

MONTHLY MEETING AGENDA, STARDUST HILLS OWNER'S ASSOCIATION, INC.

May 4th, 2026

OPEN HOUSE TO SHOW RENOVATIONS!

CALL TO ORDER: Danielle Reich, BOARD PRESIDENT

TIME: __:__pm

PLEDGE OF ALLEGIANCE

ROLL CALL: __DANIELLE REICH, PRESIDENT, __SUSAN SANDERS, VICE PRESIDENT, __
ROY WETZEL, DIRECTOR, __ AMANDA SWIFT, DIRECTOR, __ARLENE HEARNE,
DIRECTOR, __OPEN, TREASURER, __OPEN, SECRETARY

DECLARATION OF QUORUM:

REVIEW AND VOTE ON MINUTES OF LAST MEETING

REVIEW AND VOTE ON FINANCIAL REPORT OF LAST MEETING

REPORTS- Nate Beck is no longer living in Stardust, so he resigned from the position or board President. Alyssa Frame had family setbacks that required her to step down from the position of board Secretary.

CLUBHOUSE MAINTENANCE – The walls have been painted, and the carpet floors have been/are being replaced with vinyl. We will offer new care instructions for people who rent out the clubhouse for proper cleaning.

GROUNDS – Nothing to report.

LEGAL – Some 90 letters have been sent to people who were behind on dues. There are approximately 10 who have NOT responded.

The bylaws book has been amended with the courthouse, and books with new amendments pages are available.

POOL – The pool has been repainted. We still need to get the permit from the health dept. Adult swim will be ONLY Tuesday evenings from 6-8pm.

STRUCTURAL – Nothing to report.

VIOLATIONS – Violations are being sent out.

OLD BUSINESS – Nothing to report.

NEW BUSINESS – We are working on giving laminated cards to those who have paid their dues. These cards will show that you are in good standing for events that the HOA hosts, such as heavy trash days, as well as being allowed to rent the clubhouse and swim in the pool. We want everyone to sign a sheet including everyone in their homes. This will be added to the card.

Family game nights at the clubhouse will be moved to Thursdays starting at 6pm and ending around 9pm.

The little library will be built and placed outside the clubhouse.

Meeting Adjourned at __: __pm

Next Meeting will be on JUNE 1st, 2026.

MONTHLY MEETING MINUTES, STARDUST HILLS OWNER'S ASSOC., INC.

APRIL 6, 2026

CALL TO ORDER: Danielle Reich, President 7:00PM (Nate Beck is no longer a resident, therefore his withdrawal was necessary)

Pledge of Allegiance

Roll Call: X Danielle Reich, President, X Susan Sanders, Vice President, OPEN Treasurer, X Alyssa Frame, Secretary, X Roy Wetzal, Director, X Amanda Swift, Director, _absent_ Arlene Hearne, Director

Declaration of Quorum:

Review and vote on minutes of the last meeting. APPROVED.

Review and vote on financial report – Danielle reported our FEBRUARY financial balances of \$35,299.22 in checking account, \$38,962.71 in savings account, and \$18,166.70 in the Everwise CD account.

REPORTS – The egg hunt went well. Thanks to all who helped!

A few trees have been felled on common grounds. There is still a small budget for another tree.

CLUBHOUSE MAINTENANCE – Ed has been painting the walls and putting new flooring down. The tiles will be buffed.

GROUNDS – nothing to report.

LEGAL – Letters will be sent out on the 11th to those who are not in good standing. There are 20 since 2022 who will be notified of 15 days, until April 30th, with no more tolerance, and it will be monitored. Then the lien will be replaced, or the house will be foreclosed on.

POOL – The pool needs to be repainted properly, so it has time to dry, as that was the problem last year with the paint chipping.

STRUCTURAL – The front pond standpipe has been repaired and the lower pond is filling back up.

VIOLATIONS – There is a list of properties that will need warnings sent to for cleanliness.

OLD BUSINESS – nothing to report.

NEW BUSINESS – Laminated cards are going to those who have paid dues and are in good standing. This will show that the card holder is allowed to participate in HOA events like heavy trash days, as well as being allowed to use the clubhouse and pool.

Renters need to fill out an updated residence form.

Anyone interested in volunteering to greet newcomers should speak to Danielle.

Mention of the blessing box being for nonperishable foods only, not clothes or shoes, or refrigerated foods.

Mention of a desire to make a little lender library.

Mention that the street sign changes have caused danger for emergency responders.

Mention that a committee is desired to go through the bylaws/rules & regulations book to revise.

Mention that 10 community cats have been TNR'd, but that there are more still roaming.

MEETING ADJOURNED AT 8:01 PM.

NEXT MEETING ON MAY 4th, 7PM.

Membership Card, Pool & Lake Access Form

Please fill out this form to apply for a Membership Card and to request Pool and Lake Access. List all family members who will be included.

Primary Member Information

First Name:	
Last Name:	
Phone Number:	
Email Address:	
Lot #:	

Access Requested

- Membership Card
- Pool Access
- Lake Access

Family Members

Name	Date of Birth	Relationship

Signature

I confirm that the above information is accurate and agree to abide by all rules and regulations regarding membership and facility access.

Signature:	
Date:	

May 4, 2026

Dear Members of the Stardust Hills Homeowners Association,

On behalf of the board, I would like to extend our heartfelt gratitude to each of you for your timely payment of outstanding dues. Your commitment and cooperation are vital in helping us maintain and enhance the quality of life within our community. With your support, we can continue to fund essential services, improvements, and future projects that benefit all residents.

Thank you once again for your dedication and partnership. We truly appreciate your continued involvement in making Stardust Hills a wonderful place to call home.

Sincerely,

The Stardust Hills Homeowners Association Board

WELCOME TO STARDUST HILLS

Subject: Invitation to Participate in Stardust Community Amenities

Dear [Resident Name],

We hope this message finds you well and enjoying your home in the Stardust community.

While your property is not part of the Stardust Homeowners Association, we wanted to extend an invitation for you to voluntarily participate in the HOA by paying annual dues. Doing so would allow you and your household access to community amenities, including [lake, fishing—pool, clubhouse, etc.].

Participation is completely optional, and there is no obligation to join. However, many residents find that access to amenities enhances their enjoyment of living in Stardust and helps support the maintenance and improvement of shared facilities.

If you are interested, annual dues for non-HOA residents are currently \$280.00, and access would begin upon receipt of payment. Additional details, including rules and usage guidelines, can be provided upon request.

Should you have any questions or wish to participate, please feel free to contact us at 765-795-6690. We would be happy to discuss this opportunity with you.

Thank you for your time and for being a valued part of the Stardust neighborhood.

Sincerely,

Danielle Reich

[President and HOA Board]

Stardust Homeowners Association

stardust@ccrtc.com / 765-795-6690

Stardust Hills Owners Assoc., Inc.

