



- All attached

**10. HAVE YOU COMPLAINED TO THE BUSINESS? (Check box when applicable)** *Several*  Yes  No

When? *2001 - present* Action taken? *see attached*

**11. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS COMPLAINT?**

When? \_\_\_\_\_ Action taken? \_\_\_\_\_

**12. HAVE YOU CONTACTED A PRIVATE ATTORNEY?**  Yes  No

**13. HAVE YOU STARTED A COURT ACTION? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS.**  Yes  No

**14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS.**  Yes  No

**15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF ANY.** \$ *Netral income # 1200*

**16. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATTACH ADDITIONAL PAGES IF NECESSARY)**

Please attach a copy of all papers involved (order blank, warranty, credit card receipt and statement, invoice, contract or written agreement, advertisement, cancelled check, correspondence and all other related documents). Please print clearly or type. DO NOT INCLUDE YOUR SOCIAL SECURITY NUMBER.

*See attached*

**17. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED?** *State to investigate League of Womens Voter to handle election*

**18. CONSENT AND VERIFICATION** *see attached*

I affirm, under the penalties for perjury, that the foregoing representations, and those in all attachments, are true. The information I have provided in this complaint form is based upon my personal knowledge. I consent to the release of any information to the Consumer Protection Division relating to this complaint. I understand that I should not include my Social Security Number in any information submitted to the Consumer Protection Division. If I do provide my Social Security Number, I expressly consent to the disclosure of my Social Security Number in accordance with Indiana Code § 4-1-10-5(2).

*Sandra A. Shugrass* *July 5, 2009*  
Your Signature Date

**WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YOU DO?**

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filing this complaint, you may want to consider contacting a private attorney or your local small claims court.

**MAIL COMPLETED FORMS TO:**

*Gren Zeller*  
Attorney General ~~Steve Carter~~  
Consumer Protection Division  
Government Center South, 5<sup>th</sup> floor  
302 West Washington Street  
Indianapolis, IN 46204  
PH: 317-232-6330 • FAX: 317-233-4393  
www.IndianaConsumer.com

I, Sandra A. Snodgrass, have been an owner of a condo at the Harbours since 2001. We have fully participated in the community, attending HOA meetings, social get togethers, etc.

I was extremely disappointed and saddened by the Boards recent decision NOT to ask Ken Quiggins to step down from the Board. Ken's actions of stealing from another homeowner and then justifying it as something he would do again, and then being arrogant about his behavior is very disturbing. His actions and most of the current Board is embarrassing, and frankly diminishes our value in the eyes of the community, reduces the value of our home, and is extremely frustrating to deal with as a homeowner at the Harbours.

The entire 'election' process, I feel, is tainted and unfair. Most of the current board was appointed by the developer, and many have received special favors, such as: sale of 8 below market parking spaces, leads on distressed homeowners so they could initiate a sale to themselves control of the board and the management of the Harbours, including resistance to automatic payment of monthly fees, blocking use of an outside vendor to manage the HOA, thus saving thousands of dollars, not allowing homeowners to participate on committees, restricting the use of the workout area for their personal use, threatening an owner at a HOA meeting, bullying and threatening owners to vote for them, 3 of the original appointed board members have purchased multiple units, via insider information the manager owns a unit with the former president the manager put an offer on a distressed owner and told him he should take it, because he would not get a better deal (he did from us) the Treasurer (originally appointed by developer), became a real estate broker and is the preferred real estate agent. All calls for the Harbours listed phone number go to the preferred real estate agent, who is also Treasurer.

In 2008 the former president (and current VP) filed a complaint with the Ky Real Estate Commission against a homeowner/realtor. The complaint was resolved in the homeowners favor. The former president then wanted the Board to file charges against this homeowner again!!!

I have personally experienced the 'office' trying to talk my renters from moving from my condo and moving to one of their rentals. 2 of my renters felt harassed and moved from the Harbours.

I feel as if most of the current Board is resistant to any changes, or suggestions for improvement, including the voting process. It has been suggested that a committee be appointed, and that has not been acted upon. It was suggested that the League of Women Voters be engaged to handle the voting process, and most of the Board does not want that to

happen. The Board does not want to change how some BOD members collect Designated voter power from new or current owners (over 20 are owned by the manager and/or Treasurer -- the current preferred realtor), thus giving them automatic voting for these units and keeping the current board in power.

I believe we need these changes in order to get a more fair and unbiased BOD, and having the BOD perform their true and fiduciary responsibilities.

Submitted by Sandra A Snodgrass  
owner Unit 306 since 2001  
email: flamingosandy@rocketmail.com  
date: January 25, 2008