



Tall Oaks Homeowners Association Annual Meeting

February 20, 2025
7:00 - 8:30 PM
The Wildwood Hotel



Agenda

What we'll cover this evening...

Welcome

Financial Report

Landscaping Report

Architectural Report

Review of Indentures

Voting Policy

Trustee Elections

- Confirm Mark Breitenstein – Business & Finance – 2021 Volunteer
- Confirm Lori Romano - Landscaping & Common Grounds – 2021 Volunteer
- Confirm Travis Miceli - Architectural Review - 2023 Volunteer

Homeowner Feedback

Meeting Adjournment

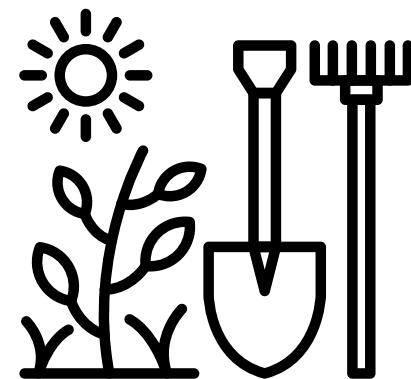
YOUR TRUSTEES



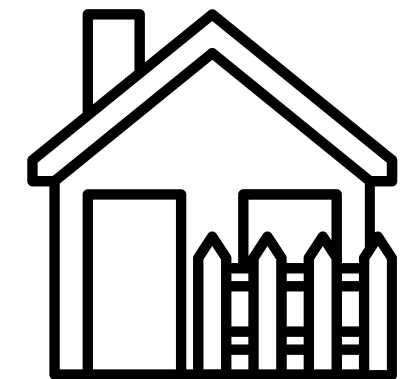
Mark Breitenstein
Business & Finance



Lori Romano
Landscaping and
Common Grounds



Travis Miceli
Architectural Review

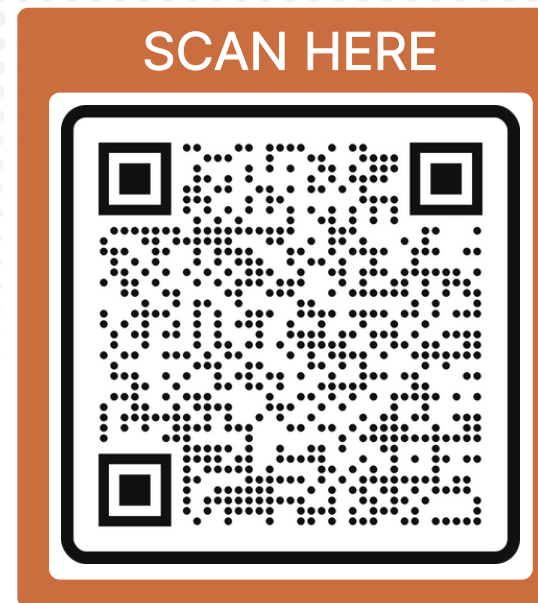


FINANCIAL Report

Mark Breitenstein
Business & Finance

2023-2024 Actual Expenses and History

- Actual Expenses and History
- Assessment – Set at \$375
- Budget
- Outstanding Assessments



City & Village Website Registration for Tall Oaks at Winding Trails

Welcome to the community website for Tall Oaks at Winding Trails. City & Village's website will provide you with pertinent information about our community as well as your account.

Homeowners can now login, choose to receive e-statements and pay their bills online via e-check (\$2.99 fee) or credit card (3.5% fee).

Please REGISTER HERE so we can transition as many homeowners as possible online vs. using the US mail.

<https://cityandvillage.cincwebaxis.com/cinc/register/>



Income Statement - Operating

Tall Oaks at Winding Trails

12/01/2024 to 12/31/2024

Description	Current Period	
	Actual	Actual
OPERATING INCOME		
Operating Income		
4000-00 Assessment Fees	\$-	\$32,919.55
4025-00 Interest on Delinquent Assessments	-	39.25
Total Operating Income	\$-	\$32,958.80
Other Income		
4235-00 Insurance Refund	-	40.64
Total Other Income	\$-	\$40.64
Total OPERATING INCOME	\$0.00	\$32,999.44
OPERATING EXPENSE		
General & Administrative		
5030-00 C & V Collection Fee	-	2,634.20
5050-00 Postage Expense	-	61.88
5060-00 Newsletter/Mailing Expenses	-	149.24
5120-00 Recording & Releasing Fees	-	33.00
5190-00 Website Maintenance	-	630.00
Total General & Administrative	\$-	\$3,508.32
Taxes & Insurance		
5700-00 General Liability Insurance	-	1,163.89
Total Taxes & Insurance	\$-	\$1,163.89
Grounds & Landscaping		
6001-00 Landscape Expenses	-	4,048.10
6090-00 Signs/Posts/Flags Expenses	213.61	213.61
6170-00 Seasonal Decorations	343.08	1,086.08
6250-00 Pest Control	-	229.00
6260-00 Common Area Repair/Maintenance	-	5,027.00
6300-00 Common Ground Expenses	3,838.10	7,048.10
Total Grounds & Landscaping	\$4,394.79	\$17,651.89
Utilities		
6300-00 Electric Expense	194.39	3,831.59
6305-00 Electric Expense - D/D	376.81	3,012.93
6335-00 Electric Expense - Entrance Lights	-	17.42
6340-00 Water Expense	-	269.48
6345-00 Water Expense - Irrigation	-	1,385.01
Total Utilities	\$571.20	\$8,516.43
Lake		
6835-00 Fish & Wildlife Expense	229.00	1,374.00
Total Lake	\$229.00	\$1,374.00
Unit Repairs & Maintenance		
7075-00 Electrical Repair/Maintenance	-	1,417.43
Total Unit Repairs & Maintenance	\$-	\$1,417.43
Total OPERATING EXPENSE	\$5,194.99	\$33,631.96
Net Income:	(\$5,194.99)	(\$632.52)

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Net Income:	(\$5,194.99)	(\$632.52)