Bank accounts register

April 2026

DATE	TRANSACTION TYPE	NUM	MEMO/DESCRIPTION	AMOUNT
72877 Stardust Hills Homeowners Association				
04/01/2026	Payment	2003	2026 HOA pmt	280.00
04/01/2026	Check	1106	Reimbursement for CPR Class 3/31/2026	-108.39
04/01/2026	Check	1094	Tree Removal service on 4/2/2026	-2,000.00
04/01/2026	Bill Payment (Check)	Ach	0570-2772-01-1	-591.22
04/01/2026	Payment	230765	Ck from court 2026 HOA dues	61.90
04/01/2026	Payment	cash	2026 HOA pmt	280.00
04/02/2026	Payroll Refund		Tax overpayment credit refund	0.01
04/03/2026	Payroll Check	1083	Pay Period: 03/16/2026-03/29/2026	-938.55
04/03/2026	Payroll Check	1114	Pay Period: 03/16/2026-03/29/2026	-111.05
04/03/2026	Payroll Check	1110	Pay Period: 03/16/2026-03/29/2026	-666.87
04/03/2026	Payroll Check	1105	Pay Period: 03/16/2026-03/29/2026	-47.03
04/03/2026	Tax Payment		Tax withdrawal	-441.42
04/03/2026	Payment	0000295136	payment on 2025 HOA dues and payments	400.00
04/03/2026	Payment	0000295167	2026 HOA pmt	280.00
04/03/2026	Payment	3640	2026 HOA pmt	280.00
04/03/2026	Payment	7608	2026 HOA pmt	280.00
04/03/2026	Payment	cash	2026 HOA pmt	280.00
04/03/2026	Payment	1974	2026 HOA pmt	280.00
04/03/2026	Payment	1729	2026 HOA pmt	280.00
04/03/2026	Payment	MO 22-119351531	2026 HOA pmt	280.00
04/03/2026	Payment	3886	2026 HOA pmt	280.00
04/03/2026	Payment	MO 19-816965514	2026 HOA pmt	280.00
04/03/2026	Payment	4377	2026 HOA pmt	280.00
04/03/2026	Payment	1001	2026 HOA pmt	280.00
04/03/2026	Payment	1001	2026 HOA pmt	280.00
04/03/2026	Payment	1464	2026 HOA pmt	280.00
04/03/2026	Payment	538	2026 HOA pmt	70.00
04/03/2026	Payment	1483	2026 HOA pmt	280.00
04/03/2026	Payment	1202	2026 HOA pmt	280.00
04/03/2026	Payment	1018	2026 HOA pmt	70.00
04/03/2026	Payment	166	2026 HOA pmt	280.00
04/03/2026	Payment	419	2026 HOA pmt	280.00
04/03/2026	Payment	2179	2026 HOA pmt	280.00
04/03/2026	Payment	Sq pmt 2026 HOA pmt	146-Sq Final HOA pmt	140.00
04/03/2026	Deposit		146 Lauer Sq Fee	0.50
04/03/2026	Payment	Sq pmt 2026 HOA pmt	448 Petro Sq pmt 2026 HOA pmt	280.00
04/03/2026	Payment	Sq pmt 2026 HOA pmt	323 Heagy Sq pmt 2026 HOA pmt	139.99
04/03/2026	Payment	Sq pmt 2026 HOA pmt	259 Mills Sq pmt 2026 HOA pmt	280.00
04/03/2026	Payment	Sq pmt 2026 HOA pmt	371 Mitchell Sq pmt 2026 HOA pmt	200.00

Stardust Hills Owners Assoc., Inc.

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04/03/2026	Payment	pmt Sq pmt 2026 HOA	63 Thorpe Sq pmt 2026 HOA pmt	280.00
04/03/2026	Payment	pmt Sq pmt 2026 HOA	371 Mitchel Sq final pmt 2026 HOA pmt	80.00
04/03/2026	Payment	pmt Sq pmt 2026 HOA	605- Brooks Sq pmt 2026 HOA pmt	280.00
04/03/2026	Payment	Cash	2026 HOA pmt	280.00
04/06/2026	Payment	0000294792	2026 HOA pmt	280.00
04/06/2026	Payment	Cash	2026 HOA pmt	280.00
04/06/2026	Payment	pmt Sq pmt 2026 HOA	445 Green Sq pmt 2026 HOA pmt	280.00
04/06/2026	Payment	pmt Sq pmt 2026 HOA	125 Perdue Sq pmt 2026 HOA pmt	280.00
04/06/2026	Payment	pmt Sq pmt 2026 HOA	382 Henry Sq pmt 2026 HOA pmt	280.00
04/06/2026	Payment	pmt Sq pmt 2026 HOA	1470 Phillips Sq pmt 2026 HOA pmt	280.00
04/06/2026	Payment	305	2026 HOA pmt	280.00
04/06/2026	Payment	2137	2026 HOA payment	280.00
04/06/2026	Payment	Cash	2026 HOA pmt	280.00
04/06/2026	Payment	Cash	2026 HOA payment	280.00
04/07/2026	Check	1113	March visa credit card expenses	-1,500.00
04/07/2026	Check	Transfer to bank Acc	Transfer money to bank acct for New Vinyl Floor for the Clubhouse	-4,774.34
04/07/2026	Payment	pmt Sq pmt 2026 HOA	163-Guy Sq pmt 2026 HOA pmt	280.00
04/07/2026	Payment	pmt Sq pmt 2026 HOA	7 Beers Sq pmt 2026 HOA pmt	280.00
04/07/2026	Payment	pmt Sq pmt 2026 HOA	411 Williams Sq pmt 2026 HOA pmt	280.00
04/07/2026	Payment	196	2026 HOA pmt	280.00
04/07/2026	Payment	pmt Sq pmt 2026 HOA	465 Cline Sq pmt 2026 HOA pmt	280.00
04/07/2026	Payment	pmt Sq pmt 2026 HOA	183 Cole Sq pmt 2026 HOA pmt	280.00
04/07/2026	Payment	pmt Sq pmt 2026 HOA	67 Bowmer Sq pmt 2026 HOA pmt	280.00
04/07/2026	Deposit		183 Cole Sq pmt fee 2026 HOA pmt	1.29
04/07/2026	Deposit		465 Cline Sq pmt fee 2026 HOA pmt	1.29
04/07/2026	Deposit		411 Williams Sq pmt fee 2026 HOA pmt	1.29
04/07/2026	Deposit		7 Beers Sq pmt fee 2026 HOA pmt	1.29
04/07/2026	Deposit		164 Guy Sq fee	1.29
04/07/2026	Deposit		1470 Phillips Sq fee	1.29
04/07/2026	Deposit		323 Heagy Sq fee	0.50
04/07/2026	Deposit		445 Green Sq fee	1.29

Stardust Hills Owners Assoc., Inc.

