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Lake Ridge Facts:

- 3,400 total acres
- Over 30 miles of street not including The Summit, The Greens or The Preserve
- 23 acres of manicured, fertilized turf not including the grated communities
- Over 6,000 square feet of right-of-ways are mowed
- 30,000 square feet of flower bed area
- 8,200 pots of plants needed for change in seasonal plants

Status of Abandoned Homes in Lake Ridge

by Phil MacDonald and Carolyn Rollwitz

The Lake Ridge Property Association Board of Directors has been concerned for some time about the condition of about 5 homes in the development that were partly built and then abandoned. These homes have become badly weathered and have been open to teen drinking parties, vagrants, and rats. The condition of these homes has reduced nearby property values as few want to live near them. The board was also concerned about 8 spec and bank owned homes that were mostly finished on the outside, but not enclosed (locked up), and about a much larger number of spec and bank owned homes that are finished on the outside and locked up, but exhibit poor yard maintenance.

To raise the visibility of the issue, the board took pictures of these homes and sent them to appropriate city officials. I also offered to exhibit these pictures at a Cedar Hill City council meeting. The board then met with the Cedar Hill mayor and deputy mayor to discuss this problem and received assurances of more aggressive city action regarding this issue. The board has also been fining the owners of these properties for violation of the CC&R requirement to enclose a house within 6 months of pouring the slab. However, most of these properties are now owned by banks with little money to finish them, so fining them does not seem to influence them much.

The purpose of this article is to give you specifics on the progress of getting the 5 half-done houses either torn down or finished. All the homes that were finished on the outside, but not secured, are now locked up, primarily due to city code enforcement action. The yard maintenance of spec and bank properties is an ongoing problem that we frankly have not made much progress on.

Lake Cove – The property is owned by a

bank: Countrywide Finance. The house was condemned by the City of Cedar Hill and torn down by the city after being in the condition shown for more than a year.



2703 Lake Cove - picture taken just before tear down

Cove Meadow – Grand Prairie Code Enforcement talked to the owner on January 28th and gave them 30 days to get it going. They are now working on it and it is now covered with Tyvek.

Fossil Ridge – The brick is on site ready to go up as soon as the electric and plumbing green tag is received. There has been no action during the last month.

Briarwood – Construction is taking place on the inside of the house in order to get an inspection.

Whispering Oaks – Tyvek has been installed but other than that no other work is being done. However, the new builder is getting an engineering study done in order to install a retaining wall. This will have to be done before the brick can go up per Cedar Hill Code Enforcement. Work on this project should start within the next 30 days.

Lake Ridge Park Improvements

by Phil MacDonald

The Lake Ridge Property Owners Association Board of Directors recently decided to make some modest improvements to the two parks owned by the POA. The improvements are modest because our funding is limited and the parks are not our highest priority. Never-the-less, we felt that the parks have deteriorated in recent years and some improvements were essential to keep them both safe and functional. Both parks are essentially drainage control devices with small lakes (or large ponds) to control runoff during major rain events. They also provide a place for walking and picnicking.

Our first improvement was to provide signs at each entrance as shown to the right. Note that we now have some park rules. This was necessary because we had people parking overnight (storing their vehicles) in our park parking lots. We also want to protect nearby homes from fire and careless use of firearms.



New signage placed around the entrance to both parks

Fossil Ridge Park

The only other improvement in the Fossil Ridge Park is our effort to control erosion at the south end of the lake where most of the water comes in. We were able to get five free truckloads of rock, which we used to build a dam. The water will now flow down over rock rather than dirt. We expect the City of Cedar Hill to fill behind our new dam with dirt from the front entrance and we will then grade and seed that area to bring it back to turf.

Ridge View Park

We have made a number of improvements to the Ridge View Park in addition to the new signs. First we removed most of the cattails from the front, northwest and southwest sides of the lake. Cattails are difficult and expensive to remove, so we decided to do a little each year. Besides, they look nice if there are not too many of them.

Second, we replaced most of the badly eroded sections of the pea gravel walks with 616 feet of new concrete sidewalks. The new sidewalks are exposed pea gravel aggregate 3,500 lb. concrete, 5 ½ inches thick and 5 feet

wide with 3/8 inch rebar on 16 inch centers. Wood dividers were placed every 15 feet and the sidewalk was cut every 5 feet between the wood dividers. We are confident that this sidewalk will resist damage from erosion, earth movement, and the commercial lawn mowers.



Workers pouring concrete for new sidewalk area

We also installed two curbs 19 feet long on the existing road-culvert flume. We tied the curbs to the flume with rebar and back filled dirt behind the curbs using dirt from the pond area. The curbs on the north side of the finished sidewalk can be seen at the back of the picture, below.



Finally, we expect within the next few weeks to be installing new heavy steel commercial garbage cans at each park entrance. If you use the park, please use the garbage cans when appropriate. We also hope to find volunteers to help trim trees and thin the woods in the Ridge View Park. If you have a few hours free for that kind of work, please call Carolyn at the POA office.

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Lake Ridge & Mansfield Road Improvements

by Greg Porter

The City of Cedar Hill and Dallas County Public Works are holding project team meetings on a monthly basis to coordinate improvements to both Lake Ridge Parkway and Mansfield Road.

Planned improvements along Lake Ridge Parkway include the rehabilitation of the existing lanes and the construction of additional lanes to complete the four-lane divided road section. Construction is scheduled to begin during the fall of this year. Preliminary work has already begun on the rehabilitation of the existing drainage system, which includes the cleaning and inspection of the storm sewer and the identification of required repairs. Drainage system repairs are to be completed before road construction begins in the fall.

Mansfield Road will be widened from a two-lane roadway to a four lane divided roadway from approximately 600 feet west of the Belt Line/Mansfield Road intersection to the city limits. Due to the complex geotechnical character and the beautiful vistas along the roadway, special care is being taken to address environmental protection as well as the distinctive character of the roadway. In order to accomplish this goal, the project team is utilizing context sensitive design principles in the preliminary planning efforts.

A presentation by the project team is planned during an upcoming City Council meeting in April, where the Council will be briefed on the findings of the project team. The City Council will provide recommendations and direction to the Project Team as to design concepts and construction scope. Stakeholders are encouraged to participate in the planning efforts by participating in a pre-design charette, which is currently scheduled for June. Upon consideration of the items discussed during the design charette, the final design will be prepared. Currently, construction is scheduled to begin in fall 2011.

Updated Landscaping for Lake Ridge

by Jennifer Zick

Last summer and fall, POA Landscape committee and Board members, spouses, and friends contributed about 30 hours of volunteer time to obtain a grant from the City of Cedar Hill to update the landscaping at Prairie View Blvd. Not until this spring and summer will we be able to really appreciate the results.