YOY Expenses by month

Tall Oaks Expenses Monthly Comparisons															
	2018	Running Total	2019	Running Total	2020	Running Total	2021	Running Total	2022	Running Total	2023	Running Total	2024	Running Total	
Jan	1,538.75	1,538.75	1,539.02	1,539.02	1,676.91	1,676.91	752.07	752.07	2,323.16	2,323.16	2,308.91	2,308.91	836.15	836.15	
Feb	3,505.04	5,043.79	3,243.85	4,782.87	3,378.67	5,055.58	1,584.05	2,336.12	959.22	3,282.38	1,419.92	3,728.83	3,112.47	3,948.62	
Mar	5,129.58	10,173.37	1,749.20	6,532.07	1,796.01	6,851.59	1,565.25	3,901.37	3,255.99	6,538.37	852.75	4,581.58	2,913.98	6,862.60	
Apr	1,648.67	11,822.04	1,705.03	8,237.10	1,704.71	8,556.30	1,604.81	5,506.18	2,178.70	8,717.07	1,251.21	5,832.79	5,254.32	12,116.92	
May	463.47	12,285.51	2,428.58	10,665.68	2,672.57	11,228.87	1,328.31	6,834.49	4,630.10	13,347.17	1,025.43	6,858.22	1,299.35	13,416.27	
Jun	1,855.05	14,140.56	3,349.01	14,014.69	1,975.31	13,204.18	1,333.26	8,167.75	710.64	14,057.81	6,192.84	13,051.06	1,045.96	14,462.23	
Jul	1,564.72	15,705.28	1,652.24	15,666.93	1,678.41	14,882.59	1,750.30	9,918.05	2,791.68	16,849.49	948.41	13,999.47	2,866.42	17,328.65	
Aug	3,280.42	18,985.70	3,098.02	18,764.95	2,955.73	17,838.32	4,928.49	14,846.54	4,585.53	21,435.02	3,600.55	17,600.02	2,172.12	19,500.77	
Sep	2,713.13	21,698.83	2,517.61	21,282.56	2,373.47	20,211.79	4,399.99	19,246.53	726.06	22,161.08	735.46	18,335.48	2,603.62	22,104.39	
Oct	2,545.88	24,244.71	3,917.60	25,200.16	2,220.05	22,431.84	2,627.17	21,873.70	3,185.17	25,346.25	762.40	19,097.88	5,647.20	27,751.59	
Nov	578.46	24,823.17	1,597.24	26,797.40	1,532.76	23,964.60	2,911.15	24,784.85	858.56	26,204.81	3,271.81	22,369.69	685.38	28,436.97	
Dec	1,073.14	25,896.31	787.35	27,584.75	533.20	24,497.80	3,811.28	28,596.13	3,594.24	29,799.05	1,014.46	23,384.15	5,194.99	33,631.96	
	25,896.31		27,584.75		24,497.80		28,596.13		29,799.05		23,384.15		33,631.96		
		Entrance Landscaping Refurb			Minimal Approach			Extra Tree Work		South Sign Repairs		Minimal Approach		Entrance Landscaping Refresh	
		\$500 Christmas Lighting			No Christmas Lighting			New Irrigation Controller		Legal Consulting			North Entrance Electrical Repairs		
							Sign Repairs						Deer Removal from Common Ground		
							Christmas Lighting								

Detailed History & 2025 Budget by Category

		2021 Actual	2022 Actual	2023 Actual	2024 Actual	(Increase) /Decrease	% Change		2025 Budget
1100	Legal Services	(\$445.30)	(\$2,743.86)	\$0.00	\$0.00	\$0.00	0%		\$0.00
1200	Liability Insurance Premium	(\$660.91)	(\$718.39)	(\$812.80)	(\$1,163.89)	(\$351.09)	143%		(\$1,222.08)
2000	Common Ground Maintenance	(\$10,166.16)	(\$10,105.50)	(\$9,423.00)	(\$12,075.10)	(\$2,652.10)	128%		(\$12,678.86)
2100	Landscaping	(\$1,920.00)	(\$2,177.72)	(\$200.00)	(\$4,048.10)	(\$3,848.10)	2024%		(\$1,000.00)
2150	Irrigation Maint/Repair	(\$249.00)	(\$210.75)	(\$99.00)	\$0.00	\$99.00	0%		\$0.00
2450	Holiday Lighting Expenses	(\$1,012.75)	(\$982.53)	(\$715.90)	(\$1,086.08)	(\$370.18)	152%		(\$1,000.00)
2501	Pest Control	(\$229.00)	\$0.00	(\$687.00)	(\$1,603.00)	(\$916.00)	233%		(\$1,683.15)
2561	Entrance Lighting	(\$497.00)	(\$20.83)	\$0.00	(\$1,417.43)	(\$1,417.43)	141743%		(\$500.00)
2645	Sign Maintencace	(\$2,810.99)	(\$2,545.78)	\$0.00	(\$213.61)	(\$213.61)	21361%		(\$224.29)
3610	Miscellaneous Subdivision Expenses	\$0.00	(\$12.18)	(\$301.83)	\$0.00	\$301.83	0%		\$0.00
3700	Subdivision Meeting Expenses	\$0.00	\$0.00	(\$188.74)	\$0.00	\$188.74	0%		\$0.00
3710	Website Expenses	(\$700.00)	(\$200.00)	\$0.00	(\$630.00)	(\$630.00)	63000%		(\$400.00)
5300	Water Expenses	(\$915.20)	(\$789.50)	(\$1,214.70)	(\$1,654.49)	(\$439.79)	136%		(\$1,737.21)
5500	Electric Expenses	(\$6,264.29)	(\$6,689.03)	(\$6,845.44)	(\$6,861.94)	(\$16.50)	100%		(\$7,205.04)
5700	Postage	(\$209.75)	(\$329.96)	(\$113.40)	(\$211.12)	(\$97.72)	186%		(\$221.68)
5720	General Office and Copy Supplies	(\$120.29)	(\$205.10)	(\$26.39)	\$0.00	\$26.39	0%		\$0.00
5725	Recording Fees	(\$162.00)	\$0.00	(\$27.00)	(\$33.00)	(\$6.00)	122%		(\$34.65)
5900	Collection Fee	(\$2,233.49)	(\$2,067.92)	(\$2,728.95)	(\$2,634.20)	\$94.75	97%		(\$2,765.91)
		(\$28,596.13)	(\$29,799.05)	(\$23,384.15)	(\$33,631.96)	(\$10,247.81)	144%		(\$30,672.87)

Tall Oaks Homeowners Association
Annual Financial Status Summary & Comparison
As of Dec 31 for Each Year

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 Forecast
Assessment Amount per Home	\$270	\$270	\$275	\$280	\$285	\$290	\$300	\$375	\$375	\$375
Income - Assessments, Interest, Fines, etc. (91 Homes)	\$24,445	\$24,444	\$24,998	\$26,183	\$26,038	\$27,880	\$25,849	\$34,111.82	\$32,999.44	\$35,480
Delinquent Accounts as of Dec 31	Multiple	Multiple	\$760 (1 home)	\$0	\$0	\$0	\$0	\$0	\$1,355	\$0
Actual Annual Spend (12 months)	\$23,427	\$26,647	\$25,896	\$27,585	\$24,498	\$28,596	\$29,799	\$23,384	\$33,632	\$30,673
Ending Balance on Nov 30	\$9,863	\$7,710	\$6,887	\$5,199	\$6,101	\$5,385	\$1,435	\$12,163	\$11,530	\$16,970
						*Income includes \$1,490.00 of 2022 assessments paid early		*Income lower by \$13.18 due to short pay write offs	*Income lower by 1,355.56 unpaid assesments	
							*Income lower by \$1,490.00 of 2022 assessments paid in 2021. Also includes \$38.68 in interest	*Income lower by \$13.18 due to short pay write offs	Also includes \$40.64 Insurance Refund and \$39.25 of interest income	
								Also includes \$61.82 in interest		

