June 9, 2016

Dear Homeowners:

Hope the start of summer finds all of you healthy and happy.

I wanted to send information on replacement roofs that may be necessary due to hail storm on May 24th which was bad enough to be covered in the evenings news. One of our neighbors had an inspection and her roof will need to be replaced. My roof was inspected and found to have "notable" damage.

Please note that if you need to replace your roof now or in the future, you need to submit an application to the ARC for approval. If you need to make an application, I have enclosed a copy for you to use. You will also need a sample of roofing material that will be installed.

Following is a quote from our covenants, Exhibit C concerning roof replacements:

> Flat roofs or mansard roofs are not be permitted. Roof materials shall be cedar, cedar shake, slate, concrete tile or high definition composition shingles. No "Spanish" tiles or red tones will be permitted. Roof vents and flashing shall be painted to match the permanent roof color, or the trim color, whichever lessens the visual impact the most. Roof vents and other roof penetrations should be located on the rear facing surfaces of the roof.

Please note, my insurance company told me that there are impact resistant roofing materials that can sometimes result in discounts on homeowner insurance costs.

Also note that our ARC committee uses a policy of "neighborhood uniformity" in our approval process. If you look down our street, you will notice that all the roofing materials and colors are similar.

If you do not have a roofing company at this time, the following company was recommended to me:

Columbine Roofing
720-219-1116
Ask for Jeremy

Please save the date October 11, 2016 for our annual meeting. You will receive documents for the annual meeting in September.

I hope all of you have a wonderful summer. If you have any questions, please call Deana at 303-427-3919.

Yours truly,

Deana

Pinnacle
Homeowner's Association
Westminster, Colorado 80031

Pending Approval at 2017 Meeting

Pinnacle HOA Annual Meeting October 11, 2016

Board Members Present: Deana, John, Helen, Sandy

Homeowner Guests: None

Agenda:
- Presentation by John McConnell and Dave German Planners for the City of Westminster
- Review and approve 2015 Annual meeting minutes.
- Financial Report review.
- Discussion of 2017 proposed budget
- Board Nominations
- Collection and counting of Ballots
- Architectural Review Committee
- Discussion Old Business
- Discussion of New Business
-

Old Business:
- None

New Business
- The meeting was called to order, Joh McConnell and Dave German gave a presentation of new construction projects in the City of Westminster. with topics ranging from the completed rail station to the redevelopment of the Old Westminster Mall the presentation included development plans to businesses and being considered for locations in the new down town development.
- The 2015 Annual Meeting Minutes were approved by a voice vote of the homeowners present.
- John gave a review of the status of the 2016 budget through September 2016 and advised the homeowners present that there was a chance the dues would have to be increased for 2018 because of the increase in the water from the city. He also advised that we would probable be over budget for 2016 because of the increase in water and an one time $1,500.00 legal expense for revisions to the HOA documents to bring them into compliance with the state laws.
- There were no questions on the proposed 2017 budget, which stayed the same as the 2016 budget.
- There were no new nominations from the floor for the Board. Barry was introduced to the home owners as the Candidate on the Ballot. The ballots were collected and counted. The budget was passed with 18 votes and Barry was elected.with 18 votes. Dean and Helen both received 17 votes.
- Vern gave a presentation the various requests from the ARC.
- There was no old business.
- There was discussion with John and Dave about other issues in the city and any answers they didn't have they wrote down and and will get back to the association..
-

Assignments:
- There were no new assignment.

Hello Pinnacle HOA Members!

Below, please find the answers to the questions you posed to us on Tuesday evening, (October 11th):

1.) ***Q:Where does the water come from that flows through Little Dry Creek in the area of the new train station?***

A: Standley Lake feeds Little Dry Creek, which flows FROM Standley Lake to the northwest, TO Clear Creek to the southeast, passing the station along the way. Interestingly, a different fork of Clear Creek also flows into Standley Lake.

2.) ***Q: What is happening on the west side of Lowell Blvd., north of 72nd Avenue? We have noticed the demolition of several structures.***

A: The City has been removing several derelict buildings at this site. The City is currently working to prepare the site for redevelopment, but does not have a specific project at this time.

3.) ***Q: Does CDOT have any more interchanges planned between US-36 (Denver-Boulder Highway) and the surrounding surface street network, especially in the area of Sheridan Blvd.?***

A: No. Due to the costs associated with building an all-new interchange, and the lack of available locations in which to do so, future interchanges are VERY unlikely, especially in the Westminster area, as a whole.

4.) ***Q: Are there any more changes/improvements planned for the US-36/ Sheridan Blvd. interchange? The congestion there is very challenging at peak times.***

A: There are no new improvements planned at this time. If you have specific complaints, problems, comments, or concerns about this interchange area, the City Engineer encourages you to make contact with him (contact information below). For example, maybe you would find the interchange to be less challenging if there was another sign or two added to guide motorists—if so, please contact our City Engineer!

