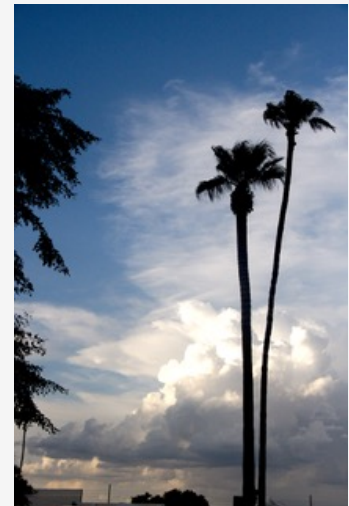


MONTEREY *moments*

Monterey Park Association / Villa Monterey 5/5A

September 2018

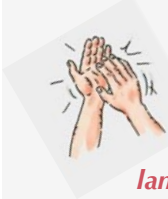


Monsoon in the 'hood
(see page3)



**HOA Monthly
Board Meeting
October 1, 9 am**

Click this link for
Board Meeting minutes:
montereyparkassociation.com



**Thank you San
Barnes for the
beautiful, thriving
landscaping at the front
of the Ramada!!!**

They're Baaaack . . .



*Just a friendly
reminder - As
usual the
monsoon has
encouraged the
weeds in our
yards to thrive. Let's get pulling
and keep our community
beautiful!*

New Newsletter Name . . .

Thanks to everyone who responded to last spring's survey about the newsletter. The editors have taken into account all your suggestions, including a name for the newsletter. We chose *Monterey Moments* because we liked the alliteration and how it reflected our goal of highlighting moments past and present in the community.

Shareholders' Contact Sheets . . .

Beverly Tyson has been working on updating the shareholders' contact information over the summer. If you have not completed your form yet, click the link below, complete, and submit via email or drop in her mail slot. Whether or not your information has changed, please complete the form (print clearly), to save Bev and her committee from having to call you. A paper copy is attached with the printed newsletters, but if you need a copy please contact Beverly.

The Shareholders' Contact Sheets are verified and updated every 2 years. One is kept on file for every home in the HOA in case a board member or neighbor needs to contact you in an emergency. All of the information is kept private and used only in emergency situations.

Click this link (paper copy is also attached. see page 4):
Shareholder Emergency Contact Sheet

Upcoming HOA Expenses . . .

We have some big upcoming expenses for the pool this year: the solar heating panels to keep a warm usable pool all winter and the pool deck. Both items have had a long life and it is time for renovation and repairs. Please see the board meeting minutes for more information.

HOA Board

Craig Sjodin, *president*
Randy Brenckman, *vice-president*
Don Couture, *secretary*
Sandy Mucci, *treasurer*
Sandra Barnes, *board member*
Bob Grandestaff, *board member*
Beverly Tyson, *board member*

Committees

Coffees - Madeline Krska
Compliance - Bob Grandestaff
Landscape Planning -
Randy Brenckman
Library - Ann Lane
Newsletter -
Patti Frinzi and Mike Sikes
Park & Ramada Maintenance -
Randy Brenckman

Pool & Spa - Bill Mucci
Potluck/Happy Hour -
Sandra Barnes
Ramada - Gayle Sjodin
Real Estate - Joan Hunsinger
Social - Sandra Barnes
Street Lighting - Craig Sjodin
Web Page & Directory -
Sue Carey

Brush and Bulk Collection: September 17 & October 15

<http://www.scottsdaleaz.gov/solid-waste/brush-bulk-collection>



Recycling Reminders . . .

- Please wash and dry your bottles and cans before putting them in the bin.
- Do NOT bag your recyclables prior to placing them into your recycle bin. Why, you may ask? Well, your recyclable material travels through a series of mechanical sorting machines that get gummed up with plastic bags causing them to have to shut down. Personnel then have to climb into the machinery and cut away all the bags. So please place your recyclables loosely into your recycle bin. EXCEPTION: shredded paper can be contained in a transparent bag which gets pulled off the line to be bailed separately with paper.

<https://www.scottsdaleaz.gov/solid-waste/accepted-recyclables-list>



Real Estate Report . . .

From June 1 to August 28, 2018, just one home has sold.....7805 E. Northland. There are 7 homes for sale in all of Villa Monterey. Price range of \$243,000 to \$390,000

Villa Monterey 5 is the highest VALUE in sales in all of Villa Monterey—we all have gas service, underground utilities, and a LOVELY Ramada that Bill and Randy take NIGHTLY care of THANK YOU!!