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April 2026

DATE	TRANSACTION TYPE	NUM	MEMO/DESCRIPTION	AMOUNT
04/07/2026	Deposit		125 Perdue Sq fee	1.29
04/07/2026	Deposit		382 Henry Sq fee	1.29
04/07/2026	Payment	7611	2026 HOA pmt	280.00
04/07/2026	Deposit		67 Bowmer Sq fee	1.29
04/09/2026	Payment	1227	2026 HOA pmt	280.00
04/09/2026	Payment	cash	2026 HOA pmt	280.00
04/09/2026	Payment	sq pmt 2026 HOA pmt	377 Nash Sq pmt 2026 HOA pmt	280.00
04/09/2026	Check	1110	March visa credit card expenses extra payment	-1,974.95
04/09/2026	Payment	Cash	HOA 2026 Dues	280.00
04/09/2026	Payment		2026 HOA dues	280.00
04/09/2026	Payment	Cash	2026 HOA pmt	270.00
04/09/2026	Payment		2026 HOA Dues	280.00
04/10/2026	Payment	1328	2026 HOA pmt	280.00
04/10/2026	Payment	295342	2026 HOA pmt	280.00
04/10/2026	Payment	4476	2026 HOA pmt	280.00
04/10/2026	Payment	8971	2026 HOA pmt	280.00
04/10/2026	Payment	7639	2026 HOA pmt	280.00
04/10/2026	Payment	Sq pmt 2026 HOA PMT	284 Durost Sq pmt 2026 HOA PMT	280.00
04/10/2026	Payment	Sq pmt 2026 HOA PMT	412 Wojcik Sq pmt 2026 HOA PMT	80.00
04/10/2026	Payment	Sq pmt 2026 HOA PMT	459 Nkweso Sq pmt 2026 HOA PMT	280.00
04/11/2026	Payment	Sq pmt ALL late chgs	385-Lewis Sq pmt All Late charges	685.00
04/11/2026	Payment	1021	2026 HOA pmt	280.00
04/11/2026	Payment	1020	2026 HOA pmt	280.00
04/11/2026	Payment	610831	2026 HOA pmt	280.00
04/11/2026	Payment	230850		309.25
04/11/2026	Payment	Sq pmt 2026 HOA pmt	589 Allen Sq pmt HOA pmt	280.00
04/11/2026	Payment	0101	2026 & 2025 HOA pmt	680.00
04/12/2026	Payment	Sq pmt 2026 HOA pmt	616 Cline Sq pmt. 2026 HOA pmt	280.00
04/12/2026	Payment	Sq pmt 2026 HOA pmt	419 Sisco Sq pmt 2026 HOA pmt	280.00
04/13/2026	Payment	Sq pmt 2026 HOA pmt	293-Mundy Sq pmt 2026 HOA Pmt	280.00
04/13/2026	Payment	Sq pmt 2026 HOA Pmt	182- Fitch Sq pmt 2026 HOA Pmt	280.00
04/13/2026	Payment	Sq pmt 2026 HOA Pmt	600-Simmons Sq pmt 2026 HOA Pmt	280.00
04/13/2026	Payment	Cash	Late charges	100.00
04/14/2026	Payment	371637	2026 HOA final payment	20.00
04/14/2026	Check	1123	Tree Removal service on 4/16/2026	-400.00

Stardust Hills Owners Assoc., Inc.

Bank accounts register

April 2026

DATE	TRANSACTION TYPE	NUM	MEMO/DESCRIPTION	AMOUNT
04/17/2026	Payroll Check	1122	Pay Period: 03/30/2026-04/12/2026	-96.51
04/17/2026	Payroll Check	1116	Pay Period: 03/30/2026-04/12/2026	-62.72
04/17/2026	Payroll Check	1107	Pay Period: 03/30/2026-04/12/2026	-174.62
04/17/2026	Payroll Check	1121	Pay Period: 03/30/2026-04/12/2026	-1,275.16
04/17/2026	Payroll Check	1103	Pay Period: 03/30/2026-04/12/2026	-201.72
04/17/2026	Payroll Check	1111	Pay Period: 03/30/2026-04/12/2026	-1,132.21
04/17/2026	Payroll Check	1117	Pay Period: 03/30/2026-04/12/2026	-195.97
04/17/2026	Tax Payment		Tax withdrawal	-818.25
04/17/2026	Payment	8776	2026 HOA payment	280.00
04/17/2026	Payment	Cash	2026 HOA pmt	280.00
04/17/2026	Payment	cash	2026 HOA pmt	280.00
04/17/2026	Payment	19806159532	late charges pmt	50.00
04/17/2026	Payment	2959	2026 HOA pmt	280.00
04/17/2026	Receipt	22-3397	March Euchre pmt	158.00
04/17/2026	Payment	1003	2026 HOA pmt	280.00
04/17/2026	Payment	Sq pmt 2026 HOA pmt	369-Lawson Sq pmt 2026 HOA pmt	284.00
04/17/2026	Payment	Sq pmt 2026 HOA pmt	200 Secrest Sq pmt 2026 HOA pmt	286.00
04/17/2026	Payment	Sq pmt 2026 HOA pmt	99 Mullins Sq pmt 2026 HOA pmt	280.00
04/17/2026	Payment	Sq pmt 2026 HOA pmt	420 Virgilio Sq pmt 2026 HOA pmt	280.00
04/17/2026	Payment	Sq pmt 2026 HOA pmt	218 Hines Sq pmt 2026 HOA pmt	292.00
04/17/2026	Payment	1130	2026 HOA pmt	280.00
04/17/2026	Payment	MO. 19817662394	2026 HOA pmt	280.00
04/20/2026	Payment	1639	pmt of late charges and dues	510.26
04/20/2026	Payment	Cash	2026 HOA pmt	280.00
04/20/2026	Payment	3083	2026 HOA pmt	280.00
04/20/2026	Payment	Cash	pmt 2026 HOA due	260.00
04/20/2026	Payment	536	2026 HOA pmt	285.00
04/20/2026	Payment	Sq pmt 2026 HOA pmt	171 Flinchum Sq pmt 2026 HOA pmt	280.00
04/21/2026	Payment	175159	pmt towards all pass due	1,400.00
04/21/2026	Payment	Cash	2026 HOA pmt	280.00
04/21/2026	Payment	Cash	2026 HOA pmt	280.00
04/21/2026	Payment	Sq pmt 2026 HOA pmt	592 Bliss Sq pmt 2026HOA pmt	291.20
04/21/2026	Payment	Cash in office	2026 Hoa pmt	278.00
04/21/2026	Payment	190	2026 HOA pmt	280.00
04/21/2026	Bill Payment (Check)	0001815532		-41.88
04/23/2026	Check	1108	April visa credit card expenses extra payment	-1,612.12
04/24/2026	Payment	0000296683	2026 HOA pmt	280.00

Stardust Hills Owners Assoc., Inc.