Outstanding 2024 Assessment Balances as of 12-31-24



Homeowner Aging Report

Tall Oaks at Winding Trails

End Date: 12/31/2024

Description	Current	Over 30	Over 60	Over 90	Balance
Owner					
2213 Glencoe Summit Ct Lot 21					
Total:	\$3.13	\$0.00	\$3.13	\$390.65	\$396.91
Owner					
16819 Westglen Farms Dr Lot 25					
Total:	\$3.13	\$0.00	\$3.13	\$390.65	\$396.91
LLC Owner					
2211 Oak Crest Manor Ln Lot 65					
Total:	\$1.30	\$0.00	\$1.30	\$161.95	\$164.55
Owner					
2235 Oak Crest Manor Ln Lot 69					
Total:	\$3.13	\$0.00	\$3.13	\$390.65	\$396.91
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Tall Oaks at Winding Trails	\$10.69	\$0.00	\$10.69	\$1,333.90	\$1,355.28

Description	Total
Assessment 2024	\$1,280.45
Interest (Delinquent Interest) 2024	\$74.83
Total:	\$1,355.28
AR Total (Exclude Prepaid Assessments):	\$1,355.28

WEBSITE REMINDER

WHERE FINANCIALS CAN
BE FOUND



The screenshot shows the website for Tall Oaks Homeowners Association. The navigation menu includes Home, Forms, Contact Us, Minutes, Rules, **Financial**, News, and Gallery. The 'Financial' link is highlighted in red. Below the navigation is a banner image of a residential street with a sign that reads 'Tall Oaks at Winding Trails'. The main heading of the page is 'Financial Reports for Tall Oaks at Winding Trails Homeowners Association'. Below this is the City & Village logo, which includes the text 'CITY & VILLAGE TAX OFFICE • SINCE 1987'. The page content includes a welcome message, a registration notice, and a list of financial reports for the years 2016 through 2022.

Home Forms Contact Us Minutes Rules **Financial** News Gallery

Tall Oaks at Winding Trails

Tall Oaks Homeowners Association

Financial Reports for Tall Oaks at Winding Trails Homeowners Association

City & Village
TAX OFFICE • SINCE 1987

City & Village Website Registration for Tall Oaks at Winding Trails

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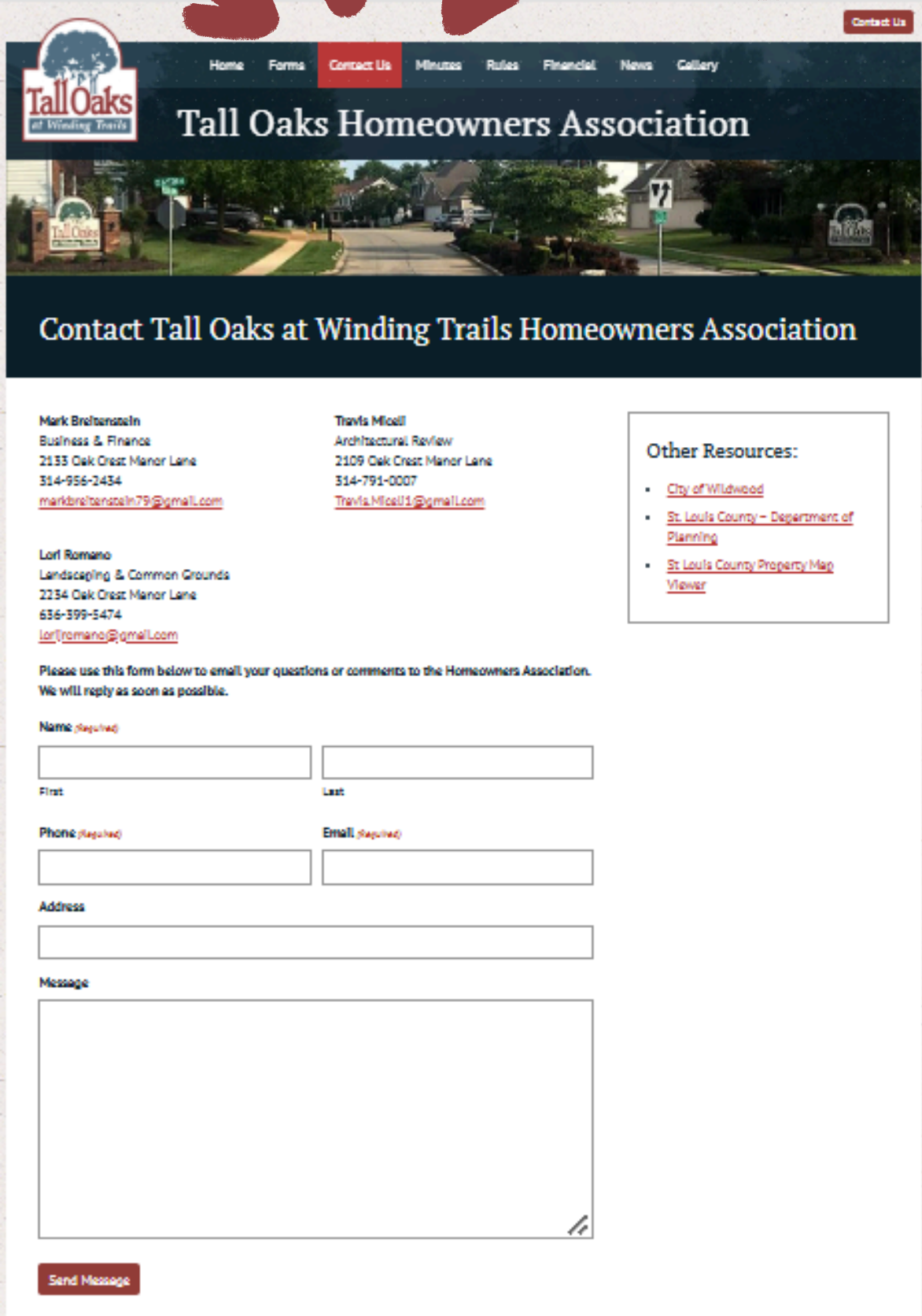
Homeowners can now login, choose to receive e-statements and pay their bills online via e-check (\$2.99 fee) or credit card (3.5% fee).

Please [REGISTER HERE](#) so we can transition as many homeowners as possible online vs. using the US mail.

Below are the financial reports for Tall Oaks at Winding Trails:

- [2016 Financials](#)
- [2017 Financials](#)
- [2018 Financials](#)
- [2019 Financials](#)
- [2020 Financials](#)
- [2021 Financials](#)
- [2022 Financials](#)

WEBSITE REMINDER CONTACT US



The image shows a screenshot of the Tall Oaks Homeowners Association website. The navigation bar at the top includes links for Home, Forms, Contact Us, Minutes, Rules, Financial, News, and Gallery. The 'Contact Us' link is highlighted in red. Below the navigation bar is a banner image of a residential street with the text 'Tall Oaks Homeowners Association' and 'Contact Tall Oaks at Winding Trails Homeowners Association'. The main content area features contact information for Mark Breitenstein (Business & Finance), Travis Miceli (Architectural Review), and Lori Romano (Landscaping & Common Grounds). There is also a section for 'Other Resources' with links to the City of Wildwood, St. Louis County - Department of Planning, and St. Louis County Property Map Viewer. A contact form is located at the bottom, with fields for Name (First and Last), Phone, Email, Address, and Message. A 'Send Message' button is at the bottom right.