Villa Monterey has 4 homes that have been sitting on the market longer than usual this summer, which says the market may be cooling off or they are overpriced and sellers are waiting to see if the winter visitors will pay that much.

If we want to keep our value up, some people may want to take a good look at their property to see if they need a fresh coat of paint, or new window coverings such as shutters or blinds. I've had people say some homes are very outdated.....only takes one or two to ruin the hood....but if everyone takes pride in their property, we "5" will be the most desirable unit to live in.

- Joan Hunsinger

Scottsdale EZ . . .

Fresh pothole? Problem with traffic signals? Missing trash can? A new online service makes it easier for residents to report problems with city facilities or services.

Visit ScottsdaleAZ.gov/EZ on your desktop or mobile device.

Mark your calendar



Community Coffee

Saturday, October 6, 9:30 am

Happy Hour PotLuck

Friday, October 12, 5:30



Water Aerobics

Monday, Wednesday & Saturday

11 am at the pool

Bev Tyson



Wednesdays

1 pm, call for location

bring a lunch snack

Bev Tyson



Tuesdays & Fridays

Unit 4 Ramada (air conditioned)

1:30 pm

Sandy Mucci



Surviving Spouse Rights . . .

The death of a spouse brings with it much turmoil and worry for surviving spouses. What will become of my home's mortgage, especially if it was in my spouse's name only? A mortgage's due-on-sale clause normally allows lenders to call in their mortgages when borrowers pass away. However, the Garn-St. Germain Depository Institutions Act of 1982 prohibits lenders from calling in their deceased borrowers' mortgages in two situations:

• Surviving Joint Tenants

Garn-St. Germain bars mortgage lenders from calling their loans when the property is titled "joint tenants" or "joint tenancies." Beware of attempts by unscrupulous mortgage lenders trying to charge assumption fees in surviving joint tenant cases.

• Inheriting a Mortgage

Relatives inheriting homes are allowed to keep the mortgages on those homes as well. Garn-St. Germain even allows relatives inheriting mortgaged homes to keep those homes' mortgages in the deceased borrowers' names. Surviving relatives, however, must reside in the mortgaged homes left them by their deceased relatives.

• Mortgage Lenders

Some mortgage companies have tried to foreclose mortgages even when surviving spouses or joint tenants are involved. Mortgage lenders, however, are more concerned with receiving mortgage payments than going through a foreclosure. Generally speaking, mortgage lenders are aware of the regulations contained within Garn-St. Germain. However, surviving spouses still must notify mortgage lenders of their intent to take over their deceased spouse's mortgages as soon as possible.

For more information, click on the following links or copy to your browser:

<https://homeguides.sfgate.com/over-mortgage-deceased-spouse-57659.html>

<https://homeguides.sfgate.com/happens-mortgage-mortgagee-dies-43271.html>

<https://homeguides.sfgate.com/happens-person-dies-before-paying-off-house-45964.html>

2018 Monsoon . . .

The monsoon didn't hit the valley until July 18 with 70 mph winds and rain, officially ending a 118-day dry streak. Torrential rainfall flooded streets, bringing traffic to a standstill.

Video shared on Twitter showed water rushing out of the building housing the National Weather Service office in Phoenix. The roof was blown off an apartment complex in Phoenix, and flights were delayed and diverted at Phoenix Sky Harbor International Airport, according to azcentral.com.

On five out of six days starting Aug. 7, the Phoenix area was pounded by strong monsoon storms.

However, the first dust storm of the season started earlier in July. Our sidewalks, driveways, cars, and carports have received several blasts of sand. For those of you who have been away this summer, prepare to sweep out lots of sand from your carports when you return.



Date _____

Monterey Park Association SHAREHOLDERS' CONTACT SHEET

PLEASE PRINT: None of this Data will appear on the Association Website
When complete mail to 7816 East Highland, Scottsdale 85251

Owner(s) Name(s) _____

Villa Monterey Unit 5/5a Address _____

Villa Monterey Phone Line _____

Cell Phone Number (s) _____

E-mail for Receiving Monterey Park
Newsletter : _____

Emergency 1)
Name _____
Their Phone _____

Emergency 2)
Name _____
Their Phone _____

Local Person Who Has Your House Key _____
Their phone _____

Your non Villa Monterey Unit 5/5a Address
(if any) _____
Non-Villa Monterey Phone Land Line# _____

Check here if okay to list your non-Villa Monterey address/phone in Directory
___ Yes

Check here is okay to print email in directory ___ Yes