Bank accounts register

April 2026

DATE	TRANSACTION TYPE	NUM	MEMO/DESCRIPTION	AMOUNT
04/24/2026	Payment	1192	All HOA pmt dues 2025 and 2026	550.00
04/24/2026	Payment	sq pmt 2026 HOA pmt	228 Taylor Sq pmt 2026 HOA pmt	280.00
04/24/2026	Payment	71116298	All back pmt and 2026 HOA dues	680.00
04/24/2026	Payment	1013	2026 HOA pmt	280.00
04/24/2026	Payment	71-712/749	2026 HOA pmt	304.00
04/24/2026	Payment	cash	2026 HOA pmt	280.00
04/24/2026	Payment	Cash	2026 HOA pmt	280.00
04/24/2026	Payment	cash	2026 HOA pmt	280.00
04/24/2026	Payment	Cash	2026 HOA pmt	210.00
04/24/2026	Payment	123	2026 HOA pmt	280.00
04/24/2026	Payment	123	2026 HOA pmt	280.00
04/24/2026	Payment	Cash	2026 HOA pmt	280.00
04/24/2026	Payment	Cash	2026 HOA pmt	280.00
04/27/2026	Payroll Check	1120	Pay Period: 04/13/2026-04/26/2026	-62.72
04/27/2026	Payroll Check	1126	Pay Period: 04/13/2026-04/26/2026	-584.01
04/27/2026	Payroll Check	1112	Pay Period: 04/13/2026-04/26/2026	-883.47
04/27/2026	Payroll Check	1119	Pay Period: 04/13/2026-04/26/2026	-290.69
04/27/2026	Payroll Check	1124	Pay Period: 04/13/2026-04/26/2026	-1,657.57
04/27/2026	Payroll Check	1118	Pay Period: 04/13/2026-04/26/2026	-228.18
04/27/2026	Check	1113	For Helping putting vinyl flooring down in clubhouse 4/13/2026-4/6/2026	-202.50
04/27/2026	Payment	cash	2026 HOA due --Cash	200.00
04/27/2026	Payment	920320914	2026 HOA pmt	304.00
04/27/2026	Payment	2022	2026 HOA pmt	280.00
04/27/2026	Bill Payment (Check)	ACH	3-06060.00	-62.34
04/27/2026	Payment	1123	2026 HOA pmt	280.00
04/28/2026	Tax Payment		Tax withdrawal	-1,059.40
04/28/2026	Payment	6517	2026 HOA pmt	280.00
04/29/2026	Bill Payment (Check)	Ach	April bill outside lights	-60.88
04/29/2026	Bill Payment (Check)	Ach	April bill CH lights 0570-2772-01-1	-943.00
04/29/2026	Bill Payment (Check)	1125	April Invoice	-312.69
04/29/2026	Check	1128	April visa credit card expenses extra payment. Did alot for clubhouse remodeling expenses	-1,188.59
04/29/2026	Payment	1096	2026 HOA pmt	280.00
04/29/2026	Bill Payment (Check)	0001841160	Everon April bill	-41.88
Total for 72877 Stardust Hills Homeowners Association				\$9,239.61

Note

Balances as 05-01-26
 \$?????????? 47,316.69 Checking



First NationalBANK

P.O. Box 248
302 South Main Street
Cloverdale, IN 46120

ADDRESS SERVICE REQUESTED

Date 4/30/26
Primary Account
Total Enclosure

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STARDUST HILLS OWNERS ASSOC INC
1000 SMALL FRY AVENUE
CLOVERDALE IN 46120

Pay with Mobile wallet - It is safer than using your physical card!
Open you WALLET app, add your FNB Debit Card and place it "Top of Wallet"
You may need to call bank for final registration (number provided during process)

SUMMARY OF ACCOUNTS			
Account Number	Type of Account	Current Balance	Enclosures
72877	NON PROFIT CHECKING	47,316.69	31
900532	PRIME SAVINGS	38,962.71	

*** * * CHECKING ACCOUNTS * * ***

NON PROFIT CHECKING		Number of Enclosures:	31
Account Number	72877	Statement Dates	4/01/26 thru 4/30/26
Previous Balance	35,299.22	Days in the Statement Period:	30
26 Deposits/Credits	37,694.59	Average Ledger Balance	43,287.62
37 checks/Debits	25,677.12	Average Collected Bal	43,287.62
Service Charge:	.00		
Interest Paid:	.00		
Ending Balance:	47,316.69		

DEPOSITS AND CREDITS

Date	Description	Amount
4/01	SQ260401 Square Inc CCD	281.29 AC
4/02	TAX INTUIT 22503232 CCD	.01 AC
4/02	SQ260402 Square Inc CCD	1,124.86 AC
4/03	SQ260403 Square Inc CCD	281.29 AC
4/03	CHECKING DEPOSIT	6,760.00 DD
4/06	SQ260406 Square Inc CCD	843.87 AC
4/06	SQ260406 Square Inc CCD	1,124.86 AC
4/07	SQ260407 Square Inc CCD	843.87 AC
4/08	SQ260408 Square Inc CCD	281.29 AC
4/10	SQ260410 Square Inc CCD	361.44 AC
4/10	CHECKING DEPOSIT	3,981.90 DD
4/13	SQ260413 Square Inc CCD	843.87 AC
4/13	SQ260413 Square Inc	1,821.79 AC





First National BANK
 P.O. Box 248
 302 South Main Street
 Cloverdale, IN 46120

Date 4/30/26
 Primary Account
 Total Enclosure

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DEPOSITS AND CREDITS

Date	Description	Amount
4/14	CCD SQ260414 Square Inc	568.61 AC
4/14	CCD CHECKING DEPOSIT	4,609.25 DD
4/15	CCD SQ260415 Square Inc	287.32 AC
4/16	CCD SQ260416 Square Inc	281.29 AC
4/17	CCD SQ260417 Square Inc	281.29 AC
4/17	CCD CHECKING DEPOSIT	2,504.15 DD
4/20	CCD SQ260420 Square Inc	867.21 AC
4/21	CCD SQ260421 Square Inc	281.29 AC
4/23	CCD CHECKING DEPOSIT	3,573.26 DD
4/24	CCD CHECKING DEPOSIT	3,984.00 DD
4/27	CCD SQ260427 Square Inc	281.29 AC
4/29	CCD CHECKING DEPOSIT	1,344.00 DD
4/30	CCD SQ260430 Square Inc	281.29 AC

WITHDRAWALS AND DEBITS

Date	Description	Amount
4/01	WEB BILL PAY DUKEENERGY	631.00-AD
4/03	CCD TAX INTUIT 52838368	441.42-AD
4/07	CCD Telephone Transfer Caller: PER DOROTHY LAUER	4,774.34-
4/10	CCD RSIBILLPAY REPLICSERVICES	70.98-AD
4/17	CCD TAX INTUIT 59864539	818.25-AD
4/22	CCD BILL_PAY INTUIT 51038550	41.88-AD
4/23	CCD TELE BILL ENDEAVOR COMMUNI	128.89-AD
4/28	CCD QBooks Onl INTUIT *	240.00-AD
4/28	CCD TAX INTUIT 54448731	1,059.40-AD
4/29	TEL WEBPAYMENT INVOICE CLOUD	.95-AD
4/29	TEL UTILITY CLOVERDALE	62.34-AD
4/30	CCD BILL_PAY INTUIT 18595000	41.88-AD
4/30	WEB BILL PAY DUKEENERGY	60.88-AD

