Minutes of Regular Meeting – November 20, 2012 Board of Directors - Tern Bay Homeowner's Association

	Meeting	started	7:00	P.M.
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Roll Call of Directors: Present: Mike McDermott		
	Bob Alger (via phone)	
	Phil DiGenova (via phone)	

Meeting Agenda items:

Due to limited availability of directors to be in person, the agenda has been limited to consideration of the TBHA budget.

The proposed budget for 2013 was passed unanimously 4/0 (Bob Hallstrom via proxy) Monthly assessment per unit was kept at \$398.00 at this time

Mike McDermott, President	Phil DiGenova, Secretary	_	