Dave Loseman
City Engineer
303-658-2125
dloseman@cityofwestminster.us

5.) ***Q: What is the approximate timeframe for the completion of the interchange between Federal Blvd./Federal Pkwy and 120th Avenue?***

A: This is a City project under the oversight of CDOT. It is expected to be completed by the end of November or beginning of December, depending on weather conditions. Due to the amount of traffic, (and especially heavy truck traffic), that moves through this intersection (which represents what is called "impact loading" in engineering circles) the intersection is being constructed with heavy duty concrete, which takes longer to install than asphalt.

Thanks for attending the meeting on Tuesday night and for your great enthusiasm!

Respectfully

DAVID W. GERMAN, AICP
PLANNER
CITY OF WESTMINSTER PLANNING DIVISION
COMMUNITY DEVELOPMENT DEPARTMENT
4800 W. 92ND AVENUE
WESTMINSTER, COLORADO 80031
303.658.2479

CITY HALL IS OPEN FROM 7:00AM TO 6:00PM, MONDAY THROUGH THURSDAY.
CITY HALL IS CLOSED EVERY FRIDAY, SATURDAY, AND SUNDAY.

WESTMINSTER

Pinnacle Homeowners Association Inc.
Profit and Loss Standard
January through December 2016

	Jan - Dec '16
Income	
5220 — Assessments & Dues	7,840.00
5300 — Interest Income	2.14
5400 — Covenant Fee - Misc. Income	20.00
Total Income	7,862.14
Expense	
6030 — Public Relation	30.00
6300 — Professional Fees	
6330 — Cons. Serv. - Legal Fees	1,500.00
6350 — Cons. Services - Snow Removal	690.00
6360 — Cons. - Services - Landscaping	2,972.20
Total 6300 — Professional Fees	5,162.20
6400 — Office Expenses	
6410 — Office Supplies	10.82
6420 — Postage and Delivery	47.00
6460 — Rental Expenses	75.00
Total 6400 — Office Expenses	132.82
6470 — Utilities	
6471 — Water for Common Areas	2,264.47
Total 6470 — Utilities	2,264.47
6700 — Misc. - Expenses	
6720 — Insurance Expense	625.00
Total 6700 — Misc. - Expenses	625.00
7000 — Taxes & Fees - Organization	
7010 — Other Fees	27.00
7000 — Taxes & Fees - Organization - ...	60.00
Total 7000 — Taxes & Fees - Organization	87.00
Total Expense	8,301.49
Net Income	-439.35

Pinnacle Homeowners Association Inc.
Trial Balance
As of December 31, 2016

	Dec 31, '16	
	Debit	Credit
1000 — Bnk Checkg. Acct.	1,722.79	
1000 — Bnk Checkg. Acct.:1016 — 1ST Bank of Boulder	9,029.62	
1000 — Bnk Checkg. Acct.:1017/11 — Balance - Reserves for As...	50.00	
1010 — Savings Acct. - CD's:1011 — Reserve for Fence & Irrigat...	3,489.18	
1010 — Savings Acct. - CD's:1012 — Reserve for Snow removal	891.60	
1010 — Savings Acct. - CD's:1013 — Reserve for Legal expenses	891.60	
1010 — Savings Acct. - CD's:1014 — Reserve for Contingency	1,103.43	
1010 — Savings Acct. - CD's:1015 — Reserves for Capital Purch...	748.58	
1010 — Savings Acct. - CD's:1017 — Reserves for unpaid Asses...	1,451.54	
2000 — Accounts Receivable	0.00	
1200 — Undeposited Funds	0.00	
12000 — *Undeposited Funds	0.00	
20000 — Accounts Payable		370.00
32000 — Unrestricted Net Assets		7,065.14
C300 — Opening Balance Equity		9,705.73
C301 — Unrestricted (Retained Earnings		2,676.82
5220 — Assessments & Dues		7,840.00
5300 — Interest Income		2.14
5400 — Covenant Fee - Misc. Income		20.00
6030 — Public Relation	30.00	
6300 — Professional Fees:6330 — Cons. Serv. - Legal Fees	1,500.00	
6300 — Professional Fees:6350 — Cons. Services - Snow Rem...	690.00	
6300 — Professional Fees:6360 — Cons. - Services - Landscapi...	2,972.20	
6400 — Office Expenses:6410 — Office Supplies	10.82	
6400 — Office Expenses:6420 — Postage and Delivery	47.00	
6400 — Office Expenses:6460 — Rental Expenses	75.00	
6470 — Utilities:6471 — Water for Common Areas	2,264.47	
6700 — Misc. - Expenses:6720 — Insurance Expense	625.00	
7000 — Taxes & Fees - Organization	60.00	
7000 — Taxes & Fees - Organization:7010 — Other Fees	27.00	
TOTAL	27,679.83	27,679.83



FIRSTBANK
PO BOX 150097
LAKEWOOD CO 80215-0097

24-Hour Customer Service: 1-800-964-3444
New Account or Loan: 1-877-933-9800
www.efirstbank.com