STATEMENT CODE DESCRIPTIONS

Code	Description	Code	Description
AC	ACH Credit	DD	CHECKING DEPOSIT
AD	ACH Debit		



est. 1913

First NationalBANK

P.O. Box 248
302 South Main Street
Cloverdale, IN 46120

Date 4/30/26
Primary Account
Total Enclosure

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72877
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CHECKS IN SERIAL NUMBER ORDER								
Date	Check Number	Amount	Date	Check Number	Amount	Date	Check Number	Amount
4/02	1083	938.55	4/06	1094*	2,000.00	4/15	1103*	201.72
4/03	1105*	47.03	4/01	1106	108.39	4/15	1107	174.62
4/23	1108	1,612.12	4/02	1110*	666.87	4/15	1111	1,132.21
4/29	1112	883.47	4/07	1113	1,500.00	4/03	1114	111.05
4/10	1115	1,974.95	4/17	1116	62.72	4/15	1117	195.97
4/29	1118	228.18	4/28	1120*	62.72	4/16	1121	1,275.16
4/17	1122	96.51	4/20	1123	400.00	4/29	1124	1,657.57
4/28	1126*	584.01	4/29	1128*	1,188.59	4/28	1132*	202.50

* Indicates skip in check number

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
4/01	34,841.12	4/02	34,360.57	4/03	40,802.36
4/06	40,771.09	4/07	35,340.62	4/08	35,621.91
4/10	37,919.32	4/13	40,584.98	4/14	45,762.84
4/15	44,345.64	4/16	43,351.77	4/17	45,159.73
4/20	45,626.94	4/21	45,908.23	4/22	45,866.35
4/23	47,698.60	4/24	51,682.60	4/27	51,963.89
4/28	49,815.26	4/29	47,138.16	4/30	47,316.69

Thank you for banking with First National Bank
Please let us know of any questions or problems with this statement.

Account Number: #### #### 3955
Closing Date: 04/15/26
Credit Limit: \$2,000.00 Available Credit: \$1,512.00
Cash Limit: \$2,000.00 Available Cash: \$1,512.00



Cardholder Account Summary				
STARDUST HILLS OWNR ASSN XXXX XXXX XXXX 8466	Payments & Other Credits (\$4,424.44)	Purchases & Other Charges \$4,042.10	Cash Advances \$0.00	Total Activity (\$382.34)

Cardholder Account Detail					
Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
03/16/26	03/17/26	5999	24011346075100153517869	AMAZON MARK* B55K32AY2 AMAZON.COM/MA WA AMT: 63.46 TC 05/00 <i>groceries</i>	\$63.46
03/18/26	03/18/26	5942	24692166077100530637568	AMAZON MKTPL*BD40G1GP1 Amzn.com/bill WA AMT: 151.65 TC 05/00 <i>office supply</i>	\$151.65
03/17/26	03/18/26	5331	24011346077100028829323	AMT: 151.65 TC 05/00 CREDIT VOUCHER AMAZON RETA* BD46W0Z02 SEATTLE WA <i>Indigo paper scissors</i>	\$9.61 -
03/17/26	03/18/26	5999	24011346077100043811439	AMT: 9.61-TC 06/00 CREDIT VOUCHER AMAZON MARK* BE2BW9UL0 SEATTLE WA	\$11.01 -
03/18/26	03/19/26	7375	24943816077900018765956	AMT: 11.01-TC 06/00 PROPERTYRECORD.COM 877-3718699 NV	\$20.00
03/19/26	03/19/26	5942	24692166078101519949205	AMT: 20.00 TC 05/00 AMAZON MKTPL*BD2Q19BZ1 Amzn.com/bill WA <i>kitchen paper plates</i>	\$28.87
03/20/26	03/20/26	5999	24011346079100070146616	AMT: 28.87 TC 05/00 AMAZON MARK* BD8MJ82C1 AMAZON.COM/MA WA <i>Lock replacement</i>	\$8.44
03/20/26	03/22/26	5331	24445006080000779147456	AMT: 8.44 TC 05/00 FAMILY DOLLAR CLOVERDALE IN <i>mail box envelopes</i>	\$27.29
03/21/26	03/22/26	5999	24011346080100143304280	AMT: 27.29 TC 05/00 AMAZON MARK* BD3UG7WR1 AMAZON.COM/MA WA <i>expiry for floor</i>	\$133.50
03/21/26	03/22/26	5999	24011346080100054500215	AMT: 133.50 TC 05/00 AMAZON MARK* BD5ZM4VL0 AMAZON.COM/MA WA <i>replacement hose power wash</i>	\$50.08
03/21/26	03/22/26	5999	24011346080100054502062	AMT: 50.08 TC 05/00 AMAZON MARK* BG0WN6OP2 AMAZON.COM/MA WA <i>Merry markers</i>	\$27.78
03/22/26	03/23/26	5999	24011346081100126718620	AMT: 27.78 TC 05/00 AMAZON MARK* B52SC0F81 AMAZON.COM/MA WA <i>copy ballpoint</i>	\$26.01
03/22/26	03/23/26	5999	24011346082100065650130	AMT: 26.01 TC 05/00 CREDIT VOUCHER AMAZON MARK* BD3UG7WR1 SEATTLE WA <i>floor</i>	\$58.61 -
03/24/26	03/24/26	5942	24692166083106194774375	AMT: 58.61-TC 06/00 AMAZON MKTPL*BD0P35RE0 Amzn.com/bill WA <i>office</i>	\$34.24
03/24/26	03/25/26	5942	24692166083106234599725	AMT: 34.24 TC 05/00 AMAZON MKTPL*B50AY0E51 Amzn.com/bill WA <i>Tape, refills - tape dispenser</i>	\$94.15
03/26/26	03/26/26	6010	1 6085001690000010	AMT: 94.15 TC 05/00 PAYMENT - THANK YOU	\$870.26 -
03/26/26	03/27/26	5331	24011346085100143402717	AMAZON RETA* B55BL2020 WWW.AMAZON.CO WA AMT: 25.12 TC 05/00	\$25.12
03/27/26	03/27/26	5999	24011346086100013331565	AMT: 25.12 TC 05/00 AMAZON MARK* B57ES1DX1 AMAZON.COM/MA WA <i>expiry floor</i>	\$74.89
03/27/26	03/29/26	5942	24692166086109215238138	AMT: 74.89 TC 05/00 AMAZON MKTPL*B51NU5KD1 Amzn.com/bill WA <i>re-gravel</i>	\$74.88
03/27/26	03/29/26	5942	24692166086109509410906	AMT: 74.88 TC 05/00 AMAZON MKTPL*B55F63VS0 Amzn.com/bill WA <i>expiry floor</i>	\$171.19
03/28/26	03/29/26	5734	24793386087000522758218	AMT: 171.19 TC 05/00 Adobe Inc 800-8336687 CA AMT: 32.09 TC 05/00	\$32.09