The entrance to Prairie View Blvd. had the most work done. Where Leyland Cypress trees had died and been cut down, new trees were planted. Nellie R. Stevens holly was selected for winter greenery, Redbuds for spring color, Dynamite crape myrtle for the summer, and our special find, a "Fire Dragon" shantung maple (<http://www.metromaples.com/Shantung.htm>) for breathtaking autumn foliage. Some of these trees were repeated down the center median after we removed more dying cypress.



The disintegrating boulders and dying Indian Hawthorne shrubs were removed from the entrance beds. New plants including the old garden roses Dame de Coeur (deep red) and Belinda's Dream (pink), Russian sage (blue), salvia greggi (both red and fuschia), red yucca, and dwarf Hamlin grass were added in their place. All these plants are native or adapted plants that should do well, with less care, in our tough Texas climate.

Your POA Board and Landscape Committee are making plans to use these same plants in future projects to create attractive and consistent landscaping throughout our community. Our goals are for Lake Ridge to be a place where we are proud to live and to help our resale values.

Next on the agenda is adding irrigation to the 3 medians of Lakeview Drive on the east side, nearest to Lake Ridge Pkwy. Current plans add planting beds on the ends of each median section and many trees down the length of the medians. After the city finishes work on widening both Beltline Rd. down to our entrance, and Lake Ridge Pkwy., we will redo the signage and landscaping at the west entrance to our community.

All these projects would benefit from your ideas and your help developing the design, obtaining bids from contractors, and overseeing the work. Please let any Board member know if you can join our team to beautify your community.

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Maintenance, Communications and Landscape Committee Members

Lake Ridge Board

2009 Lake Ridge Golf Tournament

by Chad McCurdy

In an effort to continue promoting our community and reaching out to worthy organizations we are announcing the official date for the 2009 Lake Ridge golf tournament. This year's tournament will be held on September 26th with an 8:30 am shotgun start. Last year we planned the tournament in 3 months and still managed to field approximately 80 players. Our plans for 2009 are to field more than 120 golfers as we try to reach the larger DFW community. The cost for the first 80 golfers this year will still be \$75 and after that the price will go to \$100 per player. We will have a silent auction, raffle, and even better contests this year as we drive to raise money for our charity(s).

As some of you may know this year's tournament is benefitting Happy Hill Farms. Here is a little information about the farm. You can find more at the tournament website <http://www.lakeridgegolfclub.com>.

Happy Hill Farm Academy/Home is a licensed, accredited, residential school that provides very specialized help to children who need another chance in life. Happy Hill Farm is not a correctional institution, nor a prep school for the privileged. This program does not simply "lock up" children and postpone the estimated \$94-billion secondary tax burden on society. Happy Hill Farm's program changes the lives and direction of at-risk children, so that they will become productive citizens rather than an ongoing burden on society. A variety of staff professionals (including psychology, medical, social work, therapy, educational, nursing, vocational, and athletic) work in concert to address the overall needs of each student. More than 100 children live at the Farm and attend a fully-accredited (K-12) private academy. In addition we will also hold a benefit for the Cedar Hill and Grand Prairie Food Pantries as well as the local Women's shelter. We are going to ask that everyone bring 4 cans of food with them as a donation to the food pantries and in exchange you will receive a third Mulligan after purchasing the first two for \$5 each. Many of you participated in the putting contest. This year we will be holding the putting contest once again but all proceeds from this contest will go to the local Women's shelter. All other proceeds beyond this, and our costs will be donated to Happy Hill Farms.

We have another great prize package this year. First prize will receive a 4 day/3 night hotel package, second place will receive a 3 day/2 night hotel package, and this year third place will receive a free round of golf or a spa package. We will once again have 4 hole-in-one prizes but this year we will have a longest drive contest for the men and one for the women. We will also have a separate closest to the pin contest for the men and the women. We will have the \$100,000 shootout once

again but this year we are adding a \$1 million shot! Even if you do not play golf you can come out and enjoy the day. We will have a silent auction and a raffle during the banquet that follows. The Grand prize for the raffle will be a Cancun vacation for two for 5 days and 4 nights. You can check out the website/blog for the golf tournament at <http://www.lakeridgegolfclub.com> If you are interested in participating in the tournament or becoming a sponsor send us an email at info@lakeridgegolfclub.com.

Article pulled from City of Cedar Hill web site:

Thursday, January 29, 2009 Property Owners Association of Lake Ridge Annual Meeting 7 pm at Lake Ridge Elementary Cafeteria

In the southwest corner of Cedar Hill, overlooking Joe Pool Lake, lies the breathtaking, master-planned community of Lake Ridge. This scenic neighborhood, and seven gated communities, began development in the mid 1980s and is now home to more than 1,000 households. The panoramic vistas and spectacular views are enhanced by two neighborhood parks, an award-winning community park, an active property owners association and professionally-maintained grounds. Nearby Tangle Ridge Golf Club is an 18-hole championship public course that will challenge players of every skill level.



Lake Ridge POA President Phil MacDonald (center) and Vice President Chad McCurdy (right) present a check to Cedar Hill Fire Chief Steve Pollock at a recent City Council meeting. Funds for the gift were raised entirely through proceeds from the First Annual Lake Ridge Golf Classic held last fall. The second annual event is tentatively scheduled for September 26, 2009 at Tangle Ridge Golf Club. Contact Chad McCurdy to volunteer for the event.

It is Time to go for a Walk!

by Dr. David Williams

With Spring now upon us, it is time to get outside and shed those unwanted winter pounds. The best way to elevate your metabolism and burn body fat is to perform cardiovascular exercise. Cardiovascular or aerobic exercise is any activity where there is adequate oxygen available to meet the body's demands and uses fat as a primary energy source. Examples are walking, jogging, biking, swimming, step aerobics, and dancing. To be a good fat burner, the exercise needs to be hard enough to elevate your heart rate into your target heart rate zone. A simple formula will help you determine your target heart rate zone (fat burning zone). Subtract your age from 220. This will give you your maximum heart rate. Take your maximum heart rate and multiply it by 70% and you will get your target heart rate. It is difficult to get your heart rate right at your target, so we need a little bit of a range. Subtract 10 and add 10 to your target heart rate and you will get your target heart rate zone. To get cardiovascular benefits, you will need to exercise within your zone for a minimum of 15 minutes. The longer you go, the more body fat you are going to burn. Your goal should be to exercise aerobically for at least 30 minutes, six days a week; longer if fat loss is a primary goal.

