



# Memorandum

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**To:** Board of Directors

**Date:** February 9, 2021

**From:** Rules & Regulations Commission

**Memo:** 2021-12

**Topic:** Rules & Regulations: Amenity Tags

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**Issue:** Staff submitted amended Amenity Tags language to the Rules & Regulations Commission at their August 7 meeting. The changes are housekeeping based as recommended by ACL staff and Keay & Costello. No additional changes were recommended by Rules & Regs, and they recommended the language for approval at the same meeting.

This section was presented to the Board of Directors at their January 16 meeting and no additional changes were recommended.

**Recommendation:** To approve the Rules & Regulations section Amenity Tags as included in the February Board Packet.

*Plan on a Page: High Performing Operations and Management -To operate at full efficiency and effectiveness for the benefit of the Association.*

## II AMENITY TAGS FOR PROPERTY OWNERS AND GUESTS

### Amenity Tags

Each Property Owner paying an Owner Amenity Registration Fee (OARF) will receive ten (10) Amenity Tags. These Amenity Tags authorize the use of ACLPOA amenities for Property Owners, their family, guests, or occupants. Persons of all ages must have an Amenity Tag. The Amenity Tag must be worn in a visible location or presented upon request. Additional Annual, Three Day, and One Day Amenity Tags may be purchased from the ACL Office. Owners of multiple lots will pay one OARF but may elect to pay an additional OARF for each multiple lot owned. The tags remain the property of ACLPOA.

Amenity Tags must be presented to enter the Pool, and worn or presented upon request at Nixon Beach, the Multi-Sports Complex, Firehouse Fitness, designated walking trails, and while walking the trail system. Tags may be required for private special events throughout the year. Individuals fishing from the shoreline or a dock from shore in the Marina area, Nixon Beach area, or other docks must wear an Amenity Tag or present it upon request. Amenity Tags must be worn or presented upon request while ice fishing. A vehicle sticker or guest parking pass will be required for access to Nixon Beach. Amenity Tags do not have to be worn while on an ACLPOA registered recreational vehicle, including ATVs, golf carts, snowmobiles, and boats. Amenity Tags do not need to be worn while in the Campground. A vehicle sticker or guest parking pass will be required for access to the Campground.

Anyone found to be on the Common Properties without an Amenity Tag will be required to leave immediately. They may return with an Amenity Tag.

Dues, Trash, OARF(s), special assessments, interest, lien fees and any other outstanding amounts owed to the ACLPOA must be paid on all properties owned by all owners, designated members or occupants associated with all their properties prior to any owner receiving Amenity Tags, unless the property owner has been approved for the ACLPOA Payment Plan. Without limiting this requirement, but by way of example, if Lot 1 has two owners, persons A and B, and Lot 2 is owned by one owner, person A, then even if the dues on lot 1 have been paid by person A and/or B, neither person A nor person B can receive a boat tag or sticker until the dues for Lot 2 are paid by owner A, regardless of the fact that person B has no ownership interest in Lot 2.

Anyone found to be on the Common Properties without an Amenity Tag will be required to leave immediately. They may return with an Amenity Tag.

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The sale or unauthorized use of Association Amenity Tags is strictly prohibited. Any violation of this will result in a fine for the property owner. For the first violation, the property owner will receive a fine; additional violations will also receive a fine. All violations will be presented to the Board of Directors. The Board of Directors may at their discretion suspend the membership rights of a property owner for up to ninety (90) days for violation of the Rules and Regulations in addition to the fines stated above.

*Adopted October 12, 2012  
Amended October 18, 2014*

*Amended April 21, 2013  
Amended March 17, 2018*

**Commented [MS1]:** There may be other placed in the document where we refer to this as the Multi Sports Complex, not Sport Complex. Will need to check.

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# Memorandum

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**To:** Board of Directors

**Date:** February 9, 2021

**From:** Rules & Regulations Commission

**Memo:** 2021-13

**Topic:** Rules & Regulations: Hunting

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**Issue:** At their August 22, 2020 meeting, the Deer Management Commission discussed the use of broadheads and how they are tearing up the targets during qualifications and are more difficult to remove from the targets. After this discussion, they requested a change to the Deer Management Program Rules & Regulations in Section XX Hunting to require practice broadheads to be used during qualifications. This request was presented to the Rules & Regulations Commission at their October 2, 2020 meeting. That Commission did not recommend any changes and recommended the section for approval at the same meeting.

This section was presented to the Board of Directors at their January 16 meeting, at which time a question was raised on if hunters can use regular broadheads during qualification, or if they had to use practice broadheads. Staff confirmed with the Deer Management Commission that their intention was to allow hunters to use either practice or regular broadheads for qualification. The amended language is included in the February Board packet.

**Recommendation:** To approve the Rules & Regulations section XX Hunting as included in the February Board Packet.

*Plan on a Page: High Performing Operations and Management -To operate at full efficiency and effectiveness for the benefit of the Association.*

## **XX. HUNTING**

**A.** Hunting is prohibited on the properties of ACL and all common properties with the following exceptions:

1. Trapping may be permitted by authorization of the General Manager and the Illinois Department of Natural Resources. No trapping will be allowed on private property without the owner's permission.
2. Deer archery hunting will be permitted during the State of Illinois hunting season. Hunters must qualify to participate in the ACL Deer Management Program by meeting standards approved by the Board of Directors and pay the fee. No hunting will be allowed on private property.

### **DEER MANAGEMENT PROGRAM RULES AND REGULATIONS**

1. Each participant **MUST** attend a mandatory orientation meeting. All application fees must accompany application.
2. Each participant must show proof that they successfully completed a state or federally approved hunter safety education course.
3. Each participant must provide ACLPOA with proof of a minimum \$500,000 liability insurance. The policyholder/named insured must be the property owner of record, and the proof of liability insurance must reflect the amount of insurance coverage, and policy term expiration date. No continuous until canceled policies will be accepted.
4. Each participant must qualify to participate in the ACL Deer Management Program by placing 4 out of 5 arrows in a 6-inch circle with the equipment carried in the field. All participants must bring a minimum of five arrows equipped with **regular or practice** broadheads for use in qualifying. The distance for this qualification will be twenty (20) yards for compound and crossbows, and fifteen (15) yards for recurve and longbows. Participants will receive two (2) opportunities to qualify. The qualification will be supervised by Commission members. Participants are encouraged to complete a certified Bowhunter Education Course. For more information about courses, contact the National Bowhunter Education Foundation at 309-647-7128.
5. Participants are encouraged to communicate with other participants in adjacent zones before selecting a stand site within their own zone.
6. Commission members will inspect tree stand locations with participant to ensure that they meet all ACL requirements before hunting.
7. Participants may hunt in a zone that is not assigned to them as long as they have been granted permission from the primary hunter assigned to the zone they wish to hunt. They must sign in at Security (SSD) accordingly. Zone guests are not allowed to bring their own stand or move any stands in that zone.
8. No nails, spikes, or piercing of bark is allowed in trees. Permanent stands are not allowed. Stands must be elevated a minimum of six (6) feet from the ground's surface. Stands must be TMA-certified (Tree stand Manufacturers Association).
9. Only branches with a stem diameter of less than 1.5 inches may be removed from the stand tree.
10. Stands must display an original ACL stand tag and be visible from the ground.

11. All stands must be at least seventy-five (75) feet away from the main ATV trail, roadway, parking area, and three hundred (300) feet from an inhabited dwelling. Stands may be closer than three hundred (300) feet from a dwelling only with the owner's written permission. Stands must be on green space.
12. Each participant is allowed two stands.
13. All participants must use a TMA-certified safety harness while in a tree.
14. Stands must be removed by March 1, weather permitting.
15. Participants must follow reporting instructions as provided at the orientation meeting. Participants are also required to send in a harvest report for each animal taken within a week. In addition, all participants must follow Illinois state check-in regulations.
16. Marking devices are permitted. Marking devices must be removed at the close of the season.
17. All entrails must be removed from ACL property or left in the woods at least one hundred (100) feet from any trail, roadway, residence, or parking area. Field dressing of deer must be conducted more than one hundred (100) feet from any trail, roadway, residence, or parking area.
18. A hunter can only harvest a total of three deer and only harvest one antlered deer per year. The antlered deer will not be counted in the harvest log, for zone selection, until an antlerless deer is harvested.
19. Participants may not drive deer.
20. No still-hunting or ground hunting is allowed.
21. Use of decoys is allowed. Hunters are required to wrap decoys in blaze orange when moving to and from stands.
22. Participants in the Deer Management Program must be property owners 18 years of age or older.
23. All state and federal laws are to be followed.
24. All vehicles must adhere to road and trail rules. Stay on the road or trail.
25. All deer must be covered while transported on ACL property.
26. No hunting will be allowed on the following dates: (First Season Firearms Deer Hunting) (Second Season Firearms Deer Hunting)

#### **DEER MANAGEMENT PROGRAM PARAMETERS/GENERAL INFORMATION**

**ZONES:** Will be determined by the Deer Management Commission. Special accommodations may be granted to persons with disabilities. Commission members will set zones so that they remain at least 300 feet from any occupied dwelling. ACL Deer Management Program Property Owner Permission to Waive 300-Foot Rule form must be completed and returned to the ACL Association Office prior to hunting within 300 feet of an occupied dwelling. Participants may set up anywhere within their assigned zone.

**APPLICATIONS:** Incomplete applications, late applications, and duplicate applications will not be accepted. Documents listed on application must be received by deadlines stated. Late submittal will disqualify participant.

**QUALIFICATIONS:** Each participant must qualify to participate in the Deer Management Program by hitting four out of five arrows in a 6-inch circle with the equipment carried in the field. All participants must bring a minimum of five arrows equipped with **regular or practice** broadheads for use in qualifying. The distance for this qualification will be twenty (20) yards for compound and crossbows, and fifteen (15) yards for recurve and longbows. Participants will receive two (2) opportunities to qualify. The qualification will be supervised by commission members.

**HARVESTED ANIMALS:** Participants must record harvested animals on site and must also submit a separate harvest report to the Commission.

**DEER MANAGEMENT PROGRAM PARTICIPANT FEE:** Property Owner: \$125

**SEASON DATES:** Actual calendar dates change each year based on State of Illinois Hunting season.

*Amended: January 19, 2013 Amended: November 16, 2013 Amended: October 18, 2014*

Apple Canyon Lake Property Owners Association Committee Motion Card

Rule & Regs Commission  
Committee

Date 10-2-2020

move:

Rules & Regs recommends to the ACL Board  
to approve the insertion of the following  
verbiage in Sect. XX Hunting to read  
"practice broadheads will be allowed for  
qualifying"

Action Taken passed

F PFELFFR Jw Paffer  
MOTION MADE BY:  
B. FITZGERALD  
MOTION SECONDED BY: Bob Fitzgerald  
CHAIR: Vickie Serhan

VOTE RECORDED:

YEA: 5

NAY: 0

ABSTAIN: 0

Date Received \_\_\_\_\_ Given to \_\_\_\_\_ Date Completed \_\_\_\_\_

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**SEASON DATES:** Actual calendar dates change each year based on State of Illinois Hunting season.

*Amended: January 19, 2013 Amended: November 16, 2013 Amended: October 18, 2014*

Apple Canyon Lake Property Owners Association Committee Motion Card

FER MANAGEMENT Committee

Date 8/22/2020

I Move:

insert the following "practice broadheads will be allowed" into the appropriate sections of the ACL Board approved Rules and Regulations Section XX Hunting

Action Taken

MOTION MADE BY: _____	VOTE RECORDED:
MOTION SECONDED BY: <u>Da Manhi</u>	YEA: <u>6</u>
CHAIR: _____	NAY: <u>0</u>
	ABSTAIN: _____

Date Received 9/21/20 Given to Rules: Regs Date Completed \_\_\_\_\_

**Apple Canyon Lake Property Owners Association  
Deer Management Commission Minutes  
August 22, 2020**

**UNAPPROVED**

**1.0 Call to Order** - Jon Sonntag called the meeting to order at 2:10 PM.

Members present – Jon Sonntag, Kim Rees, Gordy Ostrander, Al Hendren, Al Lutz, Nick Gouskos, and Dan Mamlic. Members absent – Gordy Williams and Ted Bluhm. Leave of absence - Jack Finley.

**2.0 Approve July 25, 2020 Minutes** – Gordy Ostrander made a motion to approve the minutes as written, motion approved.

**3.0 Reports**

**4.0 Unfinished Business**

**4.1 Youth Archery** - The Deer Management Commission reviewed the Youth Archery event which was held on August 1<sup>st</sup> and was very successful. There was a total of 56 people attending. Safety precautions were taken including checking temperatures, cleaning bows between each shooter, wearing masks, and social distancing as much as possible. There was a discussion of equipment needs for next year. A date of August 7, 2021 is scheduled for next year's Youth Archery from 9:00AM - 12:00 Noon.

