

June 9, 2022

TO: All Homeowners in Millstone Square Townhome Homeowners' Association

RE: Roof project Loss Assessment notification

Hello Homeowners,

Here is the information that your insurance agent will need for you to file a claim on your HO-6 policy to cover the Loss Assessment for the roof project. If you are properly insured through an HO-6 policy, there should be very little out of pocket cost to you as a homeowner.

Association's Insurance Company: American Family Insurance claim number: 01004626237

Date of loss: April 12, 2022

Total Association deductible: \$659,711

Association deductible passed on equally to each homeowner as a LOSS ASSESSMENT: \$11,375.00

The Loss Assessment amount of \$11,375.00 must be paid by each homeowner by July 20, 2022. You can pay by postal mailing a check made out to "Millstone Square Townhomes HOA." or by making a payment through your G&H Management portal. Due to the way the management portal system pulls some automatic payments, we will not be putting the amount on your account until you make the payment or August 10, 2022.

The Association is not in the financial position to pay the amount due to the roofing contractor and then collect from the homeowner later or over time. Each homeowner is responsible for the payment in full.

As a summary of the project, G&H Management had the roofs inspected this spring and the contractor found evidence of storm damage. The Board authorized the filing of an insurance claim and the Association's insurance company agreed and the result is that each building in the Association will be getting all new roofs and existing new gutters. If your home does not have gutters and you would like to add them, the contractor will charge the homeowner per lineal foot.

Captial Construction has been selected to work with the insurance adjusters and complete the project and they will start the project soon and you will be kept up to date. Capital Construction will be handling the logistics and scheduling to avoid disruption as much as possible and they will be posting notices on which building will be completed and when.

If you have questions or if your insurance agent needs additional information, feel free to reach out to me.

Royal Ross Association Manager