Sometimes it is difficult to check your pulse while you are in the middle of a walk. An easier method is called the Talk Test. If you are walking or jogging and you are working so hard that you cannot talk to your workout partner, then you are working too hard (out of your target heart rate zone) and not burning fat optimally. Slow down a little bit. You should be able to carry on a conversation, but if you can sing along to the music, then you are not working hard enough. Remember, it is good to talk, but please do not sing.

You need to walk at least four miles per hour to get optimal cardiovascular benefits. That means if you can walk two miles in 30 minutes or less, your heart rate will



be in your target heart rate zone and you will be using fat as a primary energy source. You will get cardiovascular benefits if you walk slower than four miles per hour, but you will not be burning fat optimally.

You are living in the perfect community for walking and jogging. The rolling hills and several beautiful parks around Lake Ridge are perfect for increasing aerobic capacity and obtaining cardiovascular benefits. Do not let the hills scare you off; use them to

your benefit. Researchers have found that hiking uphill and downhill have different effects on the fats and the sugars in the blood. Using a mountain and ski lifts for their study, researchers tested both types of exercise on a group of 45 participants. For two months the participants hiked only uphill and then took the chairlift down. For another two months, participants did the opposite. Researchers found that both burned body fat, but hiking downhill improved glucose tolerance and lowered blood sugars, while hiking uphill improved triglyceride levels. You can obtain all of the benefits by walking up and down the hills around Lake Ridge.

So, you do not have any excuses. You have the perfect spot to walk, the weather is fantastic, you can take the kids with you, you know how fast you are supposed to go, and all of your neighbors will be walking too. So get those baby joggers, dog leashes and I will see you out on the streets and in the parks.

Dr. David Williams
817-648-6999
www.getfitwithdave.com

Dr. Williams owns and operates an in-home personal training company in the Cedar Hill area. He has authored three books on fitness and has coached over 30 Olympians and numerous professional athletes. For more information on fitness or to contact Dr. Dave, go to www.getfitwithdave.com.



Why Vote "FOR" The Lake Ridge Ballot?

As you may remember, we voted on a number of issues last year and the board was really concerned that there were in fact too many issues brought at one time. As a result, we thought it would be best to keep the voting this year to a single topic, and the one that we feel is most urgent for property owners to address. Simply put, we think that everyone should pay an assessment for every lot they own and that is not the case today.

In layman's terms, here is a brief summary.

1) (Section 6.02 a. in CC&Rs) – Eliminate the multi-lot discount.

Currently, no matter how many lots are owned by an individual or entity, they only pay annual assessments for 2, but they get votes for every lot owned. For example, the owner of 200 lots gets 200 votes, but only pays annual assessments for 2! So multi-lot owners enjoy the benefit of assessments paid by others, but do not contribute an equitable share. **Please vote "FOR" this initiative which will eliminate the multi-lot discount by submitting the ballot on the last page (22) of this newsletter.**



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I see previous work done by other companies where the house was over or under lifted. No one wants to have foundation problems or have it done two or three times and still not be fixed properly. We do not add the extra cost of a celebrity used in advertising to the cost of your repairs.

If you would like someone over qualified, then call and ask for me. I will come personally in most cases. I am the owner, a Texas native, and I grew up right here in Dallas. We are an exemplary BBB member. I suggest comparing our record with BBB against any of my competitors.

Why waste your time getting bids from companies that already have so many unhappy customers? I do not offer foundation repair methods I would not put on my own house. I prefer methods that I believe last longer. Most customers get at least three bids. Make us one of those bids. We try to be the lowest bidder with the correct repair plan and a reasonable warranty.

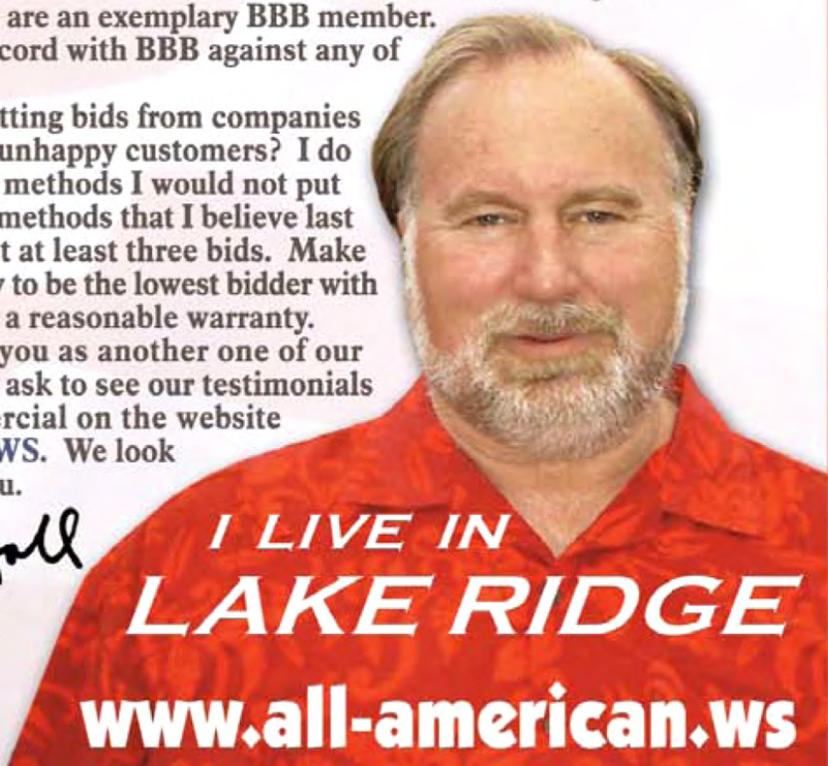
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Lake Ridge Drainage and Erosion Remediation Program

by Phil MacDonald

Background

In 2007, after a number of very heavy rain events, significant areas of erosion in Lake Ridge along some drainage ditches and creeks became apparent, especially in the portion of Lake Ridge within the City of Cedar Hill. Concerns were raised by individual property owners and the Lake Ridge Property Owners Association (POA). In order to catalogue and understand the nature and causes of the erosion, the City of Cedar Hill and the original developer (Bluegreen) commissioned an engineering study that was completed in late 2007. The engineering study concluded that the highly erosive soil types indigenous to the area, coupled with the terrain, and the impacts and nature of development on both, were the primary contributing factors to erosion in the area. The study provided potential fixes and associated costs for the 32 sites included in the study.

In February of 2008, the Cedar Hill Mayor and City Council appointed an ad hoc committee to further evaluate erosion issues in the City of Cedar Hill portion of Lake Ridge. The Committee was chaired by Mayor Pro-Tem Cory Spillman. Representatives of both the POA (Ken Hollingsworth, Phil MacDonald, Pat Rabbitt, and Glen Romer) and Bluegreen participated on the committee. After eleven months of meetings and on-site visits, the committee completed its work and prepared a remediation and erosion control plan and a signed agreement.