**4.2 Qualifications** - The qualifications were held on August 8 and August 22. There was a discussion on qualifications for next year and the dates for 2021 are August 7 from 9:00 AM-12:00 Noon, Sunday August 15 from 9:00-11:00 AM and Saturday August 28 from 9:00 AM-12:00 Noon. A motion was made for these dates by Al Lutz, seconded by Nick Gouskos, motion passed unanimously. There was a discussion on the use of broadheads and how they are tearing up the targets and are more difficult to remove from the targets. This has been discussed with other archers. After discussion a motion was made by Gordy Ostrander, seconded by Dan Mamlic to recommend to the ACL Board to insert the following "practice broadheads will be allowed" into the appropriate sections of the ACL Board Approved Rules and Regulations Section XX Hunting. Motion passed unanimously.

**4.3 Orientation** - There was a review of the orientation meeting that took place the previous hour. The orientation included giving each participant a copy of the rules and regulations and reviewing them to the participants. There was a discussion on the rule that all deer must be tested for CWD by the IDNR. This rule was passed in October 2016 but is not incorporated into the ACL Board Approved Rules and Regulations. Kim Rees will discuss this with the General Manager Shaun Nordlie

**5.0 New Business**

**5.1 Planning Dates** - After discussion the following dates for the deer counting is February 6 and February 20, 2021, weather conditions may alter these dates.

**5.2 Zone Selection** - There was a discussion on zone selection.

**6.0 Other**

**7.0 Next Meeting** – Our next meeting is scheduled for September 26, 2020.

**8.0 Adjournment** - As there was no other business, Dan Mamlic made a motion to adjourn at 2:50 PM, Al Lutz seconded. Motion approved.

Respectfully submitted,  
Kim Rees, Secretary



# Memorandum

**To:** Board of Directors

**Date:** February 10, 2021

**From:** Shaun Nordlie

**Memo:** 2021-17

**Topic:** Kayak Rack Placement

**Issue:** Owners have been requesting a place to hold their kayaks around the lake. Rather than haul their kayak to the location where they launch, they have asked if the Association could construct and rent locker space to owners for their kayaks. In 2020, the Maintenance Department built the first kayak locker and placed it in Presidents Cove area. These lockers are currently rented, and we have more requests from owners to rent a locker. The second locker would look similar to the first one but would be slightly longer to accommodate two person kayaks. The second rack will be placed next to the first locker in the President's Cove area.

Owners who rent a locker from the Association will pay the \$25 fee per year. Owners will provide their own lock for their locker. They will sign a rental agreement with the Association that can be renewed annually

The locker placement was reviewed and approved by the AECC at their February 6 meeting.

**Recommendation:** To approve the placement of a second kayak locker rack in the President's Cove area.

*Plan on a Page: Amenities and Services: Conduct a cost-analysis of new amenities in conjunction with CAMP Masterplan*

**Apple Canyon Lake Property Owners Association Committee Motion Card**

Committee: AECC

Date: February 6, 2021

Agenda Item: 5.1

**I Move:**

**Regarding: ACL Kayak Storage Unit**

To permit the installation of a Kayak Storage Unit next to the existing unit in Arrowhead Bay (North) at the Picnic Area/Playground.

**Action Taken**

MOTION MADE BY: <u>Bill Wagon<sup>sr</sup> Blw</u>	VOTE RECORDED:
MOTION SECONDED BY: <u>Tom Chas To</u>	YEA: <u>8</u>
CHAIR: <u>for E H</u>	NAY: <u>0</u>
	ABSTAIN: <u>0</u>

APPLE CANYON LAKE PROPERTY OWNERS ASSOCIATION  
 ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE  
 BUILDING PERMIT APPLICATION

PERMIT NO. 5.1

ISSUE DATE \_\_\_\_\_

OWNER'S NAME ACLPOA PHONE NO. ( ) \_\_\_\_\_

SUBDIVISION PRESIDENT'S BAY

ADDRESS 14A157 CANYON CLUB

LOT NO. PICNIC AREA  
PLAYGROUND

BUILDER'S NAME \_\_\_\_\_ PHONE NO. ( ) \_\_\_\_\_

ADDRESS \_\_\_\_\_

GENERAL CARPENTRY CONTRACTOR (Name, Address, Phone)	<u>SELF</u>
CONCRETE CONTRACTOR (Name, Address, Phone)	
ELECTRICAL CONTRACTOR (Name, Address, Phone)	
HEATING CONTRACTOR (Name, Address, Phone)	
MASONRY CONTRACTOR (Name, Address, Phone)	
LANDSCAPING CONTRACTOR (Name, Address, Phone)	
PLUMBING CONTRACTOR (Name, Address, Phone)	
SEPTIC SYSTEM CONTRACTOR (Name, Address, Phone)	
OTHER (Name, Address, Phone)	
RESIDENCE _____ ADDITION _____ REMODELING _____ DECK _____ LANDSCAPING _____ OTHER <u>X</u>	
GARAGE _____ DRIVEWAY _____ PIER/DOCK _____ SHED _____ WATER FRONT _____ GENERAL _____	

DESCRIPTION:  
INSTALL A KAYAK STORAGE RACK NEXT THE EXISTING RACK.

REQUIRED INFORMATION: FOR ARCHITECTURAL AND ENVIRONMENTAL CONTROL COMMITTEE ONLY

PLANS (3 SETS)	SEPTIC DESIGN w/ County Approval	WATER TAP FEE
PERMIT FEES	BOND FEES	TITLE RECORD
COUNTY BUILDING PERMIT	ENTRANCE PERMIT (Township)	OTHER

APPROVED BY: JW Date: 1/29/21

Notes

<u>FEE - WAIVED</u>	Owner/Builder Signature _____ (Date) _____
	AECC Signature _____
	AECC Signature _____
	AECC Signature _____

Total Permits Paid \$ \_\_\_\_\_

\*Make all checks payable to Apple Canyon Lake Property Owners Association \* See Back Pg for Breakout.

THE ISSUANCE OF A BUILDING PERMIT DOES NOT RELIEVE THE OWNER AND/OR CONTRACTOR AND SUBCONTRACTOR OF RESPONSIBILITY TO COMPLY WITH THE ACL BUILDING CODE AND ALL APPLICABLE STATE AND COUNTY REGULATIONS.  
 NOTE - AN ON SITE DUMPSTER IS REQUIRED FOR ALL NEW HOUSES AND MAJOR ADDITIONS/REMODELING.

PROPOSED KAYAK RACK





5.1



PROPOSED LOCATION PRESEDENTS BAY PICNIC AREA/PLAYGROUND



# Memorandum

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**To:** Board of Directors

**Date:** February 9, 2021

**From:** Joe Wiener, Building Inspector

**Memo:** 2021-11

**Topic:** Request to Restrict Lots - Menconi

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**Issue:** The office has received a Request to Restrict Lot from Matt & Ken Menconi, owners of lot 13-154. The lot was inspected by the Building Department and found to be unimproved.

There are currently 107 approved Restricted Lots which result in an annual revenue loss of \$47,080 based on an \$1,100 assessment.

**Recommendation:** TBD

*Plan on a Page: High Performing Operations and Management – Long Range Goals and Measures – Assure the knowledge and understanding of roles, responsibilities, and governing documents by Board of Directors.*



# Memorandum

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**To:** Board of Directors

**Date:** February 9, 2021

**From:** Joe Wiener, Building Inspector

**Memo:** 2021-10

**Topic:** Request to Restrict Lots - Mamlic

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**Issue:** The office has received a Request to Restrict Lot from Daniel Mamlic, owner of lots 03-031, 03-032, 03-033. The lots were inspected by the Building Department, and it was found that there is a dwelling, septic system, attached garage, and driveway on 03-032. Landscaping with wall/pavers appears to be encroaching onto lots 03-031 and 03-033.

There are currently 107 approved Restricted Lots which result in an annual revenue loss of \$47,080 based on an \$1,100 assessment.

Mr. Mamlic requested to restrict these same lots at the July 21, 2018 Board of Directors meeting and was denied.

**Recommendation:** TBD

*Plan on a Page: High Performing Operations and Management – Long Range Goals and Measures – Assure the knowledge and understanding of roles, responsibilities, and governing documents by Board of Directors.*



# Memorandum

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**To:** Board of Directors

**Date:** January 26, 2021

**From:** Tim Brokl & Kirsten Heim

**Memo:** 2021-9

**Topic:** 2021 TT5k beneficiary

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**Issue & Analysis:** The 2020 TT5k was scheduled for July 25, 2020. The Board of Directors approved the Trail Trekker 5k (TT5k) benefitting the What's Trump Relay for Life team at their December 2019 meeting. All proceeds were to be donated to that organization after the event. As we all know, the 2020 TT5k was cancelled due to COVID-19.

The Recreation Commission recommends and requests that the 2021 Trail Trekker 5K (TT5K) benefits the What's Trump Relay for Life Team, with all profits donated to the organization after the event.

The TT5k is open to the public. Most runs of this nature benefit a charity or cause. The What's Trump Relay for Life team will help plan and run the event, will fill all volunteer positions, seek out sponsorships, and secure raffle prizes for the event.

**Recommendation:** To approve the Trail Trekker 5k (TT5k) benefitting the What's Trump Relay for Life team in 2021. All proceeds will be donated to that organization after the event.



# Memorandum

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**To:** Board of Directors

**Date:** February 9, 2021

**From:** Rules & Regulations Commission

**Memo:** 2021-14

**Topic:** Rules & Regulations: Miscellaneous Regulations – 1<sup>st</sup> Reading

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**Issue:** The Safety & Security staff brought a revision to section IV Miscellaneous Regulations section to the Rules & Regulations Commission at their September 11, 2020 meeting. Security staff regularly receives complaints for noise nuisances from neighbors but did not have any language in place to issue a citation on. By removing the reference to the noxious or offensive activity taking place on the properties of ACL and all common properties, Security will be able to issue citations for noxious or offensive activity (including noise complaints) that occur on private property. No additional changes were recommended by Rules & Regs, and they recommended the language for approval at the same meeting.

**Recommendation:** No motion required at this meeting. For presentation & discussion only.

*Plan on a Page: High Performing Operations and Management -To operate at full efficiency and effectiveness for the benefit of the Association.*

Apple Canyon Lake Property Owners Association Committee Motion Card

Rules & Regs Commission  
Committee

Date 9-11-2020

move:

Rules & Regs Commission recommends to the ACL Board to approve the attached document referring to Nuisance or Offensive Activity as presented.

Action Taken motion passed

MOTION MADE BY: BOB STANGER  
MOTION SECONDED BY GEORGE DROGOSZ  
CHAIR VICKIE SERSHDN

VOTE RECORDED:

YEA: 6

NAY: 0

ABSTAIN: -

Date Received \_\_\_\_\_ Given to \_\_\_\_\_ Date Completed \_\_\_\_\_

13. **Noxious or Offensive Activity:** No noxious or offensive activity shall be ~~carried on while on the properties of ACL and all common properties~~ permitted.

#### **Miscellaneous Regulations**

- All pet violations \$25
- Illegal discharge of fireworks \$100
- Littering or defacing of property at ACL \$100
- Noxious or offensive activity \$250
- Interference with an enforcement officer \$250
- Failure to identify self, fleeing, use of abusive or threatening language towards an enforcement officer or other ACLPOA personnel. \$250
- Speeding or reckless driving of a vehicle or boat \$250



# Memorandum

**To:** Board of Directors

**Date:** February 9, 2021

**From:** Rules & Regulations Commission

**Memo:** 2021-15

**Topic:** Rules & Regulations: Motorized Vehicles-Recreational – 1<sup>st</sup> Reading

**Issue:** The Safety & Security staff brought a revision to the Motorized Vehicles-Recreational section to the Rules & Regulations Commission at their September 11, 2020 meeting. The current fine for operating an unauthorized or prohibited vehicles on the trails or golf course is only \$50.00 which is significantly less than the fine for an authorized vehicle that is not registered (\$250.00). On several occasions last summer, Security caught mini and or dirt bikes on the trails that received a smaller fine than a golf cart without a current year sticker would receive. We are creating a higher fine for prohibited and unauthorized vehicles – amphibious vehicles, go-carts, two and three-wheeled motorized vehicles, and trucks, automobiles, and motorcycles (excluding Emergency, Maintenance, and Security vehicles) caught on our trail system or golf course. The first offense would be \$250 and the second offense would be \$500. No additional changes were recommended by Rules & Regs, and they recommended the language for approval at the same meeting.

