

## ACC Summer Update

The Architectural Control Committee is the governing body charged with using its best efforts to promote and ensure a high level of taste, design, quality and conformity in our community.

If any homeowner is planning a structural change of any kind to their home or property the project must be turned into the ACC BEFORE you begin work.

New changes such as:

- Fences/Arbors
- Sheds/Playhouses
- Pools/Hot tubs
- Patio Covers/Awnings
- Painting/Staining/Color changes
- Other exterior modifications

Fence replacements will happen sooner or later as our community matures. We must all deal with cleaning/ re-staining/repairing our fences, but that only works so many times. Once a fence becomes an eyesore, it brings down everyone's property values. Please replace your fence in a timely manner.

To avoid costly modifications on your property changes, please make sure you have received approval from the ACC by submitting your requests at the Panther Creek website [www.panthercreekestates.org](http://www.panthercreekestates.org). Go to committee and then Architectural Control Committee and submit your request. Please print your request so that it is easy to read. The ACC committee may sometimes get the homeowner an approval within 24-48 hrs.

New committee members are always welcome. Meetings are held the third Monday of each month at 7pm and only if there are issues to be discussed. You may contact Bob Guthrie at [bbguthrie@hotmail.com](mailto:bbguthrie@hotmail.com)



ADDRESS:



## August / September 2008



### Future Business Leaders

On Saturday June 21, 2008 two 12 year old Panther Creek Estates residents, Eric Terrion (in red) and Ali Khokhar (in yellow) had a Lemonade

Sale. After weeks of planning and in between the crazy Texas weather and busy 12 year old schedules they finally found time to set up shop. The sale was a big success, people were very receptive and in addition to their sales the boys received generous tips. The community was very supportive and seemed to appreciate a Good Old Fashion Lemonade Sale. The boys learned some basic steps in running a small business and learned that hard work can be rewarding. Great job guys!

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### Save the Dates!

It will be a busy October in Panther Creek Estates. Mark your calendars for the following not too be missed events: October 7, National Night Out – joint effort of the Social and Safety Committees; October 15, Panther Creek Estates HOA Annual Meeting at SEM Elementary; and October 25, Fall Carnival- an expanded version of the very successful Spooktacular event held in 2007. Details to follow.

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### Congratulations to the PCE Yard of The Month Winners

July:

11410 Stephenville Drive  
11541 Mansfield Drive

June:

11574 Corsicana Drive  
12465 Angelo Drive

May:

11655 Henderson Drive  
12885 Odessa Drive

## Did you know?

This is the second article on Panther Creek Estates and City of Frisco rules and regulations regarding your home and landscape. In the June/July 2008 newsletter issue, we provided an overview on Garage Sales, Boats and Recreational Vehicles, Fences and Gates, Temporary Structures and Arbors/Permanent Patio Covers. If you missed reading the June/July article, you can find a complete list of Panther Creek Home Owner Association (PCEHOA) Rules and Regulations and all our documents on our website.

**Fires:** Except within fireplaces in the main residential dwelling and except for outdoor cooking, no burning of anything shall be permitted anywhere in PCE.

**Trucks:** Trucks with tonnage in excess of one (1) ton and any vehicle with painted advertisement shall not be permitted to park overnight within PCE except those used by builders during the construction of improvements.

**Explosive Cargo:** No vehicle of any size which transports inflammatory or explosive cargo may be kept in PCE at any time.

**Animals and Livestock:** No animals, livestock or poultry of any kind shall be raised, bred or kept on any property in the PCE except for dogs and cats or other household pets for the purpose of providing companionship for the private family. No more than Four (4) pets will be permitted on each lot. Pets must be restrained or confined on the homeowner's back lot inside a fenced area or within the house. It is the owner's responsibility to keep the lot clean and free of pet debris. All animals must be tagged for identification.

**Trash:** Trash, garbage, or other waste shall not be kept except in sanitary containers.

**Relocated Structures:** Except for children's playhouses, doghouses and other small low visibility buildings not visible from any street contiguous within the PCE lot, no building previously constructed elsewhere shall be moved onto any PCE lot, it being the intention that only new construction be placed and erected thereon. A storage building structure prefabricated and assembled at the lot shall be considered an acceptable relocated structure so long as it is small and low visibility. To be small and of low visibility, a structure must be no more than 8' by 10' in floor area and no more than 8' in height. Also such structure may not be visible from any street contiguous with the lot.

