

**EMAIL 001**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, March 04, 2014 10:12 AM  
To: Thomas Pike; patokapirate@gmail.com; flamingosandy@rocketmail.com; louisborn@aol.com; Beller, Jennie  
Cc: Miller, Sally  
Subject: RE: Another motion

Sounds like they will keep coming up with bogus petitions until they are no longer allowed to do so. :(

Are they paying for their attorney? If this money were coming out of their pockets I have to wonder if they would continue all these stall delays . . . . .

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Thomas Pike [mailto:thomashpike@cs.com]  
Sent: Tuesday, March 04, 2014 11:53 AM  
To: patokapirate@gmail.com; flamingosandy@rocketmail.com; louisborn@aol.com; Debbie Zoeller-Pullen; jennie.beller@atg.in.gov  
Subject: Re: Another motion

#9 listed is totally untrue. I was not on the board when Prell or Zipperle, whoever erected the wall in 1103/1104. If that wall was erected during my term on the board, it was never motioned or brought to the table. Sounds like their attorney needs his facts straight, or I just need to testify. Finally, the record will show I voted no on both bulletin #1 and #2. Any decisions on the railing painting and parking swaps took place well before I was on the board.

Thomas Pike  
thomashpike@cs.com

**EMAIL 002**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, February 10, 2014 11:28 AM  
To: Beller, Jennie  
Cc: Miller, Sally; debbiezp@icloud.com  
Subject: RE: Feb 10 Hearing

Thank you. Hope you guys are well and staying warm. Thanks for all the hard work . . . .

Please note my new email address is dzoellerpullen@athene.com

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From: Beller, Jennie [mailto:Jennie.Beller@atg.in.gov]  
Sent: Monday, February 10, 2014 2:25 PM  
To: Debbie Zoeller-Pullen  
Cc: Miller, Sally; debbiezp@icloud.com  
Subject: Re: Feb 10 Hearing

There was a hearing, and the judge will make a decision at some point in  
the near future.

Sent from my iPhone

On Feb 10, 2014, at 2:10 PM, "Debbie Zoeller-Pullen"  
<dzoellerpullen@athene.com> wrote:

Sally / Jennie,

I don't want to bother you guys but did the hearing take place today and  
is there a way to find out what happened?

Thanks,  
Debbie

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, February 10, 2014 11:10 AM  
To: Miller, Sally  
Cc: Beller, Jennie; 'debbiezp@icloud.com'  
Subject: Feb 10 Hearing

Sally / Jennie,

I don't want to bother you guys but did the hearing take place today and  
is there a way to find out what happened?

Thanks,  
Debbie

**EMAIL 003**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, November 25, 2013 6:24 AM  
To: Miller, Sally; Beller, Jennie  
Cc: 'debbiezp@icloud.com'  
Subject: WT is now a Candidate for the HOA Board

This morning at 9am was the deadline for throwing your hat in the ring for the election. WT Roberts notified the Board late last night that he is running.

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 004**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, October 30, 2013 7:17 AM  
To: Miller, Sally; Beller, Jennie  
Cc: 'debbiezp@icloud.com'  
Subject: Haroburs computers were hacked

I heard this morning that apparently the Harbours computers were hacked into and some files were held for \$300 ransom (kind of strange??????). It appears that nothing was backed up. I also understand that the FBI was notified.

Just some early morning talk that was shared.

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 005**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, October 29, 2013 11:19 AM  
To: Miller, Sally; Beller, Jennie  
Cc: 'debbiezp@icloud.com'  
Subject: AG Case

With the resignation of Jenna from the Board, the Board is looking to fill the position. I was one of 4 people interviewed for the position. I met with Russ and Kathy Mathews on Saturday. Russ had a list of questions that he said the Board is divided on and he has an interest in . . . and wanted to know where I stood and how I would vote if I was on the Board. In addition when he mentioned the AG suit, he went on to say that it is a bunch of nonsense and that Kevin, Mary Lou and Sharon have done nothing wrong. He basically thinks it is garbage. Russ did go on to say that he doesn't have much respect for any of the folks that work in that office either . . . .

Russ went on to say that Kevin is needed on the Board, has a history that we need and is looked to by many on the Board for his knowledge.

This whole mess is way more than I ever wanted to deal with. Our budget for 2014 has come out and will be increasing by \$50,000, meaning my HOA fees will be going up again. For a 1 bedroom my monthly HOA fee is \$337 a month and will go up probably another \$25 or \$30 a month. I am beginning

to think it does not matter what happens with your case, I am going to look to sell my place.

I hope you guys do something soon.

Debbie

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 006**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, September 25, 2013 12:45 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: RE: Jenna Dinelle Resigned from the HOA Board

There are a # of reasons that she has mentioned over the last months that bothered her but I think with her living off-site now, it just became easier. She has said that so many of the Board had their own agendas and NOT what is best for the Harbours as a whole. That bothered her and then along with the time that being on the Board was taking was also a concern.

From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Wednesday, September 25, 2013 3:41 PM  
To: Debbie Zoeller-Pullen  
Cc: Beller, Jennie  
Subject: RE: Jenna Dinelle Resigned from the HOA Board

Do you have any idea why Jenna resigned?

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Wednesday, September 25, 2013 3:23 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: RE: Jenna Dinelle Resigned from the HOA Board

The Board will make the decision to replace her and I don't think Russ will even consider me, although I would if asked. :)

Please note my new email address is dzoellerpullen@athene.com

From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Wednesday, September 25, 2013 3:22 PM  
To: Debbie Zoeller-Pullen  
Cc: Beller, Jennie  
Subject: RE: Jenna Dinelle Resigned from the HOA Board

Will you be volunteering to replace her?

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Wednesday, September 25, 2013 3:21 PM  
To: Miller, Sally; Beller, Jennie  
Cc: 'debbiezp@icloud.com'; Debbie Zoeller Pullen  
Subject: Jenna Dinelle Resigned from the HOA Board

Just to give you a heads up Jenna Dinelle resigned from our HOA Board yesterday.

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 007**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, September 11, 2013 2:03 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: THANK YOU

Yes and that was why I sent the email. You guys have got to be tired of all our crazy Harbours stuff (on both sides) :!!!!

Your help truly is appreciated more than you will ever know.

All the best.  
Debbie

p.s. Especially today, the anniversary of 9/11, we need to remember that many folks have dealt with so much more than the folks at the Harbours can ever imagine.

Please note my new email address is dzoellerpullen@athene.com

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From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Wednesday, September 11, 2013 4:53 PM  
To: Debbie Zoeller-Pullen; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: THANK YOU

Always nice to hear thank you - thanks!

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Wednesday, September 11, 2013 4:44 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: THANK YOU

Your diligence and hard work are much appreciated.  
Debbie

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 008**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, August 29, 2013 12:49 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: Kevin Zipperle

Sally / Jennie,

I am sure you already know this info but Louis Bornwasser was telling me that Kevin Zipperle is the person that forged all the documents that Jeffrey Wigand (Brown and Williamson whistle blower) always talked about. Getting Kevin out of the picture was part of the settlement for Brown Williamson and that was why they gave Kevin early retirement.

Just in case you don't know . . . wanted to pass this info along.  
Debbie

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 009**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, August 08, 2013 12:20 PM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: FW: Marr Company Questions

Please note my new email address is dzoellerpullen@athene.com

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From: Donald Cantrell [mailto:bettycan@twc.com]  
Sent: Thursday, August 08, 2013 3:19 PM  
To: Debbie Zoeller-Pullen  
Cc: 'louisborn@aol.com'; gbielefe@gmail.com; lamingosandy@rocketmail.com;  
dfinne4735@aol.com; thomashpike@cs.com; weezeeb@aol.com; Paul Ranney  
(blackdodgeviper@twc.com)  
Subject: Re: Marr Company Questions

I will refresh your memory about the Marr Company. They are the ones that came in here and were getting all set up to caulk our windows at \$5,000 a drop. When I started raising cane about being charged \$1,500 for my three windows. Their heavy equipment and their truck suddenly disappeared along with the massive and widespread window caulking problem.

Betty C.

On Aug 8, 2013, at 2:19 PM, Debbie Zoeller-Pullen wrote:

FYI

I sent the email below to our Board (minus Kevin). I have become very concerned after talking with Paul Ranney and after being disappointed at what \$52,000 and three weeks out of the garage actually got the Harbours. I feel that we need to only accept bids from contractors that are experienced at the work we are accepting bids on and NOT letting contractors get experience doing the work for us.

Please note my new email address is dzoellerpullen@athene.com

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From: Debbie Zoeller-Pullen  
Sent: Thursday, August 08, 2013 2:00 PM  
To: rhjohnson1013@twc.com; Kathy Mathews; solivagant001@reagan.com; peteg@roadandrail.com; Phila3224@bellsouth.net; chuck@chuckfugate.com; 'Kim Davis'; 'Dinelle, Jenna'  
Cc: debbiezp@gmail.com  
Subject: Marr Company Questions

As a dues paying member of the HOA, I am concerned about the \$52,000 we spent on the garage repairs with the Marr Company. I think many of us were shocked at how little was actually done on the garage after being out of it for three weeks. In doing a little more checking about the Marr Company, I have found out that other work they have done for us in the past has been questioned as well as the fact that they are NOT registered with the Better Business Bureau. Does it seem odd to anyone that the Marr Company seems to bid on almost everything we contract out at the Harbours, with much of their work being called into question once it is completed? I am not sure how contracts are awarded, but maybe it is time to be concerned with things other than the lowest bid. The Marr Company may be the lowest bidder, but are they really the most qualified? Are we getting what we are paying for and do we have a scope of work that they bid on and then held account for that work? Do we get references and recommendations for the type of work that is being done from other similar buildings? I am just asking you to consider, in the future, if using the Marr Company is in the best interest of The Harbours, even if they are the lowest bid.

Thank you,  
Debbie Zoeller-Pullen

**EMAIL 010**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, August 08, 2013 6:40 AM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: In the process

I am in the process of pulling together thoughts to send an email to the Board and Building and Grounds Committee.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company



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From: Debbie Zoeller-Pullen  
Sent: Thursday, August 08, 2013 9:38 AM  
To: 'pagetwo'; Paul Ranney (blackdodgeviper@twc.com); sara.kessler@blackbaud.com  
Subject: Needing help

Please help me formulate the info below in an appropriate email that I will forward to the Board and Building and Grounds Committee. Do not share this with anyone but the three on this email and myself.