**Recommendation:** No motion required at this meeting. For presentation & discussion only.

*Plan on a Page: High Performing Operations and Management -To operate at full efficiency and effectiveness for the benefit of the Association.*



Apple Canyon Lake Property Owners Association Committee Motion Card

RULES & REGS

COMMISSION  
Committee

Date 9-11-2020

move:

Rules & Regs Commission recommends to the ACL Board to approve the attached document referring to Motorized Vehicles. Recreational with the following fine change in the red verbiage on prohibited vehicles on trail or golf course from \$500 to read \$250 first offense \$500 for second offense.

Action Taken Motion passed

MOTION MADE BY: BOB STANGER  
MOTION SECONDED BY: GEORGE DROGOSZ  
CHAIR: VICKIE SERSHON

VOTE RECORDED:  
YEA: 4  
NAY: 2  
ABSTAIN: \_\_\_\_\_

per Karen Drogosz

Date Received 9/14/20 Given to Board Date Completed \_\_\_\_\_

### Motorized Vehicles – Recreational

• Riding or operating motorized recreational vehicles on closed trails or in an area that is not an ACL authorized area for recreational vehicles:

- First Offense \$100
- Second Offense \$300
- Third or Subsequent Offense \$500

• Any prohibited vehicle that is on the trails or golf course \$500 #250 1st offense \$500 SECOND OFFENSE

• Any recreational vehicle that is on the trails or golf course and not properly registered with ACL \$250

- Operating a recreation vehicle in a careless or heedless manner \$250
- Operating a recreation vehicle on a private property \$100
- Unlawful Operation of All Terrain Vehicles and Golf Carts (under age 16 and/or not possessing a valid driver's license or permit of state of origin) \$250



# Memorandum

**To:** Board of Directors

**Date:** February 9, 2021

**From:** Rules & Regulations Commission

**Memo:** 2021-16

**Topic:** Rules & Regulations: Campground – 1<sup>st</sup> Reading

**Issue:** The Campground Commission requested that grills be allowed to be left outside the campers during the winter at their October 10, 2020 meeting. This request was presented to the Rules & Regulations Commission at their November 6, 2020 meeting. The commission did add additional guidelines to the section, and approved the section as amended at that meeting.

**Recommendation:** No motion required at this meeting. For presentation & discussion only.

*Plan on a Page: High Performing Operations and Management -To operate at full efficiency and effectiveness for the benefit of the Association.*

## X.CAMPGROUND

### E. Campground Winter Rules

1. A Camper Storage Fee will be charged to store a camper at the campground over the winter. This fee must be paid prior to the official closing date. If the fee is not paid by the last Sunday in October, a fine will be assessed. If the fee and the fine are not paid within thirty (30) days an additional fine will be assessed monthly until March 1. If the fee and all fines are not paid by March 1, the Seasonal Campsite License will be revoked.
2. Camping units must be removed by the Campground closing date unless Camper Storage has been paid. All items to be removed from the campground must be removed by the same date. Vehicle access to the Campground will not be permitted after the official closing date.
3. Nothing may be left near, under or around the camper to be stored, except a storage container, firewood, tote along, access stairs, grills (as referenced below) and carpeting. All furniture, flowerpots, screen rooms, ~~grills,~~ and like items shall be removed and properly stored off the property and out of view. Anything left on the site after the specified closing date will be disposed of.
4. Grills will be allowed to be stored during the winter months on campsites that have paid for winter storage. Any grills that are left on a campsite must be securely covered and stored near or under the camper. Propane tanks must be removed.
- ~~3.~~
- 4.5. If maintenance is required to work on or near a campsite, the property owners may be required to move their camper to another campsite until the work is completed.
- 5.6. When the campground is officially closed, all electricity and water will be shut off.
- 6.7. After the official closing date, campsites may not be occupied. The campground entrance gate will be locked, and the roads will not be maintained. Anyone wishing to check on their camper prior to the official opening date of the campground will be required to notify the Safety and Security Department of their presence and walk to the camper location.
- 7.8. Seasonal camping units only will be stored at the campground. Boats, ATVs/UTVs, boat and ATV/UTV trailers, etc. must be removed from the Campground before the official closing date.

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**Apple Canyon Lake Property Owners Association  
Rules & Regulations Commission Minutes  
November 6, 2020**

**UNAPPROVED**

The following Commission members were present: Chair Vickie Sershon, Fern Tribbey, Mike Harris, Fred Pfeiffer, Bob Fitzjerrells, Bob Stanger and George Drogosz. Guests: General Manager Shaun Nordlie and Security/Aquatics Manager Julie Janssen (phone).

**1.0 Call to Order** – Chair Vickie Sershon called the Rules & Regulations Commission meeting to order on November 6, 2020 at 10:00am.

**2.0 Approve Minutes of September 11, 2020** – The October 2, 2020 minutes were approved as presented with a motion from George Drogosz and seconded by Bob Stanger. Motion passed.

**3.0 Unfinished Business**

**3.1 Amenity Tags** – Going to ACL Board for First Reading.

**3.2 Noise Nuisance** – Going to ACL Board for First Reading.

**3.3 Unregistered vs Illegal Vehicles** – Going to ACL Board for First Reading.

**3.4 Lake** – Going to ACL Board for First Reading.

**3.5 Fishing** – Going to ACL Board for First Reading.

**3.6 Dear Management Request to Use Practice Broadheads** – Going to ACL Board for First Reading.

**3.7 Other Unfinished Business** – None.

**4.0 New Business**

**4.1 Snowmobiles** – A discussion was held regarding a fine amount when snowmobiles or UTVs go into the lake. Mr. Nordlie will check if this type of violation is covered under Illinois DNR rules.

**4.2 Trails** – Mr. Nordlie presented a request from a property owner to change the trail closing hours on Friday and Saturday nights during the Summer from 10:00 pm to 11:00pm or midnight. It is noted that the trails used to close at sundown some years back. After much discussion, the Commission was not in favor of extending the Summer hours.

**4.3 Campground** – Mr. Nordlie reviewed a Campground request to keep grills stored during the winter months on campsite, with certain rules to be followed. After a Commission discussion, new language was added. Mr. Nordlie will take this item to the ACL Board for First Reading.

**4.4 Trash Recycling Update for 2021** – Mr. Nordlie reviewed the Trash Disposal and Recycling document with the Commission. There is a change in fees for various items and other language changes and deletions were noted. After a discussion, Bob Stanger motioned and George Drogosz seconded, Rules & Regs Commission recommends to the ACL Board to approve the attached document “Trash Disposal and Recycling” with noted changes. Motion passed.

**4.5 Other New Business** – None.

**5.0 Next Meeting Date** – Next meeting will be on Friday, December 4, 2020 at 10:00am.

**6.0 Adjournment** – Meeting was adjourned by general consent at 10:45am.

Respectfully submitted,  
Karen Drogosz

Apple Canyon Lake Property Owners Association Committee Motion Card

Campground Committee

Date 10-10-20

I move:

To request the BOD allow grills to be left outside  
campers during the winter

Action Taken

MOTION MADE BY: <u>Joe Joe Ruffolo</u>	VOTE RECORDED:
MOTION SECONDED BY: <u>Mary Blaha</u>	YEA: <u>5</u>
CHAIR: <u>Shirley Copley</u>	NAY: <u>0</u>
	ABSTAIN: <u>0</u>

Date Received \_\_\_\_\_ Given to \_\_\_\_\_ Date Completed \_\_\_\_\_

Open  
discussion  
about  
COVID-19

# Workshop





February 5, 2021

Mr. Shaun Nordlie, General Manager  
Apple Canyon Lake Property Owners Association  
14A157 Canyon Club Drive  
Apple River IL 61001

Shaun:

As you requested, we are submitting a proposal for engineering services for two tasks identified by the Property Owners Association Board as preliminary to design of the new labyrinth spillway.

- Evaluation of rock removal at the spillway and potential for impact on existing area
- Evaluation of higher discharges in the area downstream of Apple Canyon Dam

CMT will guide the overall project and perform the services associated with the second task. CMT will have a geotechnical subconsultant Intertek PSI who will perform the services associated with the first task. A copy of the proposal from Intertek PSI is attached.

The services include a site visit to Apple Canyon Lake dam by CMT and Intertek PSI. The visit will include observation of the existing spillway and dam and a meeting with the Jo Daviess County Engineer. We will then follow with the tasks listed on the attached scope of work and follow with a letter report of the findings and recommendations to the POA for use in the subsequent design phase of the spillway.

We propose to provide the services for the first proposal on a time and expense basis not to exceed \$18,700 including the services of CMT and Intertek PSI. The amount includes a 10% contingency for unanticipated work.

Please contact us if you have any questions. Following acceptance of the proposal, we will submit a Professional Services Agreement (similar to the Planning Report agreement) for signature by the POA.

Sincerely,  
Crawford Murphy and Tilly Engineers

A handwritten signature in black ink that reads "Edward LaBelle".

Edward LaBelle P.E., CFM, Env SP  
Senior Project Manager

**APPLE CANYON LAKE DAM**  
**PRELIMINARY DESIGN PHASE**  
**FEBRUARY 5, 2021**

**SCOPE OF WORK**

**1. SITE VISIT TO APPLE CANYON LAKE**

Site meeting at Apple Canyon Lake dam with POA, CMT and Intertek PSI  
Close look at existing principal spillway and dam  
Look at dam crest and potential borrow sources  
Meet with Jo Daviess County Engineer

**2. EVALUATION OF ROCK REMOVAL FOR SPILLWAY**

Review existing data from construction drawing soil logs and inspection reports.

**3. IMPACT OF HIGHER FLOWS FROM SPILLWAY ON COUNTY BRIDGE AND DOWNSTREAM AREA**

**South Apple Canyon Road Bridge**

Contact Jo Daviess County Engineer about potential impact to bridge  
Discuss regulatory responsibilities for bridge  
Obtain bridge plans and hydraulic design report if available  
Compare peak flood flows to bridge design flows  
Evaluate potential erosion concerns at bridge

**Floodplain downstream of South Apple Canyon Road**

Contact Floodplain Officer regarding county floodplain regulations for project

**4. PREPARE LETTER SUMMARY REPORT**

**Impact of rock removal**

- Evaluation of potential impact on dam from rock removal in spillway.
- Recommendations on rock removal methods for spillway construction.
- Discussion of geotechnical aspects of proposed improvements in CMT Planning Report.

**Impact of higher flows downstream**

- South Apple Canyon Road bridge.
- Describe modeling of bridge hydraulics if needed.
- Describe modeling which could be done for downstream floodplain if needed.

**5. CONFERENCE CALL(S) WITH BOARD AND GENERAL MANAGER OF FINDINGS**

Note: Soil borings are not included in the Scope of Work.



Professional Service Industries, Inc.  
480 North Street, Springfield, IL 62704  
Phone: (217)544-6663  
Fax: (217) 544-6148

Crawford Murphy & Tilly, Inc. (CMT)  
2750 West Washington Street  
Springfield, Illinois 62702

Attn: Mr. Ted Labelle, P.E.  
[tlabelle@cmtengr.com](mailto:tlabelle@cmtengr.com)

**Re:** Proposal for Geotechnical Engineering Services  
Apple Canyon Lake Dam  
Jo Daviess County, Illinois  
**PSI Proposal Number: 0026-333948**

**Page 1 of 6**

Dear Mr. Labelle:

Professional Service Industries, Inc. (PSI), an Intertek company, is pleased to submit this proposal for providing geotechnical engineering services for the Apple Canyon Lake Dam in Jo Daviess County Illinois. Presented herein is an outline of the proposed scope of services, the anticipated schedule to perform the work and the associated fees.

#### **PROJECT UNDERSTANDING**

Mr. Ted Labelle, P.E. with CMT provided the project information to PSI through multiple emails from December 15, 2020 through January 27, 2021. Attached to the emails, PSI received the following documents.

- Apple Canyon Lake Dam and Spillway Planning Report by CMT dated June 2020
- Apple Canyon Lake Dam and Spillway Construction Plans with completed soil borings at the Dam and Lake site, prepared by Bauer Engineering, Inc. dated April 1969
- Army Corp of Engineering Inspection Report dated July 1978
- Apple Canyon Lake Dam and Spillway Phase-II investigation Report by Hanson Engineering Inc. dated 10/1/1982

Based on the provided information, PSI understands that the Apple Canyon Lake Dam is an 80-foot high and 1,100 feet in length, earth and rock fill Dam. The Dam was constructed during 1969, and was classified as the "high hazard potential", intermediate size, Dam under Illinois Department of Natural Resources (IDNR) regulations.

