



**Quail Creek Homeowners Association
Board Meeting Minutes**

August 12, 2026

7:00 PM

McLendon-Chisholm City Hall
1371 W. Farm to Market Rd 550

The Regular Board of Directors Meeting of the Quail Creek Homeowners Association held on Wednesday August 12, 2026, established with the following members in attendance: John Regan, (President), Tish Bruckner (Secretary), Shana Nalls (Treasurer), Herb Harker, Natalie Peters (Members-at-Large), absent, George Blackford (Member-at-Large). The ARC did not have a member in attendance.

The meeting is called to order at 7:04 pm.

A motion by Shana to approve the minutes from the July 8, 2026 Board meeting, Natalie second, the minutes are approved.

Welcome to our neighbor, Mr. Steinhagen, who has joined our meeting.

Common areas update:

- We will need to be sure that JG Landscape has the updated water schedule. Tish will verify with him.
- The flag holder in the front entrance with the damaged brick requires repair. Shana will work with a contact to get an estimate for repair.
- Drainage concerns presented by Mr. Adair were brought to Fabrice Kabona, City Manager by Herb. Mr. Kabona will contact TXDOT to discuss the concerns for the city, including the streets at the Quail Creek entrance.

Shana Nalls, Treasurer, provided a report on the financials. The financial reports include the Income statement and Balance sheet. Last month's income & expenses were consistent with the budget and expectations.

Income July: \$9,811.44

- Regular Assessment: \$9,650.00
- Interest: \$1.44
- Late fee: \$10.00
- Resale Certificate Income: \$150.00

Expense July: \$1,700.90

- Landscape Maintenance: \$1,190.75
- Park Maintenance: \$17.29
- Utility Expense: \$492.86
 - Electric (FEC): \$395.46
 - Water: \$97.40



A certified letter demanding payment for the 2025 and 2026 unpaid HOA assessment(s) was sent to the homeowner on August 3, 2026, with the amount due of \$672.96 (this includes late fees, mailing fees, interest). WWW.USPS.com/tracking indicates that the letter was delivered August 5, 2026.

A reimbursement request for Shana of \$11.02 for the letter to notify the homeowner of the late HOA assessment dues. Natalie with a motion to approve reimbursement, Tish second, motion approved. The insurance premium price is going down and includes the same coverage. Shana makes a motion to approve option 2 (the least expensive) for 2026-2027, with the premium not to exceed \$1,722.00, Herb with a second, the insurance expense is approved.

The September regular HOA monthly Board meeting is planned for Wednesday, September 9th at the McLendon-Chisholm City Hall, date and time approved. The Treasurer's report will be circulated the week of the 14th with the Board and reviewed at the October HOA Board meeting due to Shana's unavailability on the 9th.

ARC review:

- No ARC member in attendance, but Shawn, the ARC chairperson, communicated that there were no ARC requests to review.

Bob Steinhagen volunteered and was invited to fill our HOA VP open position. Shana nominated Bob for the VP position, Tish with a second, and no objections.

Welcome to Bob Steinhagen as our Quail Creek HOA VP.

Next meeting we will discuss the planning for our annual homeowners meeting.

The Board recessed into Executive Session at 8:04 PM.

Summary of Executive Session:

- 347329 – Send a courtesy email associated with a golf cart parked at end of driveway in view of street.
 - Courtesy email sent on 7/27/26
- 221962 – Send a courtesy email associated with the lawn mower, fertilizer spreader, and other equipment parked at the end of the driveway in view of street.
 - Courtesy email sent on 7/27/26
- 383846 – Courtesy email required to remind them that the Jeep in the side yard will need to be parked on the pavement of the driveway, not the grass.

The Board reconvened from Executive Session at 8:13 PM.

The meeting adjourned at 8:22 PM.