Home Forms **Contact Us** Minutes Rules Financial News Gallery

Tall Oaks
at Winding Trails

Tall Oaks Homeowners Association

Contact Tall Oaks at Winding Trails Homeowners Association

Mark Breitenstein
Business & Finance
2133 Oak Crest Manor Lane
314-956-2434
markbreitenstein79@gmail.com

Travis Miceli
Architectural Review
2109 Oak Crest Manor Lane
314-791-0007
Travis.Miceli1@gmail.com

Lori Romano
Landscaping & Common Grounds
2234 Oak Crest Manor Lane
636-399-3474
loriromano@gmail.com

Other Resources:

- [City of Wildwood](#)
- [St. Louis County - Department of Planning](#)
- [St. Louis County Property Map Viewer](#)

Please use this form below to email your questions or comments to the Homeowners Association. We will reply as soon as possible.

Name (required)

First Last

Phone (required) **Email (required)**

Address

Message

Send Message



Deer Removal

VERY Active Year -
7 removals @ \$229.00 each

\$1,603



LANDSCAPING & COMMON GROUNDS Report

Lori Romano

Landscaping Report

- Common Grounds
- Christmas Decorations
- Front Entrance
- Electrical, Plumbing and Irrigation (adjustments to new landscaping), Other
- Trash Day Reminder



trash day REMINDER

Tall Oaks at Winding Trails is a very beautiful neighborhood. Thank you in advance to everyone for making this a great neighborhood in which to live!

SECURE THOSE BINS!

Windy weather = flying trash alert! Our neighborhood needs everyone's help to keep things clean. Loose trash and recycling are creating extra work and mess in our neighborhood.

Quick Tips:



Use secure lids on all containers



Break down lightweight boxes



Weigh down or tie down loose items

These simple steps will significantly reduce wind-blown debris and maintain our community's beauty.

THANK YOU FOR YOUR COOPERATION!

IMPROVEMENTS
IMPROVEMENTS
IMPROVEMENTS
IMPROVEMENTS

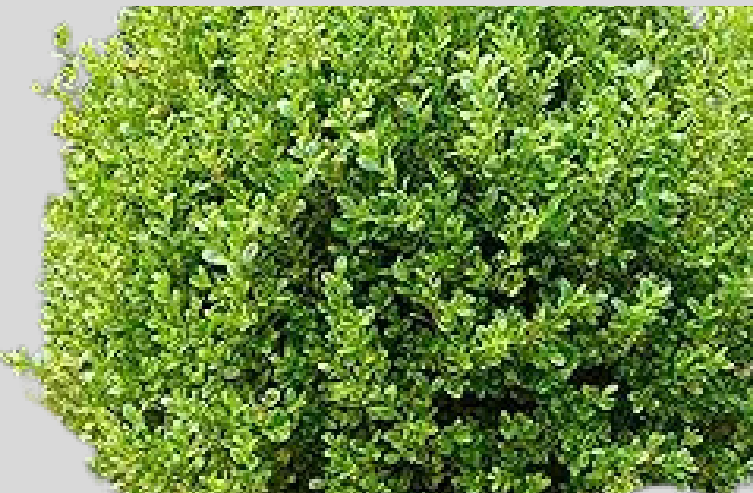
Phase 1 - COMPLETED

Installation of perennial garden at our entrance island.



Phase 2 - COMPLETED

New Landscape & Design



It was time for a refresh!



- **The Juniper bushes had reached their end of life cycle**
- **Overall appearance was not in keeping with the tidy, beautiful area we strive to maintain**

Existing Maple trees-



Hydrangea tree-



Catmint-



Buddleia-



Orn. Grass-



Allium-

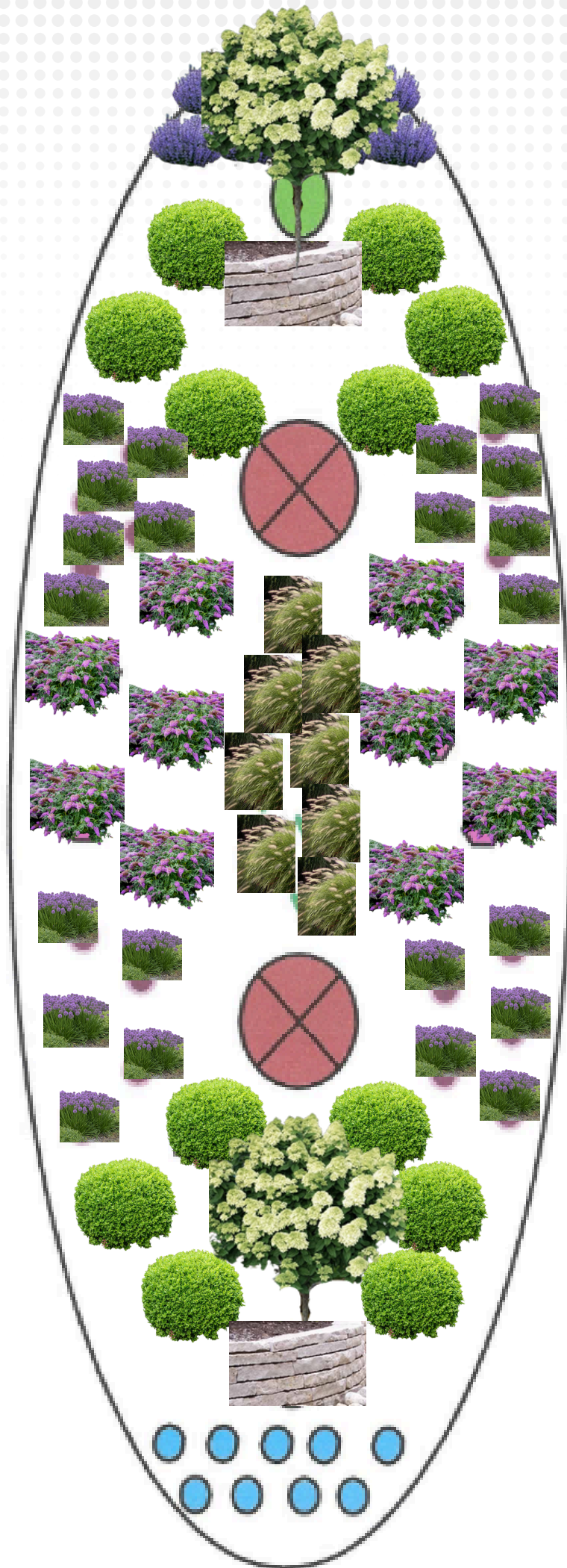


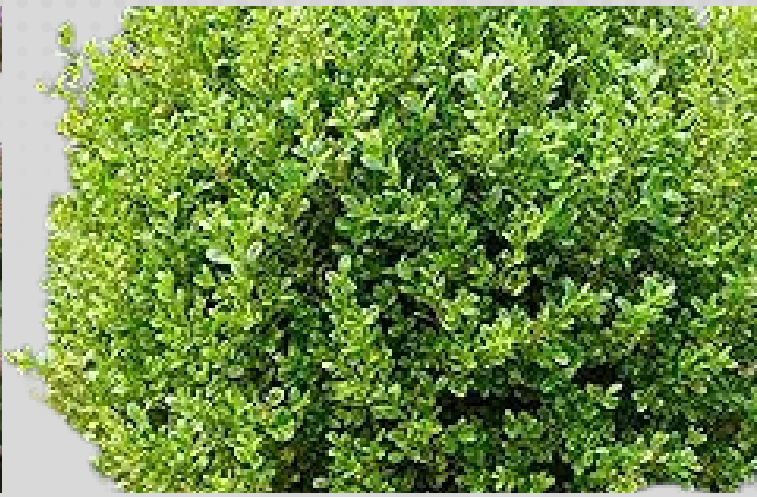
Boxwood-



Property of Mitchell, Inc.