The Dam is owned by Apple Canyon Lake Property Owner's Association and the reservoir is used by the Association members for recreational purposes. The appurtenant work consists of a concrete broad-crested weir chute spillway cut in rock and discharging into a vertical drop plunge pool located at the right abutment and a steel-lined concrete conduit outlet works located at the approximate midpoint of the Dam. The weir is a concrete wall with overall length of 95.7 feet long and height of 4 feet. The crest of the wall has an elevation 800.00 for a length of 82 feet and a low flow notch at elevation 799.42 for a length of 13.7 feet long. The spillway



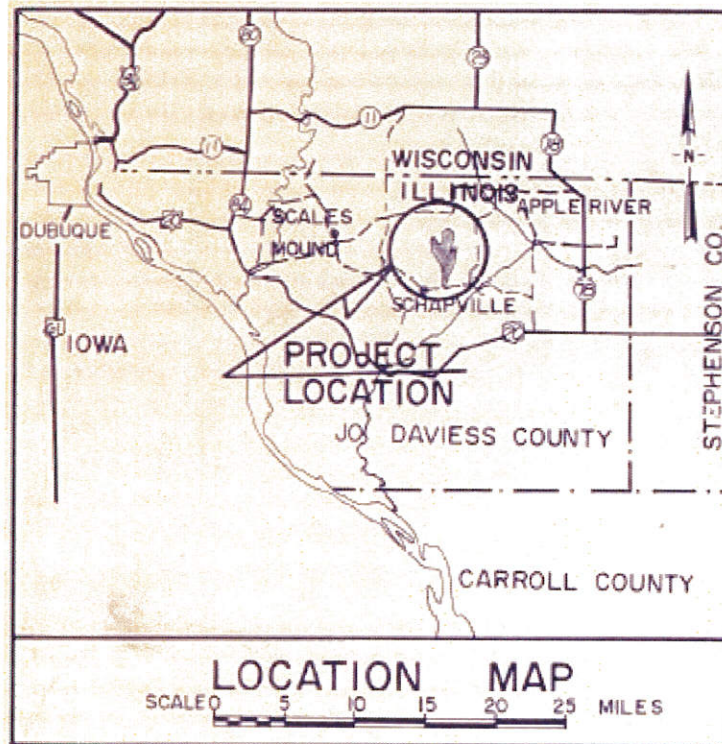


channel is a combination of natural rock floor and walls, followed by concrete floor and walls. Apple Canyon Lake has experienced three unusually high flood levels since 2010 with the highest level occurring in July 2017. The peak water level was within 1 to 2 feet of the top of the Dam according to information from Apple Canyon Lake Property Owners Association (ACLPOA).

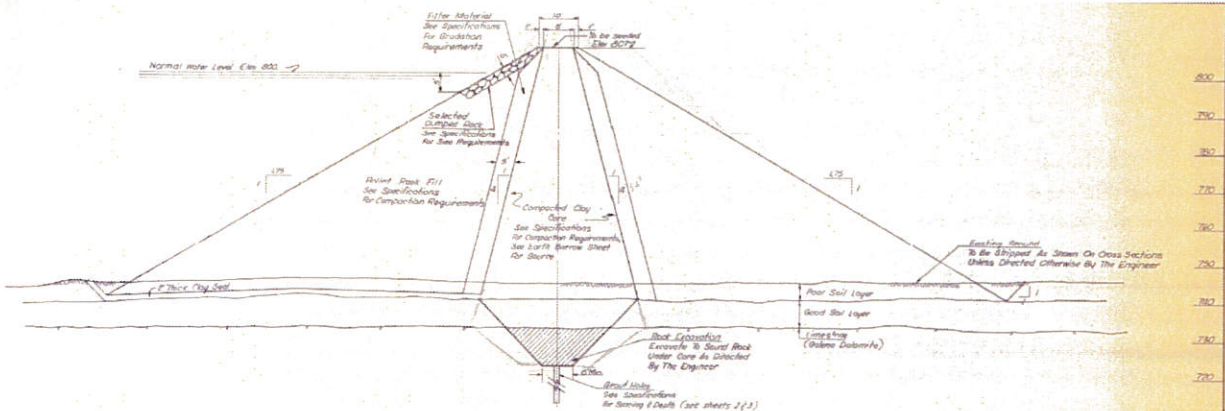
Based on recently completed planning report by CMT, it was discussed that if water had over topped the Dam, erosion of the Dam could have occurred with the risk of washing out and breaching the Dam. Such an occurrence would have been more detrimental than the property damage which occurred around the lake. A report titled Flood Mitigation Investigation Summary was prepared in June 2019 with options to reduce peak lake levels during flood events. This Planning Report provides additional alternatives to consider which will result in lower peak lake levels for the same flood events. The results of flood modeling of the existing spillway and proposed changes to the spillway are presented in the June 2019 report to demonstrate the changes that would occur for various degrees of flooding.

CMT is in the planning phase and proposing two spillway alternatives to increase the discharge capacity, and these alternatives are discussed below:

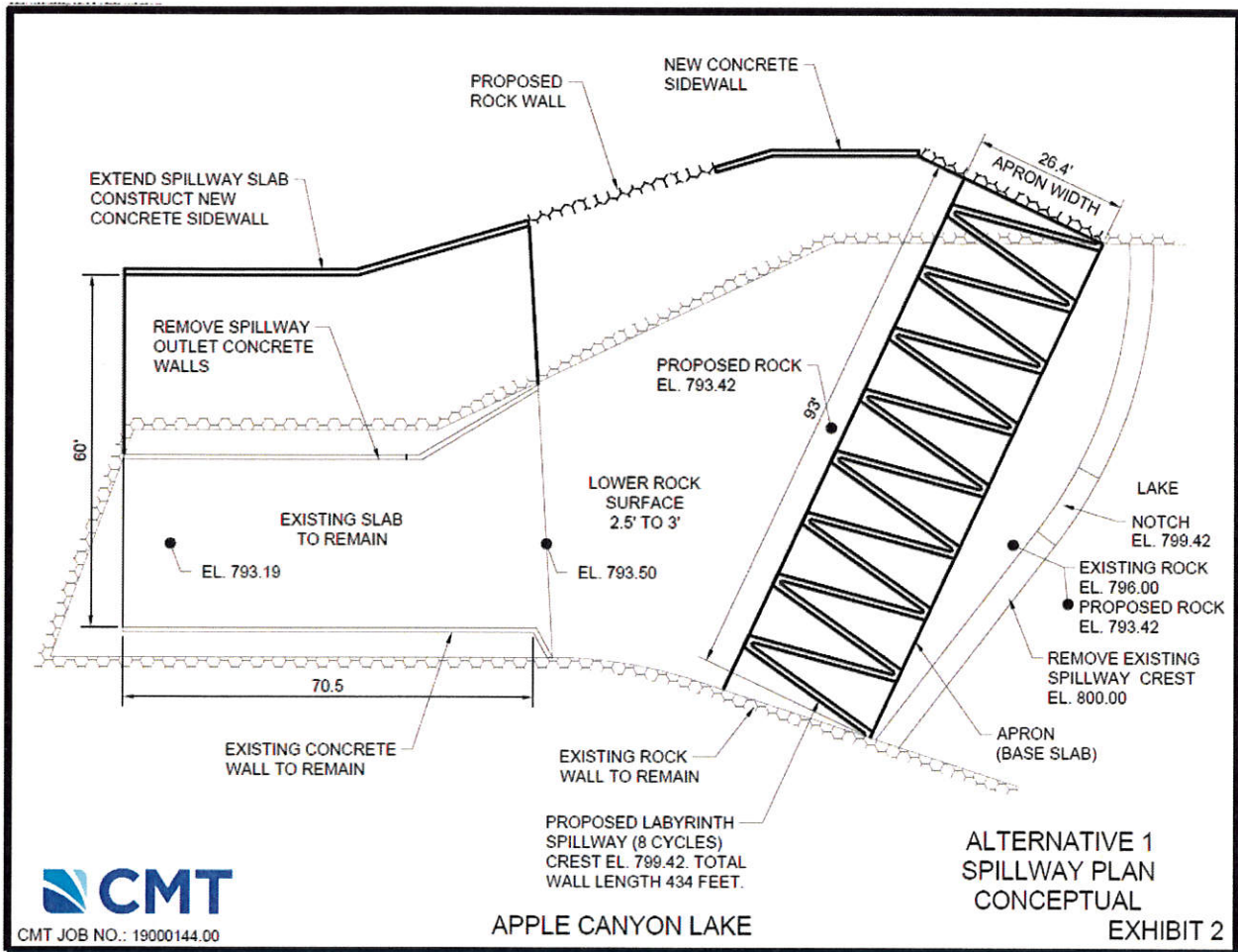
- Alternative No. 1 is a labyrinth spillway with a total wall length of 434 feet, overall length of 93 feet and height of 6 feet. The existing spillway channel will be widened from 28 feet to 60 feet. The channel floor would remain at the same elevation.
- Alternative No. 2 is a labyrinth spillway with a total wall length of 434 feet, overall length of 93 feet and height of 10 feet. The spillway channel will be widened from 28 feet to 70 feet and lowered by 4 feet.



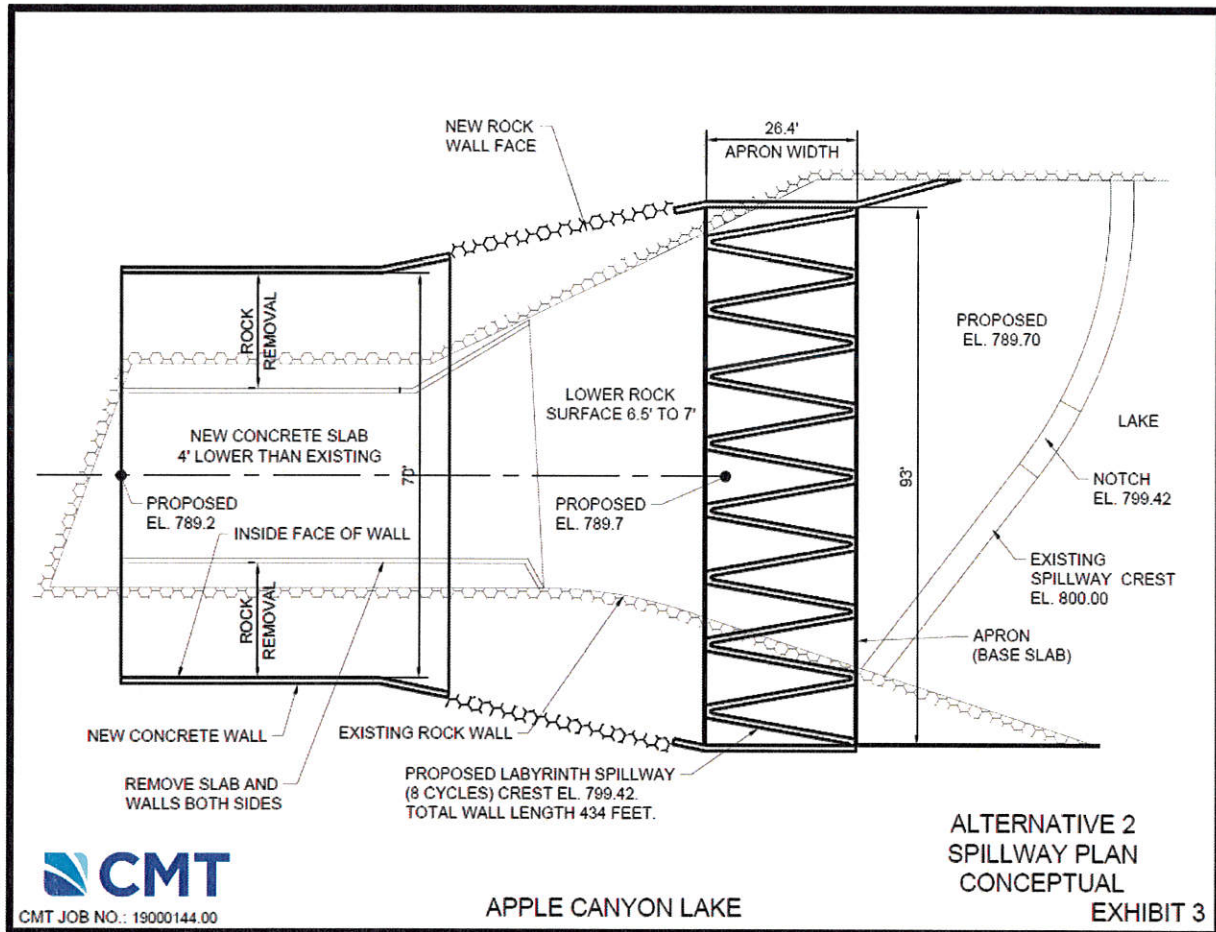
Approximate Location of the Dam/Spillway



Typical Section of Dam



Alternative 1, Proposed by CMT



Alternative 2, Proposed by CMT

### SCOPE OF SERVICES

The project is in the preliminary phase of the design, and PSI proposes to complete the scope in two phases. This proposal is only for the Phase-I, and will submit a separate proposal for the Phase-II:

#### PHASE-I

The Phase-I will include initial site visit and meeting(s) with CMT and Apple Canyon Lake Association personnel, review existing data including construction drawings, inspections reports and historical soil borings logs. Upon completion of the site visit and reviewing available documents, PSI will submit a written report with discussions of the proposed alternatives suggested by CMT and methods/means of construction of new spillway and general discussion of rock excavations using various equipments.