Cardholder Account Detail Continued

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
03/29/26	03/30/26	5411	24455016088141001886574	WAL-MART #0902 GREENCASTLE IN AMT: 76.13 TC 05/00	\$76.13
03/30/26	03/30/26	5999	24011346089100059793816	AMAZON MARK* BG1LM03B1 AMAZON.COM/MA WA AMT: 9.62 TC 05/00	\$9.62
03/30/26	03/30/26	5942	24692168089101894198441	AMAZON MKTPL*BG7ML9371 Amzn.com/bill WA AMT: 13.68 TC 05/00	\$13.68
04/02/26	04/03/26	5999	24011346092100087536109	AMAZON MARK* BG40R1621 AMAZON.COM/MA WA AMT: 72.30 TC 05/00	\$72.30
04/02/26	04/03/26	7399	24011346093100040423675	THE HAYES GROUP HAYESGROUPMAR IN AMT: 51.50 TC 05/00	\$51.50
04/03/26	04/03/26	5942	24692168093102679739932	AMAZON MKTPL*BG5I717C1 Amzn.com/bill WA AMT: 29.93 TC 05/00	\$29.93
04/03/26	04/05/26	5331	24011346093100128335353	AMAZON RETA* BG14D4HB0 WWW.AMAZON.CO WA AMT: 51.99 TC 05/00	\$51.99
04/03/26	04/05/26	5999	24011346093100140667213	AMAZON MARK* BG07V4B20 AMAZON.COM/MA WA AMT: 10.69 TC 05/00	\$10.69
04/03/26	04/05/26	5999	24011346093100143623700	AMAZON MARK* BG4P94BC0 AMAZON.COM/MA WA AMT: 13.90 TC 05/00	\$13.90
04/03/26	04/05/26	5999	24011346093100143386860	AMAZON MARK* B75T36T22 AMAZON.COM/MA WA AMT: 4.12 TC 05/00	\$4.12
04/04/26	04/05/26	5999	24011346094100017887372	AMAZON MARK* BG0ED6WA1 AMAZON.COM/MA WA AMT: 20.31 TC 05/00	\$20.31
04/04/26	04/05/26	5999	24011346094100037163507	AMAZON MARK* B77A890G2 AMAZON.COM/MA WA AMT: 18.18 TC 05/00	\$18.18
04/04/26	04/05/26	5999	24011346094100057063850	AMAZON MARK* B745R01F2 AMAZON.COM/MA WA AMT: 85.58 TC 05/00	\$85.58
04/04/26	04/06/26	7375	24269756095057265428119	Propertyrecord.com 877-3718699 NV AMT: 20.00 TC 05/00	\$20.00
04/07/26	04/07/26	6010	1 6097001739000010	PAYMENT - THANK YOU	\$1,500.00
04/08/26	04/09/26	5942	24692168098107787751773	AMAZON MKTPL*BC4TD7000 Amzn.com/bill WA AMT: 441.88 TC 05/00	\$441.88
04/09/26	04/10/26	5999	24011346099100118451503	AMAZON MARK* BY4792NY2 AMAZON.COM/MA WA AMT: 11.54 TC 05/00	\$11.54
04/09/26	04/10/26	5999	24011346099100141922603	AMAZON MARK* BC96F7I91 AMAZON.COM/MA WA AMT: 7.48 TC 05/00	\$7.48
04/09/26	04/10/26	5542	24122546100710139790313	BP#2191200TA CLAYTON CLAYTON IN AMT: 73.10 TC 05/00	\$73.10
04/09/26	04/10/26	5942	24692168099405040476926	AMAZON MKTPL*BY2V3ZS2 Amzn.com/bill WA AMT: 117.26 TC 05/00	\$117.26
04/09/26	04/10/26	5942	24692168099405129339490	AMAZON MKTPL*BY68O2ZX2 Amzn.com/bill WA AMT: 1,301.39 TC 05/00	\$1,301.39
04/09/26	04/10/26	5200	24692168099405236256736	LOWES #00145* INDIANAPOLIS IN AMT: 2.88 TC 05/00	\$2.88
04/09/26	04/10/26	5200	24692168099405236257122	LOWES #00145* INDIANAPOLIS IN AMT: 37.00 TC 05/00	\$37.00
04/09/26	04/10/26	5541	24427336099720203585953	TA CLAYTON CLAYTON IN AMT: 1.61 TC 05/00	\$1.61
04/10/26	04/10/26	6010	1 6100001755000010	PAYMENT - THANK YOU	\$1,974.95
04/10/26	04/12/26	5999	24011346100100125237041	AMAZON MARK* B77668QJ1 AMAZON.COM/MA WA AMT: 38.47 TC 05/00	\$38.47
04/12/26	04/12/26	5999	24011346102100063595507	AMAZON MARK* BC1JN4US0 AMAZON.COM/MA WA AMT: 7.48 TC 05/00	\$7.48

Handwritten notes:
 - frame
 - maint Vacuum Bels
 - maint folders
 - main Epoxy Bels
 - file folders
 - maint Fan
 - maint Epoxy
 - Door Chime
 - maint scraper
 - maint
 - maint scraper
 - ink
 - Buffer
 - paint brush
 - maintenance grinder
 - gas. Roy. to laser
 - paint/primer
 - paint
 - machine
 - maintenance
 - Carpet Cleaner
 - door
 - maintenance

STARDUST HILLS OWNRR ASSN
BL ACCT

FIRST NATIONAL BANK

Account Number: ##### 3955
Closing Date: 04/15/26
Credit Limit: \$2,000.00 Available Credit: \$1,512.00
Cash Limit: \$2,000.00 Available Cash: \$1,512.00



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Cardholder Account Detail Continued

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
04/12/26	04/13/26	5942	24692166102407726256809	AMAZON MKTPL*B76NI6T91 - <i>Birds</i> Amzn.com/bill WA AMT: 16.04 TC 05/00	\$16.04
04/13/26	04/13/26	5999	24011346103100057762062	AMAZON MARK* B76RL9PA1 - <i>File organizer</i> AMAZON.COM/MA WA AMT: 37.09 TC 05/00 - <i>Bulldog chips</i>	\$37.09
04/12/26	04/14/26	5541	24445006103300360170583	CASEYS #1948 - <i>gas</i> CLOVERDALE IN AMT: 11.80 TC 05/00	\$11.80
04/12/26	04/14/26	5814	24445006103300360170666	CASEYS #1948 - <i>gas for Loucy</i> 515-965-6100 IN AMT: 36.70 TC 05/00 <i>trip - cd</i>	\$36.70
04/13/26	04/14/26	9402	24137466104001197002928	USPS PO 1716720722 - <i>STamps</i> CLOVERDALE IN AMT: 78.00 TC 05/00	\$78.00
04/14/26	04/15/26	5200	24692166104409770171130	LOWES #00907* - <i>Lawn mower</i> 866-483-7521 NC AMT: 266.43 TC 05/00	\$266.43
04/14/26	04/15/26	5331	24445006105000750554911	FAMILY DOLLAR - <i>envelopes</i> CLOVERDALE IN AMT: 34.38 TC 05/00 <i>for Treason</i>	\$34.38

Interest Charge Calculation/Plan Level Information

Plan Description	ICM ¹	Balance Subject to Interest Rate	Periodic Rate	Annual Percentage Rate (APR) ²	Interest Charge	Ending Balance
CURRENT						
PURCHASES	E	\$ 0.00	1.3200%	15.84%	\$ 0.00	
CASH	A	\$ 0.00	1.3200%	15.84%	\$ 0.00	
FEES/INTEREST CHARGE					\$ 0.00	
TOTAL				0.00%	\$ 0.00	\$ 487.92

¹ ICM Interest Charge Method: See reverse side of Page 1 for explanation.
² Your Annual Percentage Rate (APR) is the annual interest rate on your account.
(V) = Variable Rate. If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

AMENDMENT TO HOMEOWNERS ASSOCIATION DUES

STARDUST HILLS HOMEOWNERS ASSOCIATION

STATE OF INDIANA

COUNTY OF PUTNAM

I. IDENTIFICATION AND AUTHORITY

This Amendment to Homeowners Association Dues (“Amendment”) is hereby adopted by the Board of Directors of Stardust Hills Homeowners Association, an Indiana homeowners association (“Association”), located in Cloverdale, Indiana. This Amendment modifies and supplements the Association’s existing governing documents, including but not limited to the Declaration of Covenants, Conditions and Restrictions recorded in the records of Putnam County, Indiana, and any amendments thereto (collectively, the “Governing Documents”).