Thanks  
Debbie

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Concerned Home Owner

I have been wondering something and am hoping to be able to get a better understanding with the help of our Board and Building and Grounds Committee. Why would we continue using a company to do work, when the work they have done for us has been called into question and when they are NOT registered with the Better Business Bureau? I am referring to the Marr Company. This company seems to bid on almost everything we do at the Harbours and the quality of workmanship is called into question each and every time. Just because someone puts in the low bid, does not mean that company is a qualified company to do the work. Getting references, recommendations for the type work done and reviewing similar work that has been done by the company should be of primary concern when awarding a contract. What if I submit a bid to do the work, my bid is the lowest and I am awarded the contract? If I don't have the talent and ability to perform the work in the manner it should be done, you have NOT gotten your money's worth. In fact you could be throwing good money after bad. We need to be concerned with the scope of work, as much as we are in giving the contract to the lowest bidder.

Please, for the sake of our building and to make sure we are spending our dollars wisely, let's not use the Marr Company in the future. I feel that the work they have done at the Harbours has been very low-end (at best) and we need and deserve to only have top-notch contractors performing the work, even if it is not the lowest bid received. As far as I am concerned, we need to cut our ties with Marr Company and move toward using companies that are affiliated with the Better Business Bureau so that we can review the quality of their work. If you don't believe me, please review the quality of their work and make the decisions for yourself. This is all of our money and needs to be spent wisely. Another thing to consider is that one company should never be considered for multiple type jobs. If they have a specialty, of course they can be considered but to bid on everything in site should tell you something about that company.

These thoughts have been running around my head and I felt the need to share with our Board and Building and Grounds Committee.

Thank you,  
Debbie Zoeller Pullen

**EMAIL 011**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, August 08, 2013 4:41 AM  
To: Miller, Sally; Beller, Jennie  
Cc: Paul Ranney; Debbie Zoeller-Pullen  
Subject: The Harbours

Jennie / Sally,  
Can you guys look into Marr Company and see if there is any indication that [maintenance manager] is getting any kick-backs? According to Paul Ranney, who just recently left the Building and Grounds Committee that [maintenance manager] awards contracts to Marr anytime he can, whether they are qualified or NOT. He noted they are a brick restoration company and [maintenance manager] wants them to paint the building. They just recently were paid \$52,000 for the garage work, or should I say, the lack there-of. They took the Harbours for a ride, with the help of [maintenance manager].

Thanks,  
Debbie

No virus found in this message.  
Checked by AVG - www.avg.com  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 012**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, July 22, 2013 11:49 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: Curious

Sally / Jennie

I know that you can't give out any info but can you at least tell me if what we have been hearing thru the grapevine is true. . . . that there is NO case (at least not one that will stick) and the infamous "3" are getting off with smiles on their faces?

Many folks at the Harbours have put so much hope and trust in the fact that KZ and his accomplices would have to pay that now many are beginning to doubt. I guess I am putting myself in that group of folks that are losing hope.

I am still getting feedback from Russ Johnson's wife (Sandi), and that means Russ feels the same way, that all the problems at the Harbours stem from THOSE that have created all these lawsuits. It amazes me that there

is still no blame on Kevin, Sharon and Mary Lou . . . but the folks that were sued and those that are backing the AG case as being the problem at the Harbours and the reason that money is being spent on litigation.

Thanks,  
Debbie

**EMAIL 013**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, June 13, 2013 8:40 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: FYI

Just to give you guys a heads up.

[Former maintenance employee] came into the Fitness Center when he arrived this morning (5:30am), telling us that either the Board will take out a restraining order on Betty Haley this morning or he will quit and sue the whole HOA. It seems that Betty said some nasty things to [former maintenance employee] again yesterday. He told us that he spoke with his attorney yesterday. I asked if he will do mediation and he said the time has passed for that and that Betty Haley is a mean nasty person. I tried explaining that we need to try and handle things without causing more expenses but he reiterated that is the Board does not back him and take out a restraining order, he will quit (today) and sue!

Yesterday morning when he came in he was telling me that things are changing at the Harbours and not for the good. I am beginning to believe that is part of the reason for his actions today.

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 014**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, June 10, 2013 5:46 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: New Homeowner

Sally / Jennie

I am on the welcome committee and was notified of the new owner listed below. Deb Zipperle will be doing the welcome. Nora Strohm and I have googled the person and cannot find anything. Nora noticed that it says lender in the middle of the name and are concerned that Kevin may be using his connections to buy up more property. Is there any way you can

help us make sure this person is legitimate. Debbie Zipperle said they live out of town and will only be here occasionally.

Debbie

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Sandi Johnson [mailto:paintky@insightbb.com]  
Sent: Friday, June 07, 2013 6:23 AM  
To: Kim Davis; Jenna Dinelle; Debbie Zoeller-Pullen  
Subject: Fwd: New Homeowner

I asked Debbie Zipperle to take this one.  
Sandi

Please use this email address: paintky@me.com  
Sent from my iPad

Begin forwarded message:  
From: [Former asst. property manager]  
Date: June 6, 2013 11:11:37 AM EDT  
To: "'Sandi Johnson'" <paintky@insightbb.com>  
Subject: New Homeowner

Hi Sandi,

We have another new homeowner. Mr. J. Szlendera has recently purchased condo #411. Mr. Szlendera's.

[Former asst. property manager]

**EMAIL 015**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, May 16, 2013 7:15 AM  
To: thedaylily@insightbb.com  
Cc: peteg@roadandrail.com; solivagant001@reagan.com;  
kathymathews@gmail.com; kim davis; chuck@chuckfugate.com;  
Phila3224@bellsouth.net; thomashpike@cs.com; Jenna Dinelle;  
blackdodgeviper@insightbb.com  
[OAG BLIND COPIED]  
Subject: FW: Committees

Russ,

I agree with Paul's comments below regarding the Finance Committee. The Building and Grounds Committee is finally beginning to work the way it should because we have qualified, talented individuals involved. Thom Pike, a qualified CPA offering to Chair the Finance Committee and donate his talent and time to helping make our Harbours home all that it can be, should be a no-brainer! We have so much talent in our building . . . let's let folks share their knowledge to help all of us. As Paul went on to say, if you don't agree with the way Thom handles things . . . you can always make another change . . .

Respectfully,  
Debbie Zoeller Pullen

from my iPhone

Begin forwarded message:

From: Paul Ranney <blackdodgeviper@insightbb.com>  
Date: May 15, 2013, 5:42:30 PM EDT  
To: Thomas Pike <thomashpike@cs.com>, Russ Johnson <thedaylily@insightbb.com>, Kathy Mathews <kathy.mathews@gmail.com>, Kim Davis <kimjbrewerdavis@insightbb.com>, Bob Ferguson <solivagant001@reagan.com>, "Charles chuck@chuckfugate.com" <Chuck@chuckfugate.com>, Jenna Dinelle <jdinelle@wescodist.com>, "Peter K. Gerstle" <peteg@roadandrail.com>  
Cc: "gbielefe@gmail.com" <gbielefe@gmail.com>, "louisborn@aol.com" <louisborn@aol.com>, "kathybuppl@yahoo.com" <kathybuppl@yahoo.com>, "kyderbybob@yahoo.com" <kyderbybob@yahoo.com>, "dfinne4735@aol.com" <dfinne4735@aol.com>, "patokapirate@gmail.com" <patokapirate@gmail.com>, "hillmank@hotmail.com" <hillmank@hotmail.com>, "hryank89@yahoo.com" <hryank89@yahoo.com>, "wkkindler9@yahoo.com" <wkkindler9@yahoo.com>, "peak12r@excite.com" <peak12r@excite.com>, "debbiezp@gmail.com" <debbiezp@gmail.com>, "sheilalrudder@yahoo.com" <sheilalrudder@yahoo.com>, "flamingosandy@rocketmail.com" <flamingosandy@rocketmail.com>, "pagetwo@bellsouth.net" <pagetwo@bellsouth.net>, "glenn@hartcountyrealty.com" <glenn@hartcountyrealty.com>, "phyllis@hartcountyrealty.com" <phyllis@hartcountyrealty.com>  
Subject: Re: Committees

Russ.....everyone. A CPA volunteering, is a they say on the MasterCard commercials, "priceless".

We could not afford to buy this kind of help. I urge you to consider Toms offer.

Look. You control the boards. If you don't like how he performs ...fire him. We all serve at your pleasure.

Paul

Sent from my iPad

On May 15, 2013, at 8:24 AM, Thomas Pike <thomashpike@cs.com> wrote:

I know some of you have stated you want nothing to do with rebuilding this community after the decade of zipperle reign is over (and it is) and some of you may already be on a committee or ask to serve on one. I ask that you send Russ and the board an email stating your qualifications and why you want to serve on a committee. We need them on notice that many are willing and we need them in writing to deny qualified volunteers. That draws a pretty good picture.

Please don't forward my email to the board, but you can reference this and the chain below. I find it interesting the board is frozen in its tracks and not making more progress since 1/1/13 and 4/25/13.

Thanks and I hope you consider being a small part of rebuilding.

Thomas Pike  
thomashpike@cs.com

\*\*\*\*\*

On May 14, 2013, at 9:39 PM, Thomas Pike <thomashpike@cs.com> wrote:

Russ/Board

I am asking people to step up and volunteer. It is up to you to appoint qualified people in positions that will help the HOA and take some of the burden off the board. When I see a history and long list of past board members, their wife or significant other on multiple committees, see the same old faces, even employees on committees...well I think the point is made and people are tired of incompetent committees lead by the same old same old appointees from the past incompetent board.

Thank goodness Paul Ranney is on building and grounds. Finally a professional who knows what to do and not just appointments of friends. I mean if we had a need for a medical committee, Sandy Johnson would be top of the list given her back ground and education. Forget who she is married to, or who her friends are. Just saying; its not complicated to make logical decisions.