Summary

The committee has taken a four pronged approach to meeting its charge and addressing drainage and erosion in the Lake Ridge area.

First, the rural style, open ditch concept and design of Lake Ridge creates unique challenges and responsibilities among individual property owners, the POA, and the city as it relates to the maintenance of drainage systems. In order to effectively clarify these responsibilities, the committee has developed policy statements to classify the various erosion problems.

Second, the committee has created a drainage project list (CIP) to aid in establishing priorities. The committee believes that immediate action should be taken to remediate the highest priority sites of erosion. To this end, the city immediately repaired about 6 sites where either sewer or water lines or road bridges were exposed to potential damage. The most visible of these projects

is the front entrance culvert, which was silting up and needed better drainage downstream to be kept clear. The committee has also negotiated an agreement with Bluegreen to remediate 10 other sites. Under this agreement, Bluegreen is indemnified from future involvement in the remediated sites once they are accepted. The committee also recommends that the Cedar Hill Independent School District (CHISD) and POA work with the city jointly to develop and fund a solution for ongoing drainage problems associated with the Lake Ridge Elementary School.

Third, the committee believes that the unique nature of Lake Ridge and its ongoing development requires equally unique design standards and regulation to insure that the drainage systems remain functional and erosion is kept at a minimum. Accordingly, the committee has developed a series of design and procedural recommendations that incorporate new design techniques and erosion control materials that are available (from the author). The recommendations also include directing additional attention towards regulating the development of individual lots and how they are constructed to relate to the drainage system as a whole. Strategies, such as requiring engineered lot grading plans, are intended to further this goal.

Fourth, and finally, the committee recommends the development and implementation of a coordinated drainage maintenance program. The program should coordinate and define the types of ongoing maintenance required by all three stakeholders to address erosion at its earliest signs. To this end, a draft drainage maintenance manual has been developed to help guide the implementation of such a program.

Lake Ridge Drainage Policy Statements

These statements are intended to frame the existing situation and guide how future erosion issues will be handled. The policy statements confirm the responsibilities that property owners, the POA, and the city share, with regard to maintenance of drainage facilities and erosion repair based on where they occur. They statements are:

- 1. It is generally the responsibility of the Lake Ridge property owner to control erosion on his or her property and to keep drainage ditches/easements functional.*
- 2. Erosion along creeks is natural and is the responsibility*

Continued page 10

of the property owner to maintain.

3. *It is generally the responsibility of the Lake Ridge property owner to control erosion on his or her property and to keep drainage ditches/easements functional.*
4. *Erosion along creeks is natural and is the responsibility of the property owner to maintain.*
5. *It is generally the city's responsibility to repair and secure public water and sewer lines damaged as the result of erosion.*
6. *It is generally the city's responsibility to repair and secure street infrastructure damaged as a result of erosion.*
7. *It is generally the responsibility of the POA to repair and maintain the drainage ditches along Prairie View Blvd.*
8. *Funding sources to fund repairs and maintenance will be determined by the entity responsible for maintenance and upkeep of the particular property. (City, POA, Property Owners).*
9. *It is the city's responsibility to maintain major storm pipes, culverts and outfalls within the ROW of public street infrastructure.*

It is generally the city's responsibility to insure that major drainage courses are kept free of obstructions to maintain the free flow of water. The city does not address erosion along drainage courses."

Prioritized Drainage Project List (CIP)

The Committee spent a great deal of effort evaluating and prioritizing the existing erosion sites and reached consensus on a prioritized Lake Ridge Drainage CIP (available from the author). The CIP considers the original 32 sites included in the 2007 Teague, Nall and Perkins report and additional projects added by the committee over the course of its work. These additional projects include the drainage problems associated with Lake Ridge Elementary School, as well as some that have developed more recently. The Committee CIP included 10 projects as high priority, 8 projects as medium, 13 projects as low and omits 11 sites altogether as "no priority" sites. Six sites that were significantly threatening public infrastructure and originally prioritized high were mitigated by city forces during the course of the committee's activities and subsequently were removed from the list.

The Committee has negotiated a commitment from Bluegreen to repair, at its sole expense, the following 10 projects. The so-called "rip-rap" noted below is

grouted rock as can be seen in the new sections of Lake Ridge. The VMAX is a specially engineered thick mat material for erosion control that has been tested under extreme conditions at the Colorado State University. Curlex is simply netting for getting turf started. In general, the rip-rap is used in very steep areas, the VMAX is used in areas where significant erosion has occurred, and Curlex is used along the edges and in flat areas.

1. West side of Anderson Road right-of-way near Sonterra where the sewer line had been exposed and the power cables were broken. Starting on the south and moving north: 25 ft of rip-rap, followed by 100 feet of Curlex, followed by 200 ft of VMAX.
2. South side of Prairie View Boulevard and east of Sweeping Meadows Lane. Fifteen ft of rip-rap and then 330 ft of VMAX.
3. South side of Prairie View Boulevard and west of Waterstone Drive. Twenty ft of rip-rap followed by 140 ft of VMAX.
4. North side of Prairie View Boulevard and east of Becky Lane. 100 ft of Curlex. Also, north side of Prairie View Boulevard and west of Becky Lane. Fifteen ft of rip-rap.
5. North side of Prairie View Boulevard and east of Koscher Drive. Twenty-five ft of Curlex.
6. South side of Prairie View Boulevard and west of Marcus Lane. Eighty ft of rip-rap.
7. South side of Prairie View Boulevard between Marcus Lane and Becky Lane. 590 ft of VMAX.
8. Up the hill at the end of Mountain Lakes Drive where the water line was exposed. 200 ft of rip-rap followed by 100 ft of Curlex.
9. Northeast corner of High Valley Lane and Waterstone Drive. Rip-rap of most of the large hole where the various street culverts join.
10. South side of Prairie View Boulevard and west of the bridge. 20 ft of VMAX followed by 65 ft of rip rap. Also, south side of Prairie View Boulevard and west of Creekwood Drive. 25 ft of rip-rap.

Overall, Bluegreen is undertaking a significant effort that should greatly improve the look and function of Lake Ridge. In addition, the POA is undertaking several erosion re-mediation efforts in the POA parks, which are described elsewhere in this newsletter. Some of the remaining median and low priority sites on public right-of-way will be addressed by the city within their existing road and sewer maintenance budgets in coming years.

