

**SEDGEFIELD HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS
MEETING MINUTES
APRIL 2026**

**THE CURRENT FACEBOOK SITE FOR SEDGEFIELD IS NOT UNDER THE
ADMINISTRATION OF THE CURRENT BOARD. THE BOARD HAS NO CONTROL OVER
WHAT IS POSTED.**

April 7, 2026

Present: John McMichael (JMc), Fred Talarico (FT), Deb Stegner (DS), Scott
Retterer(SR), Kathy Hylton (KH), Joanne Mair (JMa), Jeanette Talarico
(Guest)

Meeting Location: Sedgefield residence, April 7, 7:00p.m.

Start April 7, 7:05p.m.

MOTIONS/DISCUSSIONS

The board agreed to follow Robert's Rules of Order for running meetings.

DISCUSSION: The next meeting will be on May 5, 2026 @ 7p.m.

DISCUSSION: March meeting minutes

The March meeting minutes were reviewed.

MOTION: to approve (KH)

SEC: (FT)

VOTE: Unanimous Aye

FINANCIALS

DISCUSSION: March Financials were reviewed

MOTION: Approve March Financials (FT)

SEC: (DS) **VOTE:** Unanimous Aye

Landscaping: March Monthly Status Report

Landscape Improvements

- White Tree Service removed 3 crepe myrtle trees and 32 shrubs with stumps ground at the tennis/pickleball court and pool areas.
- Installed treated lumber along pool fencing which serves as in NW pool landscape bed. (Also, along one section of NE pool bed area).
- Relocated 3 landscape stones to NW pool landscape bed
- Installed plant material in NW pool landscape bed
- Installed plant material in NE landscape bed along north fence.

- Installed plant material and landscape stones at the long landscape bed on Sedgefield Rd.
- Relocated 2 nandina bushes to partially fill open space in western pool fence after 2 dead/dying burning bushes were removed.

Overall: 67 plants installed and 27 landscaping stones laid

Cost to Date:

Tree and Shrub Removal	\$2500.00
Lumber for landscape borders	150.29
Plant material	1029.82
Landscape Rocks	<u>190.94</u>
Total	\$3871.03

Appreciation:

- Huge recognition and thanks to Brenda MacDonald for volunteering her time and master gardener experience to lead our neighborhood landscape renewal project.
- Thanks to Herb Strong, Bill Woodcock and Dennis Smith for their efforts installing the new plants.
- Also, thanks to Jeremy Pope for using his bulk water tank to water the new plants in the landscape bed on Sedgefield Rd.

Other activities:

- Cardboard sheets were placed in the renovated pool landscape beds prior to mulching for weed control and to prevent propagation of removed bushes via root system.
- Knox Green continued application of mulch in the neighborhood landscape beds.
- Sebas began their weekly grass cutting in the neighborhood.

Discussion: JMc requested board approval to use \$200 from Landscaping where \$430 was included for crepe myrtle tree removal. This amount is needed to cover the cost of 6 additional plants at the NE landscape area of the pool which will be installed later.

MOTION: To move \$200 from landscaping to capital funds (JMc)

SEC: (FT) **VOTE:** Unanimous Aye

Tennis/Pickleball Court: The committee is meeting with companies and working toward getting three quotes to refinish the courts.

Pool:

DISCUSSION: FT to investigate purchasing new chairs and umbrellas for the pool. JMc stated that 3 umbrellas were purchased at the end of last year and were stored on the top shelving in the men's rest room. Approval will be by email after Fred and Jeanette Talarico get estimates.

Also FT was authorized to purchase 3 new fans for the pool area. The amount will be less than the budgeted \$450.00.

Neighborhood Directory:

Discussion: Because of the column formatting of the existing directory file, DS is having a difficult time editing. After some discussion, SR will use a different word processor that might be easier to use.

New Business

DISCUSSION: TDS phone bill @ pool. TDS will no longer offer a reduced off season rate. DS has been investigating alternatives to the current billing arrangement.

MOTION: A motion was made to authorize DS to commit up to \$400 a year/season (before taxes) to determine the least annual cost for the pool phone line (KH).

SEC: (FT) **VOTE:** Unanimous Aye

DISCUSSION: A motion was made to hire neighbor Jeremy Pope \$600 to pressure wash the pool area

MOTION: (JMc)

SEC: (FT) **VOTE:** Unanimous Aye

DISCUSSION: Deb Stegner is in charge of the 2025 financial audit.