**Quail Creek Homeowners Association
Balance Sheet**

31-Jul-26

American National Operating Account #3710
American National Capital Account #9807
City of McLendon-Chisholm Deposit (CK1260 3.18.26)

\$ 30,038.09
\$ 56,519.97
\$ 200.00

✓
(6)

Total Assets

\$ 86,758.06

Total Liabilities

\$ -

Net Equity

\$ 86,758.06

✓

Funds Change Proof - See CM Income Statement

CM Total Assets
PM Total Assets
Funds Change CM

\$ 86,758.06
\$ (78,647.52)
\$ 8,110.54

✓

8/1/88
8/12/26

Quail Creek Homeowners Association



Quail Creek Homeowners Association
Income Statement - All Accounts
30-Jun-26



11/17/2025

Income	2026											Approved Budget '26
	JUL Actual	JUN Actual	MAY Actual	APR Actual	MAR Actual	FEB Actual	JAN Actual	DEC Actual	NOV Actual	OCT Actual	YTD Actual	
Assessments												
Regular Assessments	\$9,650.00	\$6,220.00	\$0.00	\$0.00	\$0.00	\$340.00	\$0.00	\$0.00	\$680.00	\$0.00	\$16,890.00	\$5,900.00
PY Surplus Adj (return to members)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Special Assessments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Assessments	\$9,650.00	\$6,220.00	\$0.00	\$0.00	\$0.00	\$340.00	\$0.00	\$0.00	\$680.00	\$0.00	\$16,890.00	\$5,900.00
Other Income												
Interest Income	\$1.44	\$1.39	\$1.44	\$1.39	\$1.44	\$1.30	\$1.44	\$1.44	\$1.39	\$1.44	\$14.11	\$0.00
Late Fee	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.00	\$0.00
AR Fee Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal Expense Reimb	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Postage Expense Reimb	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Resale Certificate Income	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00	\$0.00
Violation Fine	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Other Income	\$161.44	\$1.39	\$1.44	\$1.39	\$1.44	\$1.30	\$1.44	\$1.44	\$1.39	\$1.44	\$174.11	\$0.00
Total Income	\$9,811.44	\$6,221.39	\$1.44	\$1.39	\$1.44	\$341.30	\$1.44	\$1.44	\$681.39	\$1.44	\$17,064.11	\$5,900.00
Expense												
Administrative Expenses												
Accounting	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank Charges	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Copies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Document Recording Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Admin-AR Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Management Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Office Supplies	\$0.00	\$22.94	\$126.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$149.66	\$75.00
Postage/Delivery	\$0.00	\$138.24	\$29.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$167.25	\$125.00
Printing/Coupons/Signs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$55.00
Website Hosting/Software	\$0.00	\$140.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.38	\$0.00	\$175.09	\$850.00
Total Administrative Expenses	\$0.00	\$301.89	\$155.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.38	\$0.00	\$492.00	\$1,305.00
Property Expenses												
Landscape - Enhancements	\$0.00	\$0.00	\$211.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,780.63	\$0.00	\$3,991.72	\$8,200.00
Landscape - Maintenance/Mowing	\$1,130.75	\$839.45	\$1,792.05	\$0.00	\$238.15	\$125.00	\$476.30	\$363.15	\$995.89	\$1,315.75	\$7,336.49	\$10,250.00
Park - Enhancements/Maintenance	\$17.29	\$0.00	\$0.00	\$0.00	\$0.00	\$700.00	\$0.00	\$0.00	\$0.00	\$16.97	\$734.26	\$760.00
Street Cleaning/Repairs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
Total Property Expenses	\$1,208.04	\$839.45	\$2,003.14	\$0.00	\$238.15	\$825.00	\$476.30	\$363.15	\$4,776.52	\$1,332.72	\$12,062.47	\$19,260.00
Tax/Insurance/Interest Expense												
Ins- D&O	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,386.00	\$1,386.00	\$1,386.00
Ins- Crime, Incl cyber, banking, etc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ins- F&EC or Package	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00	\$250.00
Ins- General Liability	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$536.00	\$536.00	\$536.00
Taxes - Property	\$0.00	\$0.00	\$0.00	\$0.00	\$65.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.41	\$0.00
Total Tax/Ins/Int Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$65.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.41	\$0.00
Utility Expenses												
Electric (FEC)	\$395.46	\$390.72	\$398.58	\$390.72	\$393.90	\$390.74	\$390.68	\$390.68	\$390.68	\$390.72	\$3,922.88	\$4,690.00
Tel/Cell/Pager	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Water	\$97.40	\$88.66	\$51.87	\$53.61	\$66.51	\$162.27	\$307.32	\$304.79	\$293.39	\$285.16	\$1,710.98	\$2,300.00
Total Utility Expenses	\$492.86	\$479.38	\$450.45	\$444.33	\$460.41	\$553.01	\$698.00	\$695.47	\$684.07	\$675.88	\$5,633.86	\$6,990.00
Transfer Proof												
Trans fr MMA to Cking	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dep fr MMA to Cking	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trans fr Oper to Res	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dep fr Oper to Res	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Transfer Proof	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Expense	\$1,700.90	\$1,620.72	\$2,609.32	\$444.33	\$763.97	\$1,378.01	\$1,174.30	\$1,058.62	\$5,494.97	\$4,180.60	\$20,425.74	\$29,727.00
Fund Change (See Balance Sheet)	\$8,110.54	\$4,600.67	-\$2,607.88	-\$442.94	-\$762.53	-\$1,096.71	-\$1,172.86	-\$1,057.18	-\$4,813.58	-\$4,179.16	-\$5,361.63	\$0.00