Continued page 16

Continued Improvement in Prices of Lake Ridge Home Sales

by Elaine Cook

The average for the month of January was still over \$73 sq ft. That is a continuing improvement. 97 Lake Ridge homes are listed as sold on MLS in the last 6 months. That says 2 things. One; our houses are still moving. Two; since money is so much tighter now the new mortgages are probably more secured. Lake Ridge is listed as a neighborhood in decline by appraisal standards. Translate that into mortgage dollars and you get new conventional loan owners with 20% or more equity at closing instead of a negative 3-5% equity at closing. This equity position should mean a more stable neighborhood in the years to come.

4 Houses have sold for less then \$100,000 in the last year and we should say a thank you to the people who are taking on these projects.
1011 Cove Meadow
2800 Singletree
2449 Briarwood
9115 Fossil Ridge

There are NO houses currently for sale for less than \$100,000 at this time. The lowest priced house listed as of today is \$209,900 at 2847 Fairway.

While it is true that right now selling in Lake Ridge is challenging, the numbers speak for themselves and we are turning the corner. There are still about 100 homes for sale, many with issues. Every weekend I receive calls from people driving the neighborhood looking for

deals. The kind of deals they hear about on infomercials. Some of them will have the vision and the money to buy into LR. Others will just talk about it. The more street talk, "buzz" we can get, the more potential neighbors. I even heard a rumor that one of the local investor trainers uses Lake Ridge as an example of a place to get a great deal.

Some of the people looking or buying into Lake Ridge will not stay long. The bugs and the animals are different than in a concrete city. For them seeing a giant praying mantis or a garden spider or an armadillo are not treats but terrors and they probably won't stay. That is ok because most of bought in Lake Ridge because we love the trees and nature do "green" pest control.

If the phones are still busy why aren't we getting more sales? A couple of reasons; people still do not feel secure and the 20% down required on conventional financing. FHA loans are still available if the house can be

moved into in current condition and sales price is under \$271,050. Foundation issues or other damage may require a 203k loan with repair costs built into the mortgage amount. "There is no reduction in LTV for FHA Loans. Clients could purchase homes with 3.50% that is now required on FHA loans" according to Aallim Bakari, loan officer with Wells Fargo, about specifics for the 203k as it would be applied to Lake Ridge.

While it is true that right now selling in Lake Ridge is challenging, the numbers speak for themselves and we are turning the corner.

Do's & Don'ts

Do:

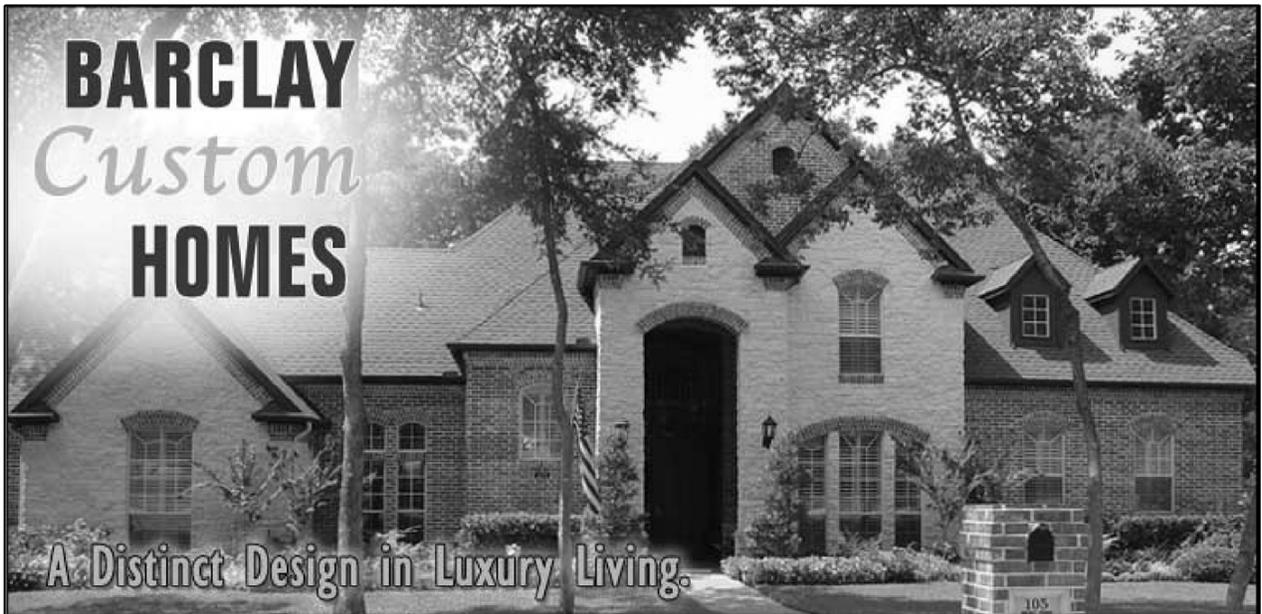
- Pay annual dues and fines to avoid additional fees
- Fully screen your propane tanks
- Weed and edge your yards and lawns
- Pick up trash on or near your property
- Make sure you maintain proper drainage on your property and clean your culverts
- Double bag your food trash or use a trash can
- Keep a well maintained clean and attractive lawn
- Keep lawn and garden areas alive
- Remove dead or broken tree limbs
- Keep empty lots mowed and free of debris

Don't:

- Park boats, trailers, or RV's in view
- Make major property changes with out ACC approval
- Put trash out too early
- Dump tree limbs on adjacent lots

Please note we will now begin to aggressively inspect properties and notify you if you are not in compliance with our association rules.

With these economic times and market, it is imperative that we maintain an attractive community for all concerned.



*Building quality custom homes
in Lake Ridge
for 20 years.*



*Visit our model home at
1423 Windmill Hill Lane in Cedar Hill
at The Ridge, featuring European-styled
homes from the \$550's.*

**Contact Bob Way
Sales Manager
(972) 293-1689**

**P.O. Box 1208
Cedar Hill, TX 75106
www.BarclayCustomHomes.com**



*Designing and developing
professional & medical office buildings
for 10 years.*



Contact Randy Gaubert

Owner

(972) 877-7307

Visit our "Commercial Construction" link
at www.BarclayCustomHomes.com

BARCLAY
Commercial
CONSTRUCTION



AN EXCELLENT COLLEGE PREPARATORY EXPERIENCE

Currently enrolling for 2009 - 2010 school year!

- Grade K-12/Co-ed
- College Preparatory
- Highly Qualified Faculty
- Ethnic/Religious Diversity
- Honors/AP Courses
- Spanish K-12
- Athletic/Fine Arts Program
- Faith Based School
- 37 Acre Campus
- Small Classes/Safe Environment
- Serving Ellis County & Dallas since 1992
- Tuition Assistance

Three National Merit Scholars in the Senior Class of 2009!