May not be distributed







Celebrating

Celebrating



35TH

Anniversary

To Mark the Occasion

Custom Entrance Welcome Sign
Installed

MONTAGUE METAL



FAMILY OWNED



USA MADE PRODUCTS



QUALITY WORKMANSHIP



Where *the* magic begins!





Future Phase - 3

Additional pops of color and replacement landscaping at North entrance to further enhance the beauty of our neighborhood!

Main Entrance - (2025)

East Monument



Dwarf Crepe Myrtle 'Pocomoke'

West Monument



Dwarf Crepe Myrtle 'Pocomoke'

Spring Irrigation Augmentation

Timeline: Spring 2025

Scope: Installation of one irrigation head

Location: Center island

Purpose: Coverage needed for some of the new landscaping

This will max out that zone capacity.



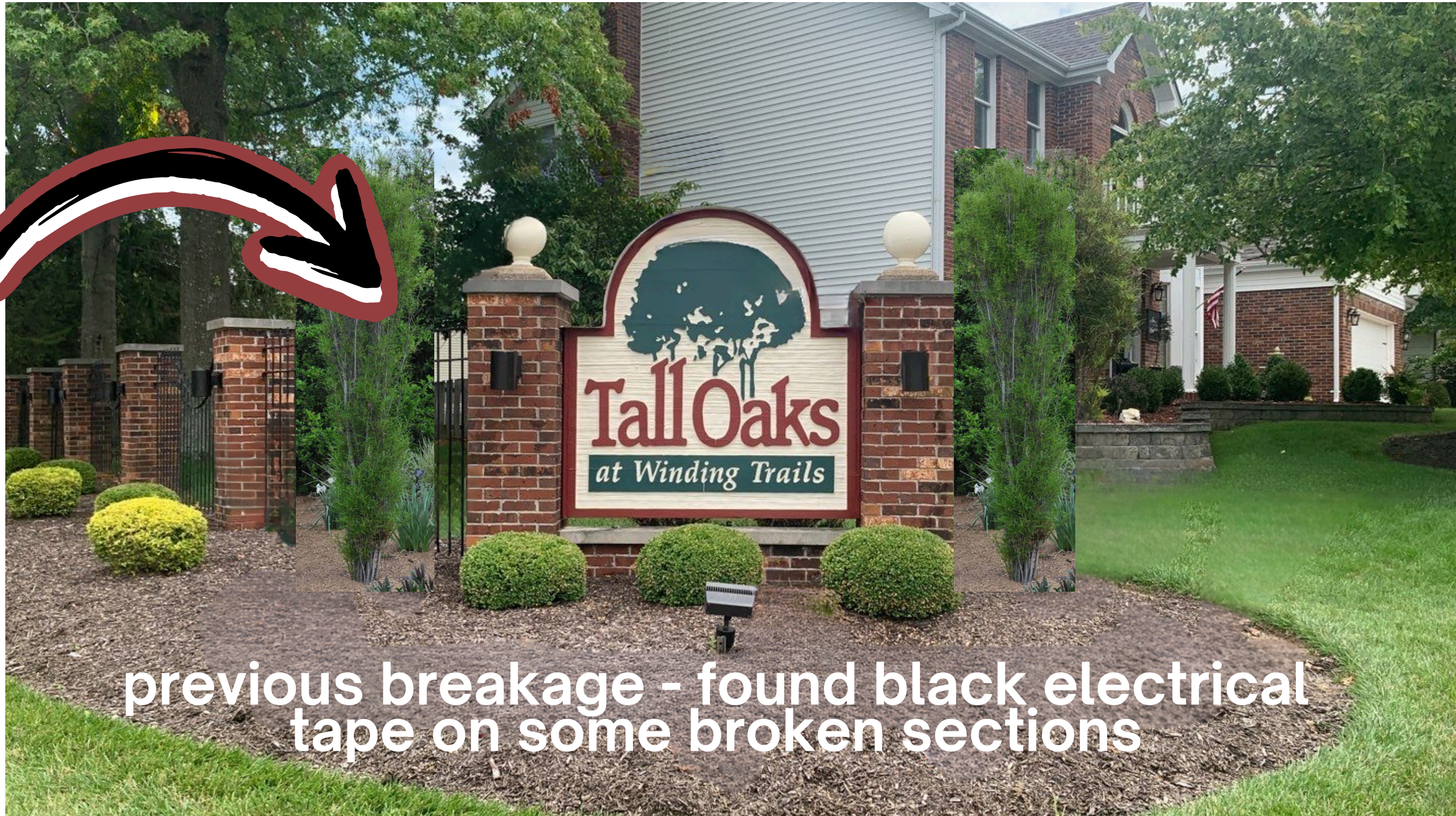
Scheduled Work... South Entrance



Scheduled Work...Oak Crest Manor Lane



Wrought Iron Fence Issues - WATCH & EVALUATE OVER TIME



previous breakage - found black electrical
tape on some broken sections



2024 Electrical Work at Front Entrance

UPDATE

ELECTRICAL ISSUES DISCOVERED AT BRICK MONUMENT

Power Loss on East Brick Monument

Professional Assessment Revealed:

- Troubleshooting issue resulted in finding exposed wires with duct tape repairs and missing electrical box
- Setup did not meet electrical code requirements
- Significant troubleshooting time required to identify issues

Recommended Improvements - COMPLETED:

- Install proper electrical box
- Update wiring to meet current code requirements

West Side Monument:

- Has similar electrical problems identified by Mitchell Landscaping during irrigation work
- No electrical issues at the moment...Trustees recommended holding off with repairs for now