#### PHASE-II

Upon completion of the Phase-I report, PSI will discuss the findings and opinions about construction of the two alternatives suggested by CMT, and will include the additional explorations including:

- Complete soil borings at the proposed spillway location including rock coring, to identify the subsurface strata and bedrock properties, and laboratory testing of retrieved soil/rock samples.
- Perform geotechnical engineering analyses to be used in the schematic design of the two proposed spillways.



#### SCHEDULE

Upon written contract and execution of this Phase-I proposal, PSI will coordinate with representatives of CMT and Apple Canyon Lake Association for an initial site visit.

#### FEES

It is proposed that the fee for performance of the Phase-I scope of services be determined on unit price basis. Based on the proposed scope of services the estimated fee for the Phase-I will be **\$8,220.00**, and detailed in following Table 1.

<b>TABLE 1: Estimated Fees Phase-I</b>				
<b>Field Reconisensnce/Meeting</b>	<b>Unit</b>	<b>Qty</b>	<b>Rate</b>	<b>Cost</b>
Mobilization	lump sum	1	\$1,000.00	\$1,000.00
Senior Engineer	per hour	12	\$139.00	\$1,668.00
Chief Engineer	per hour	12	\$185.00	\$2,220.00
<b>Subtotal</b>				<b>4,888.00</b>
<b>Phase-I Report</b>	<b>Unit</b>	<b>Qty</b>	<b>Rate</b>	<b>Cost</b>
Senior Engineer	per hour	8	139.00	1,112.00
Chief Engineer	per hour	12	185.00	2,220.00
<b>Subtotal</b>				<b>\$ 3,332.00</b>
<b>PHASE-I: Total Fee</b>				<b>8,220.00</b>

#### AUTHORIZATION

PSI will proceed with the work upon receipt of a signed copy of this proposal intact or Task Order. PSI will perform the work in accordance with the Master Service Agreement between PSI and CMT. PSI appreciates this opportunity to submit this proposal and looks forward to working with you on this project. If you have any additional questions concerning our proposal or if PSI can be of additional services, please contact our office at 217-544-6663.

Respectfully submitted,  
**PROFESSIONAL SERVICE INDUSTRIES, INC.**

Eram Iqbal  
Department Manager - Geotechnical Services

*Reviewed By:*  
Kevin C. Miller, P.E.  
Chief Engineer

Attachments: Proposal Acceptance



December 15, 2020

Mr. Shaun Nordlie, General Manager  
Apple Canyon Lake Property Owners Association  
14A157 Canyon Club Drive  
Apple River IL 61001

Shaun:

As you requested, we are submitting a proposal for engineering services for raising the top of the earthen dam at Apple Canyon Lake. We are submitting two proposals as we discussed by phone. The proposals include design, bidding and construction engineering phases.

In the first proposal, the scope of construction is to add clay to the clay core of the dam such that the crest is level along the entire length of the 1100-foot dam equal to the highest point at the west end of the dam. (See attached drawing from original plans.) Construction work will include removal of the vegetation on the crest of the dam, followed by placement and compaction of suitable earth fill. Riprap will then be placed on the upstream face to protect the dam to the maximum water level.

The first proposal will be compatible with the new labyrinth spillway by containing the lake up to the peak water level of the 60% Probable Maximum Flood (PMF) with 2" of freeboard. IDNR State regulation for existing High Hazard dams is 60% of the PMF. The level is based on the analysis in the Planning Report.

We propose to provide the services for the first proposal on a time and expense basis not to exceed \$14,900. The amount includes a 10% contingency for unanticipated work. A breakdown of the costs for the three phases (design, bidding and construction) is shown on the attachment.

In the alternate proposal, the scope of construction is to place loose earth fill on top of the existing grass which will provide freeboard but is not designed to contain higher lake levels. IDNR has indicated that this work may not require a construction permit. However, IDNR has requested that the drawings be submitted for a final determination whether a construction permit is required. The alternate construction method will have a lower construction cost because the following work is not required: stripping of vegetation, ordinary fill instead of clay fill and a lower degree of compaction.

We propose to provide the services for the alternate proposal on a time and expense basis not to exceed \$12,900. The amount includes a 10% contingency for unanticipated work. Breakdown of the costs for the three phases (design, bidding and construction) is shown on the attachment and excludes IDNR permit.

CMT recommends that the POA select the first proposal because the dam will contain a higher water level and protect the dam from a larger flood which meets current State of Illinois standards.

Crawford, Murphy & Tilly

Centered in Value



December 15,2020  
Page 2  
Apple Canyon Lake Property Owners Association

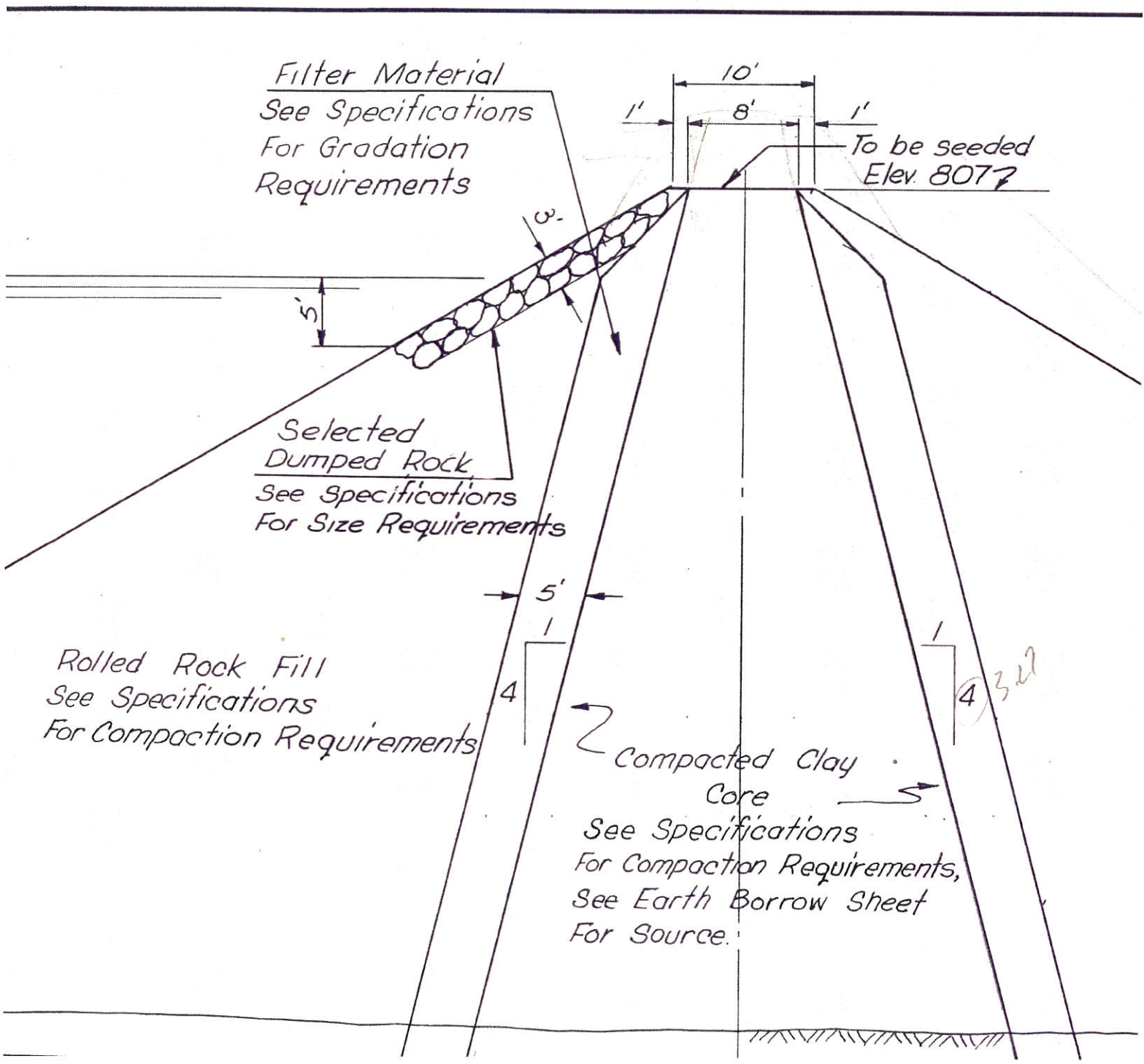
In our recent communication with IDNR, IDNR asked if ACL POA has authority for potentially higher flood levels upstream of the dam if the low point of the dam is raised. Note that this would only occur in an extreme flood condition. You indicated that you will be checking on the properties which surround the lake. The CMT proposal does not include engineering effort related to investigating this matter.

Please contact us if you have any questions. Let us know how you wish to proceed.

Sincerely,  
Crawford Murphy and Tilly

A handwritten signature in black ink that reads "Edward LaBelle". The signature is written in a cursive, flowing style.

Edward LaBelle P.E., CFM, Env SP  
Senior Project Manager



Filter Material  
See Specifications  
For Gradation  
Requirements

10'  
1' 8' 1'  
To be seeded  
Elev. 807?

Selected  
Dumped Rock  
See Specifications  
For Size Requirements

Rolled Rock Fill  
See Specifications  
For Compaction Requirements

Compacted Clay  
Core  
See Specifications  
For Compaction Requirements,  
See Earth Borrow Sheet  
For Source.

322

**APPLE CANYON LAKE DAM AND SPILLWAY  
SCOPE OF ENGINEERING SERVICES  
December 15, 2019**

CONSTRUCTION SCOPE: STRIP VEGETATION AND TOPSOIL, RAISE TOP OF DAM WITH CLAY FILL AND PLACE RIPRAP ON UPSTREAM FACE OF FILL.

ITEM OF WORK	TIME AND EXPENSE NOT TO EXCEED
1. Design and Permit Application Phase <ul style="list-style-type: none"> <li>a. Coordinate with ACL general manager.</li> <li>b. CMT Project Management.</li> <li>c. Field survey of 1100 foot length of dam crest and 10 foot down both slopes at 50' spacing.</li> <li>d. Prepare drawings               <ul style="list-style-type: none"> <li>i. Location map and notes</li> <li>ii. Typical section of dam</li> <li>iii. Existing &amp; proposed longitudinal profile</li> </ul> </li> <li>e. Calculate total stripping and fill volume with Civil 3D</li> <li>f. Prepare technical specifications</li> <li>g. Prepare Request for Proposal with limited contract conditions.</li> <li>h. Send to POA for review.</li> <li>i. Revise RFP documents.</li> <li>j. Submit application to IDNR for construction permit. Respond to IDNR questions.</li> </ul>	\$8,900
2. Bidding Phase <ul style="list-style-type: none"> <li>a. Send RFP to selected contractors.</li> <li>b. Respond to bidders' questions upon request from Apple Canyon Lake.</li> <li>c. Assist in review of proposals.</li> <li>d. Recommend award of construction contract</li> </ul>	\$1,400
3. Construction phase <ul style="list-style-type: none"> <li>a. Coordinate with contractor during construction</li> <li>b. Review submittals from Contractor               <ul style="list-style-type: none"> <li>i. Borrow source location</li> <li>ii. Soil properties and lab compaction results</li> <li>iii. Review shop drawings for filter fabric and riprap</li> </ul> </li> <li>c. Site visits – 3 total               <ul style="list-style-type: none"> <li>i. After soil stripping</li> <li>ii. Midpoint of fill and compaction</li> <li>iii. Final completion</li> </ul> </li> <li>d. Prepare record drawings with Contractor survey data</li> <li>e. Assemble and submit completed work documents to IDNR and POA</li> </ul>	\$4,800
<b>TIME AND EXPENSES NOT TO EXCEED</b>	<b>\$14,800</b>