8/12/26
dy/88n

CV24 Lots + Base Rate 70
\$33,861.63
\$33,861.63
\$340.39

Expense	2025		2024		2023		2022		2021	
	JUL Actual	Approved Budget '26	YTD Actual	YTD Actual	YTD Actual	YTD Actual	YTD Actual	YTD Actual	YTD Actual	YTD Actual
Income										
Assessments										
Regular Assessments	\$9,650.00	\$5,900.00	\$24,540.00	\$22,299.30	\$15,149.24	\$34,599.54	\$33,717.24	\$408.50		
PY Surplus Adj (return to members)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Special Assessments	\$0.00	\$0.00	\$24,540.00	\$22,299.30	\$15,149.24	\$34,599.54	\$33,717.24	\$408.50		
Total Assessments	\$9,650.00	\$5,900.00	\$24,540.00	\$22,299.30	\$15,149.24	\$34,599.54	\$33,717.24	\$408.50		
Other Income										
Interest Income	\$1.44	\$0.00	\$16.94	\$16.91	\$17.21	\$12.70	\$8.56			
Late Fee	\$10.00	\$0.00	\$40.00	\$10.00	\$10.00	\$70.00	\$58.92			
AR Fee Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$552.65	\$1,362.65			
Legal Expense Reimb	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,735.00			
Postage Expense Reimb	\$0.00	\$0.00	\$0.00	\$5.35	\$0.00	\$10.70	\$0.00			
Resale Certificate Income	\$150.00	\$0.00	\$100.00	\$100.00	\$150.00	\$200.00	\$0.00			
Violation Fine	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,226.83			
Total Other Income	\$161.44	\$0.00	\$156.94	\$132.26	\$177.21	\$846.05	\$10,391.96			
Total Income	\$9,811.44	\$5,900.00	\$24,696.94	\$22,431.56	\$15,326.45	\$35,445.59	\$44,517.70			
Administrative Expenses										
Accounting	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00			
Bank Charges	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$16.56			
Copies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$343.20	\$460.21			
Document Recording Fees	\$0.00	\$0.00	\$31.00	\$0.00	\$1,050.07	\$0.00	\$31.00			
Admin-AR Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,355.00			
Legal Expense	\$0.00	\$200.00	\$0.00	\$0.00	\$450.00	\$1,012.50	\$12,648.50			
Management Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,590.00			
Office Supplies	\$0.00	\$75.00	\$10.79	\$31.38	\$0.00	\$1,213.86	\$65.00			
Postage/Delivery	\$0.00	\$125.00	\$94.90	\$124.36	\$92.10	\$169.20	\$138.73			
Printing-Coupons/Stmts	\$0.00	\$35.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00			
Website Hosting/Software	\$0.00	\$850.00	\$0.00	\$389.21	\$448.76	\$0.00	\$0.00			
Total Administrative Expenses	\$0.00	\$1,305.00	\$136.69	\$544.95	\$2,040.93	\$2,738.76	\$19,346.88			
Property Expenses										
Landscape - Enhancements	\$0.00	\$8,200.00	\$0.00	\$1,578.05	\$1,372.59	\$1,515.50	\$1,623.75			
Landscape - Maintenance/Mowing	\$1,190.75	\$10,250.00	\$9,317.90	\$9,013.45	\$9,413.10	\$7,206.35	\$7,836.91			
Part - Enhancements/Maintenance	\$17.29	\$760.00	\$0.00	\$1,400.00	\$8.63	\$0.00	\$62.48			
Street Cleaning/Repairs	\$0.00	\$0.00	\$0.00	\$0.00	\$3,008.86	\$0.00	\$0.00			
Total Property Expenses	\$1,208.04	\$19,260.00	\$9,317.90	\$11,991.50	\$13,803.18	\$8,721.85	\$9,523.14			
Tax/Insurance/Interest Expense										
Ins- D&O	\$0.00	\$1,386.00	\$1,347.00	\$1,347.00	\$1,231.00	\$1,177.00	\$1,187.00			
Ins- Crime, Incl cyber, banking, etc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Ins- F&EC or Package	\$0.00	\$230.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00			
Ins- General Liability	\$0.00	\$536.00	\$493.00	\$406.00	\$519.00	\$487.00	\$412.00			
Taxes - Property	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Total Tax/Ins/Int Expenses	\$0.00	\$2,172.00	\$2,090.00	\$2,003.00	\$2,000.00	\$1,914.00	\$1,849.00			
Utility Expenses										
Electric (FEC)	\$395.46	\$4,690.00	\$4,575.03	\$4,583.26	\$4,627.98	\$4,401.38	\$3,312.33			
Tel/Cell/Pager	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.49			
Water	\$97.40	\$2,300.00	\$1,329.90	\$2,841.74	\$2,397.77	\$2,205.63	\$2,273.15			
Total Utility Expenses	\$492.86	\$6,990.00	\$5,904.93	\$7,125.00	\$7,025.75	\$6,607.01	\$5,585.97			
Transfer Proof										
Tran fr MMA to Cking	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,191.71			
Dep fr MMA to Cking	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$8,191.71			
Tran fr Oper to Res	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,728.91			
Dep fr Oper to Res	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$15,728.91			
Total Transfer Proof	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Total Expense	\$1,700.90	\$29,727.00	\$17,449.52	\$21,664.45	\$24,869.86	\$19,981.62	\$36,304.99			
Fund Change (See Balance Sheet)	\$8,110.54	\$0.00	\$7,247.42	\$767.11	-\$9,543.41	\$15,463.97	\$8,212.71			