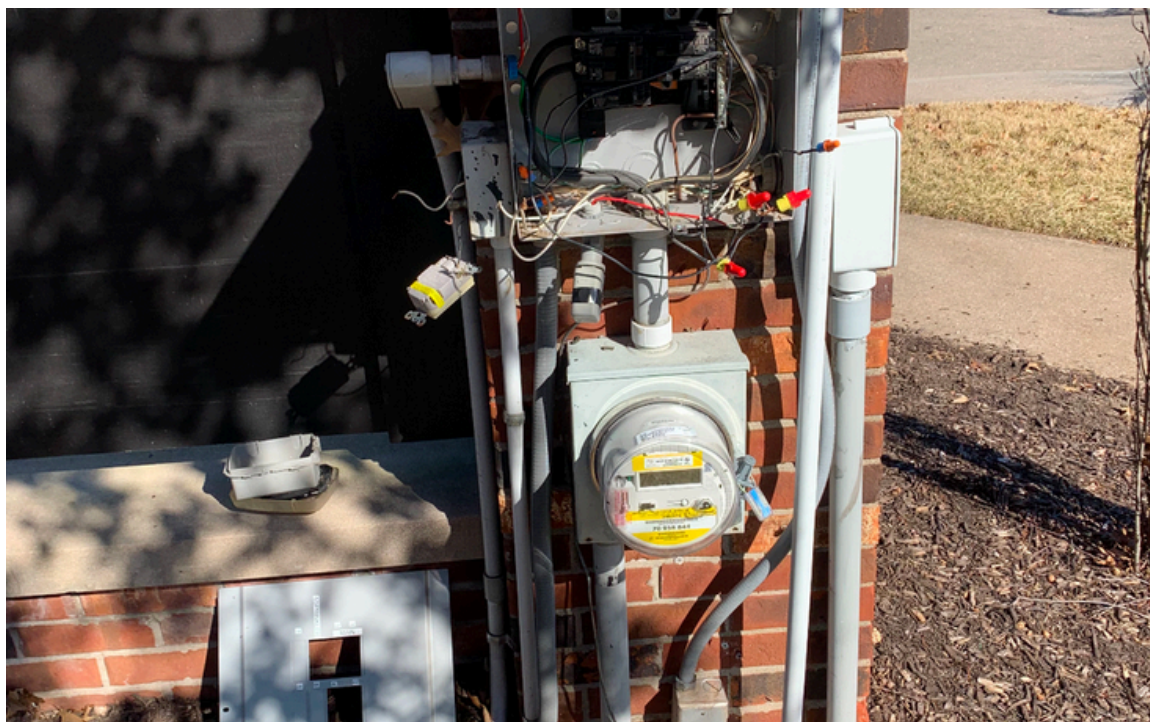
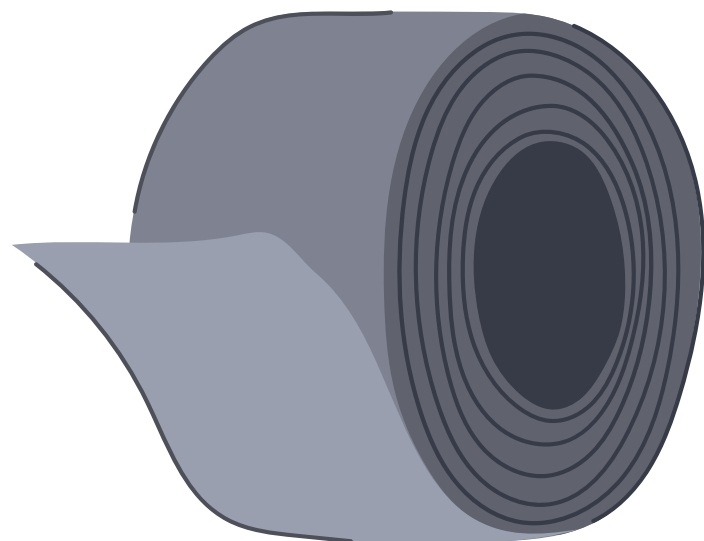
REFERRAL FROM CITY & VILLAGE

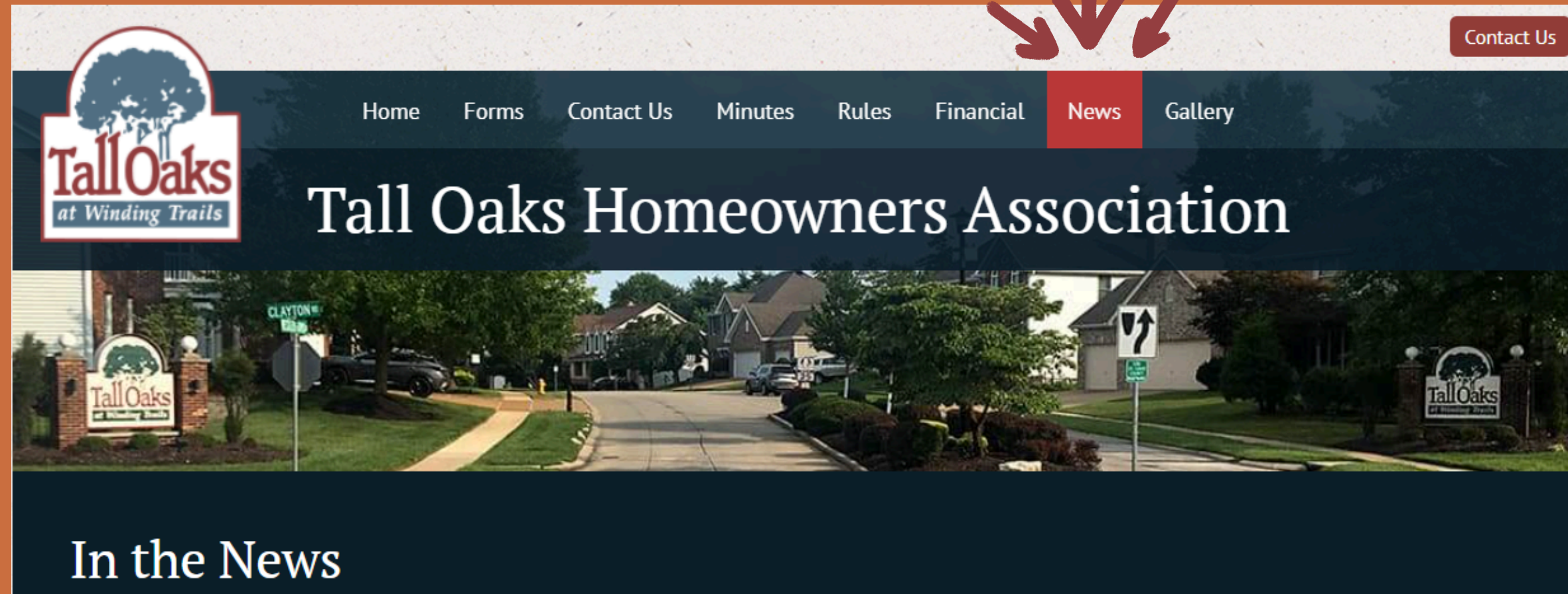


COMPASS
ELECTRICAL SOLUTIONS

A snapshot into
the situation

\$1,400





IN THE NEWS

The "In the News" section of our website is your go-to spot for staying informed about our community. Here's what you'll find:

- Breaking News & Updates: We post the latest important information as soon as we receive it to keep you in the loop.
- New Homeowner Resources: Find helpful quick-reference information if you're new to our community.
- Social Connection: Get details about our private Facebook page where you can connect with neighbors and stay updated on community discussions.