**APPLE CANYON LAKE DAM AND SPILLWAY  
SCOPE OF ENGINEERING SERVICES  
December 15, 2019**

**ALTERNATE CONSTRUCTION SCOPE: RAISETOP OF DAM WITH ORDINARY FILL.  
EXCLUDES STRIPPING VEGETATION AND TOPSOIL, AND RIPRAP ON UPSTREAM FACE.**

ITEM OF WORK	TIME AND EXPENSE NOT TO EXCEED
1. Design and Permit Application Phase <ul style="list-style-type: none"> <li>a. Coordinate with ACL general manager.</li> <li>b. CMT Project Management.</li> <li>c. Field survey of 1100 foot length of dam crest and 10 foot down both slopes at 50' spacing.</li> <li>d. Prepare drawings               <ul style="list-style-type: none"> <li>i. Location map and notes</li> <li>ii. Typical section of dam</li> <li>iii. Existing &amp; proposed longitudinal profile</li> </ul> </li> <li>f. Calculate total stripping and fill volume with Civil 3D</li> <li>g. Prepare technical specifications</li> <li>h. Prepare Request for Proposal with limited contract conditions.</li> <li>i. Send to POA for review.</li> <li>j. Revise RFP documents.</li> <li>k. Application to IDNR is not anticipated nor included.</li> </ul>	\$8,700
2. Bidding Phase <ul style="list-style-type: none"> <li>a. Send RFP to selected contractors.</li> <li>b. Respond to bidders' questions upon request from Apple Canyon Lake.</li> <li>c. Assist in review of proposals.</li> <li>d. Recommend award of construction contract</li> </ul>	\$1,400
3. Construction phase <ul style="list-style-type: none"> <li>a. Coordinate with contractor during construction</li> <li>b. Review submittals from Contractor               <ul style="list-style-type: none"> <li>i. Borrow source location</li> <li>ii. Soil properties and lab compaction results</li> <li>iii. Review shop drawings for filter fabric and riprap</li> </ul> </li> <li>c. Site visits – 2 total               <ul style="list-style-type: none"> <li>i. Midpoint of fill and compaction</li> <li>ii. Final completion</li> </ul> </li> <li>d. Prepare record drawings with Contractor survey data</li> <li>e. Assemble and submit completed work documents to IDNR and POA</li> </ul>	\$3,000
<b>TIME AND EXPENSES NOT TO EXCEED</b>	<b>\$13,000</b>

PHASE 1 Construction Loan - Draw/Interest Expense						
TYPE	YEAR	Description	Draw	Running Total	Interest Expense	Running Total
Construction Loan at 4%	April 2022	Builders Risk Insurance	TBD	(15,000.00)	(15,000.00)	
	April 2022	Construction Contract Admin fee	Farnsworth	(38,000.00)	(53,000.00)	
	April 2022	Temporary Fence +Fencing/Gate		(16,251.00)	(69,251.00)	
	April 2022	Performance Bond	Cord	(16,951.00)	(86,202.00)	(287.34)
	May 2022	Septic Construction	Sproule	(300,000.00)	(386,202.00)	
	May 2022	D & C Related Expenses		(3,000.00)	(389,202.00)	
	May 2022	Permit Fees		(5,350.00)	(394,552.00)	
	May 2022	Admin Building Construction - 15%		(222,585.90)	(617,137.90)	(2,057.13)
	June 2022	Admin Building Construction - 20%		(296,781.20)	(913,919.10)	(3,046.40)
	July 2022	Admin Building Construction - 20%		(296,781.20)	(1,210,700.30)	(4,035.67)
	August 2022	General Conditions	TBD	(172,344.00)	(1,383,044.30)	
	August 2022	Owner Contingency		(15,002.00)	(1,398,046.30)	
	August 2022	Cord Fee	Cord	(90,009.00)	(1,488,055.30)	
	August 2022	Admin Building Construction - 15%		(222,585.90)	(1,710,641.20)	(5,702.14)
	September 2022	Change Order Contingency		(100,000.00)	(1,810,641.20)	
	September 2022	Admin Building Construction - 15%	Farnsworth	(222,585.90)	(2,033,227.10)	(6,777.42)
	October 2022	Admin Building Construction - 15%		(222,585.90)	(2,255,813.00)	
	October 2022	FFE Phase 1 (admin building)	TBD	(100,000.00)	(2,355,813.00)	
	October 2022	Landscaping	TBD	(10,000.00)	(2,365,813.00)	
	October 2022	Final Cleaning		(2,000.00)	(2,367,813.00)	(7,892.71)
		CASH TOWARDS LOC	\$ -	\$ -	\$ -	\$ -
		Net Draw At End of Construction Loan	\$ (2,367,813.00)	\$ (2,367,813.00)	\$ (29,798.80)	\$ (29,798.80)

Informational: Phase 1 Loan Amortization Schedule						
		Payment	INTEREST	PRINCIPAL	BALANCE	
5 Year Loan at 5%	2023	\$ 822,551.65	\$ -	\$ 822,551.65	\$ (1,545,261.35)	
	2024	\$ 832,417.54	\$ 79,058.50	\$ 753,359.04	\$ (791,902.31)	
	2025	\$ 832,417.54	\$ 40,515.23	\$ 791,902.31	\$ -	
	2026	\$ -	\$ -	\$ -	\$ -	
	2027	\$ -	\$ -	\$ -	\$ -	
		\$ 2,487,386.73	\$ 119,573.73	\$ 2,367,813.00	\$ -	

PHASE 2 Construction Loan						
TYPE	Month/Year	Description	Draw	Running Total	Construction Loan Interest Expense	Running Total
Construction Loan at 5%	April 2026	Prelim permitting fees	\$ (5,300.00)	(5,300.00)	(5,300.00)	
	April 2026	Demolition of clubhouse	(152,500.00)	(157,800.00)	(157,800.00)	(657.50)
	May 2026	Builders Risk Insurance	\$ (15,000.00)	(172,800.00)	(172,800.00)	
	May 2026	Performance Bond	(31,516.00)	(204,316.00)	(204,316.00)	
	May 2026	Septic	(50,000.00)	(254,316.00)	(254,316.00)	
	May 2026	Event center construction 15%	(377,582.85)	(631,898.85)	(631,898.85)	
	May 2026	General Conditions	(235,914.00)	(867,812.85)	(867,812.85)	
	May 2026	Cord Fee	(171,824.00)	(1,039,636.85)	(1,039,636.85)	
	May 2026	Const Contract Admin fee	(12,000.00)	(1,051,636.85)	(1,051,636.85)	(4,381.82)
	June 2026	Event center construction 20%	(503,443.80)	(1,555,080.65)	(1,555,080.65)	(6,479.50)
	July 2026	Event center construction 20%	(503,443.80)	(2,058,524.45)	(2,058,524.45)	(8,577.19)
	August 2026	Event center construction 15%	(377,582.85)	(2,436,107.30)	(2,436,107.30)	(10,150.45)
	September 2026	Event center construction 15%	(377,582.85)	(2,813,690.15)	(2,813,690.15)	(11,723.71)
	October 2026	Event center construction 15%	(377,582.85)	(3,191,273.00)	(3,191,273.00)	(13,416.29)
	October 2026	ACL Contingency fund	(28,637.00)	(3,219,910.00)	(3,219,910.00)	
	November 2026	Change Order Contingency	(200,000.00)	(3,419,910.00)	(3,419,910.00)	
	November 2026	Parking lot turnaround	(334,064.00)	(3,753,974.00)	(3,753,974.00)	
	December 2026	FFE event center	(300,000.00)	(4,053,974.00)	(4,053,974.00)	(16,891.56)
	March 2027	Landscaping of event center	(20,000.00)	(4,073,974.00)	(4,073,974.00)	
	March 2027	Deer Run (two lane redo)	(200,000.00)	(4,273,974.00)	(4,273,974.00)	
March 2027	Firehouse Parking lot	(334,064.00)	(4,608,038.00)	(4,608,038.00)	(57,600.48)	
March 2027	Out of Scope/misc	\$ -	(4,608,038.00)	(4,608,038.00)		
March 2027	CASH TOWARDS LOC	\$ 250,000.00	\$ (4,358,038.00)	\$ (4,358,038.00)		
		Loan Amount to Retain Cash Balance	\$ (4,358,038.00)	\$ (4,358,038.00)	\$ (129,878.49)	

Informational: Phase 2 Loan Amortization Schedule						
		Payment	INTEREST	PRINCIPAL	BALANCE	
10 Year Loan at 5%	1/2027	\$ 541,819.15	\$ -	\$ 541,819.15	\$ (3,816,218.85)	
	1/2028	\$ 541,819.15	\$ 199,006.35	\$ 342,812.80	\$ (3,473,406.05)	
	1/2029	\$ 541,819.15	\$ 180,621.97	\$ 361,197.18	\$ (3,112,208.87)	
	1/2030	\$ 541,819.15	\$ 161,839.22	\$ 379,979.93	\$ (2,732,228.94)	
	1/2031	\$ 541,819.15	\$ 142,079.73	\$ 399,739.42	\$ (2,332,489.52)	
	1/2032	\$ 541,819.15	\$ 121,633.55	\$ 420,185.60	\$ (1,912,303.92)	
	1/2033	\$ 541,819.15	\$ 99,442.48	\$ 442,376.67	\$ (1,469,927.25)	
	1/2034	\$ 541,819.15	\$ 76,438.27	\$ 465,380.88	\$ (1,004,546.37)	
	1/2035	\$ 541,819.15	\$ 52,237.82	\$ 489,581.33	\$ (514,965.04)	
	1/2036	\$ 541,819.15	\$ 26,854.11	\$ 514,965.04	\$ 0.00	
		\$ 5,418,191.50	\$ 1,060,153.50	\$ 4,358,038.00	\$ 0.00	

Bank Account Register						
Month/Year	Description	Assessment	Fund Expenditures	Const. Loan Interest Expense	MM Interest Income	Bank Balance
December 2019						\$ 92,000.00
January 2020	CP Assessment Revenue	\$ 608,000.00				\$ 700,000.00
Feb - Dec 2020	Monthly Interest Income			\$ 2,531.25		\$ 702,531.25
January 2021	CP Assessment Revenue	\$ 682,356.00				\$ 1,384,887.25
February 2021	Flood Mitigation Full Payment Estimate		\$ (1,200,000.00)			\$ 184,887.25
April-December 2021	Monthly Transactions			\$ 899.37		\$ 185,786.62
January 2022	CP Assessment Revenue	\$ 682,356.00				\$ 868,142.62
February - December 2022	Monthly Transactions			\$ (29,798.80)	\$ 6,323.57	\$ 844,667.38
January 2023	CP Assessment Revenue & Loan Payment #1	\$ 682,356.00	\$ (822,551.65)			\$ 704,471.73
March - December 2023	Monthly Transactions			\$ 2,548.02		\$ 707,019.75
January 2024	CP Assessment Revenue + Loan Payment #2	\$ 682,356.00	\$ (832,417.54)			\$ 556,958.21
February - December 2024	Monthly Transactions			\$ 3,989.69		\$ 560,947.90
January 2025	CP Assessment Revenue + Loan Payment #3	\$ 682,356.00	\$ (832,417.54)			\$ 410,886.36
February - December 2025	Monthly Transactions			\$ 2,894.15		\$ 413,780.51
January 2026	CP Assessment Revenue	\$ 682,356.00	\$ -			\$ 1,096,136.51
February - December 2026	Monthly Transactions			\$ (72,278.01)	\$ 8,093.52	\$ 781,892.02
January 2027	CP Assessment Revenue	\$ 682,356.00	\$ (250,000.00)			\$ 1,406,647.54
March 2027	Monthly Transactions + Loan Payment #1	\$ -	\$ (541,819.15)			\$ 875,190.75
January 2028	CP Assessment Revenue + Loan Payment #2	\$ 682,356.00	\$ (541,819.15)	\$ 10,362.36		\$ 1,015,727.60
March 2028	Monthly Transactions			\$ 6,811.25		\$ 1,022,538.85
January 2029	CP Assessment Revenue + Loan Payment #3	\$ 682,356.00	\$ (541,819.15)			\$ 1,163,075.70
March 2029	Monthly Transactions			\$ 8,535.57		\$ 1,171,611.27
January 2030	CP Assessment Revenue + Loan Payment #4	\$ 682,356.00	\$ (541,819.15)			\$ 1,312,148.12
March 2030	Monthly Transactions			\$ 9,653.61		\$ 1,321,801.73
January 2031	CP Assessment Revenue + Loan Payment #5	\$ 682,356.00	\$ (541,819.15)			\$ 1,462,338.58
March 2031	Monthly Transactions			\$ 10,780.04		\$ 1,473,118.62
January 2032	CP Assessment Revenue + Loan Payment #6	\$ 682,356.00	\$ (541,819.15)			\$ 1,613,655.47
March 2032	Monthly Transactions			\$ 11,914.92		\$ 1,625,570.38
January 2033	CP Assessment Revenue + Loan Payment #7	\$ 682,356.00	\$ (541,819.15)			\$ 1,766,107.23
March 2033	Monthly Transactions			\$ 13,058.30		\$ 1,779,165.54
January 2034	CP Assessment Revenue + Loan Payment #8	\$ 682,356.00	\$ (541,819.15)			\$ 1,919,702.39
March 2034	Monthly Transactions			\$ 14,210.27		\$ 1,933,912.66
January 2035	CP Assessment Revenue + Loan Payment #9	\$ 682,356.00	\$ (541,819.15)			\$ 2,074,449.51
March 2035	Monthly Transactions			\$ 15,370.87		\$ 2,089,820.38
January 2036	CP Assessment Revenue + Loan Payment #10	\$ 682,356.00	\$ (541,819.15)			\$ 2,230,357.23
March 2036	Monthly Transactions			\$ 16,540.18		\$ 2,246,897.41
						\$ 0.00
						\$ 0.00