Currently enrolling for 2009-2010 school year. Call today for an application or private tour!

The 2008 graduating class received over \$900,000.00 in SCHOLARSHIP offers!

OPEN HOUSE

Thursday,
March 26th
10:00 – 2:00

Come tour our beautiful 37-acre campus every Tuesday and Thursday from 9:30-10:30

The Canterbury Episcopal School

1708 N. WESTMORELAND ROAD ♦ DESOTO

972.572.7200

WWW.THECANTERBURYSCHOOL.ORG

Check out our Summer Sports Camps!

Visit our web site or call 972-572-7200 for registration & more info. All campers receive a t-shirt or camp gift! Hurry! Space is limited!

A Pain in the Drain?

Spring is on its way, but before you can enjoy those May flowers, you need to make sure you're prepared for the April showers. Start by protecting your homes and buildings against drainage failure.

Roofing

At least twice a year, have a qualified service provider remove all leaves and debris from your roofs and gutters. Make sure the water drains properly not only at flat roof drains and scupper drains, but also on sloped roofs, around flashings, and all areas where water is channeled during heavy rains.

Windows and doors

Remember to vacuum your window and sliding-door



tracks periodically. Leaking often occurs at the bottom corner joints of windows and sliding doors when debris gets lodged in the track of a sliding frame or when the built-in weep holes are too small.

Stucco/siding

Seal the openings at any wall openings - hose bibs, light fixtures, windows, and doors, while being careful to leave the release flashing undisturbed.

Decking

Keep your deck free of leaves and other debris. Patio-deck drains are typically small, meaning it's easy for a single large leaf to block the drain.



Texas Lightning Soccer Club

Entering our 18th Season of serving the Youth of DFW

Visit our web site for information:

- ✓ **June Open Practice schedule**
- ✓ **Academy Summer Soccer Camps**
 - ✓ **June 8th -11th and June 22nd - 25th (ages 5-14)**
- ✓ **Academy Open Skills Training**
- ✓ **Boys and Girls Tryouts U11 - U19 beginning July 1st**
- ✓ **Puma Cup USA Tournament**
 - ✓ **July 17th - 19th**
- ✓ **Showcase and Youth Cup Tournament Easter weekend 2010**



Vic Brown
Director of Coaching
342 Rolling Oaks Ridge
Cedar Hill, TX 75104
972-299-9028

Advanced U8—U10 Players - contact Vic Brown vbtlightning@aol.com



www.texaslightning.org



Ten Reasons To Volunteer Within Lake Ridge:

1. Protect your self-interests. Protect your property values and maintain the quality of life in your community.
2. Correct a problem. Has your property been mowed? Has your maintenance been neglected?
3. Be sociable. Meet your neighbors, make friends, and exchange opinions.
4. Give back. Repay a little of what's been done for you.
5. Advance your career. Build your personal resume by including your community volunteer service.
6. Have some fun. Association work isn't drudgery. It's fun accomplishing good things with your neighbors.
7. Get educated. Learn how it's done - we'll train you.
8. Express yourself. Help with creative projects like community beautification.
9. Earn recognition. If you would like a little attention or validation, your contributions will be recognized and celebrated.
10. Try some altruism. Improve society by helping others.

If you see a project that needs attention, don't be afraid to call our office and take the lead. We have had people volunteering for things but we don't have time to contact everyone. We need people to take initiative and not just wait around for someone to call them. Do you think the trees in the park need to be trimmed? Why not call our office and organize a project team? Is there something else that you think needs to be addressed? Take the lead.

**Volunteer today!!!
Call (214) 473-2002**

Erosion - Continued from page 10

The Committee evaluated a number of potential funding mechanisms. These options included the creation of a Lake Ridge area specific drainage maintenance utility or a public improvement district. However, these options require three significant elements that the Committee is not prepared to recommend at this time. These elements include 1) a new and separate fee or assessment to create the revenues needed to perform these tasks 2) the establishment of a new formal entity for administering the revenues and 3) a consensus as to the type of drainage projects that these fees would support (i.e. erosion on private property, common property and public property). The Committee was very reluctant to recommend new taxes and, therefore, recommended that each responsible entity fund and implement needed maintenance and repair activities within their respective areas of responsibility and budgets.

Design & Procedural Recommendations

The Committee has developed a list of recommendations for the city and POA to consider and implement for ongoing and future development in Lake Ridge. They are designed to enhance coordination of erosion control enforcement between the city and POA, and improve overall erosion control design and erosion prevention measures for future development and on-going maintenance within the development. These recommendations include:

1. requiring finished floor elevations to be a minimum 2 ft above street grade or a minimum of 2 ft above actual grade where the structure is below street grade.
2. enhanced design and construction standards for slopes around flumes, outfalls and culverts.
3. requiring all building plans to include an engineered lot grading and drainage plan as part of the Building Permit Application.
4. building inspections procedures to include a specific check at final inspection to verify that the lot grading and drainage was constructed as designed.



SUPPORT YOUR LOCAL VENDORS!

We hope this newsletter provides a valuable service to the property owners of Lake Ridge. In order to help defray the costs of printing and mailing it, the Communications Committee has decided to accept advertising. Although the POA and its affiliates do not endorse claims of advertisers, we hope you choose to patronize the businesses that have chosen to support our community through their advertising dollars.

Help Us Save Money

Receive this newsletter via email.

Please send an email to:
newslettermail@lakeridgepoa.org
so that we can send you the newsletter electronically and save on postage!

March Garden Tip

- Plant Spring Annuals and Perennials
- Plant Trees, Shrubs, Roses
- Apply Lawn Food
- Spray and kill visible weeds



TEXAS

LifeStyle

CUSTOM HOMES

Builder J.D. Laney

972-299-9488

How many Methodists does it take to organize a bible study class?

Six. One to lead the discussion and five to plan the food.

First United Methodist Church, Cedar Hill

“a place where you can belong”

128 N. Roberts Rd. at Belt Line

in Historic Downtown Cedar Hill

(972) 291-1711 – www.fumcch.org



We take Jesus seriously, but we don't take ourselves too seriously

Can Identity Thieves Target You?

by Pamela Prince with input from Federal Trade Commission & U.S. Postal Inspection Service

What Is Identity Theft?

Identity theft is the fraudulent use of another's name, address, date of birth, social security number, mother's maiden name, passwords/PIN numbers, and/or account or other financial information.

How Much is Stolen?

In 2004, the U.S. Postal Service estimated almost 10 million incidents of identity theft occurred in the U.S. at a cost of \$5 billion to consumers, and the scope of the problem is reported to be rising every year. Victims report spending an average of 30 hours and \$500 cleaning up their credit and good name after being victimized by identity theft.