ARCHITECTURAL REVIEW Report

Travis Miceli

Prior Violations
Current Violations/Issues
Forms on website

ARCHITECTURAL REQUESTS AND APPROVALS

Architectural Change Requests Jan, 2023 - Feb, 2025

- Approvals Granted - 4 (2 Decks, 1 Fence, 1 Paint)
- Denials - 0
- Pending Requests - 0 (1 Deck Expected Q1 2025)

Average time to process request = 8 days



ARCHITECTURAL COMPLIANCE CONCERNS

Complaints received = 5
Violations = 1

Above Ground Pool

- The HOA received five complaints from neighbors regarding an above-ground pool, which is prohibited under our community guidelines.
- Upon notification, the homeowner was initially hesitant to address the violation.
- As the HOA began the process of filing a formal inquiry with the city, the homeowner chose to remove the pool voluntarily.

We sincerely thank the homeowner for their cooperation and for helping maintain the standards that preserve our community's appearance and property values.

Architectural Review



The screenshot shows the website for Tall Oaks Homeowners Association. The header includes a navigation menu with links for Home, Forms, Contact Us, Minutes, Rules, Financial, News, and Gallery. Below the header is a banner image of a residential street with a sign that reads "Tall Oaks at Winding Trails Homeowners Association Forms".

**An Architectural Control Request Form
Must Be Submitted to Trustees & Approved
Prior to Any Work Being Performed**

- Deck
- Fence
- Swimming Pool
- Swing Set
- Exterior Paint Colors
- Hot Tubs
- Other

Attachments Required:

- Construction Drawing(s)
- Building Permit
- Wildwood Certificate of Use and Occupancy
- Other

Three red arrows point from the "Attachments Required" list towards the "Downloads" box on the right side of the page.

Downloads

- [Request Form in Word](#)
- [Request Form in PDF](#)

Reminders:

- Approvals can take up to 45 days

WEBSITE REMINDER RULES/INDENTURES

Indentures

Mark Breitenstein
Business & Finance



Below are the Indenture and Rules for Tall Oaks at Winding Trails:

- [Indenture.pdf](#)
- [Amendment.pdf](#)
- [Items of Interest](#)
- [Indenture.docx](#)
- [Amendment.docx](#)
- [Common Ground Easements Map.pdf](#)

Summary of Restrictions:

An Architectural Control request form must be submitted to the Trustees and approved prior to any exterior alterations to your property including building modifications, fence, walls, swimming pool, tennis court, appearance, colors, etc. Please read the Indenture in its entirety.

- No above ground pools
- No sheds
- No advertisements of any kind, political, etc. Real Estate signs on houses for sale or rent are allowed
- No outdoor storage of trash cans
- No dog runs or other outside structure can be erected or installed
- No trucks or commercial vehicles, boats, motorcycles, campers, house trailers, boat trailers and trailers of any other description shall be permitted to be parked or stored on any Lot
- No abandoned cars, motorcycles, jeeps, trucks or motor vehicles
- No temporary structures
- No fences or screening of any kind shall be erected or maintained on any Lot between the rear of the residence constructed on such Lot and the street upon which such Lot fronts. **Many restrictions apply; see the [Indentures](#) for more details**
- No commercial activities of any kind shall be conducted on any Lot
- Each Owner shall maintain and keep their Lot in good order and repair



Indentures

INDENTURE OF TRUST AND RESTRICTIONS FOR
TALL OAKS AT WINDING TRAILS
ST. LOUIS COUNTY, MISSOURI

THIS INDENTURE OF TRUST AND RESTRICTIONS FOR TALL OAKS AT WINDING TRAILS (the "Indenture"), made and entered into this 26th day of Dec., 1990, by and between The Jones Company Custom Homes, Inc., a Missouri corporation (hereinafter referred to as "First Party"), and Homer Clark, Michael Hughes and Debra Lowery, all of St. Louis County, Missouri, hereinafter collectively referred to as "Trustees."

§ 242 WITNESSETH THAT:

WHEREAS, First Party is the owner of a tract of real property (the "Property") located in St. Louis County, Missouri, as more particularly described on Exhibit A attached hereto and incorporated herein by reference; and

WHEREAS, the St. Louis County Council has, by Ordinance No. 15,073, 1990, approved the development of the Property pursuant to the Planned Environment Unit Procedure, Section 1003.187 S.L.C.R.O.; and

WHEREAS, First Party has caused the Property to be subdivided under the name "Tall Oaks At Winding Trails", and has caused or will cause the record plat of such Subdivision to be recorded in the St. Louis County Records; and

WHEREAS, common land has been reserved on the plat of Tall Oaks at Winding Trails, and there has been designated, established and recited on such plat certain streets, common land and easements which are for the exclusive use and benefit of the residents of the Property, except those streets or easements which are or may hereafter be dedicated to public bodies and agencies and which have been provided for the purpose of constructing, maintaining and operating sidewalks, sewers, pipes, poles, wires, storm water drainage, parks and other facilities and public utilities for the use and benefit of the residents of Tall Oaks At Winding Trails; and

WHEREAS, First Party, being the owner of the entire tract, may desire, from time to time, to encumber and dispose of parts thereof; and

WHEREAS, it is the purpose and intention of this Indenture to preserve said tract of land, subdivided as aforesaid, as a restricted neighborhood and to protect the same against certain uses by the adoption of this Indenture, and to apply the plan contained in this Indenture to all of said land described herein, including all common land, and mutually to benefit, guard and restrict future residents of Tall Oaks At Winding Trails and to foster their health and safety; and

WHEREAS, all reservations, limitations, conditions, easements and covenants herein contained, and all of which are sometimes hereafter termed "restrictions," are jointly and severally for the benefit of all persons who may purchase, hold or reside upon the tract covered by this instrument.

NOW, THEREFORE, in consideration of the premises and of the mutual promises, covenants and agreements made by the parties hereto each to the other, the receipt and sufficiency of which is hereby acknowledged, the parties hereto COVENANT and AGREE to and with each other, collectively and individually, for themselves, their heirs, successors and assigns, and for and upon behalf of all persons who may hereafter derive title to or otherwise hold through them, together with their heirs, successors or assigns, any of the lots and parcels of land in Tall Oaks At Winding Trails, all as hereinafter set forth:

An Architectural Control Request Form Must Be Submitted to Trustees and Approved Prior to Any Work Being Performed

Reminder →

- Deck
- Fence
- Swimming Pool
- Swing Set
- Exterior Paint Colors
- Hot Tubs

Attachments Required:

- Construction Drawing(s)
- Building Permit
- Wildwood Certificate of Use and Occupancy

New Business Amendment to Indentures - Voting Policy

AMENDMENT, MODIFICATION AND CHANGE OF INDENTURE OF TRUST AND RESTRICTIONS FOR TALL OAKS AT WINDING TRAILS

Preamble: This Amendment to the Indenture of Trust and Restrictions for Tall Oaks at Winding Trails (the "Indenture") is made and entered into this [Day] of [Month], [Year], by and between The Jones Company Custom Homes, Inc., a Missouri Corporation (hereinafter referred to as "First Party"), and Homer Clark, Michael Hughes, and Debra Lowery, all of St. Louis County, Missouri, collectively referred to as "Trustees."