UPCOMING EVENTS:

- Proposing to have the pool open around the last day of school (Memorial Day weekend)
- Ice cream social around the beginning of June.

MOTION: Adjourn meeting @ 7:58p.m. (JMc) **SEC:** (SR) **VOTE:** Unanimous Aye

1. MISCELLANEOUS

Please submit any external home or property improvement proposals to the Advisory Committee for approval as stated in the Sedgefield Covenants & Restrictions, Article XIII. The form is available on the SHOA website. <https://sedgefieldhoa.com>

The By Laws, Declaration of Covenants and Restrictions, Forms, and Residents Directory are available on the SHOA website. <https://sedgefieldhoa.com>

Sedgefield Homeowners Association
Income Statement - Summary
4/30/2026

	<u>Current Actual</u>	<u>YTD Actual</u>	<u>Annual Budget</u>
Opening Balance 4/1/2026	94,895.10	48,472.40	48,472.40
Total Income	2,010.41	53,221.17	55,232.00
Total Operating Expenses	1,891.35	3,835.47	45,378.24
Total Capital Projects	951.20	3,795.14	51,441.61
Total Expenses	2,842.55	7,630.61	96,819.85
Net Income	(832.14)	45,590.56	(41,587.85)
Ending Bank Balance	94,062.96	94,062.96	6,884.55

Comments: As of 4/30/2026, 134 homeowners have paid their annual HOA dues. Thank you!

Expenses: **Extraordinary Expenses to Date**
None to date


5/5/26

Respectfully submitted, John McMichael
Sedgefield HOA Treasurer

Reconciliation: SmartBank Checking Account

Book Bal 49,928.38
Bank Bal 50,004.28
OS Items:

1692 \$75.90

Total OS \$75.90
Adj Bank 49,928.38
Recon Diff 0.00

SmartBank Savings Accounts

Book Bal 44,058.68 **Totals** 93,987.06
Tot Bank Bal 44,058.68 94,062.96

Savings Misc_1287 4,021.70 \$75.90
Savings Pool_5899 14,031.17
Savings Tennis_5873 26,005.81
44,058.68

Total OS \$75.90
Adj Bank 44,058.68 93,987.06
Recon Diff 0.00 0.00

Sedgefield Homeowners Association
Sedgefield Homeowners Association
Income Statement -Detailed
April 30, 2026

	<u>Current</u> <u>Actual</u>	<u>YTD</u> <u>Actual</u>	<u>Annual</u> <u>Budget</u>	
Opening Book/ Bank Balance	<u>94,895.10</u>	<u>48,472.40</u>	<u>48,472.40</u>	
Income:				
Dues - Payment received	2,000.00	53,200.00	55,200.00	
Write off dues/ half off drawing	-	-	-	
Newsletter Advertising	-	-	-	
Interest/Other Income	0.41	11.17	32.00	
Late Fees	<u>10.00</u>	<u>10.00</u>	<u>-</u>	
	<u>2,010.41</u>	<u>53,221.17</u>	<u>55,232.00</u>	
Operating Expenses:				
Business:				
Bank Lock Box	10.00	40.00	120.00	
Quickbooks	<u>41.52</u>	255.61	<u>498.24</u>	
Total Bank Expenses	<u>51.52</u>	<u>295.61</u>	<u>618.24</u>	
Insurance	-	-	1,950.00	
Legal	-	-	50.00	
Office Supplies	-	71.13	600.00	
Pool Permit	-	340.00	350.00	
TN State Annual Report	-	20.00	50.00	
Other Expense	-	100.00	<u>100.00</u>	
Total Business Expenses	<u>-</u>	<u>531.13</u>	<u>3,100.00</u>	
Landscaping:				
Mowing/Spraying	1,500.00	1,500.00	13,860.00	
Trimming/Mulching/Weeding	-	-	<u>6,500.00</u>	
Total Landscaping	<u>1,500.00</u>	<u>1,500.00</u>	<u>20,360.00</u>	
Social	-	-	375.00	
Decorations	-	-	<u>375.00</u>	
Total	<u>-</u>	<u>-</u>	<u>750.00</u>	
Pool:				
Labor and Maintenance	99.77	99.77	5,600.00	
Supplies	-	-	<u>4,400.00</u>	
Total Pool	<u>99.77</u>	<u>99.77</u>	<u>10,000.00</u>	
Repairs:				
Tennis Courts	17.35	17.35	500.00	
Electric	-	469.94	3,500.00	
Misc. Repairs	-	-	<u>1,500.00</u>	
Total Repairs	<u>17.35</u>	<u>487.29</u>	<u>5,500.00</u>	
Utilities:				
Electric - LCUB	152.83	639.31	2,900.00	
Phone - TDS	26.28	105.14	500.00	
Water - First Utility	<u>43.60</u>	<u>177.22</u>	<u>1,650.00</u>	
Total Utilities	<u>222.71</u>	<u>921.67</u>	<u>5,050.00</u>	
Total Operating Expenses	<u>1,891.35</u>	<u>3,835.47</u>	<u>45,378.24</u>	
Operating Income or Loss	<u>119.06</u>	<u>119.06</u>	<u>9,853.76</u>	
Capital Projects:				
Pool Projects	-	-	-	
-Pool Cover (spend)	-	-	3,500.00	S
- Pool (reserves)	-	-	14,022.92	R
Landscaping Projects	951.20	3,795.14	3,900.00	S
The Courts	-	-	-	
- The Court(spend)	-	-	26,000.00	S
Other Capital Projects	-	-	<u>4,018.69</u>	R
Total Capital Projects	<u>951.20</u>	<u>3,795.14</u>	<u>51,441.61</u>	
Net Income	<u>(832.14)</u>	<u>(832.14)</u>	<u>(41,587.85)</u>	
Ending Bank Balance	<u>94,062.96</u>	<u>94,062.96</u>	<u>6,884.55</u>	