Total Interest Paid through 3/2036 \$ 1,339,404.52

PHASE 1 Construction Loan - Draw/Interest Expense

TYPE	YEAR	Description	Draw	Running Total	Interest Expense
Construction Loan at 4%	April 2022	Builders Risk Insurance	\$ (15,000.00)	\$ (15,000.00)	\$ (15,000.00)
	April 2022	Construction Contract Admin fee	\$ (38,000.00)	\$ (53,000.00)	\$ (53,000.00)
	April 2022	Temporary Fence +Fencing/Gate	\$ (16,251.00)	\$ (69,251.00)	\$ (69,251.00)
	April 2022	Performance Bond	\$ (16,951.00)	\$ (86,202.00)	\$ (86,202.00)
	May 2022	Septic Construction	\$ (300,000.00)	\$ (386,202.00)	\$ (386,202.00)
	May 2022	D & C Related Expenses	\$ (3,000.00)	\$ (389,202.00)	\$ (389,202.00)
	May 2022	Permit Fees	\$ (5,350.00)	\$ (394,552.00)	\$ (394,552.00)
	May 2022	Admin Building Construction - 15%	\$ (222,585.90)	\$ (617,137.90)	\$ (617,137.90)
	June 2022	Admin Building Construction - 20%	\$ (296,781.20)	\$ (913,919.10)	\$ (913,919.10)
	July 2022	Admin Building Construction - 20%	\$ (296,781.20)	\$ (1,210,700.30)	\$ (1,210,700.30)
	August 2022	General Conditions	\$ (172,344.00)	\$ (1,383,044.30)	\$ (1,383,044.30)
	August 2022	Owner Contingency	\$ (15,002.00)	\$ (1,398,046.30)	\$ (1,398,046.30)
	August 2022	Cord Fee	\$ (90,009.00)	\$ (1,488,055.30)	\$ (1,488,055.30)
	August 2022	Admin Building Construction - 15%	\$ (222,585.90)	\$ (1,710,641.20)	\$ (1,710,641.20)
	September 2022	Change Order Contingency	\$ (100,000.00)	\$ (1,810,641.20)	\$ (1,810,641.20)
	September 2022	Admin Building Construction - 15%	\$ (222,585.90)	\$ (2,033,227.10)	\$ (2,033,227.10)
	October 2022	Admin Building Construction - 15%	\$ (222,585.90)	\$ (2,255,813.00)	\$ (2,255,813.00)
	October 2022	FFE Phase 1 (admin building)	\$ (100,000.00)	\$ (2,355,813.00)	\$ (2,355,813.00)
	October 2022	Landscaping	\$ (10,000.00)	\$ (2,365,813.00)	\$ (2,365,813.00)
	October 2022	Final Cleaning	\$ (2,000.00)	\$ (2,367,813.00)	\$ (2,367,813.00)
		CASH TOWARDS LOC	\$ -	\$ (2,367,813.00)	\$ (2,367,813.00)
		Net Draw At End of Construction Loan	\$ (2,367,813.00)	\$ -	\$ (29,798.80)

Informational: Phase 1 Loan Amortization Schedule

3 Year Loan at 5%	2023	2024	2025	Payment	INTEREST	PRINCIPAL	BALANCE
				\$ 822,551.65	\$ -	\$ 822,551.65	\$ (1,545,261.35)
				\$ 832,417.54	\$ 79,058.50	\$ 753,359.04	\$ (791,902.31)
				\$ 832,417.54	\$ 40,515.23	\$ 791,902.31	\$ -
				\$ -	\$ -	\$ -	\$ -
				\$ 2,487,386.73	\$ 119,573.73	\$ 2,367,813.00	\$ -

PHASE 2 Construction Loan

TYPE	Month/Year	Description	Draw	Running Total	Construction Loan Interest Expense
Construction Loan at 5%	April 2026	Prelim permitting fees	\$ (5,300.00)	\$ (5,300.00)	\$ (5,300.00)
	April 2026	Demolition of clubhouse	\$ (152,500.00)	\$ (157,800.00)	\$ (157,800.00)
	May 2026	Builders Risk Insurance	\$ (15,000.00)	\$ (172,800.00)	\$ (172,800.00)
	May 2026	Performance Bond	\$ (31,516.00)	\$ (204,316.00)	\$ (204,316.00)
	May 2026	Septic	\$ (50,000.00)	\$ (254,316.00)	\$ (254,316.00)
	May 2026	Event center construction 15%	\$ (377,582.85)	\$ (631,898.85)	\$ (631,898.85)
	May 2026	General Conditions	\$ (235,914.00)	\$ (867,812.85)	\$ (867,812.85)
	May 2026	Cord Fee	\$ (171,824.00)	\$ (1,039,636.85)	\$ (1,039,636.85)
	May 2026	Const Contract Admin fee	\$ (12,000.00)	\$ (1,051,636.85)	\$ (1,051,636.85)
	June 2026	Event center construction 20%	\$ (503,443.80)	\$ (1,555,080.65)	\$ (1,555,080.65)
	July 2026	Event center construction 20%	\$ (503,443.80)	\$ (2,058,524.45)	\$ (2,058,524.45)
	August 2026	Event center construction 15%	\$ (377,582.85)	\$ (2,436,107.30)	\$ (2,436,107.30)
	September 2026	Event center construction 15%	\$ (377,582.85)	\$ (2,813,690.15)	\$ (2,813,690.15)
	October 2026	Event center construction 15%	\$ (377,582.85)	\$ (3,191,273.00)	\$ (3,191,273.00)
	October 2026	ACL Contingency fund	\$ (28,637.00)	\$ (3,219,910.00)	\$ (3,219,910.00)
	November 2026	Change Order Contingency	\$ (200,000.00)	\$ (3,419,910.00)	\$ (3,419,910.00)
	November 2026	Parking lot turnaround	\$ (334,064.00)	\$ (3,753,974.00)	\$ (3,753,974.00)
	December 2026	FFE event center	\$ (300,000.00)	\$ (4,053,974.00)	\$ (4,053,974.00)
	March 2027	Landscaping of event center	\$ (20,000.00)	\$ (4,073,974.00)	\$ (4,073,974.00)
	March 2027	Deer Run (two lane redo)	\$ (200,000.00)	\$ (4,273,974.00)	\$ (4,273,974.00)
March 2027	Firehouse Parking lot	\$ (334,064.00)	\$ (4,608,038.00)	\$ (4,608,038.00)	
March 2027	Out of Scope/misc	\$ -	\$ (4,608,038.00)	\$ (4,608,038.00)	
March 2027	CASH TOWARDS LOC	\$ 250,000.00	\$ (4,358,038.00)	\$ (4,358,038.00)	
		Loan Amount to Retain Cash Balance	\$ (4,358,038.00)	\$ -	\$ (129,878.49)

Informational: Phase 2 Loan Amortization Schedule

10 Year Loan at 5%	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	Payment	INTEREST	PRINCIPAL	BALANCE
	1/2027	1/2028	1/2029	1/2030	1/2031	1/2032	1/2033	1/2034	1/2035	1/2036	\$ 541,819.15	\$ 199,006.35	\$ 541,819.15	\$ (3,816,218.85)
											\$ 541,819.15	\$ 180,621.97	\$ 361,197.18	\$ (3,473,406.05)
											\$ 541,819.15	\$ 161,839.22	\$ 379,979.93	\$ (3,112,208.87)
											\$ 541,819.15	\$ 142,079.73	\$ 399,739.42	\$ (2,732,228.94)
											\$ 541,819.15	\$ 121,633.55	\$ 420,185.60	\$ (2,332,489.52)
											\$ 541,819.15	\$ 99,442.48	\$ 442,376.67	\$ (1,912,303.92)
											\$ 541,819.15	\$ 76,438.27	\$ 465,380.88	\$ (1,469,977.25)
											\$ 541,819.15	\$ 52,237.82	\$ 489,581.33	\$ (1,004,546.37)
											\$ 541,819.15	\$ 26,854.11	\$ 514,965.04	\$ (514,965.04)
											\$ 5,418,191.50	\$ 1,060,153.50	\$ 4,358,038.00	\$ 0.00

Bank Account Register

Month/Year	Description	Assessment	Fund Expenditures	Const. Loan Interest Expense	MM Interest Income	Bank Balance	TOTAL OUTSTANDING LOAN AMOUNT
December 2019						\$ 92,000.00	
January 2020	CP Assessment Revenue	\$ 608,000.00				\$ 700,000.00	
Feb - Dec 2020	Monthly Interest Income				\$ 2,531.25	\$ 702,531.25	
January 2021	CP Assessment Revenue	\$ 682,356.00	\$ (800,000.00)			\$ 1,384,887.25	
February 2021	Flood Mitigation Full Payment Estimate				\$ 3,149.37	\$ 584,887.25	
April-December 2021	Monthly Transactions					\$ 588,036.62	
January 2022	CP Assessment Revenue	\$ 682,356.00				\$ 1,270,392.62	
February - December 2022	Monthly Transactions					\$ 1,249,934.26	
January 2023	CP Assessment Revenue & Loan Payment #1	\$ 682,356.00	\$ (822,551.65)		\$ 9,340.44	\$ 1,109,738.61	\$ (2,367,813.00)
March - December 2023	Monthly Transactions					\$ 1,113,806.38	\$ (1,545,261.35)
January 2024	CP Assessment Revenue + Loan Payment #2	\$ 682,356.00	\$ (832,417.54)			\$ 963,744.84	\$ (791,902.31)
February - December 2024	Monthly Transactions					\$ 970,785.42	
January 2025	CP Assessment Revenue + Loan Payment #3	\$ 682,356.00	\$ (832,417.54)			\$ 820,723.88	
February - December 2025	Monthly Transactions					\$ 826,691.81	
January 2026	CP Assessment Revenue + Loan Payment #4	\$ 682,356.00	\$ -			\$ 1,509,047.81	
February - December 2026	Monthly Transactions					\$ 1,197,900.16	
January 2027	CP Assessment Revenue + Loan Payment #5	\$ 682,356.00	\$ (250,000.00)		\$ 11,130.36	\$ 1,822,655.68	\$ (3,816,218.85)
March 2027	Monthly Transactions + Loan Payment #1	\$ -	\$ (541,819.15)			\$ 1,294,318.95	
January 2028	CP Assessment Revenue + Loan Payment #2	\$ 682,356.00	\$ (541,819.15)		\$ 13,482.42	\$ 1,434,855.80	\$ (3,473,406.05)
March 2028	Monthly Transactions					\$ 1,444,548.56	
January 2029	CP Assessment Revenue + Loan Payment #3	\$ 682,356.00	\$ (541,819.15)		\$ 9,692.76	\$ 1,585,085.41	\$ (3,112,208.87)
March 2029	Monthly Transactions					\$ 1,596,786.05	
January 2030	CP Assessment Revenue + Loan Payment #4	\$ 682,356.00	\$ (541,819.15)		\$ 11,700.64	\$ 1,737,322.90	\$ (2,732,228.94)
March 2030	Monthly Transactions					\$ 1,750,165.32	
January 2031	CP Assessment Revenue + Loan Payment #5	\$ 682,356.00	\$ (541,819.15)		\$ 12,842.42	\$ 1,890,702.17	\$ (2,332,489.52)
March 2031	Monthly Transactions					\$ 1,904,694.94	
January 2032	CP Assessment Revenue + Loan Payment #6	\$ 682,356.00	\$ (541,819.15)		\$ 13,992.77	\$ 2,045,231.79	\$ (1,912,303.92)
March 2032	Monthly Transactions					\$ 2,060,383.53	
January 2033	CP Assessment Revenue + Loan Payment #7	\$ 682,356.00	\$ (541,819.15)		\$ 15,151.74	\$ 2,200,920.38	\$ (1,469,927.25)
March 2033	Monthly Transactions					\$ 2,217,239.78	
January 2034	CP Assessment Revenue + Loan Payment #8	\$ 682,356.00	\$ (541,819.15)		\$ 16,319.40	\$ 2,357,776.63	\$ (1,004,546.37)
March 2034	Monthly Transactions					\$ 2,375,272.45	
January 2035	CP Assessment Revenue + Loan Payment #9	\$ 682,356.00	\$ (541,819.15)		\$ 17,495.82	\$ 2,515,809.30	\$ (514,965.04)
March 2035	Monthly Transactions					\$ 2,534,490.37	
January 2036	CP Assessment Revenue + Loan Payment #10	\$ 682,356.00	\$ (541,819.15)		\$ 18,681.07	\$ 2,675,027.22	\$ 0.00
March 2036	Monthly Transactions					\$ 2,694,902.43	