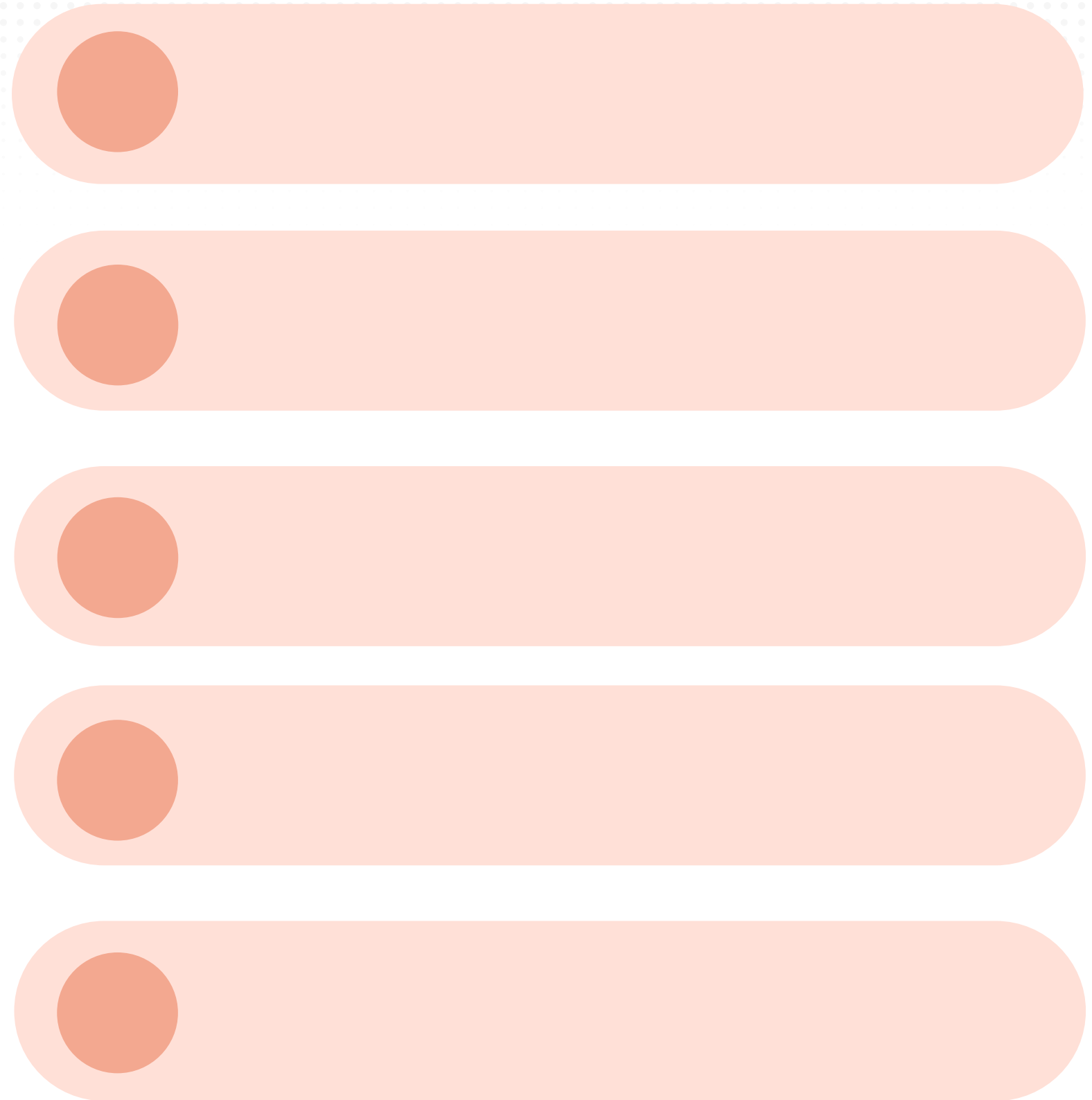
Your Voice, Our Community:

Open Forum for Homeowner
Feedback

- *What would like to see from your Trustees?*
- *Any major concerns?*



What would everyone like to see from your Trustees?



The image shows five horizontal, rounded rectangular input fields stacked vertically. Each field is light orange with a darker orange circular placeholder on the left side, resembling a radio button or a selection indicator. The fields are empty, suggesting a form for collecting feedback or responses.

Any major concerns?

The image shows five horizontal rounded rectangular input fields stacked vertically. Each field has a circular placeholder on the left side, which is currently empty. The fields are light orange and have rounded ends. The background behind the fields is a light gray grid pattern.

V O T E

Trustee Elections

Confirm Mark Breitenstein

Business & Finance – 2021 Volunteer

Confirm Lori Romano

Landscaping & Common Grounds – 2021 Volunteer

Confirm Travis Miceli

Architectural Review - 2022 Volunteer - **to be reaffirmed**

All Trustees shall be elected for terms of three (3) years each.

WEBSITE REMINDER

WHERE ANNUAL MINUTES
CAN BE FOUND

*Minutes & presentation
will be uploaded to our
website following the
meeting in a timely
manner.*



The screenshot shows the website for Tall Oaks Homeowners Association. At the top, there is a navigation menu with links for Home, Forms, Contact Us, Minutes (highlighted in red), Rules, Financial, News, and Gallery. A 'Contact Us' button is also visible in the top right corner. Below the navigation is a banner image of a residential street with a sign that reads 'Tall Oaks at Winding Trails'. Underneath the banner, the page title is 'Minutes for Tall Oaks at Winding Trails Homeowners Association'. The main content area lists various documents available for download, including minutes from 2014 to 2021 and newsletters from May, November, and January 2021. It also displays the current assessment amount for 2022 as \$375.00 and lists expenses such as streetlights, common ground maintenance, and insurance. Finally, it provides information about annual assessment statements and the consequences of non-payment, such as a lien being filed.

Below are the minutes for Tall Oaks at Winding Trails

- [2014 Minutes](#)
- [2015 Minutes](#)
- [2016 Minutes](#)
- [2017 Minutes](#)
- [2018 Minutes](#)
- [2021 Minutes](#)
- [2014 Annual Assessment](#)
- [2015 Annual Assessment](#)
- [2017 Annual Assessment](#)
- [2018 Annual Assessment](#)
- [May 2021 Newsletter](#)
- [Nov 2021 Newsletter](#)
- [Jan 2021 Newsletter](#)

Current Assessment Amount – 2022 | \$375.00

Expenses – streetlights, common ground and irrigation maintenance, entrance maintenance, sprinkler systems for front entrance, liability insurance, water expenses, recording and collection fees, general office and copy supply expenses, website expenses and hosting, postage and Christmas decorations (if funds are available).

- Annual Assessment Statements are sent annually around January. Payment is due within 30 days.
- A lien will be filed on properties for non-payment of assessments. After payment of the annual assessment, accrued interest, and legal costs, the lien is removed.

**Meeting
Adjourned**

*Thank
you*

for joining us this evening