

Dear Ghertner and Co. and Smith Douglas homes,

I am submitting this email on behalf of Stratford Station homeowners as a formal request to:

1. A full and documented **financial review**
2. Production of all **contracts, bids, invoices, and ledgers**
3. Written answers to several **budget discrepancies**
4. Documentation of significant **safety maintenance and safety violations**
5. Enforcement of the **mandatory special meeting** requested by more than 25% of the community.

This request is made pursuant to the Tennessee Nonprofit Corporation Act, the Tennessee HOA Transparency requirements, and the Stratford Station CCRs and Bylaws.

Because Stratford Station Homeowners Association, Inc. is a Tennessee Nonprofit corporation (CCRs, ART 1 Sec 4), the HOA must comply with:

- Tenn. Code Ann. **§ 48-66-101**: Required records
- § 48-66-102**: Members rights to inspect/copy accounting & financial records
- § 48-66-103**: HOA must provide copies at reasonable cost
- § 48-66-104**: Court enforcement & attorney fees for wrongful refusal

Tennessee HOA transparency (Tenn. Code Ann. **§66-27-417; HB 2485**), requires HOAs to make budgets, financial statements, and board minutes available to homeowners.

Stratford station bylaws state:

- Article II, Section 4-** HOA must call a special meeting upon petition of 25% of owners
- Article II, Section 12-** HOA must keep completed records of all transactions

Our petition gathered 81 total signatures, 64 taking out duplicate last names to account for 1 vote per household. Please feel free to crosscheck these names with the names you have on file and/or check these people have actually signed. I have greyed out duplicate names, but they are still there to show a complete count of every signature. With our roundabout number of 65 official signatures, this exceeds the requirement of around 34 based on a number of 105 built/currently lived in homes and 30 townhomes. (This is an estimated number based on walking around the neighborhood, and not including the new "villas" across from the townhomes.)

**We request written confirmation of this special meeting within 10 days.**

#### **Financial Discrepancies requiring documentation:**

Below are the estimates of homeowner dues being paid next year in comparison to the budget.

- A. Single Family homes (Around 105 homes)
  - 105 homes x \$75 = **\$7,875/month**
  - Annual SFH income: **\$94,500**
  - Published SFH budget: **\$91,000**

That is **\$3,500** in unaccounted for SFH income, not including working capital fees or new-home closings.

**Request:** Where is the excess SFH income going, and where is it documented?

- B. Townhomes (30 units)
  - 30 homes x \$263 = **\$7,890/ month**
  - Annual TH income: **\$94,680**
  - Published TH budget: **\$78,000-\$82,000**

That is **\$12,000-\$16,000 unaccounted** for townhome income.

**Request:** Provide documentation for where these funds are being held or spent.

**Double budgeted \$46,000 Grounds keeping contract:**

Both budgets (SFH & TH) list the same **\$46,000 landskeeping/groundskeeping contract.**

This appears to be one contract billed twice, resulting in \$92,000 allocated to one service.

**Request:** Provide all bids, contracts, and invoices showing:

1. Whether this is one contract or two
2. Who approved these allocations
3. How is the cost split between SFH and TH

Along with this, why are the SF homes paying **“Pond maintenance”** and **“detention pond maintenance”** for one retention pond behind all the homes for the price of \$5,500?

**Reserve transfer “10%” Inconsistency:**

Our neighborhood contact, Jeff at Gherterner and Co., stated “reserves are 10%”.

However:

- Budget does not reflect a 10% transfer
- Reserve amount does not equal 10% of collected income
- No reserve documentation has been provided

**Request:** Provide written calculation showing how the 10% figure was derived and the exact dollar amount transferred.

**Mid-Year New Home Buyer Income:**

When new homes close mid-year, buyers pay:

- Full or prorated HOA dues
- Working Capital Fees
- Other fees at closing

**Request:** Where does this additional income go when the annual budget is already fully funded? Is it recorded as surplus, reserve transfer, or something else?

**Working Capital fees:**

Homeowners request clarity about:

- the amount collected

- how it is used
- Where it appears in the ledger

**Request:** Provide documentation of all working capital fees collected, with dates and allocations.

**Identical budget structure between TH & SFH:**

Both budgets use identical categories and percentages, even though, TH require exterior insurance & yard maintenance and SFH do not.

**Request:** Provide the cost basis for each line item and explain how amounts are calculated for each ownership type.

**Maintenance and CCR Violations:**

Under the CCRs **Article II Section 2(d)**, the HOA must maintain the community and common areas.

However we have documented:

- Cracked sidewalks
- Raised or uneven sidewalks
- Trip hazards
- Streets not paved fully
- ADA- inadequate sidewalk transitions affecting wheelchair-bound residents and their guests. (since this is a private neighborhood, FHA says it is also inadequate)
- Dead sod rolls left in the common areas
- Exposed pipes sticking out of the ground in common areas
- Poor drainage
- Construction equipment blocking sidewalks in common area, making it impossible to pass with a wheelchair or stroller

Given the budget allocates **\$1,600 for repairs**, these issues are inconsistent with required maintenance obligations. All of these have been documented and attached for your viewing and must all be discussed at the mandatory meeting.

**Concerns about Communication from Ghertner and Co. contact (Jeff Henry)**

Multiple homeowners report that Jeff Henry has repeatedly:

- Avoided answering direct financial questions
- Provides vague or dismissive statements such as “growth,” Townhomes include more so they pay more,” and “the developer has approved the budget” when that was not questioned.
- provided no documentation or explanations when asked
- Provided no basis for the estimated in budgets

These responses do not meet the standard requirement under Tennessee Law and Our governing documents. I would also be more than happy to provide exact responses from Jeff Henry if requested.

**Request:** All answers must be provided in writing and supported by financial documents, contracts, and calculations.

**Official Documents requested:**

**Financial**

- Full accounting ledgers (2023-2025)
- Bank statements
- Reconciliation reports
- Reserve Transfer documentation

**Contracts & invoices**

- Landscaping contract(s) + bids
- All invoices for grounds keeping
- Maintenance/ repair invoices
- Insurance Declarations
- Ghertner's management contract

**Governance**

- All board meeting minutes
- Executive session notes relating to budgets
- Annual Financial statements (HB 2485 requirement)
- Delinquency list (HB 2485 requirement)
- Any correspondence between Smith and Douglas and Ghertner and Co. related to budgets and reserves.

**Request for timelines:**

We request written timelines for:

- Special meeting date
- Release of all Financial Documents
- A maintenance action plan for sidewalks, ADA/FHA violations, drainage, and common area hazards.

**Conclusion**

We are asking for transparency, Accurate accounting, Proper maintenance, legal compliance, respectful and documented responses.

We look forward to receiving the requested documents and the official notice of the special meeting.

Sincerely,

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