Total Interest Paid through 3/2036 \$ 1,339,404.52

PHASE 1 Construction Loan - Draw/Interest Expense						
TYPE	YEAR	Description	Draw	Running Total	Interest Expense	Running Total
Construction Loan at 4%	April 2021	Builders Risk Insurance	TBD	(15,000.00)	(15,000.00)	
	April 2021	Construction Contract Admin fee	Farnsworth	(38,000.00)	(53,000.00)	
	April 2021	Temporary Fence+Fencing/Gate		(16,251.00)	(69,251.00)	
	April 2021	Performance Bond	Cord	(16,951.00)	(86,202.00)	(287.34)
	May 2021	Septic Construction	Sproule	(300,000.00)	(386,202.00)	
	May 2021	D & C Related Expenses		(3,000.00)	(389,202.00)	
	May 2021	Permit Fees		(5,350.00)	(394,552.00)	
	May 2021	Admin Building Construction - 15%		(222,585.90)	(617,137.90)	(2,057.13)
	June 2021	Admin Building Construction - 20%		(296,781.20)	(913,919.10)	(3,046.40)
	July 2021	Admin Building Construction - 20%		(296,781.20)	(1,210,700.30)	(4,035.67)
	August 2021	General Conditions	TBD	(172,344.00)	(1,383,044.30)	
	August 2021	Owner Contingency	TBD	(15,002.00)	(1,398,046.30)	
	August 2021	Cord Fee	Cord	(90,009.00)	(1,488,055.30)	
	August 2021	Admin Building Construction - 15%		(222,585.90)	(1,710,641.20)	(5,702.14)
	September 2021	Change Order Contingency	Farnsworth	(100,000.00)	(1,810,641.20)	
	September 2021	Admin Building Construction - 15%		(222,585.90)	(2,033,227.10)	(6,777.42)
	October 2021	Admin Building Construction - 15%		(222,585.90)	(2,255,813.00)	
	October 2021	FFE Phase 1 (admin building)	TBD	(100,000.00)	(2,355,813.00)	
	October 2021	Landscaping	TBD	(10,000.00)	(2,365,813.00)	
	October 2021	Final Cleaning	TBD	(2,000.00)	(2,367,813.00)	(7,892.71)
CASH TOWARDS LOC						
Net Draw At End of Construction Loan				(2,367,813.00)		(29,798.80)

Informational: Phase 1 Loan Amortization Schedule						
		Payment	INTEREST	PRINCIPAL	BALANCE	
5 Year Loan at 5%	2022	Payment Year 1	\$ 466,976.93	\$ 40,128.66	\$ 426,848.27	\$ (1,940,964.73)
	2023	Payment Year 2	\$ 549,977.86	\$ 100,932.88	\$ 449,044.98	\$ (1,491,919.75)
	2024	Payment Year 3	\$ 549,977.86	\$ 77,799.92	\$ 472,177.94	\$ (1,019,741.81)
	2025	Payment Year 4	\$ 549,977.86	\$ 53,028.00	\$ 496,949.86	\$ (522,791.95)
	2026	Payment Year 5	\$ 549,977.86	\$ 27,185.91	\$ 522,791.95	\$ -
			\$ 2,666,888.37	\$ 299,075.37	\$ 2,367,813.00	\$ -

PHASE 2 Construction Loan						
TYPE	Month/Year	Description	Draw	Running Total	Construction Loan Interest Expense	Running Total
Construction Loan at 5%	April 2026	Prelim permitting fees	\$ (5,300.00)	(5,300.00)	(5,300.00)	
	April 2026	Demolition of clubhouse	(152,500.00)	(157,800.00)	(157,800.00)	(657.50)
	May 2026	Builders Risk Insurance		(15,000.00)	(172,800.00)	
	May 2026	Performance Bond	(31,516.00)	(204,316.00)	(204,316.00)	
	May 2026	Septic	(50,000.00)	(254,316.00)	(254,316.00)	
	May 2026	Event center construction 15%	(377,582.85)	(631,898.85)	(631,898.85)	
	May 2026	General Conditions	(235,914.00)	(867,812.85)	(867,812.85)	
	May 2026	Cord Fee	(171,824.00)	(1,039,636.85)	(1,039,636.85)	
	May 2026	Const Contract Admin fee	(12,000.00)	(1,051,636.85)	(1,051,636.85)	(4,381.82)
	June 2026	Event center construction 20%	(503,443.80)	(1,555,080.65)	(1,555,080.65)	(6,479.50)
	July 2026	Event center construction 20%	(503,443.80)	(2,058,524.45)	(2,058,524.45)	(8,577.19)
	August 2026	Event center construction 15%	(377,582.85)	(2,436,107.30)	(2,436,107.30)	(10,150.45)
	September 2026	Event center construction 15%	(377,582.85)	(2,813,690.15)	(2,813,690.15)	(11,773.71)
	October 2026	Event center construction 15%	(377,582.85)	(3,191,273.00)	(3,191,273.00)	(13,416.29)
	October 2026	ACL Contingency fund	(28,637.00)	(3,219,910.00)	(3,219,910.00)	
	November 2026	Change Order Contingency	(200,000.00)	(3,419,910.00)	(3,419,910.00)	
	November 2026	Parking lot turnaround	(334,064.00)	(3,753,974.00)	(3,753,974.00)	
	December 2026	FFE event center	(300,000.00)	(4,053,974.00)	(4,053,974.00)	(16,891.56)
	March 2027	Landscaping of event center	(20,000.00)	(4,073,974.00)	(4,073,974.00)	
	March 2027	Deer Run (two lane redo)	(200,000.00)	(4,273,974.00)	(4,273,974.00)	
March 2027	Firehouse Parking lot	(334,064.00)	(4,608,038.00)	(4,608,038.00)		
March 2027	Out of Scope/misc		(4,608,038.00)	(4,608,038.00)	(57,600.48)	
CASH TOWARDS LOC						
Loan Amount to Retain Cash Balance			\$ 250,000.00	\$ (4,358,038.00)	\$	(129,878.49)

Informational: Phase 2 Loan Amortization Schedule						
		Payment	INTEREST	PRINCIPAL	BALANCE	
10 Year Loan at 5%	1/2027	Payment Year 1	\$ 541,819.15	\$ 199,006.35	\$ 342,812.80	\$ (3,816,218.85)
	1/2028	Payment Year 2	\$ 541,819.15	\$ 180,621.97	\$ 361,197.18	\$ (3,473,406.05)
	1/2029	Payment Year 3	\$ 541,819.15	\$ 161,839.22	\$ 379,979.93	\$ (3,112,208.87)
	1/2030	Payment Year 4	\$ 541,819.15	\$ 142,079.73	\$ 399,739.42	\$ (2,732,228.94)
	1/2031	Payment Year 5	\$ 541,819.15	\$ 121,633.55	\$ 420,185.60	\$ (2,332,489.52)
	1/2032	Payment Year 6	\$ 541,819.15	\$ 99,442.48	\$ 442,376.67	\$ (1,912,303.92)
	1/2033	Payment Year 7	\$ 541,819.15	\$ 76,438.27	\$ 465,380.88	\$ (1,469,927.25)
	1/2034	Payment Year 8	\$ 541,819.15	\$ 52,237.82	\$ 489,581.33	\$ (1,004,546.37)
	1/2035	Payment Year 9	\$ 541,819.15	\$ 26,854.11	\$ 514,965.04	\$ (514,965.04)
	1/2036	Payment Year 10	\$ 5,418,191.50	\$ 1,060,153.50	\$ 4,358,038.00	\$ 0.00

Bank Account Register						
Month/Year	Description	Assessment	Fund Expenditures	Const. Loan Interest Expense	MM Interest Income	TOTAL OUTSTANDING LOAN AMOUNT
December 2019						Bank Balance \$ 92,000.00
January 2020	CP Assessment Revenue	\$ 608,000.00				\$ 700,000.00
Feb - Dec 2020	Monthly Interest Income			\$ 2,531.25		\$ 702,531.25
January 2021	CP Assessment Revenue	\$ 682,356.00				\$ 1,384,887.25
February 2021	Flood Mitigation Full Payment Estimate		(1,200,000.00)			\$ 184,887.25
April-December 2021	Monthly Transactions			\$ (29,798.80)	\$ 899.37	\$ 155,987.81
January 2022	CP Assessment Revenue + Loan Payment #1	\$ 682,356.00	(466,976.93)			\$ 371,366.88
February-December 2022	Monthly Transactions			\$ 2,597.75		\$ 373,964.64
January 2023	CP Assessment Revenue + Loan Payment #2	\$ 682,356.00	(549,977.86)			\$ 506,342.78
March - December 2023	Monthly Transactions			\$ 1,805.04		\$ 508,147.81
January 2024	CP Assessment Revenue + Loan Payment #3	\$ 682,356.00	(549,977.86)			\$ 640,525.95
February - December 2024	Monthly Transactions			\$ 4,616.44		\$ 645,142.40
January 2025	CP Assessment Revenue + Loan Payment #4	\$ 682,356.00	(549,977.86)			\$ 777,520.54
February - December 2025	Monthly Transactions			\$ 5,643.90		\$ 783,164.44
January 2026	CP Assessment Revenue + Loan Payment #5	\$ 682,356.00	(549,977.86)			\$ 915,542.58
February - December 2026	Monthly Transactions			\$ (72,278.01)	\$ 6,679.07	\$ 599,943.63
January 2027	CP Assessment Revenue + Loan Payment #1	\$ 682,356.00	(541,819.15)			\$ 682,880.01
March 2027	Monthly Transactions			\$ 4,934.10		\$ 687,814.11
January 2028	CP Assessment Revenue + Loan Payment #2	\$ 682,356.00	(541,819.15)			\$ 828,350.96
March 2028	Monthly Transactions			\$ 5,523.04		\$ 833,874.00
January 2029	CP Assessment Revenue + Loan Payment #3	\$ 682,356.00	(541,819.15)			\$ 974,410.85
March 2029	Monthly Transactions			\$ 7,120.58		\$ 981,531.43
January 2030	CP Assessment Revenue + Loan Payment #4	\$ 682,356.00	(541,819.15)			\$ 1,122,068.28
March 2030	Monthly Transactions			\$ 8,228.01		\$ 1,130,296.29
January 2031	CP Assessment Revenue + Loan Payment #5	\$ 682,356.00	(541,819.15)			\$ 1,270,833.14
March 2031	Monthly Transactions			\$ 9,343.75		\$ 1,280,176.89
January 2032	CP Assessment Revenue + Loan Payment #6	\$ 682,356.00	(541,819.15)			\$ 1,420,713.74
March 2032	Monthly Transactions			\$ 10,467.85		\$ 1,431,181.59
January 2033	CP Assessment Revenue + Loan Payment #7	\$ 682,356.00	(541,819.15)			\$ 1,571,718.44
March 2033	Monthly Transactions			\$ 11,600.39		\$ 1,583,318.83
January 2034	CP Assessment Revenue + Loan Payment #8	\$ 682,356.00	(541,819.15)			\$ 1,723,855.68
March 2034	Monthly Transactions			\$ 12,741.42		\$ 1,736,597.10
January 2035	CP Assessment Revenue + Loan Payment #9	\$ 682,356.00	(541,819.15)			\$ 1,877,133.95
March 2035	Monthly Transactions			\$ 13,891.00		\$ 1,891,024.95
January 2036	CP Assessment Revenue + Loan Payment #10	\$ 682,356.00	(541,819.15)			\$ 2,031,561.80
March 2036	Monthly Transactions			\$ 15,049.21		\$ 2,046,611.02

Total Interest Paid through 3/2036 \$ 1,518,906.16