ACCOUNT NUMBER	XXX-XXX-4594
STATEMENT DATE	12-28-2016
INTEREST EARNED THIS YEAR	N/A

6500 0100 FJ RP 28 12292016 NNNNNN 01 001327 0007
PINNACLE HOMEOWNERS ASSOCIATION INC
9068 WINONA CT
WESTMINSTER CO 80031-3411





ACCOUNT SUMMARY -- CHECKING ACCOUNT - SAFEKEEPING

CLOSING BALANCE FROM PREVIOUS STATEMENT.....	DATE:	11-28-2016	10,816.18
0 DEPOSITS AND OTHER ADDITIONS TOTALING.....			0.00+
1 CHECKS AND OTHER WITHDRAWALS TOTALING.....			13.77-
CLOSING BALANCE FOR THIS STATEMENT.....	DATE:	12-28-2016	10,802.41

MINIMUM BALANCE OF 10,802.41 ON.... 12-20-2016

CHECKS AND OTHER WITHDRAWALS

NO CHECKS WITH SERIAL NUMBERS THIS CYCLE

CHECKS CONVERTED TO ELECTRONIC TRANSACTIONS

CHECK#....	DATE.....	AMOUNT..	DESCRIPTION
1535	12-20	13.77	CHECKPAYMT Westminister

DEPOSITS AND OTHER ADDITIONS

NO DEPOSITS THIS CYCLE

DAILY BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11-29	10,816.18	12-20	10,802.41		

EARNINGS AND ACTIVITY CHARGE SUMMARY

BALANCE INFORMATION

AVERAGE ACCOUNT BALANCE	10,812
AVERAGE COLLECTED BALANCE	10,812

ACTIVITY CHARGES

NUMBER	DESCRIPTION	COST	CHARGE
	TOTAL ACTIVITY CHARGES		**.00**

HOW ARE WE DOING?

We are working very hard to maintain the highest level of customer service possible. But if we make a mistake, or you receive poor service from any of our employees, we want you to let us know. Please call one of our customer representatives at 303-231-2000 (outside metro Denver: 1-800-230-1060) with any question or complaint. We will do our best to solve your problem. If our service was especially good, we'd like to hear about that too. We welcome any suggestions you might have about new products or ways we could improve our service to you. Thank you for banking with us!

***** CONTINUED ON NEXT PAGE *****

FIRSTBANK
PO BOX 150097
LAKEWOOD CO 80215-0097

24-Hour Customer Service: 1-800-964-3444
New Account or Loan: 1-877-933-9800
www.efirstbank.com

ACCOUNT NUMBER	XXX-XXX-0198
STATEMENT DATE	11-29-2016
INTEREST PAID THIS YEAR	4.28
MATURITY DATE	05-30-2017

6500 0250 FJ RP 29 11302016 NNNNNN 01 000046 0001
PINNACLE HOMEOWNERS ASSOCIATION INC
9068 WINONA CT
WESTMINSTER CO 80031-3411

ACCOUNT SUMMARY -- 182-DAY TIME DEPOSIT ACCOUNT

CLOSING BALANCE FROM PREVIOUS STATEMENT	DATE:	05-31-2016	8,575.93
1 DEPOSITS AND OTHER ADDITIONS TOTALING			2.14+
0 WITHDRAWALS AND OTHER DEDUCTIONS TOTALING			0.00-
CLOSING BALANCE FOR THIS STATEMENT	DATE:	11-29-2016	8,578.07

NUMBER OF DAYS IN PERIOD	182
INTEREST EARNED	2.14
ANNUAL PERCENTAGE YIELD EARNED	0.05%

TRANSACTIONS POSTED SINCE THE PREVIOUS STATEMENT

DATE	AMOUNT	DESCRIPTION	BALANCE
11-29	2.14+	INTEREST THROUGH 11-28-2016	8,578.07

RATE DISCLOSURE -- RATE FIXED FOR THE TERM OF THE ACCOUNT — APY = ANNUAL PERCENTAGE YIELD

EFFECTIVE DATES	05/31 THROUGH 11/28	INTEREST RATE 0.05%	APY 0.05%

SPECIAL MESSAGES AND IMPORTANT NOTICES

THIS TIME ACCOUNT MATURES TODAY. THE ACCOUNT WILL BE AUTOMATICALLY RENEWED AT AN INTEREST RATE OF 0.05% WITH AN ANNUAL PERCENTAGE YIELD OF 0.05% UNLESS WE ARE OTHERWISE DIRECTED.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

Telephone us at the number shown, or write us at the address shown at the beginning of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or transfer you are unsure about, and explain as best you can why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

HOW ARE WE DOING?

We are working very hard to maintain the highest level of customer service possible. But if we make a mistake, or you receive poor service from any of our employees, we want you to let us know. Please call one of our customer representatives at 303-231-2000 (outside metro Denver: 1-800-230-1060) with any question or complaint. We will do our best to solve your problem. If our service was especially good, we'd like to hear about that too. We welcome any suggestions you might have about new products or ways we could improve our service to you. Thank you for banking with us!