70
-5340.39

8/17/26
8/17/26

2026-2027 AIAI Renewal Comparison for:

Quail Creek Homeowners Association, Inc.

	Expiring	Renewal	Option 2
Property			
Total Insurable Value	\$17,960	\$19,684	\$17,960
Property Carrier	Wesco Insurance Company	Wesco Insurance Company	Philadelphia Indemnity Insurance Company
Valuation	RC	RC	RC
Co-Insurance	100%	100%	100%
Agreed Value	Yes	Yes	Yes
AOP Deductible	\$1,000	\$1,000	\$1,000
Wind & Hail Deductible	2% Per Building	2% Per Building	2% Per Building
Package Premium	\$250.00	\$250.00	\$250.00
General Liability			
General Liability Carrier	Wesco Insurance Company	Wesco Insurance Company	Philadelphia Indemnity Insurance Company
Policy Type	Occurrence	Occurrence	Occurrence
Each Occurrence Limit	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000
Prop Damage to Rented Prem (Each Occ)	\$100,000	\$100,000	\$1,000,000
Medical Expenses (Per Person)	\$5,000	\$5,000	\$5,000
Personal & Advertising Injury Limit	\$1,000,000	\$1,000,000	\$1,000,000
Products & Completed Ops Agg Limit	\$2,000,000	\$2,000,000	\$2,000,000
Hired/NonOwned Auto Liab Com Sing Lmt	Excluded	Excluded	Included
GL Premium	\$536.00	\$547.00	\$500.00
Directors & Officers			
D&O Carrier	Continental Casualty Company	Ascot Insurance Company	Ascot Insurance Company
Policy Type	Claims-Made	Claims-Made	Claims-Made
D&O Limit	\$1,000,000	\$1,000,000	\$1,000,000
D&O Retention (Deductible)	\$1,000	\$1,000	\$1,000
D&O Premium	\$1,386.00	\$972.00	\$972.00
Annual Premium	\$2,172.00	\$1,769.00	\$1,722.00