The foregoing are only a few Rules and Regulations that we as a home owner need to remember as time goes by. For additional information, refer to the documents provided by your builder or on the website. – L. Myrben  
[page 2](#)

## From the "Seasoned" to the "Green" Neighbor:

Hi Seasoned: I have some bulk trash items at my house and the normal trash service will not pick them up. Where should I dispose of them myself? Signed, New Neighbor

Dear Green:

Free trash pick up is limited during a normal service. There is bulk pick on the second Saturday of every month. You can also schedule a special pick up of some items with an extra cost. Call at 972-392-9300 for more information. If you want to dispose of items by yourself, take them to The Custer Road Transfer Station, 9901 Custer Road. You will need a Frisco utility bill and your Driver's license.

You can send your questions for "The Seasoned Neighbor" to: [communications@panthercreekestates.org](mailto:communications@panthercreekestates.org).

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## Panther Creek Estates Market Report

25 Available  
21 Pending Contracts  
47 Sold Properties  
Low \$143,200  
High \$290,000  
Average Days on Market = 81

Courtesy 3:16 team REALTY Panther Creek Resident

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## Covenants Committee Update

We are reviewing our Bylaws modifications including those addressing Board of Directors terms of office. We intend to finalize them at our next meeting and submit them to the board for review in order to have a ballot for the Annual Meeting of members to be held in October. We still need 1-3 regular members in order to hold a hearing as specified in the PCE HOA documents. We invite you to join us in serving on this committee.

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## Pool Closings Due to Accidents

We all know that occasionally "accidents" happen. Unfortunately when they happen in a community swimming pool, State of Texas Health Department regulations require that the pool be closed for 24 hours. These incidents can cost the Association up to \$300 and are an inconvenience to your neighbors. Please follow the PCE Pool Rules and use swim diapers for children who are not pool trained.



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### Welcome to RealManage!

RealManage is excited to be your association management team. The RealManage operating history goes back more than 25 years through our various acquisitions and branch operations. The RealManage brand and vision was initially conceived in 2002 and launched in 2004 with our initial acquisition of a highly successful management company in Austin, Texas. Since then we have grown rapidly through two other acquisitions and several new branch openings across the country to rank as one of the top ten management companies in the nation.

As part of our management operation of your community, we offer a Resident Portal which allows you access to necessary information regarding your property and your community. You will be able to view this information any time, any where with the click of a mouse. Our Resident Portal allows you to make online assessment payments, check your account status, change your mailing address, phone numbers and other contact information, contact us anytime using an online service request form, view any relevant correspondence, view deed restriction summaries or report deed restriction violations, and more.

Visit [www.RealManage.com](http://www.RealManage.com) and click on the "Resident Portal" link on the Home page to begin using this exciting tool. **When logging on to the Resident Portal you will need your Association ID, a check digit and your Customer ID from a recent statement.**

RealManage also offers a resident service center which offers many of the same tools and information that can be accessed through the Resident Portal. You may contact our resident service center toll free at 1-866-4RealService (1-866-473-2573) to speak to a Resident Advisor. We provide extended calling hours (currently 7:30 a.m. to 7:00 p.m. CST) and multilingual capability.

We look forward to meeting you and serving you in the months to come.

August / September 2008

### Important Phone Numbers

ATT-	(888) 294-8433
City of Frisco	(972) 292-5000
Co Serv Electric & Gas	(800) 566-2314
Frisco Police Department	(972) 292-6000
SEM Elementary School	(469) 633-3575
Time Warner Cable	PICK-TWC

### Panther Creek Estates HOA Committees, Chairs and Contact Info:

ACC- Robert Guthrie  
[acc@panthercreekestates.org](mailto:acc@panthercreekestates.org)  
Beautification-Ariel Ortegon  
[beautification@panthercreekestates.org](mailto:beautification@panthercreekestates.org)  
Communications-Adam Williams  
[communications@panthercreekestates.org](mailto:communications@panthercreekestates.org)  
Covenants-Bill Milford  
[covenants@panthercreekestates.org](mailto:covenants@panthercreekestates.org)  
Pool-Daphne Caravella  
[pool@panthercreekestates.org](mailto:pool@panthercreekestates.org)  
Safety-Scott Greer  
[safety@panthercreekestates.org](mailto:safety@panthercreekestates.org)  
Social-Amber Wilson  
[social@panthercreekestates.org](mailto:social@panthercreekestates.org)

### General Questions, Concerns, Suggestions?

Email [board@panthercreekestates.org](mailto:board@panthercreekestates.org)

### Web site

On our HOA website you will find a Frequently Asked Questions page, a Business Directory of neighborhood businesses, details of HOA Social Events and much more. Bookmark [www.panthercreekestates.org](http://www.panthercreekestates.org) and check back often.