Who Commits Identity Theft?

Identity thieves may work alone or in organized groups. They could be employed by any number of businesses or government agencies, or be operating independently of an employer. Obviously most employees are honest, but all it takes is one with criminal intent to wreak the havoc of identity theft on unsuspecting victims. Often, identity thieves are also drug abusers looking for a quick fix.

How Do They Do It?

- "Shoulder surf" at the ATM or cash register
- "Dumpster dive" by stealing from the trash
- Burglary or robbery
- Pickpocket
- Mail theft from unlocked, curbside residential mail box, or even from blue mail collection box at post office after last scheduled mail pick-up of the day
- Shady telemarketer, or sender of fraudulent e-mail, asks for personal or financial information
- May try to take over identity of a young child, or even a dead person.

What Happens To Your Money and Identity?

The identity thief may:

- Purchase expensive items, often jewelry or clothes, or squander lots of money on entertainment or drugs/alcohol.
- Take out an auto or even a mortgage loan.
- Withdraw money from your accounts.
- Earn income in your name, resulting in the IRS expecting YOU to pay taxes on their income.
- Pile up traffic tickets in your name, or even commit felonies claiming they are you! Victims report that police may show up at their home or business with a warrant for their arrest when an unknown identity thief is actually responsible.

How Do You Find Out?

- Call from creditor, collection agency, or utility company regarding unpaid bills
- Bank check bounces
- Credit is declined
- IRS claims you owe taxes on income earned by identity thief
- Law enforcement serves arrest warrant on you for crimes committed by identity thief.

Prevention Tips

Internet and telephone:

- Before providing ANY personal or financial information to a stranger who has contacted you, find out the valid customer service number to the business or agency and you make contact with the legitimate entity.
- Be suspicious of e-mail or telephone call claiming to be from a bank, online auction or other retailers seeking personal or financial information about you.
- Use effective firewalls, anti-spy software, and anti-virus software.

U.S. Mail:

- Install secure, locked mail box for mail delivery at your home. These can be found at various Internet sites, or home improvement stores. The sturdier the better.
- Consider renting a post office box, or private mail box at a private mail receiving agency.
- Do not leave outgoing mail in an unlocked mail box.
- Rather, deposit outgoing mail inside at the post office.
- Or, deposit mail in a blue mail collection box before the last scheduled pick-up of the day (do not allow your bill payments and other valuable mail to sit in a collection box overnight.)

To help prevent mail thieves from chemically "washing" your checks:

- Order checks with fraud prevention and detection safeguards.
- Do not imprint checks with driver's license or social security number or date of birth.
- Ideally, pick up new checks rather than have them mailed.
- Use Direct Deposit for regular income checks.



Continued on page 19

Identity Theft - Continued from page 18

When writing checks:

- Press hard (leave an indentation) and fill up all lines, even if you need to use a heavy, squiggly line.
- Write your checks with ink that is hard to chemically “wash”. Uni Super Ink is advertised to help “prevent criminal check washing and other document alteration” and can be found in several “gel” pens and “roller” pens. “Ballpoint” pens are generally easier to “wash” so do not use them to write your checks.
- Only write the last four digits of account numbers on checks.

Other:

- Use criss-cross shredder for all unneeded personal or financial information. Shred all unused “convenience checks”, pre-approved credit card offers, etc., that come in the mail.
- Destroy the hard drive on obsolete computers.
- Safeguard all personal and financial information.
- BEFORE your identity is stolen, consider placing “Fraud Alerts” on your credit files. This will make it much more difficult for identity thieves to establish new credit in your name.
- Equifax – www.equifax.com 800-685-1111, 800-525-6285
- Experian – www.experian.com 888-397-3742
- Trans Union – www.tuc.com 800-916-8800, 800-680-7289
- Review credit reports annually from the above three agencies, and report errors.
- List phone numbers with the National Do Not Call Registry – www.donotcall.gov .
- Remove name, address, phone number and e-mail from unwanted marketing lists by registering with the Direct Marketing Association – www.the-dma.org .
- Consider signing up with agencies that can help prevent identity theft, and assist victims after identity theft.

What To Do If Identity Is Stolen:

Report ALL suspicious activity to every pertinent agency. Here are a few:

- Three major credit reporting bureaus
- FTC (Federal Trade Commission) – www.ftc.gov, 877-438-4338

- U.S. Postal Inspection Service – www.usps.com/postalinspectors, 800-372-8347
- FBI (Federal Bureau of Investigation) – www.fbi.gov, 972-559-5000
- IRS (Internal Revenue Service) – www.treas.gov/irs/ci, 800-829-1040
- U.S. Secret Service (fraudulent use of credit or ATM cards) – www.treas.gov/usss, 972-868-3200
- Social Security Administration OIG – www.ssa.gov, 800-269-0271
- TX DPS – www.txdps.state.tx.us, 512-424-2000
- Better Business Bureau – www.bbb.org/bbbonline/bbb, 214-220-2000
- TX Attorney General – www.oag.state.tx.us, 214-969-5310
- Federal prosecutors – www.usdoj.gov, 214-659-8600
- Cedar Hill Police Department – 972-291-5181
- Grand Prairie Police Department – 972-237-8790 (non-emergency)

What Statutes Apply?

Federally, The Identity Theft and Assumption Deterrence Act of 1998 can be charged. The applicable violation in the Texas Business and Professions Code is Unauthorized Use or Possession of Personal Identifying Information. Additional crimes can be charged, as applicable (mail theft, mail fraud, wire fraud, unauthorized use of access device, grand theft, etc.).

Remember, PREVENTION is key.
Don't YOU be the next victim
of identity theft!

Want to Advertise In Our Community Newsletter?

Contact the Association
office for details.
214-473-2002

Bird Fauna Around Lake Ridge

Photos taken by Carol Pierce



There are close to 500 species of birds in the region where Cedar Hill State Park is located. This diversity is partially explained by the fact the local area is a transitional biome situated between forested habitats to the east and the prairies that dominate the landscape to the west. As many of these species discover our outdoor feeders, we are given the opportunity to observe them in a natural setting. Birdwatching is a great way to let your mind relax and slow down from the hectic pace of everyday life.