When I see we have no 2011 audit, no 4th quarter much less year end report for 2012, no first quarter end 3/31/13 financial's I guess as a CPA I don't get it and had to offer my professional services...FOR FREE. Yeah, some of this may be in the pipeline and forthcoming, but please. This little place needs 6 months to close a quarter? We need a year and a half...18 months to get a little old 6 page audit? That is total incompetence. Hell, we had no board member take ownership at the pre annual meeting for the 2013 annual budget, I ask. No one would take ownership.

Russ, you are making it way, way to complicated for a little community like this. I am a fan...but you are making things so freaking difficult that it makes the community wonder. The ideal that you want all

committees to be staffed with everyone who are great friends...well that is what we had and it didn't work. I/We need competent people to get the job done now; not by year end. Board, please stop thinking about who it is and start thinking of what are their qualifications. THAT IS LEADERSHIP.

Thomas Pike  
thomashpike@cs.com

-----Original Message-----

From: Russ Johnson <thedaylily@insightbb.com>  
To: Thomas Pike <thomashpike@cs.com>  
Cc: chuck <chuck@chuckfugate.com>; solivagant001 <solivagant001@yahoo.com>; kathy.mathews <kathy.mathews@gmail.com>; peteg <peteg@roadandrail.com>; phila3224 <phila3224@bellsouth.net>  
Sent: Tue, May 14, 2013 1:07 pm  
Subject: Re: Committees

Thom

Please slow down a bit. We are just getting started and will take you ideas into account as we go. There are no favorites and using that term is not helpful at all. I am doing my best with the help of the board to get everything balanced so people will work together and get to know one another better.

The goal is to have something functional by the end of the year.

I'm not sure what you are looking at - my news letter article or omething else??

Russ

Sent from my iPad

On May 14, 2013, at 3:43 PM, Thomas Pike <thomashpike@cs.com> wrote:

Good Afternoon Board Members,

After reviewing committees and past members/chairs it seemed to me we had people who don't live here sitting on multiple and in some cases chairing committees. These people for the most part are no more qualified other than being an non occupant owner. Its time to start appointing more than the past "favorites" of team Zipperle and [former property manager].

I am a Certified Public Accountant (they just don't hand those out to anyone), who started our Audit Committee and formed its charter. I am willing to serve as chair of the finance committee. If serving as chair would conflict or be too much; I will resign from the Insurance Committee. My 25 years experience is at your disposal.

Thanks,

Thomas Pike  
thomashpike@cs.com

**EMAIL 016**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, May 03, 2013 9:41 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Voting at the Special Meeting

----- Forwarded message -----

From: <louisborn@aol.com>  
Date: Fri, May 3, 2013 at 10:10 AM  
Subject: Re: Voting at the Special Meeting  
To: flamingosandy@rocketmail.com, thomashpike@cs.com, gbielefe@gmail.com, kathybuppl@yahoo.com, bettycan@insightbb.com, dfinne4735@aol.com, patokapirate@gmail.com, hillmank@hotmail.com, hryank89@yahoo.com, wkkindler9@yahoo.com, morgan@morganmfgeng.com, debbiezp@gmail.com, blackdodgeviper@insightbb.com, sheilalrudder@yahoo.com, pagetwo@bellsouth.net, glenn@hartcountyrealty.com, phyllis@hartcountyrealty.com

I really think "he got away with it again."

What to do:

Board needs to get control of the office; no more 'late nighters.'

Board needs to set policy on voting matters; not again this Fall. Proxy system needs work. Take a page from his system, don't divulge until too late for him to act. Call meetings to order on time and ask for "Final Call" for votes.

Board needs to get "non-Zipperle" contractor for office, administration, and workers. Existing workers could be offered jobs at another site, just not here for one year.

Louis Bornwasser  
Retired movie/audio guy  
7117 Covered bridge Road  
Prospect Ky 40059  
tel 502-228-0972  
cell 502-551-0650

-----Original Message-----

From: Sandra Snodgrass <flamingosandy@rocketmail.com>  
To: Thomas Pike <thomashpike@cs.com>; gbielefe <gbielefe@gmail.com>; louisborn <louisborn@aol.com>; kathybuppl <kathybuppl@yahoo.com>; bettycan <bettycan@insightbb.com>; dfinne4735 <dfinne4735@aol.com>;



patokapirate <patokapirate@gmail.com>; hillmank <hillmank@hotmail.com>;  
hryank89 <hryank89@yahoo.com>; wkkindler9 <wkkindler9@yahoo.com>;  
morgan <morgan@morganmfgeng.com>; debbiezp <debbiezp@gmail.com>;  
blackdodgeviper <blackdodgeviper@insightbb.com>; sheilalrudder  
<sheilalrudder@yahoo.com>; pagetwo <pagetwo@bellsouth.net>; glenn  
<glenn@hartcountyrealty.com>; phyllis <phyllis@hartcountyrealty.com>  
Sent: Fri, May 3, 2013 10:04 am  
Subject: Re: Fwd: Voting at the Special Meeting

I wasn't there (Dave was) but I believe Thom's calculations and logic.

Good grief, we aren't asking who they voted for, just did they vote, via proxy or real time. Pollsters get this information all the time!

And why did the one vote not count? wrong voter? was there a proxy for that unit then submitted?

Definitely find out which votes/units used the final proxy votes -- that could have been ole KZ's 'trick up his sleeve' and why he waited to hand in his vote.

Looks like more evidence for the A.G. -- VOTER FRAUD (the real kind), if the above info is true.

Dave and I would help pay for any of these answers, if there is a cost from our Accounting firm.

We cannot let the crook get away with stealing an election -- and if he did -- would people finally believe his lies!!!

Sandy Snodgrass  
www.flamingoretreat.com  
317-997-5888

From: Thomas Pike <thomashpike@cs.com>  
To: gbielefe@gmail.com; louisborn@aol.com; kathybupp1@yahoo.com;  
bettycan@insightbb.com; dfinne4735@aol.com; patokapirate@gmail.com;  
hillmank@hotmail.com; hryank89@yahoo.com; wkkindler9@yahoo.com;  
morgan@morganmfgeng.com; debbiezp@gmail.com;  
blackdodgeviper@insightbb.com; sheilalrudder@yahoo.com;  
flamingosandy@rocketmail.com; pagetwo@bellsouth.net;  
glenn@hartcountyrealty.com; phyllis@hartcountyrealty.com  
Sent: Friday, May 3, 2013 9:19 AM  
Subject: Fwd: Voting at the Special Meeting

Good Morning All,

See the string of emails below regarding the election count. I am very pessimistic and almost certain kevo pulled yet another fast one on the board and us. But overall, we have him isolated and I can live with the results. I just hate the dance around for getting a solid answer without revealing the secrecy of the vote. If anyone want to post on FB go for it, or post on Forum (when back up) go for it.

Thomas Pike  
thomashpike@cs.com

-----Original Message-----

From: Thomas Pike <thomashpike@cs.com>  
To: thedaylily <thedaylily@insightbb.com>; jdinelle  
<jdinelle@wescodist.com>; kathy.mathews <kathy.mathews@gmail.com>;  
kimjbrewerdavis <kimjbrewerdavis@insightbb.com>; solivagant001  
<solivagant001@reagan.com>; phila3224 <phila3224@bellsouth.net>; Chuck  
<Chuck@chuckfugate.com>; peteg <peteg@roadandrail.com>  
Sent: Fri, May 3, 2013 8:43 am  
Subject: Re: Voting at the Special Meeting

Thanks Russ. I am forwarding to those who question the Zipperle 1.5% victory but I have to say, the answers the accounting office gave are like talking to a southern politician; a lot of words and skinny on meaning. If we could get some real answers, some transparency without any violations of voting disclosures this could be put to rest. I am not asking for much. The HOA has already paid these people to count the vote. We have only a few questions out of 183 possible votes. I think they owe us those assurances that a fair count was rendered.

There was way, way too much going on the week of this meeting with Zipperle and Laura's late night office meetings combing over delinquent HOA owners and petitioning to have their voting rights revoked, too much regarding this turning in ballots late because "I didn't have my vote filled out and had to get them from my wife". Give me a break. If a real answer can be given, I see much more than 1.5% below that could flip this outcome. Zipperle voting for his units late...I get it and can agree to that. His voting for other units via proxy late..NO WAY. Those votes needed to be tossed. And if those proxies were duplicates canceling another proxy as outlined in #2 below...someone better be calling an owner regarding election FRAUD. Why is it that word comes up with Zipperle's name so often? Oh yeah, the Attorney General Case.

Below are my original questions, the accounting firm's answer in blue and my follow up comments. With a 1.5% victory, there was not much needed in the way of error.

- 1) Any votes submitted that DID NOT count? One unit's ballots were not counted, but the votes would not have affected the outcome of the election. AND THAT WAS .4251%....give me a number please. Does the owner know why their vote did not count? What's the follow up? Or do we just let them keep voting and keep rejecting their vote? The board needs to solve this question and could do so in 5 minutes. Hell, maybe you already know the answer. Just do it and give us some assurances this was not an error....that vote did not count because a unit was behind on HOA fees, it was in foreclosure...
- 2) Any unit have duplicate voting and if so, how did you choose which to accept? Most of the duplicate votes were the same as the originals, but if they were different, I counted the vote I received from the proxy at the meeting. AND THAT WAS .4251%....give me a number please. Who came up

with the process of which ballot to accept? Don't you think that warrants a phone call given the slim margin of victory? Zipperle turned in late proxy votes. Are those the one's that had duplicate proxies? If so they took his over the other? So the first proxy voted to oust him, and Zipperle cast a proxy vote to keep himself. That is a double dip flip; .4251 negative turns into a positive .4251 meaning the outcome of that vote is .8502. Do that twice and you have overcome the 1.5% victory. Get to the bottom of this board members and start with Zipperle's late proxy nonsense.

3) Was there a vote cast for unit #310, TH #616, #505 & #412? I'm not going to answer this due to a concern for confidentiality. If I can legally disclose the information, please have your lawyer email me directly to let me know. Confidentiality? Really? All I want to know is did they vote. Then I can decide if I want to appeal the results.