Thank you for banking with SmartBank. If you need assistance, contact customer service.

Assets

Account Name	Number	As Of	Available Balance	Current Balance
SMARTINTEREST BUSINESS DD-5485	*5485	05/01/2026	\$50,004.28	\$50,004.28
SMARTSAVER BUS SAVINGS-1287	*1287	05/01/2026	\$4,021.70	\$4,021.70
SMARTSAVER BUS SAVINGS-5873	*5873	05/01/2026	\$26,005.81	\$26,005.81
SMARTSAVER BUS SAVINGS-5899	*5899	05/01/2026	\$14,031.17	\$14,031.17
Assets Total			\$94,062.96	\$94,062.96

End

**SmartBank.**PO Box 650707
Dallas, TX 75265-0707Account Number
Statement Date
Statement Thru Date
Check/Items Enclosed
PageXXXXXX5485
04/30/2026
04/30/2026
8
1

00014659 T5365DDA050126021258 01 000000000 00000000 004

SEDFIELD HOMEOWNERS ASSOCIATION
316 SWEETGUM DR
KNOXVILLE TN 37934-0843**Customer Service Information**

✉ Mailing Address: PO Box 1910,
Pigeon Forge, TN 37868-1910

☎ Phone: 866.290.2554

🌐 Visit Us Online: www.smartbank.com

Relationship Summary

Account Type	Balance
CHECKING	\$50,004.28

SMARTINTEREST BUSINESS DD

Account Number: XXXXXX5485

Account Owner(s): SEDFIELD HOMEOWNERS ASSOCIATION

Balance Summary

Beginning Balance as of 04/01/2026	\$50,836.42
+ Deposits and Credits (6)	\$2,010.41
- Withdrawals and Debits (10)	\$2,842.55
Ending Balance as of 04/30/2026	\$50,004.28
Service Charges for Period	\$10.00
Average Collected for Period	\$49,840
Minimum Balance for Period	\$48,835

Earnings Summary

Interest for Period Ending 04/30/2026	\$0.41
Interest Paid Year to Date	\$1.18
Average Rate for Period	0.01%
Number of Days for Average Rate	30

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Apr 08	DEPOSIT	400.00
Apr 09	DEPOSIT	400.00
Apr 16	DEPOSIT	410.00
Apr 17	DEPOSIT	400.00
Apr 30	DEPOSIT	400.00
Apr 30	INTEREST PAID	0.41





Account Number XXXXXX5485
Statement Date 04/30/2026
Statement Thru Date 04/30/2026
Page 2

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Apr 07	LENOIR CITY UTIL/UTIL PYMT	34.00
Apr 07	LENOIR CITY UTIL/UTIL PYMT	53.60
Apr 07	LENOIR CITY UTIL/UTIL PYMT	65.23
Apr 08	FUD KNOX CO TN/PAYMENT	43.60
Apr 10	TDS TELECOM/TEL.BILL	26.28
Apr 14	LOCKBOX MAINTENANCE	10.00
Apr 28	INTUIT *I/QBOOKS ONL 0207453 SEDGEFIELD HOMEOWNERS	41.52