### TUNE YOUR RADIO DIALS TO AM 1670 for Panther Creek Information Radio.

**To Advertise in this Newsletter**

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4.25x7 \$ 150 Full Page - \$290

## Haven Landscaping

In August you will begin to see our new landscaper, Haven, working in the neighborhood. The Beautification Committee and the board selected Haven after close to a year of work on this project.

The current contract was looked at with much emphasis on the frequency of services. A Request for Proposal (RFP) was then written with the new modifications. It was sent out for bids to 6 landscaping companies including our current landscaper, ALS. Of the six, three were selected to interview. Both Board members and Committee members participated in the interviews. In addition, references were called. Although we liked all three companies selected, Haven was chosen for several reasons.

Haven is a Frisco based landscaper. The owner, Rocky Freeman grew up in old-town Frisco (Hillside Drive area near the fire station) and graduated from Frisco High School in 1990. Rocky graduated from Brown University with a degree in history and also has a Masters in Biblical Studies from Dallas Theological Seminary. He now lives in nearby Greyhawk with his wife, Sarah and their five children. Haven was established in 2000 (named after oldest daughter, Haven) and currently maintains the Exide property, the Mateo Office Complex, along with area churches. PCE will be his first contract with a subdivision. We feel the company will give us excellent service, especially since this is a large opportunity for his company to grow. Rocky will have his crew out here four days a week. He himself will be on the property a minimum of once a week. If we have any emergencies, for example, a broken pipe, he will be out here quickly.

Rocky will work closely with our RealManage contact, Cindy, and also with the Beautification Committee to make sure that our neighborhood green space is well maintained, that the trash is picked in a timely manner and that any problems are addressed quickly. His Vision: "Our goal is to help Panther Creek Estates take care of their property and make homeowners proud and comfortable to bring friends and associates to their homes. We also want to help PCE manage their landscaping and irrigation in an environmentally sensitive and wise manner".

Be sure to say "Howdy" to Rocky and the crew and enjoy the new and improved landscaping.



Photo: from left to right: Rocky, Lalo Jimenez, Martin Carlos, Juan Montanez, Miguel Marin and Jesus Barboza. Nectaly Jimenez is taking the picture

## Who You Gonna Call?

Panther Creek Estates community brings together several entities including the Homeowners Association to create a beautiful neighborhood. If you have a comment, question or feedback as to how an area is being maintained following is a list of responsible parties:

- Green Spaces, Entrances and Pool: HOA - call Real Manage or email the board
- Mourning Dove and Bob White Park and soon to come Hummingbird Park behind SEM: City of Frisco - Bobby Johnson, Parks Superintendent 972.292.6503 [bjohnson@friscotexas.gov](mailto:bjohnson@friscotexas.gov) Note: The city is also responsible for maintaining the empty space across the street to the East of SEM. This will eventually be a lighted athletic park
- similar to **Warren Sports Complex**; however it will not be developed for several years.
- Street Lights: Co-Serv Electric: you can report to them directly or call the City of Frisco at 972.335.5520 and they will notify the company for repairs.
- Builder Issues, such as trash not contained: City of Frisco 972.292.5325 or [bldginsp@friscotexas.gov](mailto:bldginsp@friscotexas.gov) **(please copy Real Manage on these issues as well)**
- Code Violations such as Sign violations, nuisances, trash, dangerous buildings and related issues: 972-292-5302 or [code@friscotexas.gov](mailto:code@friscotexas.gov) **(please copy Real Manage on these issues as well)**
- **NE Corner of Eldorado & Hillcrest: This corner is still owned by the developer of PCE, Intermandeco [info@intermandeco.com](mailto:info@intermandeco.com)**

## Perennials and Annuals

The entrances to our neighborhood have been changing since last fall. Hillsboro, Whitesboro, and Dalhart have all been updated. The plan is for all to look similar. They have been planned not only with cost in mind, but also with maintenance needs in mind. The Yuccas and Hamlin grasses have been kept and rearranged. There were so many Hamlins at the Whitesboro entrance that many were given to any residents who wanted them. The Black Eyed Susans were also given away as they were taken out of the entrances. The entrance plans are a work in progress. We have to look at budget and also try to use what is there.