Thomas Pike  
thomashpike@cs.com

-----Original Message-----

From: Russ Johnson <thedaylily@insightbb.com>  
To: Thomas Pike <thomashpike@cs.com>; Jenna Dinelle <jdinelle@wescodist.com>; kathy mathews <kathy.mathews@gmail.com>; Kim Davis <kimjbrewerdavis@insightbb.com>; Bob Ferguson <solivagant001@reagan.com>; Fred Strohm <phila3224@bellsouth.net>; Charles Fugate <Chuck@chuckfugate.com>; KEVIN ZIPPERLE <kzipperle@mail.com>; W.T. Roberts <wtroberts@win.net>; Peter K. Gerstle <peteg@roadandrail.com>  
Sent: Thu, May 2, 2013 4:50 pm  
Subject: Fwd: Voting at the Special Meeting

Thom

THE accounting office answered your questions (below). I do not intend to go further unless someone other than the condo association agrees to pay for any additional expenses.

FYI

Units 310, 412, 505, th 616 are all current on their fees.

There was no charge for the info supplied.

Russ Johnson  
Sent from my iPad

Begin forwarded message:

From: Tracy Delgado <tdelgado@rodefermoss.com>  
Date: April 30, 2013 4:53:44 PM EDT  
To: 'Russ Johnson' <thedaylily@insightbb.com>  
Subject: RE: Voting at the Special Meeting  
Russ,

See answers in blue.

- 1) Any votes submitted that DID NOT count? One unit's ballots were not counted, but the votes would not have affected the outcome of the election.
- 2) Any unit have duplicate voting and if so, how did you choose which to accept? Most of the duplicate votes were the same as the originals, but if they were different, I counted the vote I received from the proxy at the meeting.
- 3) Was there a vote cast for unit #310, TH #616, #505 & #412? I'm not going to answer this due to a concern for confidentiality. If I can legally disclose the information, please have your lawyer email me directly to let me know.

Tracy Delgado I Staff Accountant  
Rodefer Moss & Co, PLLC  
Certified Public Accountants I Business Advisors  
301 East Elm Street I New Albany, IN 47150  
812.981.3459 Direct I 812.949.4095 Fax  
tdelgado@rodefermoss.com | rodefermoss.com | AN INDEPENDENT MEMBER OF THE  
BDO SEIDMAN ALLIANCE

From: Russ Johnson [mailto:thedaylily@insightbb.com]  
Sent: Tuesday, April 30, 2013 4:27 PM  
To: Tracy Delgado  
Subject: Fwd: Voting at the Special Meeting

TRACY

Please see Mr. Tom Pike's questions. IF THEY CAN BE ANSWERED WITHOUT COST OR ANY CONFIDENTIALITY ISSUES, I WOULD APPRECIATE AN ANSWER. If there are costs associated with the research, please give me an estimate before you do any work.

Thank you

Russ Johnson  
President  
Harbours Association

Sent from my iPad

Begin forwarded message:

From: Thomas Pike <thomashpike@cs.com>  
Date: April 30, 2013 8:36:30 AM EDT  
To: thedaylily@insightbb.com, chuck@chuckfugate.com,  
solivagant001@yahoo.com, peteg@roadandrail.com, kathy.mathews@gmail.com,  
phila3224@bellsouth.net  
Subject: Voting at the Special Meeting

Good Morning Board Members,

I would like to make just a few simple inquiries. Without the Election

Committee in place, I am afraid this falls back on Russ or another board member.

The vote was so close that anyone of the questions below could produce a different result. Can you please forward these questions to the accounting firm regarding the 4/25/13 Special Meeting.

- 1) Any votes submitted that DID NOT count?
- 2) Any unit have duplicate voting and if so, how did you choose which to accept?
- 3) Was there a vote cast for unit #310, TH #616, #505 & #412?

Please contact me with questions or answers in this regard.

Thanks for your help,

Thomas Pike  
thomashpike@cs.com

#### NOTICE

We inform you that any tax advice contained in this communication and attachments is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code or applicable state or local tax law provisions; and such tax advice may not be promoted, marketed, or recommended to another party.

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No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 017**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, May 01, 2013 11:06 AM  
To: laura.cushing@insightbb.com  
Cc: peteg@roadandrail.com  
[OAG BLIND COPIED]  
Subject: Harbours Website Update Needed

Laura,

I noticed on the Harbours website that WT is still listed as being on the Board. Since the last update (April 24th) was before the Special Meetings, you may want to update that info, just for accuracy sake.

Thanks  
Debbie

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 018**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, April 28, 2013 5:05 PM  
To: Kimjbrewerdavis; Beller, Jennie; Nora Strohm; Sara Kessler  
Cc: Richelle Hannah Jenkins; Debbie Zoeller-Pullen  
[OAG BLIND COPIED]  
Subject: Photos by Richelle

Thanks to all who came to see the "Photos by Richelle"! Hope everyone had a good time and enjoyed the pictures as much as I did. If you find that there are others who would like to see some of Richelle's photos, let me know and perhaps we can "talk Richelle" into doing this again sometime.

Hope everyone has a GREAT week!  
Debbie

**EMAIL 019**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, April 27, 2013 3:54 PM  
To: Miller, Sally; Beller, Jennie  
Cc: Debbie Zoeller-Pullen  
Subject: Finance Committee

Just to let you know, even though Chuck is the Harbours Treasurer, up to this point Russ has not allowed him to be head of the Finance Committte. Laura Cushing has been the Chair, Mary Lou is on it and NOW as of Friday, Kevin Zipperle is on it.

PLEASE . . . I hope things very soon will move forward against these folks. Kevin Zipperle on the Finance Committee is ridiculous!

No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 020**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Friday, April 26, 2013 6:20 AM

To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com; Debbie Zoeller-Pullen  
Subject: Kevin and voting at last night's meeting

Last night Kevin opened the envelope with the ballots in it, pulled the forms out and then shoved them back in the envelope. Went to the back of the room, made a phone call (I'm guessing to Debbie Zipperle) and was visibly upset. Debbie's name is the designated voter on most of their units. Russ announced no more ballots could be turned in and Kevin was at the table signing Debbie Zipperle's name to all those ballots. His face was a red as a beet. My thought is I wonder if he does NOT have power of attorney for Debbie's name and if he forged her name on those ballots. Just a thought . . . but I would NOT put it past him.

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 021**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, April 25, 2013 1:53 PM  
To: Miller, Sally; Beller, Jennie

Please say a prayer tonight at 6:30pm for the Harbours . . . and for good to overcome evil and GOD's will be done!

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 022**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, April 23, 2013 11:38 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: KZ Letter  
Attachments: Kevin-April 20 2013-Letter.pdf

I'm sure you already have this . . . just in case you do not.

From: Charles Fugate [mailto:Chuck@chuckfugate.com]  
Sent: Tuesday, April 23, 2013 12:53 PM  
To: Debbie Zoeller-Pullen; Nora B Strohm; Phila3224@bellsouth.net; thomashpike@cs.com  
Subject: RE: KZ Letter

Here you go...

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Tuesday, April 23, 2013 9:46 AM

To: Charles Fugate; Nora B Strohm; Phila3224@bellsouth.net;  
thomashpike@cs.com  
Subject: KZ Letter

Does anyone have the letter they can email to me? I can't read the one posted on Facebook since it is too small on my cell phone.

**EMAIL 023**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, April 17, 2013 6:43 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: Laura Cushing

A couple of the reasons are that she has been treating certain Board members differently and the comments regarding certain homeowners have led many to believe this to be true. In addition Kevin can pretty much be found in her office every day for minimum of ½ to 1 hour sitting and chatting.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Wednesday, April 17, 2013 9:38 AM  
To: Debbie Zoeller-Pullen; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: Laura Cushing

Debbie,

How are you sure that she is now a Kevin supporter?

Sally

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Wednesday, April 17, 2013 9:34 AM



To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: Laura Cushing

I find it very interesting that Laura Cushing has gone from being outraged at Kevin's behavior in Board meetings and discussing how he manipulated the folks on the Board (and repeating what she said) especially the older one), to being a Kevin supporter. When she first discussed the Board meetings with me, she was even willing to talk with you guys . . . . but then that changed. The word among a couple Board members (and others) is that perhaps Kevin has offered her full-time employment once he regains control again or at the very least survived the April 25th meeting and gotten rid of Chuck.

**EMAIL 024**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, April 17, 2013 5:49 AM  
To: laura.cushing@insightbb.com  
Cc: thedaylily@insightbb.com; debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: RE: Fw: Issues that have been brought to my attention From Russ Johnson

Laura,

In response to the email from Saturday April 13th that you sent me, I had a few thoughts I wanted to share. In my experience working in the H.R. area, mediation has always been one of the first ways of handling and dealing with many employee issues / problems. I was aware of the incident you mentioned, in fact the employee involved told me about it the next day. I have requested to be on the Resolution Committee (as you know), but as yet have not heard anything back from Harvey Allen. Were you able to connect with him to give him my name? I truly believe that hen folks can sit down, talk and vent what they are feeling in a safe environment, it defuses the situation. Oftentimes we ALL just need to be heard. The employees need to have guidelines and expectations in all matters. Most employers often give employees a copy of the Policy and Procedure Manual and have them sign a paper showing they have reviewed it and that they know what their expectations are in regard to how things will be handled either when they are hired or whenever there is a change in the Policy and Procedure Manual.

Homeowners perhaps should also have guidelines that would include expectations on interactions with staff. On both sides (once again, I HATE that term sides), both feel that they have been wronged in one form or another and until both sides can hear each other out, in a safe environment, it may never be resolved to the satisfaction of ALL. In mediation, having the neutral parties at the same table, they can offer input and help guide the situation to a peaceful resolution for all involved. I am afraid that for far too long we, here at the Harbours, have looked outside for answers when there are already things put in place to handle this type situation from within (H.R. Policies and

Procedures). I would be more than happy to sit down anytime you/Russ feel the need to discuss further.

Debbie

-----Original message-----

From: Laura Cushing <laura.cushing@insightbb.com>  
To: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>, &apos;Russ Johnson&apos; <thedaylily@insightbb.com>  
Sent: Sat, Apr 13, 2013 02:55:53 GMT+00:00  
Subject: RE: Issues that have been brought to my attention From Russ Johnson

Good evening Debbie - Russ

Sorry for the late reply on the below email. I'm not sure if you are aware, but another employee was recently verbally harassed by a homeowner and this was witnessed by Fred Strohm. Has anything further been done about this? Debbie are you saying we should require our staff to face this person in a mediation type of meeting? Do you guys think this will help in any manner? I know the staff is very frustrated with the recent attacks on their job responsibilities or rumored lack of, as well as the name calling. Has anything happened recently to try to resolve this?