CHECKS PAID

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
Apr 06	1688	951.20	Apr 07	*1690	117.12	Apr 14	1691	1,500.00

* Indicates a Skip in Check Number(s)

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
Apr 06	49,885.22	Apr 10	50,345.39	Apr 17	49,645.39
Apr 07	49,615.27	Apr 14	48,835.39	Apr 28	49,603.87
Apr 08	49,971.67	Apr 16	49,245.39	Apr 30	50,004.28
Apr 09	50,371.67				



CHECK IMAGES

 Checking Deposit DDA DEP CustomerName: SEDGEFIELD HOMEOWNERS ASSOCIATION PrimaryAccount 1080045485 Date: 04/08/2026 Drawer #: 807 TranSeq: 4 Item Seq: 5245000089230 Memo: Amount: \$ 400.00 ⑆5011⑉9216⑆ 1080045485⑈	 Checking Deposit DDA DEP CustomerName: SEDGEFIELD HOMEOWNERS ASSOCIATION PrimaryAccount 1080045485 Date: 04/09/2026 Drawer #: 807 TranSeq: 4 Item Seq: 5245000091170 Memo: Amount: \$ 400.00 ⑆5011⑉9216⑆ 1080045485⑈
04/08/2026 Check 0 \$400.00	04/09/2026 Check 0 \$400.00
 Checking Deposit DDA DEP CustomerName: SEDGEFIELD HOMEOWNERS ASSOCIATION PrimaryAccount 1080045485 Date: 04/16/2026 Drawer #: 807 TranSeq: 4 Item Seq: 5245000103050 Memo: Amount: \$ 410.00 ⑆5011⑉9216⑆ 1080045485⑈	 Checking Deposit DDA DEP CustomerName: SEDGEFIELD HOMEOWNERS ASSOCIATION PrimaryAccount 1080045485 Date: 04/17/2026 Drawer #: 807 TranSeq: 4 Item Seq: 5245000104040 Memo: Amount: \$ 400.00 ⑆5011⑉9216⑆ 1080045485⑈
04/16/2026 Check 0 \$410.00	04/17/2026 Check 0 \$400.00
 Checking Deposit DDA DEP CustomerName: SEDGEFIELD HOMEOWNERS ASSOCIATION PrimaryAccount 1080045485 Date: 04/30/2026 Drawer #: 807 TranSeq: 5 Item Seq: 5245000116950 Memo: Amount: \$ 400.00 ⑆5011⑉9216⑆ 1080045485⑈	 001688 SEDGEFIELD HOMEOWNERS ASSOCIATION 316 SWEETGUM DR KNOXVILLE, TN 37934-0843 DATE 03/27/2026 PAY TO THE ORDER OF Brenda MacDonald \$ **951.20 Nine hundred fifty-one and 20/100 DOLLARS Brenda MacDonald 13608 Pin Oak Circle Knoxville, TN 37934 MEMO Plant material and landscape rocks ⑆001688⑈ ⑆054209216⑆ 1080045485⑈
04/30/2026 Check 0 \$400.00	04/06/2026 Check 1688 \$951.20
 001690 SEDGEFIELD HOMEOWNERS ASSOCIATION 316 SWEETGUM DR KNOXVILLE, TN 37934-0843 DATE 04/02/2026 PAY TO THE ORDER OF David Wells \$ **117.12 One hundred seventeen and 12/100 DOLLARS David Wells 331 Mapleview Dr Knoxville, TN 37934 MEMO ⑆001690⑈ ⑆054209216⑆ 1080045485⑈	 001691 SEDGEFIELD HOMEOWNERS ASSOCIATION 316 SWEETGUM DR KNOXVILLE, TN 37934-0843 DATE 04/05/2026 PAY TO THE ORDER OF Sebas Lawnmower Service \$ **1,500.00 One thousand five hundred and 00/100 DOLLARS Sebas Lawnmower Service 2305 Chantilly Drive Knoxville, TN 37917 MEMO 4 lawn cuttings in March ⑆001691⑈ ⑆054209216⑆ 1080045485⑈
04/07/2026 Check 1690 \$117.12	04/14/2026 Check 1691 \$1,500.00