There will be some changes coming with the new landscaping contractor, including more color.



The Beautification Committee considered different plans and landscapers. In the end we came up with our own design incorporating the plantings that were already there and adding some boulders and perennials. This is more cost effective because they do not constantly need to be changed. All the perennials selected are low maintenance and drought tolerant. There had been plans to add more color this year but due to various issues, this was not done. It will however, be addressed with the new landscaper.

So what is the difference between an annual and a perennial? When you go to your local Home Depot or Lowe's, what you see in the front are annuals. You buy a bunch, take them home and plant them and you have some nice color for the summer. They die in the winter and you go back again in the spring and repeat the process. Sometimes, they do grow back if they seed and the winter is warm.

If you go farther into the stores there are usually one or two tables with a small selection of perennials. However, if you go to Shades of Green they have a huge selection of perennials with several tables full. They do also, offer annuals. We are lucky to have such an outstanding nursery in this small city. The staff is always helpful and they are very knowledgeable. They only offer plantings which are tolerable for this climate which is not always the case with the other stores.

Perennials grow back year after year and get larger. The general theme for them is "sleep, creep, and leap". That is

why this year they will be somewhat small but will be much larger in the years to come. Some perennials do require more frequent "deadheading". When you have a plant with lots of blooms, the dead blooms need to be cut off frequently to promote new growth. The "pincushion" plant (Scabiosa) is one of these. The Black Eyed Susans which were previously at the entrances are also a perennial that need frequent deadheading to look nice. None of the newer perennials at the entrances will require this. In January, they can be cut to the ground and will start coming out of the ground in March. The varieties selected are: Texas skullcap, Guara, Society Garlic, Blackfoot Daisy, Four Nerve Daisy, and Stella Del Oro daylily. Some annual color is still being considered in addition to other perennials.

The Beautification Committee is always open for new members. We will be looking at several projects for the fall at the upcoming meetings. This includes the Hillcrest area, more trees near the walking paths, additions and/or modifications to the entrances, and possibly adding benches in certain areas. If you want a say in these upcoming projects please join us. We meet the 2<sup>nd</sup> Wednesday of the month at 7pm. Please contact us at [beautification@panthercreekstates.org](mailto:beautification@panthercreekstates.org)- A. Ortegon

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\*Based On Information From NTRIS-MLS Statistics December 2007!

## What Do Your HOA Dues Pay For?

Do you often ask yourself, "I wonder what my money is used for that I pay the HOA?" Well, hopefully after reading this article you will have a better idea of where it all goes. Currently, each home lot in the development is assessed \$402 per year/\$201 bi-yearly or \$33.50 per month. Of this assessment, as outlined in our CCRs, you are paying \$25.13 per month into an HOA operating account and \$8.37 per month into a Public Improvement District (PID) Maintenance & Operations (M&O) account. The PID portion is to help maintain improvements (including landscaping and enhanced open space) that were constructed above and beyond the minimum required by the City of Frisco for new housing developments. The developer created the PID in coordination with the City to provide homeowners more open space and trees, enhanced entrances and to expedite the building of the City Parks.

Following are the services that are provided to you and your family for that \$33.50 per month:

- Professional HOA Management Services including accounting – our management company, Real Manage solicits bids for services, handles contracts with subcontractors, paying contractors, coordinating homeowner issues with the Board of Directors, issues with homebuilders/developer and homeowners not keeping lots up to code and in line with our bylaws and CCRs, mailing assessments and providing online access to your account for payments, etc.
- Other Professional Services- Each year our HOA books are audited and every 3-5 years a Reserve Study will be performed to ensure that we are planning wisely for the future of our community.
- Professional Landscaping – your fees help keep our many, many acres of open space we are able to enjoy each and every day in Panther Creek Estates nice and groomed. We have more open space than many of the developments in Frisco today.
- Improvements and Upgrades- Based on Homeowner feedback and Management Company recommendations several improvements have been initiated in PCE in the last couple of years including permanent pool furniture, additional trees for the greenbelts, redesigned entrances, new fountains and signs for the Granbury Entrance.
- Community Pool and bathroom facilities – your fees help pay for professional pool service for our pool facility to keep the water safe and up to code

for daily use and to keep the bathrooms clean and usable.