Laura Cushing

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Thursday, April 4, 2013 11:57 AM  
To: Russ Johnson  
Cc: Laura Cushing  
Subject: RE: Issues that have been brought to my attention From Russ Johnson

One more quick comment, the employee could be required to do it since that is often a Human Resource way to deal with things and the homeowner could be very strongly urged and approached by neutral folks to do the encouraging. It would be nice to put something like this in place for whenever there is a disagreement.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Russ Johnson [mailto:thedaylily@insightbb.com]  
Sent: Thursday, April 04, 201 11:43 AM  
To: Debbie Zoeller-Pullen  
Cc: Laura Cushing

Subject: Re: Issues that have been brought to my attention From Russ Johnson

I think getting them together and trying to work out the differences is a good idea. Let me talk to Laura and see if she agrees. I assume both the women would be ok with it. If not it won't work.

Russ

Sent from my iPad

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, April 03, 2013 11:23 AM  
To: thedaylily@insightbb.com  
Cc: kathy.mathews@gmail.com; debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: RE: Issues that have been brought to my attention From Russ Johnson

Russ,

Thank you for the response. I think the world and all of our employees. [Former maintenance employee] and [housekeeper] have never been anything but kind to me. My reasoning for sending the email after I was approached by the homeowner (Nora Strohm) with the info, was to keep them OUT OF THE MIDDLE of everything. I have never felt that they have done anything but what they are told . . . but that can put them in situations that place them in the middle of issues they have no control over. That being said, I understand that there was a bit of miscommunication between Nora and the homeowner involved. From the conversation Nora had with the homeowner last night, he does pay [housekeeper], however it is not clear when the work was done.

As for the employees being harassed, there is no reason employees should be harassed any more than homeowners. I have been made aware of the homeowner doing most of this and have spoken to her myself, as have Nora Strohm and at least one other individual. As I stated, there is NO excuse however, I try and put myself in the position of the employee and the homeowner. Both feel they have been wronged.

Have we thought about doing in-house mediation where the individuals can sit across from one-another with a neutral individual and express their feelings in a non-threatening way? I have done volunteer groups for children of alcoholics and sometimes folks just need to feel heard. Since the behavior seems to be sort of a childish way to deal with emotions and perceived wrongs (whether accurate or inaccurate), perhaps using a method that has been used for children (and adults) might just work. What do we have to lose?

Perhaps the resolution committee (which I would like to be part of) could lead this method of resolving some of the conflict. What are your thoughts on having an in-house mediation session, with 2 neutral individuals overseeing it and let the employees tell the individual how

they feel when confronted with this behavior and let the homeowner express her feelings about why she has felt the need to act out in this fashion.

Thanks again Russ for always being direct with me about your feelings and I hope you don't mind me doing the same. We don't have to always agree, since everyone is NOT going to agree about everything but being able to talk things thru is good and hopefully will help the community move forward.

Debbie

p.s. I agree this does not need to be made public.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

----- Forwarded message -----

From: "Russ Johnson" <thedaylily@insightbb.com>  
Date: Apr 3, 2013 10:00 AM  
Subject: Fwd: Issues that have been brought to my attention From Russ Johnson  
To: "Debbie Zoeller-Pullen" <debbiezp@gmail.com>  
Cc: "kathy mathews" <kathy.mathews@gmail.com>

Debbie

An affidavit? Do we have a crime here, another law suit?? Over a light bulb??

I have sent all the information to Laura and [maintenance manager]. I'm sure they will take care of it.

Please remember that [housekeeper] and [former maintenance employee] are trying to be the best employees they know how to be. We will try to clarify the line between being a great employee and helping one person to another's disadvantage.

I'll reserve judgement because I can think of many reason our staff would reach out to help someone and as long as they are not picking and choosing who they want to help. I guess I favor them giving help when asked. Help does not include cleaning a unit during working hours. I don't understand why anyone would clean a unit for nothing, but we will find out. I expect this is misinformation or exaggeration.

[Former maintenance employee] has helped me move a table when I needed a hand. Is that a problem in your mind?? I'm just asking because it's not as black and white as some might want it to be. I would appreciate your thoughts. I know you know that Sandi and I really like it the way it is

and don't want it to change unless there is some abuse going on that forces a change.

I am told that we have owners that harass the employees. This is a very dangerous situation. When that occurs, we are liable as employers to protect our employees. Now, when the owner who has harassed an employee asks for a favor what does the employee do??? Very tough situation. I have considered asking the employees to carry recording devices with them so we could stop the harassment (assuming it occurs). That's another one I'd like your thoughts on. If we did it, we would send a notice out ahead of time so everyone would know what is going on. It would be a defense for the Harbours should we be charged with doing nothing to protect our employees. And if the harassment does occur, we would have the evidence we need to take the owner in front of a judge.

I thought I'd send this whole thing to Kathy Mathews as well as you because we have been trying to figure out how to handle the harassment situation. Maybe I could get thoughts from both of you. It's probably best that we keep his between us until we decide what, if anything, to do.

I appreciate your bringing this to my attention so we can address whatever problem might exist.

Please send me your thoughts.

Russ

Sent from my iPad

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, April 02, 2013 6:45 PM  
To: Russ Johnson; Charles Fugate; Bob Ferguson  
[OAG BLIND COPIED]  
Subject: Fwd: Fw: Issues that have been brought to my attention

Russ,

In the instance of the light bulb being changed, [former maintenance employee] told Paul Ranney and myself that he had just recently been up to the Mapother unit to change a light bulb when he was talking about how amazing the unit is one morning in the fitness center. Feel free to check with Paul, he will verify.

As for the other instance, the owner that shared the info with me had offered to go in and clean the owners sliding doors before they arrived and was told that would not be necessary since [housekeeper] cleans it up before their arrival and it does not cost ANYTHING. This owner who shared this with me is extremely reliable and is in the process of obtaining an affidavit from the other homeowner. I have blind-copied the person that told me it on this email so that person can reveal their identity to you at this time, if they are so inclined. I don't mean to not give all the

info to you but I was told in confidence and feel that I am not at liberty to give the name at this time.

Thanks for all you are doing Russ. You are appreciated more than you know.

Debbie

Connected by DROID on Verizon Wireless

-----Original message-----

From: Russ Johnson <thedaylily@insightbb.com>  
To: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Cc: Bob Ferguson <solivagant001@reagan.com>, Charles Fugate-email <Chuck@chuckfugate.com>  
Sent: Tue, Apr 2, 2013 22:20:22 GMT+00:00  
Subject: Re: Issues that have been brought to my attention

Thanks for the info. Who is the owner and who is the staff member and what time and day did this occur.

It would amaze me that either [former maintenance employee] or [housekeeper] would do this, but if they did it during working hours, they were wrong and will be told so.

Russ

Sent from my iPad

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, April 02, 2013 10:53 AM  
To: thedaylily@insightbb.com; solivagant001@reagan.com; chuck@chuckfugate.com; Phila3224@bellsouth.net; kathy.mathews@gmail.com; Dinelle, Jenna  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: Issues that have been brought to my attention

Good afternoon all,

It has been brought to my attention and verified that our staff has been going into the units of absentee owners to not only clean and ready their condos for their return but also to do things as simple as changing light bulbs. It was noted by the owner that has a staff member clean their place before their return that it is free and does not cost anything. The person who shared this plans on approaching this owner to have them sign an affidavit so this will not be hear-say. The owner is a straight-shooter and would never intentionally do something wrong but just was not thinking that this is not fair to the rest of the community at large. We are a community of owners / not renters and this should not be done. When our staff spends their day (which we pay for with our HOA fees) cleaning individual units at no charge and/ or going in to change light

bulbs, it takes away from duties they should be performing for us as a whole.

A simple way to remedy this is to make it clear to the staff that this is NOT acceptable and will no longer be tolerated. Perhaps having weekly meetings to monitor what work is being done, would be a place to start . . . at least for a while until the necessary changes have become the routine instead of the exception.

Things cannot change if they are not brought to the surface for all to see, so I am making each of you aware of this information that has been given to me.

Respectfully,

Debbie Zoeller Pullen  
502-386-7838  
debbiezp@gmail.com

**EMAIL 025**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, April 16, 2013 8:50 AM  
To: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: New Artist

I know someone that is an amazing artist, with their photography and I am looking to see how to help this person get the word out about their photographs / artwork. This person takes nature, animal, skyline and bridges photos, pretty much anything you can imagine.

Do you have any suggestions in how to promote this artwork or any interest in amazing photos?

Thanks,  
Debbie

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 026**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Friday, April 12, 2013 4:38 PM

To: Miller, Sally; Beller, Jennie

Subject: The Harbours

We have heard talk that if Kevin is removed from the HOA Board, he plans on keeping the Harbours tied up in Special Meetings since he can almost call one with just his units alone (+Mary Lou, Sharon and WT's units).

**EMAIL 027**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>

Sent: Tuesday, April 09, 2013 12:15 PM

To: debzip@yahoo.com; laura.cushing@insightbb.com; Sandra Johnson; Board Member Kim Davis

Cc: Jenna Dinelle; [Former asst. property manager]

[OAG BLIND COPIED]

Subject: RE: New resident

Good afternoon guys,

Correct me if I am wrong, but I thought the purpose of the Welcome Committee was to make folks feel welcomed to our community, not necessarily to go over all the rules. I had the meeting with [former property manager] when I moved in but NEVER got the sense of an open-arms greeting that I thought we, as a committee, were to provide. If someone needs specifics they could still request their meeting with Laura. It was months before I began getting to know folks.

I thought that 2 smiling faces with a little welcome bag and a small treat was what we were all striving for . . . and a GREAT idea when it was initiated by Sandi Johnson (THANKS Sandi). Since we don't get to run into many folks in the hall, having two smiling faces come to your door seems like a great first step to feel a sense of welcoming and community.

As far as the transparency you are referring to Debbie, that would be great for us all to get the names and units of folks so that we all can get the chance to say hello when we see someone new. Personally I say hello to everyone I pass in the hall but often don't get their names unless we stop and chat. For those of you that know me, you know I do chat a bit! :)

Just my thoughts on the subject.



