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## [Terravitaninetypercent] Petition Update, June 16, 2017

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**To:** terravitaninetypercent@gaggle.email  
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Two weeks ago, we published the Petition opposing the extensive renovation of Terravita, its cost and especially the details of the 22 year loan with interest prepayment penalty. The response has been overwhelming! Especially appreciated are all of the personal comments. On June 9, a formal request for a Special Meeting was emailed to the Board of Directors. The Board responded by TCC message to the members from the Club Manager on June 13 and later the Club President on June 14, that they would give us the opportunity to voice all of our concerns at the regular Board Meeting on June 26. This is not what we asked for, but it is what is offered. So many people are not here at this time of year, it will be more important than ever that everyone who can attend, does attend. If you have never attended a meeting before, this is the one to go to.

If you cannot attend the meeting write or email the Board of Directors directly. Emphasize that you are not against updating the clubhouse, but want something affordable. You can also email your comments to a friend who is attending and ask them to read it at the meeting.

PLEASE ATTEND THE BOARD MEETING ON JUNE 26

The process of creating this petition has been new for everyone. We have endeavored to keep the focus entirely on the issue of the long term loan and its terms. We purposely chose not to name the names of the individual Board Members who approved and ultimately signed the loan. Note that three of the current directors, were not on that Board. This petition is not about shaming and blaming. It IS about giving people a say about what happens here.

The Deed of Trust for both Country Club lots was recorded in Maricopa County on April 26. (One lot has the clubhouse, pool and tennis courts. The second is the pavilion.) Similar to financing a car or a new home, the title of our Country Club is now held in Trust by JP Morgan Chase. A Deed of Trust is not identical to a home mortgage. The Board can explain the differences. From April 26, record of the JP Morgan Chase Deed must now be disclosed to by realtors to every home buyer. While the \$5 million loan is an "up to" amount, a realtor would have a hard time telling a prospective buyer to "trust us, it won't be that much."

The length of this loan and the prepayment terms are such that any attempt to pay off the debt during the next 22 years will require either raising dues to save for it, or assessments. In that respect, the loan does not avoid assessment and dues increases. It just postpones them to some other board and future owners.

Terravita Country Club is not an HOA. It is a non-profit Social Club. Fraternities and groups like Oddfellows are other examples of Social Clubs. It is LIKE an HOA in that membership is mandatory with homeownership. There are 51 private Golf and Country Clubs within 100 miles of Terravita and not one is organized like this one. Desert Mountain Golf and Country Club (also a Social Club, but not mandatory), for example, has a well laid out process for community involvement in what they call "Major Decisions." It includes "listen-only" telephone participation in meetings and recognition that many owners don't live in this time zone, or are at work when meetings take place. If there is anything we should by copying from the wealthier communities around us it is their procedures, not their clubhouse designs.

The petition has now been signed by 323 member individuals representing 280 household votes. If you have not signed it yet, please do.

<http://www.thepetitionsite.com/205/305/450/terravita-country-club-call-for-a-special-board-meeting-on-clubhouse-renovation-loan/>

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