- Utilities – your fees pay for electricity to help light our entrances and open spaces along with the water to keep our open spaces green and swimming pool full.
- A very, very small portion of your fees go toward social events throughout the year that are planned by some of your neighbors who volunteer their time to help create a great social environment for all to enjoy.
- A very, very, very small portion of your fees have provided our development with a very nice website and AM Radio station to keep everyone updated on what is going on in our neighborhood. Time to upkeep the website and AM Radio station is donated by some of your neighbors on the Board of Directors and subcommittees.

Services provided by your Board of Directors and subcommittees consist of 100% volunteered time that does not cost you a penny. If you would like more details on where the money goes please go to our website as all of our financials are available for download and viewing. Please let the board know if you have recommendations or issues with our current financial status, etc. Regards, Brian Reinhardt, your Board Treasurer

## WE UNDERSTAND the responsibility of RAISING A FAMILY.

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## Safety Committee Update

One of our goals this year with the safety committee is to get people informed about what goes on in the community. Whether it is social events or safety alerts, we want you to know what goes on around you. To be listed on safety e-mail alert list, send your email and street address to [safety@panthercreekestates.org](mailto:safety@panthercreekestates.org). There's not a lot that happens in our community but if/when something does, we'd like for you to know. An informed community is a better community.

National Night Out is scheduled for Tuesday, October 7<sup>th</sup>. That's right: October, not August; it should be a bit cooler! Last year's community event was a huge success and I would expect nothing less this year. In addition to the community event, there will be events the weekend before hosted by the city. Look for more information on the PCE website and on the radio station.

Tired of flyers and solicitors? The Frisco Neighborhood Watch No Soliciting Signs are very effective in keeping flyers off the front door and pestering salesmen away. Solicitors are required to have permits from the city issued to them to peddle their flyers/goods. If enough homes have the signs, they may just go elsewhere to another community. The signs are just \$8 and we make nothing from the sales – all the money goes back to Frisco Neighborhood Watch to help in their city wide crime prevention efforts. To obtain one, email the safety committee and I'll get it to you. I've even had requests from surrounding communities about these signs.

**Want to get to know more of your neighbors? We are currently looking for volunteers to help establish a neighborhood watch via block captains. Block Captains are the backbone of Frisco Neighborhood Watch. Quite frequently Block Captains are the only direct contact neighbors have with the organization. In order for communication to flow effectively to and from residents, citizens need to feel the Block Captain is interested and available to hear their comments/concerns.**

If this sounds like something you would want to help out with, please e-mail the safety committee. I've had a few requests and once we get more participants, we can move forward.

At the last safety committee meeting on June 19<sup>th</sup>, the following items were discussed:

- \* Pool Issues regarding trespassers, violators of disorderly conduct
- \* National Night Out - coordinate with Social Committee on event; Safety Committee will make notification to the city of neighborhood event
- \* Block Captains - have information announced on community radio

\* Safety Town event with neighborhood kids

We are very pleased the HOA and pool board have addressed the pool situation head on. It is a shame that because some members of our community can't follow the rules that further measures must be taken. A hearty thank you is in order to those members who do follow the rules.

Our next meeting is tentatively scheduled for Thursday, August 7<sup>th</sup>, 7 pm. For more information, e-mail us.

Lastly, PLEASE close garage doors when not in your view. It only takes a few seconds for a thief to haul off your property. It's easy to forget about it when doing the yard!

If you see suspicious activity and/or vehicles, you can call the police department on the non-emergency line at 972-292-6010. This also includes noise complaint calls. Leave the 911 calls for emergency calls only.