Debbie

Please note my new email address is [dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: [debzip@yahoo.com](mailto:debzip@yahoo.com) [mailto:[debzip@yahoo.com](mailto:debzip@yahoo.com)]  
Sent: Tuesday, April 09, 2013 3:02 PM  
To: [laura.cushing@insightbb.com](mailto:laura.cushing@insightbb.com); Sandra Johnson; Board Member Kim Davis  
Cc: Jenna Dinelle; Debbie Zoeller-Pullen; [Former asst. property manager]  
Subject: Re: New resident

Hello everyone,

I guess I am kind of confused about all of this too! I haven't ever been asked to go meet and greet any of our new residents or renters. I personally feel that Laura, should still be involved with new residents to go over rules, etc. The Property Manager will be more consistent in telling the new residents what they need to know about living here, at the Harbours. Having different groups from the welcoming committee go to meet and greet them, we may not go over what another group would. We need consistency so there won't be any questions. We need the key information about the Harbours put to them front and center. Then the welcoming committee could follow up and ask do you have any other questions we can answer for you that has come up since your meeting with Laura, the Property Manager. Too many people have different rules to follow and have been told other information that may not be true, so who best to be the spokesperson but our Property Manager.

When we moved in we met with the Manager of the Harbours and went over a lot of information, probably most of which is in the packet we distribut. We signed and dated the paper saying we were being made aware of the rules and any other information that will be important information in regards to living at the Harbours. I think a lot of the stuff that goes on here, is because people aren't aware or told about it. We need them to sign the rules, so when they know we want to maintain a standard that we all have come to appreciate living in a high rise with lots of people.

I know that Laura's time is very precious and that she may not have time for going over the rules and information, but I truly believe that maybe if she or someone couldn't do a one on one...they could meet one evening or even a hour on the weekend to go over the information with a group of the other new residents.

We have a beautiful place here, but people need to know what we expect from them..like dogs barking too loud, dogs needing to be on leashes, music too loud or television blaring. Heck, some don't even know where the garbage shoots are locatied or that we have recycling bins! and that

you can let people in the front door through your cell phone or home phone.

I even would like our committee to get the names and locations of the new residents, especially if we aren't asked to go and meet them. That way if I see someone new to the building I can say, Hey my name is debbie, you must be the new homeowner in 402! We all need this information and if not that is ok. But if we are on the committee, we all should have the same opportunity to meet and greet or why have a committee! We all need transparency...isn't that what most people are complaining about...so it should be in regards to everything!

Have a Great Day!

debbie

PS...I think Sharon Chandler and Mary Lou were on this committee! Did anyone contact them to see if they still wanted to be on it! I think Sharon really wanted to help :-)

I am impressed we have had seven new residents...but I don't have a clue who they are..??? who went??? and greeted them....I have never been asked to go :-)

From: Laura Cushing <laura.cushing@insightbb.com>  
To: Sandra Johnson <paintky@me.com>; Board Member Kim Davis <kimjbrewerdavis@insightbb.com>  
Cc: Jenna Dinelle <jdinelle@wescodist.com>; Debbie Zipperle <debzip@yahoo.com>; Debbie Zoeller Pullen <dzoellerpullen@athene.com>; [Former asst. property manager]  
Sent: Tuesday, April 9, 2013 1:02 PM  
Subject: Re: New resident

He will be in the office tomorrow, Maybe... Tomorrow is his closing and depending on the time that takes he may be taking off immediately following. If that's the case, he will be back on Friday. Whichever, he said he would come back to the office. Do I forward him to someone???

Laura Cushing

Sent on the Sprint® Now Network from my BlackBerry®

From: Sandra Johnson <paintky@me.com>  
Date: Tue, 09 Apr 2013 12:08:46 -0400  
To: kim davis<kimjbrewerdavis@insightbb.com>  
Cc: Jenna Dinelle<jdinelle@wescodist.com>; Debbie Zipperle<debzip@yahoo.com>; Debbie Zoeller Pullen<dzoellerpullen@athene.com>; [Former asst. property manager]; Laura Cushing<laura.cushing@insightbb.com>  
Subject: Re: New resident

Agree totally. I really thought I was doing that but I will be SURE to do it now.

Sandi

On Apr 9, 2013, at 12:01 PM, kim davis <kimjbrewerdavis@insightbb.com> wrote:

Sandi,

Can you also start sending out an e-mail notifying the whole committee when a new resident moves in? I've only been asked one time (that I can think of) to greet a new neighbor and it was last minute and I had other plans. I don't think it should be the same people to do the greetings every time. Thanks!

From: "Sandra Johnson" <paintky@me.com>  
To: "kim davis" <kimjbrewerdavis@insightbb.com>  
Cc: "Jenna Dinelle" <jdinelle@wescodist.com>, "Debbie Zipperle" <debzip@yahoo.com>, "Debbie Zoeller Pullen" <dzoellerpullen@athene.com>, [Former asst. property manager], "Laura Cushing" <laura.cushing@insightbb.com>  
Sent: Tuesday, April 9, 2013 11:31:02 AM  
Subject: Re: New resident

Kim

When we went to St. Croix for the month of February I moved the packets into the office. They are under the front counter. I think I emailed the committee about that so they would be available to you all while I was gone. I think the purpose of the committee is for us as neighbors to meet and personally welcome newcomers so I would prefer that it not become a job for [former asst. property manager] or Laura. I'm copying them on this.

When the new owner gets in their unit I'd like a notification from the office with a contact number and then some of the committee can personally greet them and give them a packet.

Kim, if you want to be the "greeter" on this one that is fine with me but I think we should go in at least 2's. Also I would like to keep track of how many we greet etc so we can report our "value" to the board when we want more money for something :)

Sandi

On Apr 9, 2013, at 11:13 AM, kim davis <kimjbrewerdavis@insightbb.com> wrote:

Sandi,

Laura just e-mailed me that we have a new resident moving in. He came into the office yesterday and introduced himself. She told him to stop

back in today and she would give him one of our packets. Do you still have them in your condo? Can you drop one by the office or I can get one from you when I get off of work this afternoon? I will be home around 2:30. Whichever works for you. Thanks.

**EMAIL 028**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, April 08, 2013 7:40 AM  
To: bettycan@insightbb.com; gbielefe@gmail.com; dfinne4735@aol.com; flamingosandy@rocketmail.com; patokapirate@gmail.com; hillmank@hotmail.com; wkkindler9@yahoo.com; hryank89@yahoo.com; peak12r@excite.com; thomashpike@cs.com; blackdodgeviper@insightbb.com; Sheila Rudder (sheilarudder@yahoo.com); pagetwo; glenn@hartcountyrealty.com; louisborn@aol.com; weezeeb@aol.com  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: Updated Records via Clark County for Case No. 10C02-1209-PL-000092

<https://mycase.in.gov/CaseDetail.aspx?CaseID=11843625>

Attached please see that the Notice was filed for Withdrawal of support for the Derivative Case and file stamped.

GO TEAM HARBOURS!

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, April 04, 2013 8:15 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: Withdrawal of Derivative Suit

Chuck has already made the announcement to Russ and will at 4:30pm today to the rest of the Board that the Derivative Suit is being dropped for the good of the Harbours and to help put us in a better light with insurance companies. Dawn Elston will be notified thru Larry when he files later today.

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 029**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, April 04, 2013 6:21 AM  
To: chuck@chuckfugate.com; Phila3224@bellsouth.net; pagetwo@bellsouth.net; blackdodgeviper@insightbb.com; bettycan@insightbb.com; Sheila Rudder (sheilarudder@yahoo.com); thomashpike@cs.com; patokapirate@gmail.com; peteg@roadandrail.com; louisborn@aol.com; weezeeb@aol.com; wkkindler9@yahoo.com;

hryank89@yahoo.com; kathybuppl@yahoo.com; gbielefe@gmail.com;  
ladyleigh3@hotmail.com  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: Thoughts on our selections

Good morning all,

I think we all need to be aware that once our candidates are known, KZ and his militia will go into action. KZ will try and discredit them. This will be hard to do with Paul since right now he is gaining favor on many fronts but it will affect Peter Gerstle. Up to this point in time, there has been nothing negative generated about Peter, trust me from personal experience, that will change. We all need to be ready to deal with any negative attack that KZ might come up with regarding Peter and Paul (oh me, oh my . . . I just thought of the apostles Peter and Paul, THE HARBOURS NEW APOSTLES!).

Good luck and GO TEAM HARBOURS!  
Debbie

**EMAIL 030**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, April 04, 2013 6:07 AM  
To: Miller, Sally; Beller, Jennie  
Subject: FW: Harbours Derivative Suit Affidavits to withdraw support

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Larry Wilder [mailto:lowilder40@aol.com]  
Sent: Thursday, April 04, 2013 9:04 AM  
To: Debbie Zoeller-Pullen  
Cc: louisborn@aol.com; weezeeb@aol.com; patokapirate@gmail.com; thomashpike@cs.com; Sheila Rudder (sheilarudder@yahoo.com); debbiezp@gmail.com  
Subject: Re: Harbours Derivative Suit Affidavits to withdraw support

Thank you. The motion will be filed today.

Larry Wilder  
Attorney at Law  
530 East Court Ave  
Jeffersonville, In 47130

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On Apr 4, 2013, at 8:56 AM, Debbie Zoeller-Pullen  
<dzoellerpullen@athene.com> wrote:

Larry,

Good morning and thank you for your patience with all of us during this stressful time. I have attached Louis and Louise Bornwasser's, Thomas Pike's, Marty Haley's and once again my Affidavits for removal of our names from the Harbours Derivative Case. Nora Strohm will be hand-delivering the originals to you today, along with additional Affidavits. I know you have already confirmed receipt of my affidavit so you do not have to do so again.

Respectfully,

Debbie Zoeller Pullen  
Unit 414  
debbiezp@gmail.com

<Affidavits for Removal from Harbours Derivative  
Case\_Pike\_Bornwasser\_Haley\_Rudder\_Zoeller Pullen.pdf>

**EMAIL 031**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, April 02, 2013 9:03 AM  
To: Charles Fugate  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: Permanent Proxies

By the way, I remember what I wanted to pass along from Larry Wilder. The mention of permanent proxy is nowhere in our by-laws which means they are not legal.. He said that Jack Vissing could be held accountable under the law for allowing that to happen under the KZ regime.

