

December 18, 2023

To Whom it May Concern – Consumer Protection in Office of Missouri Attorney General

I am bringing to your attention the Board of Directors and Trustees (aka: the Board) for Home Owners of Autumn Lakes community in the joint Autumn Lakes Condominium Association (ALCA – covering condominiums) and the Autumn Lakes Association (ALA – covering common grounds and amenities), in Maryland Heights, Missouri, as well as Smith Management Group (SMG) who have been property manager over Autumn Lakes from January 1, 2022 until their contract expires on December 31, 2023. The Trustees are to be unpaid volunteer members of the Autumn Lakes Community, voted for various multi-years terms by the Home Owners. During these last two years there have been serious unfair practices and mismanagement of Association funds by the Board and/or by SMG, including:

- Failure to publish or provide monthly financial reports and records to homeowners;
- Failure to maintain HOA records, including archival of meeting minutes, board voting records, assessed fines upon homeowners, rules enacted, property repairs;
- Loss of all property management records prior to year 2022, including repairs and materials by condominium address, and common grounds and amenities: swimming pools, tennis courts, Recreational Vehicle lot, lakes;
- Mismanagement of three storm sewer fed lakes, by ordering contractors to apply chemicals to the lakeshore and lakes that flow to the water treatment plant;
- Work order requests submitted by Home Owners during 2022 and 2023 largely ignored (more than 700 in queue), or repairs completed with favoritism and bias toward some Home Owners over others. Earlier-submitted work order requests ignored in favor of Home Owners listing their condos for sale with Board President “Realtor” serving her clients over other Home Owners awaiting same or similar repairs—conflict of interest;
- After poor performance and inaccurate record keeping the first year, SMG was renewed for a second year by the Board (without Home Owner vote) in hopes of reconciling the financial records, which remain unreconciled;
- Home Owners were assessed a 28% year-over-year dues increase, without a vote and contrary to our Indentures that stipulate a maximum increase not exceeding CPI or 10%. A planned Special Assessment for early 2024 is alarming Home Owners that it will unilaterally be decided by the Board without Home Owner input or vote;
- The Board lost our Master Property and Casualty Insurance for Autumn Lakes in 2023, claiming *Fraud by Broker*, and replaced the policy with lesser coverage at an annual premium increase of over \$100,000. Federal insurance for nonprofit HOAs was not renewed by the new Insurance Broker due to his inability to write Federal policies and/or to collect sales commissions. The new policy was approved by the Board despite its exclusions for usage of wood-burning fireplaces and patio/deck grills, and was a unilateral decision without Home Owner vote;
- Modifications to our 43 years old Indentures is in progress by the Board, potentially without providing an opportunity for Home Owner collaboration or vote before being filed with the Court;

Home Owners have repeatedly complained to the Board about building repairs, now three or more years behind schedule, hiring of “for profit” vendors contrary to our Indentures, and Board prioritizing less-important “visible work” over more important condominium repairs (conflict of interest), mismanagement of HOA reserves and using them for under-budgeted operating expenses. I, the undersigned Home Owner in Autumn Lakes community, petition your help in addressing these wrongdoings by Board Trustees and Smith Management Company.

_____ Printed Name: _____
Home Owner Signature Home Address: _____
Phone #: _____ Maryland Heights, MO 63043