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## School Supplies Collection for Frisco Family Services

The FFS Back to School Program is in need of our support. Many of the families they serve are unable to provide the necessary supplies needed for school due to crisis in the family and/or limited income. They will be providing school supplies, new clothing, new shoes and hygiene items for approximately 500 needy children in Frisco. Panther Creek Estates Residents are ongoing supporters of FFS and this is a great project in which we can truly make a difference in the community!

**Bring any of the following items to one of our two neighborhood drop offs prior to August 12- White Residence 11497 Mansfield Drive, Morgan Residence 12786 Gardendale Drive**

Black Erasable Pens	Sharp Tip Scissors
Blunt Tip Scissors	Glue Sticks
Glue Bottles-4oz.	
Spacemaker school box(no handles)	
Assorted construction paper 12x18	
Plastic Zippered School Bag	
Folders with Brads and pockets	
Wide Ruled Ntbk Paper 200ct	
Backpack	Crayons-24ct
Washable Markers-Classic Thin	
Washable Markers-Classic Thick	
Water Colors	#2 Pencils
Map Colored Pencils	Pink Pearl Erasers
12in Ruler (Metric and Standard)	
Highlighters (yellow and asrtd)	
Ball Point Pens (blue,blk,red)	
Wide Ruled Spiral Ntbk 70 ct	

## Resident Spotlight – Loreena Yeo

Loreena is happily married to Michael and they have a young infant son, Meng – who recently turned 9 months old. Loreena has called Panther Creek Estates home for the past 4 years. While looking for a house for her client, Loreena stumbled upon her now-home in 200. Since then, Loreena has continued to sell at PCE. She has been a Frisco resident since 2000. Prior to switching career goals, Loreena worked on several high profile building designs for some prominent landmarks in Las Vegas and also locally here in Dallas. She turned her civil engineering hard hat in exchange for a realtor license and now operates her real estate company, 3:16 team REALTY out of her home office. She enjoys helping families achieve the American dream of owning a home. She represents sellers, buyers and landlords in the surrounding Frisco areas. When not working on market research or showing houses, Loreena enjoys spending time with her family and also enjoys photography. One of her lifelong goals is to tell her story through her camera lenses.



**Loreena Yeo**

### What do you enjoy most about living in Panther Creek Estates?

I enjoy living and selling in Panther Creek because of the master-planned development of the community (the parks, the hike and bike trails). If you take walks on the greenbelts behind the houses, you can see all the natural beauty Panther Creek has to offer. Also, I appreciate the homeowners who take active roles in volunteering for the different committees and making Panther Creek a highly-sought after neighborhood. I know because my clients constantly call me about PCE. Loreena is a member of the PCE HOA Communications Committee and regular contributor to the newsletter. She is proud to call Panther Creek home.

**Is there a Panther Creek Estates resident you think we should spotlight? Email us his or her name and contact information or better yet write it up yourself and send it in along with a photo! Be sure to include the question “What do you enjoy most about living in PCE?” We will print one in each newsletter and put other submissions on the website.**

The 2008 Nominating Committee is soliciting candidates for 3 Board of Director positions to be filled in October. If you are interested in running for one of the positions, please fill out this form and return no later than August 15, 2008.

## PANTHER CREEK ASSOCIATION OF HOMEOWNERS, INC.

### DECLARATION OF CANDIDACY FOR BOARD OF DIRECTORS

The Board of Directors meets on the 3<sup>rd</sup> Wednesday of each month for approximately 2 hours to conduct the business of the Association. Each Director is also a liaison to a committee and responsible for communication between the committee and the Board. Committees and Board positions vary in terms of time commitment beyond meetings. All Directors are encouraged to attend the Annual Meeting and Social or other Committee activities. Each Director has signed a Board of Directors Standards for etiquette, ethics, and communication.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

BRIEF PERSONAL HISTORY: (family, interests, education, etc.)

PERTINENT EXPERIENCE QUALIFICATIONS: (employment history, prior experience in a Homeowners Association, committee or Board of Directors, etc.)

DESIRE/REASON FOR SERVING ON THE BOARD OF DIRECTORS: (interest in neighborhood, improvements, and visions for the community)

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ARE THERE ANY COMMITMENTS THAT WILL DETER YOU FROM SERVING ON THE BOARD OF DIRECTORS? (Travel, employment, etc.)

Please return to F: 214-545-5154 or [cindy.polando@realmanage.com](mailto:cindy.polando@realmanage.com).