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**EMAIL 032**

From: Debbie Zoeller-Pullen <[dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)>  
Sent: Monday, April 01, 2013 1:38 PM  
To: pagetwo; Paul Ranney  
Cc: [debbiezp@gmail.com](mailto:debbiezp@gmail.com)  
[OAG BLIND COPIED]  
Subject: RE: Discussion w/L.Wilder

Nora/Paul,

Larry had also mentioned earlier today that Dawn will be getting a list of who has backed off and who remains on the suit.

Let's the three of us connect and discuss Larry's thought on using the HOA as "cash cow" since she does not have many other clients. He is also amazed that there has been no legal action taken against her because of conflicts of interest representing the HOA (all of us) and the "three" defendents. Larry said he warned her about this early on but thinks that since she does not have many other clients she did not heed his warning.

Debbie

From: pagetwo [<mailto:pagetwo@bellsouth.net>]  
Sent: Monday, April 01, 2013 4:32 PM  
To: Paul Ranney; Debbie Zoeller-Pullen  
Subject: Discussion w/L.Wilder

Had discussion with Larry Wilder.....He is receiving affidavits (didn't discuss how many). He confirmed that in order to remove petitioners from the Derivative he has to involve the Courts. A judge must be assigned, a motion made, and a hearing scheduled (don't know in what order).....which will take time (his assistant was doing the prep work as we spoke). I specifically asked him if Dawn Elston becomes privy to the affidavits as he receives them. He said "no.....not until an action is taken via motion/court.....at which time all affidavits supplied must be revealed.....and Dawn then joins in on action via HOA dime....."

Larry called while I was unavailable; I just sent a message saying that I can be reached by phone or e-mail. Will update you as soon as we talk.

In the meantime I will peruse the other messages and let you know my thoughts.

-----nora

**EMAIL 033**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, April 01, 2013 5:38 AM  
To: Larry Wilder  
[OAG BLIND COPIED]  
Subject: Re: Harbours Derivative Suit

So it cannot just be dropped????? It was my understanding that once it falls below the 10%, it can simply be dropped.

On Apr 1, 2013 7:33 AM, "Larry Wilder" <lowilder40@aol.com> wrote:

I will file the motions today. I will ask for a hearing.

Sent from my iPad

On Apr 1, 2013, at 6:43 AM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Larry,

Knowing the # of folks that have now dropped off the case, it is well below 10%. Would you please let all of us know once the case has been dropped.

Thank you,  
Debbie Zoeller Pullen

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, March 31, 2013 7:21 AM  
To: Larry Wilder  
Cc: Miller, Sally; Beller, Jennie; Nora Strohm  
Subject: Harbours Derivative Case\_Remove Debbie Zoeller Pullen\_Affidavit  
Attachments: IMG\_NEW.pdf



Larry,

My signed affidavit is attached verifying my request for removal of my name from the suit.

Debbie Zoeller Pullen

No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

On Sat, Mar 30, 2013 at 7:21 PM, Larry Wilder <[lowilder40@aol.com](mailto:lowilder40@aol.com)> wrote:

Sorry. Just realized this wasn't going to all

Larry Wilder  
Attorney at Law  
530 East Court Ave  
Jeffersonville, In 47130

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On Mar 30, 2013, at 7:19 PM, Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)> wrote:

Once again, Larry responded only to me.

See his email below.

----- Forwarded message -----  
From: Larry Wilder <[lowilder40@aol.com](mailto:lowilder40@aol.com)>  
Date: Sat, Mar 30, 2013 at 7:17 PM  
Subject: Re: The Harbours Derivative Case  
To: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>

Again, there is no judge in the case. I will request the original judge resumes jurisdiction to grant a single motion to withdrawal your name. I'm not sure however, that you understand that a judge must grant a motion. We didn't have a judge in January. We still do not have a judge.

Larry Wilder  
Attorney at Law

530 East Court Ave  
Jeffersonville, In 47130

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On Mar 30, 2013, at 7:09 PM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Why do you keep just sending the email responses1 to me?

If you had done what was requested 2 1/2 months ago, we would NOT be having this email chain. Please review your email from Jan 16th stating that you would remove both Nora Strohm and myself from the case.

Please do what is necessary to remove my name from the suit.

Debbie Zoeller Pullen

On Sat, Mar 30, 2013 at 7:02 PM, Larry Wilder <lowilder40@aol.com> wrote:

Again, there is no judge to grant a motion. However, if support is below 10% I will ask the judge to assume jurisdiction to dismiss the case. There was no ability to move to dismiss anyone until there was a judge.... Still no judge. I'm not sure what you expected.

The motion can't be ruled upon without a judge. Does this make any sense to you?

Larry Wilder  
Attorney at Law  
530 East Court Ave  
Jeffersonville, In 47130

On Mar 30, 2013, at 6:57 PM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

FYI - Please see Larry's email from Jan 16, 2013 saying that he would remove Nora Strohm and myself from the suit.

On Sat, Mar 30, 2013 at 6:39 PM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Please forward a file that will open.

On Sat, Mar 30, 2013 at 6:38 PM, Larry Wilder <lowilder40@aol.com> wrote:

Debbie, but have been no judge to sign any orders. We still do not have a judge in this case. Does like asking for affidavit so I can support a motion requesting that the judge reassume jurisdiction. Without a judge nothing can be done.

Larry Wilder  
Attorney at Law  
530 East Court Ave  
Jeffersonville, In 47130

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On Mar 30, 2013, at 6:31 PM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

I have forwarded your email on to all on the suit. From the best I can tell, it looks like it is below 10% but I am not the expert. As I mentioned before, you may want to reach out to Betty since she is the one that is heading up the suit and will have better facts for you.

When you get a chance on Monday, will you please forward me a copy of the paperwork showing I was removed in mid-January?

Thanks,

Debbie Zoeller Pullen

On Sat, Mar 30, 2013 at 6:11 PM, Larry Wilder <lowilder40@aol.com> wrote:

Debbie:

If the support has fallen below the percentage someone need merely let me know and I will file a motion to dismiss the entire case

I don't know the ownership and have no idea as to what effects the recent withdrawals have had.

I would like to get you and the others to sign an affidavit the I can file on Monday.

Larry Wilder  
Attorney at Law  
530 East Court Ave  
Jeffersonville, In 47130

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, March 30, 2013 4:26 PM  
To: Larry Wilder  
Cc: Nora Strohm; Paul Ranney; Miller, Sally; Beller, Jennie  
Subject: Re: The Harbours Derivative Case

Thanks Larry

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, March 30, 2013 3:49 PM  
To: Larry Wilder  
Cc: Miller, Sally; Beller, Jennie; Nora Strohm; Paul Ranney  
Subject: Re: Please review the email

Larry,

Since I cannot open your attachment, please consider the affidavit below, my confirmation that on Jan 16th I requested my name be removed from the Harbours Derivative Case.

I Debbie Zoeller Pullen, owner of Unit 414 on Jan 16, 2013, requested that I be removed from the so-called Harbours Derivative Case.

Folowing my request to be taken off, on Jan 16th you, Larry Wilder, told me that you were taking me off at that time. I am dis-heartened to know that you did not follow thru with my request on that day. As proof, I forwarded to you those emails earlier today.

Please do it no later than this Monday, April 1, 2013.

Respectfully submitted,

Debbie Zoeller Pullen  
Unit 414

From: Larry Wilder [mailto:lowilder40@aol.com]  
Sent: Wednesday, January 16, 2013 4:37 PM  
To: Debbie Zoeller-Pullen  
Subject: Re: The Harbours Derivative Case

I will file a motion to dismiss you. Nora Strohm is also withdrawing

Sent from my iPad

On Jan 16, 2013, at 3:53 PM, Debbie Zoeller-Pullen  
<dzoellerpullen@athene.com> wrote:

Larry,

I am requesting that my name be immediately removed from the Derivative Case for the Harbours.

Please confirm when this has been done.

Respectfully,

Debbie Zoeller Pullen  
Unit 414

**EMAIL 034**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, March 29, 2013 12:06 PM  
To: Miller, Sally; Beller, Jennie  
Subject: KZ Resigned from the Building and Grounds Committee

Next step will hopefully be getting him off the Board. The Board has taken his keys away. All he now has left is his voting privileges on the Board since he is a Board Member at large.

Debbie

**EMAIL 035**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, March 28, 2013 7:27 AM  
To: chuck@chuckfugate.com; Phila3224@bellsouth.net  
Cc: pagetwo; thomashpike@cs.com; debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: FW: Laura Cushing

Just in case anyone wants to follow up and get more info. I saw that Laura was still listed on one of the CBRE websites as property manager. I reached out to Marc Barlow below and he responded and said to feel free to call with more questions.

Debbie

p.s. If you think I should follow up I will gladly do so but thought it was more appropriate for a Board Member.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company

211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Marc Barlow [mailto:MBarlow@cbrelouisville.com]  
Sent: Thursday, March 28, 2013 10:19 AM  
To: Debbie Zoeller-Pullen  
Subject: RE: Laura Cushing

Debbie,

Laura actually worked for my client (Jefferson Development Group). Laura was a property manager for a property my company represented as the leasing agent. She managed several buildings that I leased and I worked with her closely to coordinate showings and tenant fit-up. She was responsible for the oversight and maintenance of many commercial properties, predominately in Louisville's east end (Hurstbourne Parkway corridor). I could always depend on Laura to do what I needed and we had a good working relationship. Feel free to give me a call with any questions.

Marc Barlow, CCIM | Vice President  
Office Properties  
CBRE|Louisville  
6060 Dutchmans Ln, Suite 100 | Louisville, KY 40205  
T +1 502 412 7625 | F +1 502 423 1849  
mbarlow@cbrelouisville.com | www.cbrelouisville.com

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From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Wednesday, March 27, 2013 4:36 PM  
To: Marc Barlow  
Cc: debbiezp@gmail.com  
Subject: Laura Cushing

I understand from your website that Laura Cushing works as a Commercial Property Manager for your company. Is this true? If she is no longer there and we are talking about the same person, would you be able to give me a reference on her?