Communications Information

Email Web Telephone

communications@lakeridgepoa.org (General)
www.lakeridgepoa.org (Our web site)
214-473-2002 (Property Manager)

websiteinfo@lakeridgepoa.org (Web)
www.cedarhilltxgov.org (Cedar Hill)
972-291-5100 (City of Cedar Hill)

newsletteremail@lakeridgepoa.org (Newsletter registration)
www.gptx.org (Grand Prairie)
972-237-8000 (City of Grand Prairie)

Committee Information

To join a committee or volunteer your time, please send an email to:

Architectural Control Committee
architecture@lakeridgepoa.org

Communications Committee
communications@lakeridgepoa.org

Finance/Legal Committee
finance@lakeridgepoa.org

Maintenance Committee
maintenance@lakeridgepoa.org

Landscape Committee
landscape@lakeridgepoa.org

Board of Directors
board@lakeridgepoa.org



February, 2009

Dear Lake Ridge Property Owner:

This letter hereby serves as a reminder of the required compliance of the Deed Restrictions for Lake Ridge at Joe Pool Lake. THIS IS NOT A VIOLATION LETTER. Section 3.18 states that owners and occupants of any Tract shall jointly and severally have the duty and responsibility, at their sole cost and expense, to keep that Tract so owned or occupied, including improvements and grounds in connection therewith, in a well-maintained, safe, clean and attractive condition at all times. **NOTE: If the grass or weeds on empty lots are over one foot tall this is an indication that a mow is required. Also, piles of brush must to be removed.**

Home sites require manicured mows as stated in Section 3.18 of the Deed Restrictions. Keep landscaped home sites mowed, trimmed, edged, free of weeds, debris and watered. Flowerbeds must be kept in good condition. Lawns must be watered accordingly. Newly constructed homes are required to install landscaping upon completion of home.

Mow and trim weeds from undeveloped lots that are **heavily wooded** a minimum of **50 feet from the street or to a heavy tree line and 15 feet around the perimeter adjacent to neighboring lots.** Should lots not be heavily wooded the entire lot beginning at the street must be mowed. **Attention: The Association is no longer mowing the front right-of-way of any empty lot.**

Please be advised that if you do not meet these requirements, the Association has the right to perform the required maintenance and invoice you for the work and impose a violation fine per Section 3.19 of the CC&Rs. The City of Cedar Hill or Grand Prairie will also be contacted for their assistance in meeting city regulations.

- | | | |
|---|--|--|
| Texas Tractor Service, LLC
Darren Heitman | texastractor@swbell.net | 469-285-6540 or 972-291-7263 Cedar Hill - Lot Mowing, Tree Trimming, Sand, Gravel, Topsoil, Lot Clearing and General Dirt Work- Insured |
| Mike's Tractor Rental
Mike Craig | mikestractorrental@sbcglobal.net | 972-834-6043 <i>As a long time resident of Lake Ridge I will work with you at very affordable rates to accomplish the tasks you need done. Digging, tilling, dirt work, lot clearing, brush hog mowing – check out my website at www.mikestractorrental.com for more information - Insured</i> |
| H. Hudson Tractor Mowing Service
Herron Hudson | fox40@sbcglobal.net | 214-213-2785 Lot Mowing and Dirt Work – Insured
PO Box 1437, Red Oak, TX 75154-1437 |
| KM Tractor Service
Mike Marteness | kmtractor@gmail.com | 817-344-0250 or John Green 214-684-2442 Brush hog cutting, yard leveling, lot clean up, light dirt work and lawn care – Insured |
| Have Tractor Will Mow
Ernest Baley | ernestbaley@sbcglobal.net | 972-291-1677 Lot Mowing and Light Tree Trimming, 108 N. Potter, Cedar Hill, TX –Insured |
| Sully's Tractor Service, Inc. | sullystractor@aol.com | 972-988-9009 Lot Mowing, Tree Service, Dirt Work, Pressure Washing and Debris Removal –Insured <i>We believe business goes where it is invited and stays where it is well treated.</i> |
| D&H Tractor Service
Don Hatchel | carasburv@igmd.com | Don Hatchtel 214-676-8956 or Cindy Rasbury at 817-371-6762 Bush Hog Mowing – Acreage & Lots- Insured |
| American Landscapers, Inc.
Joe Terrell | americanlandscaper@sbcglobal.net | 682-554-8548 Lot mowing, weed eating, tree service fertilizing, acreage & Lots - Insured |

The Association cannot recommend a maintenance contractor; however, the following have paid an advertising fee in order to be included on this list and are willing to perform maintenance of your lot or lawn at a cost negotiated between you the property owner and contractor. The list also includes additional services that may be of assistance to you.

Every state has an official flower. Texas' Bluebonnet is more than a state flower; it's an institution. **PLEASE DO NOT CUT BLUEBONNETS UNTIL THEY HAVE DRIED AND GERMINATED.** This will take some work, but your contractor or you can do this by mowing around the wildflower patches.

We appreciate your cooperation and thank you in advance for your help with maintenance and keeping Lake Ridge a premier community. Remember the cost of sending out violation notices costs the Association, which is you.

Yours Very Truly,
POA of Lake Ridge Board of Directors

PROPERTY OWNERS ASSOCIATION OF LAKE RIDGE

BALLOT
CONSENT TO AMENDMENT TO DECLARATION

A vote for this amendment is a vote to eliminate the multi-lot credit discount.

Issue

Property owners that own more than two (2) lots only pay assessments on two (2) lots, but get a vote for each and every lot they own.

Proposed Change

All property owners pay \$250.00 per lot no matter how many lots they own.

Legal wording for the proposed change to the CC&R's

ARTICLE VI
MAINTENANCE FUND

Section 6.02 Basis of the Maintenance Charge.

- a. The Maintenance Charge referred to shall be used to create a fund to be known as the "Maintenance Fund", which shall be used as herein provided; and each such Maintenance Charge (except as otherwise hereinafter provided) shall be paid by the Owner of each Tract to the Association. The Maintenance Charge for the year of purchase shall be pro-rated at closing and then shall be paid annually, in advance, on or before the first (1st) day of the first (1st) month of each calendar year. The Maintenance Charge shall be assessed against each Tract owned. Provided, however, in the event an Owner obtains consent from the Committee for a Composite Building site pursuant to Section 3.02 hereof, such Composite Building Site shall, for the purpose, be considered one Tract beginning upon the completion of the improvements thereon.

FOR amendment **AGAINST amendment**

A Ballot should be signed and submitted for EACH lot/tract that you own.

If more than one person is the named owner of the lot/tract (e.g. husband and wife), both should sign.

DATED AND EXECUTED (specify date): _____ **Ballot is VOID if not signed and dated.**

(SIGNATURE -- Owner/Member) (PRINTED NAME -- Owner/Member)

(SIGNATURE -- Owner/Member) (PRINTED NAME -- Owner/Member)

(YOUR LAKE RIDGE PROPERTY/LOT ADDRESS)

Please complete, sign and promptly return to:

Property Owners Association of Lake Ridge
909 West Beltline Road
Cedar Hill, TX 75104
Fax: 972-293-7119
Email: crollwitz@cmamanagement.com