The Board of Directors of the Association is specifically authorized to establish, modify, and collect assessments and dues, having full authority to determine the amount of regular assessments necessary for the proper operation, maintenance, and administration of the Association and its common areas, facilities, and services.

II. BOARD AUTHORIZATION AND APPROVAL

WHEREAS, the Board of Directors of Stardust Hills Homeowners Association convened in a duly noticed meeting on April 6, 2026, at which a quorum of directors was present;

WHEREAS, the Board of Directors reviewed the Association’s current and projected operating expenses, including but not limited to utilities, insurance premiums, maintenance costs, administrative expenses, and reserve fund contributions;

WHEREAS, the Board of Directors determined that the current annual dues assessment is insufficient to meet the Association’s ongoing operational needs and financial obligations;

WHEREAS, the Board of Directors has the authority under Indiana Code Title 32, Article 25.5 and the Association’s Governing Documents to establish and modify assessment amounts without requiring a membership vote;

NOW, THEREFORE, the Board of Directors hereby adopts this Amendment to modify the annual dues structure as set forth herein.

III. CURRENT AND NEW DUES STRUCTURE

A. Current Dues Amount

The current annual dues assessment for each homeowner within Stardust Hills Homeowners Association is Two Hundred Dollars (\$200.00) per residential unit per calendar year.

B. New Dues Amount

Effective January 1, 2025], the annual dues assessment for each homeowner within Stardust Hills Homeowners Association shall be Two Hundred Eighty Dollars (\$280.00) per residential unit per calendar year, representing an increase of Eighty Dollars (\$80.00) or forty percent (40%) from the current assessment amount.

C. Justification for Increase

This dues increase is necessitated by general operating cost increases affecting the Association's operations, including but not limited to:

1. **Inflation Impact:** Rising costs of goods and services affecting all aspects of Association operations;
2. **Utility Expenses:** Increased costs for electricity, water, sewer, gas, and other utility services for common areas and facilities;
3. **Insurance Premiums:** Substantial increases in property, liability, and directors' and officers' insurance coverage costs;
4. **Maintenance and Repair Costs:** Rising costs for landscaping, snow removal, common area maintenance, facility repairs, and preventive maintenance programs;
5. **Administrative Expenses:** Increased costs for professional services, office supplies, communications, and regulatory compliance;
6. **Reserve Fund Contributions:** Enhanced funding for capital improvements and major repair reserves to ensure long-term financial stability.

IV. EFFECTIVE DATE AND NOTICE REQUIREMENTS

A. Effective Date

This Amendment and the new dues amount of Two Hundred Eighty Dollars (\$280.00) per residential unit shall become effective on January 1, 2025 and shall apply to all dues payments due on or after that date.

B. Notice to Homeowners

In compliance with Indiana Code Title 32, Article 25.5 and the Association's Governing Documents, the Association shall provide written notice of this dues increase to all homeowners not less than sixty (60) days prior to the effective date. Such notice shall be delivered by first-

class mail, postage prepaid, to each homeowner's address of record as maintained in the Association's official records.

C. Notice Content Requirements

The notice to homeowners shall include:

1. The current dues amount and the new dues amount;
2. The effective date of the increase;
3. A detailed explanation of the reasons for the increase;
4. Reference to the Board's authority to implement the increase;
5. Information regarding payment procedures and due dates;
6. Contact information for homeowner inquiries;
7. A copy of or reference to the detailed annual budget supporting the increase.

V. PAYMENT PROCEDURES AND COLLECTION

A. Payment Address

All dues payments shall be remitted to the Association at the following address:

Stardust Hills Homeowners Association

1000 Small Fry Ave

Cloverdale, IN 46120

B. Payment Due Dates

Annual dues shall be due and payable in full on April 1st of each calendar year. The Association may, in its discretion, establish quarterly, semi-annual, or other payment schedules as deemed appropriate by the Board of Directors.

C. Acceptable Payment Methods

The Association shall accept payment by personal check, money order, cashier's check, or such other payment methods as may be established by the Board of Directors from time to time. All payments shall be made payable to "Stardust Hills Homeowners Association."

D. Record Keeping

The Association shall maintain accurate records of all dues payments, including the date of payment, amount received, and method of payment, for a minimum period of two (2) years as required by Indiana law.

VI. LATE FEES AND COLLECTION PROCEDURES

A. Late Fee Assessment

Any dues payment not received by the Association 10 days after the due date shall be subject to late fees in the amount of Two Dollars (\$2.00) per day for each day the payment remains delinquent, up to a maximum late fee of One Hundred Twenty Dollars (\$120.00) per assessment period.

B. Late Fee Authority

The Board of Directors is authorized to assess, collect, and enforce late fees pursuant to the Association's Governing Documents and applicable Indiana law. Late fees shall be in addition to, and not in lieu of, any other remedies available to the Association for the collection of delinquent assessments.

C. Collection Procedures

The Association reserves all rights and remedies available under its Governing Documents and Indiana law for the collection of delinquent assessments and late fees, including but not limited to the right to place liens on properties, pursue legal action, and recover attorney's fees and costs associated with collection efforts.

VII. BUDGET DISCLOSURE AND FINANCIAL TRANSPARENCY

A. Detailed Budget Provision

The Association shall provide to all homeowners a detailed annual budget with line-item breakdown showing how the increased dues will be allocated among various operational categories, including but not limited to:

1. Utilities and common area expenses;
2. Insurance premiums and risk management costs;
3. Maintenance and landscaping services;
4. Administrative and professional service fees;
5. Reserve fund contributions;
6. Capital improvement allocations;
7. Emergency fund provisions.

B. Budget Availability

The detailed annual budget shall be made available to homeowners upon request and shall be provided in conjunction with the notice of dues increase. Copies of the budget shall be maintained at the Association's principal office and made available for inspection during reasonable business hours.

C. Financial Record Retention

The Association shall maintain all financial records, including budgets, expense reports, and supporting documentation, for a minimum period of two (2) years as required by Indiana law, and such records shall be available for inspection by homeowners in accordance with applicable statutory requirements.

