payment plan will continue to exist. If you cannot afford the entire amount due, please utilize the payment plan.
 - The board has opted not to raise the dues for this year. The reason behind this is that PMLE's debt is too large to force all other paying members to cover the costs of the one's not paying. This means the Board did have to tighten up the 2022/2023 budget, especially in relation to roads, but we have to allow for legal costs.
- **Member Participation.**
 - **Committee members.** Are always welcome. Please consider volunteering within your community.
 - **Board Members.** We have some board members currently seated who have been on far longer than their terms. This is not how it should be. There are more than enough people that are a part of this community, who are in fact, very vocal, yet sit idly by while others do the work. Please consider running. **Note:** We, as a board, inquired about a management company. The bottom line is that PMLE is just not profitable enough for a management company to take us over.
- The 2022/2023 schedule (through January) for remaining meetings is as follows:
 - Saturday, May 28th, 2022
 - Saturday, September 10th, 2022
 - Saturday, January 14th, 2023
- The 2022/2023 budget was provided to all attending members of the community and approved on the March 26th meeting. That document is also included with the newsletter.



Pocono Mountain Lake Estates 5, 6, 7 Community Association
138 Loftus Lane, Dingmans Ferry, PA 18328
Phone: 570-630-0776 Web: www.pmle567.com

- In 2021 PMLE bought 4 lots back at tax sale. These 4 lots have become community common area, or PMLE property. The total costs for these 4 lots were around \$675.00 (total for 4, including the bid and fees).

Committee Information (Highlights):

- **Brush/Tree:** In October of 2021 a significant portion of brush/tree work was completed in Sections 5, 6 & 7. Section 7 and Section 5 saw the majority of this work, including hiring a company to come in and remove some problematic trees, ie, too close to wires, severely leaning over our roads, etc. We still have some additional trees that require a tree company and we will work to get them in prior to the winter start. The volunteers who helped with the work effort in October, excluding Board members and their family members, were given a gift card of \$50.00 each for their effort and the waning list of volunteers. It wasn't much, but we wanted to show some appreciation.
 - **Note:** If PMLE has to clean up areas in front of your home and/or lot(s), PMLE will now bill those services directly to you, added on to your yearly dues.
- **Clean-Up:** As always, we appreciate every person who goes out and cleans up the trash thrown within our community. If you see trash, please pick it up and discard it. It takes a couple of minutes, rather than leaving it for someone else to handle.
- **Grievance:** Nothing to report at this time.
- **Lake/Recreation:** In the Spring/Summer of 2022 we will have our pond/lake assessed to ensure that there are no issues. If any problems are found, we may have to re-configure our budget to ensure we fix those issues.
- **Neighborhood Watch:** If you see something, say something. If you have issues with neighbors, noise or safety, we encourage you to contact the appropriate authorities, immediately, or try and work out the issues directly with your neighbor.
- **Parking Lot:** Bus stop and mailbox areas are maintained by a small handful, as time permits. Many people have children that utilize the bus stop and many more use the mailbox area, yet, leave a small few to shoulder the burden of mowing, weed whacking, cleaning up, etc.
- **Road Committee:** All roads that are in need of repair will be assessed in April/May. Please remember that the formula, for the last decade, is for the board to review the amount of traffic, homes/members affected, age of the roads and the costs to complete them.
- **Safety & Identification:** We are aware that signs need to be put up, or replaced. We have a running inventory and will be looking to replace them as money/time permit.
- **Snow & Ice:** Winter, is just about over. It was a relatively mild winter with minimal issues.
 - **Snow/Ice Reminders:** Any issues/complaints should be sent directly to the Board's email address (pmle567.hoa@gmail.com), through the website contact form or by calling the Board's phone number. Facebook, is not a legitimate network for voicing your concerns and will not be responded to. We find that the majority who post on Facebook are doing it to stir the pot and quite frankly, the Board has enough drama to deal with.
- **Website:** Nothing to report at this time. Please remember to bookmark and check, frequently, PMLE's web page at www.pmle567.com.