VIII. HARDSHIP AND PAYMENT PLAN PROVISIONS

A. Existing Payment Plan Policies

Homeowners experiencing financial hardship with respect to the payment of increased dues are referred to the existing payment plan policies and procedures as set forth in the Association's Governing Documents and any rules and regulations adopted by the Board of Directors.

B. Hardship Application Process

The Association may, in its sole discretion, consider requests for payment plans or hardship accommodations on a case-by-case basis, provided that any such arrangements shall be documented in writing and shall not waive the Association's right to collect the full amount of assessments and applicable late fees.

C. Grievance Resolution

Any disputes regarding dues assessments, late fees, or collection procedures shall be resolved in accordance with the grievance resolution procedures established in the Association's Governing Documents and applicable Indiana law.

IX. FUTURE REVIEW AND ADJUSTMENT PROCEDURES

A. Annual Review Process

The Board of Directors shall conduct an annual review of the Association's dues structure, typically during the fourth quarter of each calendar year, to evaluate the adequacy of current assessment levels in meeting the Association's operational and financial needs.

B. Inflation Adjustment Guidelines

In conducting annual reviews, the Board of Directors shall consider relevant economic factors including but not limited to:

1. Consumer Price Index changes for the Midwest region;
2. Local utility rate increases;
3. Insurance premium adjustments;
4. Prevailing wage rates for maintenance and service providers;
5. Capital improvement and reserve fund requirements.

6. Regulatory compliance costs.

C. Future Adjustment Authority

The Board of Directors retains full authority to adjust dues amounts in future years as deemed necessary for the proper operation and financial stability of the Association, subject to compliance with notice requirements and other provisions of the Governing Documents and applicable law.

D. Budget Approval Limitations

Any future dues adjustments shall be supported by detailed budget analysis and shall comply with all applicable provisions of Indiana Code Title 32, Article 25.5 regarding assessment increases and homeowner notification requirements.

X. COMPLIANCE AND REGULATORY REQUIREMENTS

A. Indiana Homeowners Association Act Compliance

This Amendment is adopted in full compliance with the Indiana Homeowners Association Act, Indiana Code Title 32, Article 25.5, and all other applicable state and local laws governing homeowners associations.

B. Record Retention and Public Access

The Association shall maintain copies of this Amendment and all related documentation in accordance with Indiana law requirements for homeowners association records, including minimum retention periods and homeowner access rights.

C. Registration and Reporting

The Association shall ensure that all required filings with the Indiana Secretary of State and other regulatory authorities are current and shall comply with any reporting requirements related to assessment changes or financial operations.

D. Governing Document Hierarchy

In the event of any conflict between the provisions of this Amendment and the Association's existing Governing Documents, the provisions that provide the Association with the broadest authority and most comprehensive protection shall control, provided such provisions are consistent with applicable law.

XI. AUTHORIZATION AND EXECUTION

A. Board Authorization

This Amendment has been duly authorized and approved by the Board of Directors of Stardust Hills Homeowners Association at a meeting held on April 6, 2026, at which a quorum of directors was present and voting.

B. Execution Authority

The undersigned is duly authorized to execute this Amendment on behalf of the Association and to take all actions necessary to implement and enforce its provisions.

C. Effective Implementation

Upon execution, this Amendment shall be distributed to all homeowners in accordance with the notice requirements set forth herein and shall be recorded in the Association's official records.

IN WITNESS WHEREOF, the undersigned, being the duly authorized President of the Board of Directors of Stardust Hills Homeowners Association, has executed this Amendment on behalf of the Association.

STARDUST HILLS HOMEOWNERS ASSOCIATION

By: _____

Danielle Riech, President

Board of Directors

Date: _____

STATE OF INDIANA

COUNTY OF PUTNAM

On this ____ day of _____, [YEAR], before me personally appeared Danielle Riech, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity as President of the Board of Directors of Stardust Hills Homeowners Association, and that by her signature on the instrument the entity upon behalf of which she acted executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Indiana that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public

My commission expires: _____

B. Execution Authority

The undersigned is duly authorized to execute this Amendment on behalf of the Association and to take all actions necessary to implement and enforce its provisions.

C. Effective Implementation

Upon execution, this Amendment shall be distributed to all homeowners in accordance with the notice requirements set forth herein and shall be recorded in the Association's official records.

IN WITNESS WHEREOF, the undersigned, being the duly authorized President of the Board of Directors of Stardust Hills Homeowners Association, has executed this Amendment on behalf of the Association.

STARDUST HILLS HOMEOWNERS ASSOCIATION

By: _____

Danielle Riech, President

Board of Directors

Date: _____

STATE OF INDIANA

COUNTY OF PUTNAM

On this ____ day of _____, [YEAR], before me personally appeared Danielle Riech, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity as President of the Board of Directors of Stardust Hills Homeowners Association, and that by her signature on the instrument the entity upon behalf of which she acted executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Indiana that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public

My commission expires: _____

B. Execution Authority

The undersigned is duly authorized to execute this Amendment on behalf of the Association and to take all actions necessary to implement and enforce its provisions.

C. Effective implementation

Upon execution, this Amendment shall be distributed to all homeowners in accordance with the notice requirements set forth herein and shall be recorded in the Association's official records.

IN WITNESS WHEREOF, the undersigned, being the duly authorized President of the Board of Directors of Stardust Hills Homeowners Association, has executed this Amendment on behalf of the Association.

STARDUST HILLS HOMEOWNERS ASSOCIATION

By: *Danielle Riech*

Danielle Riech, President

Board of Directors

Date: 4/10/26

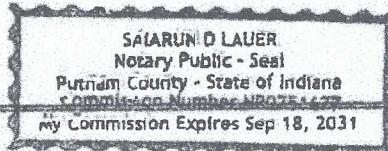
STATE OF INDIANA

COUNTY OF PUTNAM

On this 10 day of April, [], before me personally appeared Danielle Riech, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity as President of the Board of Directors of Stardust Hills Homeowners Association, and that by her signature on the instrument the entity upon behalf of which she acted executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Indiana that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public

My commission expires Sept 18, 2031

DAPHNE RUTENBERG

FOR CLOVERDALE TOWN COUNCIL

PUTTING CLOVERDALE FAMILIES FIRST

Hi, I'm Daphne. I live here. I raise my family here. Like you, I care deeply about what happens to Cloverdale. I believe in responsible growth, strong public safety, and protecting the small-town values that make this community special. I'm not running to sit in a chair. I'm running to stand up for you. I would truly appreciate your support and your vote on May 5th.

- **STRONG POLICE & FIRE SUPPORT**

Reliable funding. Proper equipment. Long-term stability.

- **A TOWN FAMILIES WANT TO STAY IN**

Strong local businesses. Smart housing opportunities. A future our kids are proud to call home.

- **RESPONSIBLE GROWTH**

Development should benefit Cloverdale, not outside interests.

Every Vote Counts

Register to vote by clicking this link



Faith. Family. Community.

VOTE DAPHNE RUTENBERG MAY 5, 2026

Paid for by the committee to elect Daphne Rutenberg.