Thanking you in advance,

Debbie Zoeller Pullen

502-386-7838

**EMAIL 036**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 27, 2013 9:55 AM  
To: thedaylily@insightbb.com; kathy.mathews@gmail.com;  
Phila3224@bellsouth.net; chuck@chuckfugate.com; Kim Davis;  
jdinelle@wescodist.com; solivagant001@reagan.com  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: RE: Re: Oak tree removal

Good morning all,

The email below from Kevin is slanderous . . . at best.

When Kevin doesn't know what else to do, he slanders and tries to smear the names and reputations of his opponents. I have first-hand experience with this during the election process. This type of behavior needs to stop NOW. No wonder folks don't want their names attached with anything that opposes Kevin Zipperle. Paul has been kind enough to step up to the plate and give us the benefit of his knowledge and expertise (at no charge) to help make the Harbours a better place and what type of thanks does he get. . . Kevin in full-force attack mode. Paul has said that he has no interest in making his role on the B & G committee a long-term one because he wants to enjoy his retirement, but he is willing to get us over the hump and bring the Harbours up to the standards that it can and should be. . . .

That being said, who is responsible for the building being in the shape it is now . . . who has been in control and exactly what have all the funds been used for over the years that could have kept this place in pristine shape?

Instead of thanking Paul Ranney for stepping up to the plate, what is he getting . . . Kevin at his worst.

I am not one to make waves and I tend to want all to like me, but when I see something so blatantly wrong, I have to speak up. Good people, PLEASE, I beg of you . . . do something and do it now. This has gone on far too long and hurt far too many people.

Respectfully,  
Debbie Zoeller Pullen

----- Forwarded message -----

From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Date: Mar 27, 2013 9:19 AM  
Subject: Re: Oak tree removal  
To: "Charles Fugate" <Chuck@chuckfugate.com>  
Cc: "Bob Ferguson" <solivagant001@reagan.com>, "Charles Fugate"

<Chuck@chuckfugate.com>, "Russ Johnson 1012 1013"  
<thedaylily@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>,  
"kenquiggins" <kenquiggins@aol.com>, "cushing, laura"  
<laura.cushing@insightbb.com>, [Maintenance manager], "kimjbrewerdavis"  
<kimjbrewerdavis@insightbb.com>, "strohm, fred"  
<Phila3224@bellsouth.net>, "Dinelle, Jenna" <jdinelle@wescodist.com>

Well.....Is this what it has come down to?

Kevin Zipperle attempts to slur and accuse a fellow B&G committee member of a crime, for having the audacity to suggest we improve the facility in a way not to his liking or his own original thought!

I have no problem with differing views from other members in the workings of our committee. Voting NO is acceptable to me, I have no vested interests other than the well being of the Harbours.

But when a fellow member sees that almost everyone else is in favor of an issue and that member lashes out with wild accusations because he is left with no defensible logic for his opposition.....a line has been crossed.

In order to avoid even the appearance of a conflict of interest in the future, I will no longer participate in any other issues on the B&G committee that concern landscaping. Once the accusation has been made I am forever tainted and my positions will always be suspect by some. Unfortunate. Would someone CC'd please advise the owner in unit #401 that I did my best, as I assured her I would, but that I can longer spearhead this issue.

Paul  
618TH

From: "Charles Fugate" <Chuck@chuckfugate.com>  
To: "Russ Johnson 1012 1013" <thedaylily@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>  
Cc: "Paul blackdodgeviper@insightbb.com" <blackdodgeviper@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "Charles Fugate" <Chuck@chuckfugate.com>  
Sent: Tuesday, March 26, 2013 10:25:17 PM  
Subject: FW: Oak tree removal  
TO: Russ, Kathy, Bob  
CC: Paul Ranney

The email below from Kevin is inappropriate and his personal attack suggesting that Paul is getting Kickbacks is absolutely absurd.

The fact that he copied in [maintenance manager] & Laura into this slanderous rhetoric should require a formal reprimand from the Board. This is part of the continuous hate and ill will this community continues to suffer.

Kind Regards,  
Chuck Fugate



From: KEVIN ZIPPERLE [mailto:kzipperle@mail.com]  
Sent: Tuesday, March 26, 2013 9:58 PM  
To: Paul Ranney; wtroberts@win.net  
Cc: Kenquiggins@aol.com; thedaylily@insightbb.com;  
solivagant001@reagan.com; Laura.cushing@insightbb.com; [Maintenance  
manager]; kathymathews; kim davis; Phila3224@bellsouth.net; Jenna  
Dinelle; Charles Fugate

Subject: Re: Oak tree removal

FYI, I wear a thong.

The ONE southernmost tree is blocking views of the river. If the other trees are blocking anything, it's a view of Bearno's or the Sheraton parking lot.

I looked and bird droppings are nowhere to be found out there right now. If they are in the summertime--which I wouldn't dispute--what about the other trees along our property line? Are they about to appear in our crosshairs?

Wrong trees to kill if leaves in the pool are your pet peeve. Try the Pear trees south of the floodwall. But no question, killing them all should get the job done.

The sidewalk is the only legit issue in my opinion, but I only see one small section where one of those trees MAY be the culprit. And another solution is simply to repair that section of concrete.

Just curious, is someone new to the picture getting a kickback on landscaping work nowadays? I should have an AG complaint form around here somewhere...KZ

----- Original Message -----

From: Paul Ranney  
Sent: 03/26/13 06:07 PM  
To: wtroberts@win.net  
Subject: Re: Oak tree removal

WOW Kevin.... Don't get your panties in a bunch!

Allow me to retort.

Justification -

1. Homeowners view is blocked
2. Maintenance says bird droppings are an issue
3. Maintenance says leaves in pool are an issue
4. Sidewalk is being pushed up by tree roots

Straw man issues -

Unless the city owns the property on our side of the sidewalk the trees belong to us.

Others I spoke to -

Jerry Korfage  
Greenworks Owner  
Maintenance staff  
harbours BOD members

WT - I don't see it as the B&G committee members business concerning ourselves with budgets. That is the BOD's responsibility and prerogatives.

Our job is to find problems, provide solutions for your analysis, and let you decide what course should be followed.

I believe I have done that. I can live with whatever decision you board members make.

Paul

Sent from my iPad

On Mar 26, 2013, at 4:54 PM, wtroberts@win.net wrote:

No matter whether the trees are removed and replaced now or at a later date, a word of caution should be exercised. Through prudent management of your dollars, the Association is on strong financial footing. We maintain the unique standing of never needing to impose a "Special Assessment". Never! You don't reach that plateau by throwing money around. As the late Senator Everett Dirkson from Illinois used to say, "Congress thinks nothing of spending a million here and a million there. Pretty soon we will be talking about real money".

We need not tap our coffers just because funds are available. How do these expenditures stack up against some projects that are already in the planning stages. This old building is subject to an unexpected repair at any time. There are other issues out there that could become very costly.

WT

Quoting KEVIN ZIPPERLE <kzipperle@mail.com>:

You haven't "provided" jack... Here is your complete justification--your exact quote--for the removal of those trees:

"...After conversations with Jerry Korfage and others I have become convinced that we should in fact remove all 4 of the oak trees there in front of the building..."

In your next sentence, you were talking about what to replace them with. Until I called Jerry myself, I didn't even know which trees you were talking about. So, who are the "others" you consulted? What's the rationale? And did you check to make sure that those trees are on our side of the property line? My guess is the City may otherwise have something to say. Other than that kind of insignificant stuff, you did all your homework...KZ

----- Original Message -----  
From: Paul Ranney  
Sent: 03/26/13 07:43 AM  
To: KEVIN ZIPPERLE  
Subject: Re: Oak tree removal

I give up.

This is exactly the kind of leadership we don't need.

If you can't bring yourself to make a decision as simple as this without having a formal meeting, what hope is there that we will ever be able to right this ship!

I've provided everything needed, (justification, estimates, timeline) for analysis.

Could you PLEASE just vote. Yes, No, Abstain.

Paul

Sent from my iPad

On Mar 25, 2013, at 7:04 PM, "KEVIN ZIPPERLE" <kzipperle@mail.com > wrote:

I understand. Is there a problem if we miss the opportunity this Spring? Are we getting a great deal on some new trees, or are the current trees a major problem for some reason?

----- Original Message -----  
From: Kenquiggins@aol.com  
Sent: 03/25/13 06:15 PM  
To: kzipperle@mail.com

Subject: Re: Oak tree removal

The problem we will have with that is, the new trees should be planted within the next three to four weeks because of Spring.

In a message dated 3/25/2013 5:59:50 P.M. Eastern Daylight

Time, kzipperle@mail.com writes:

Unless this is an emergency of some sort, we can discuss at the next B&G meeting. (I don't think we have the next meeting scheduled at this point.)

If we miss the right time, we can do it at the next available time.  
Sound OK to everyone?...KZ

----- Original Message -----

From: Russ Johnson  
Sent: 03/25/13 04:54 PM  
To: KEVIN ZIPPERLE  
Subject: Fwd: Oak tree removal

Kevin

I would like this to come out of Buildings and Grounds to the board for a vote. Would you please be sure the committee is in favor and if so go forward to the board for an OK.

Paul is right about the timing for getting new trees in the ground.

Laura

I will need you to suggest where the money should come from if the B&G committee approves this project.

Russ

Sent from my iPad

Begin forwarded message:

From: Paul Ranney <blackdodgeviper@insightbb.com >  
Date: March 25, 2013 2:28:02 PM EDT  
To: Bob Ferguson <solivagant001@reagan.com>, [Maintenance manager],  
"laura.cushing" <Laura.cushing@insightbb.com>, Russ Johnson  
<thedaylily@insightbb.com>, Kenquiggins@aol.com, kzipperle@win.net  
Cc: kathymathews <kathymathews@gmail.com>, kim davis  
<kimjbrewerdavis@insightbb.com>, W TRoberts <wtroberts@win.net>,  
"Phila3224@bellsouth.net" <phila3224@bellsouth.net>, Charles Fugate  
<chuck@chuckfugate.com>, Jenna Dinelle <jdinelle@wescodist.com>  
Subject: Oak tree removal

OK guys I have gotten a price to remove all four of the oak trees in front of the main entrance, grind the stumps and fill and resod where necessary in the amount of \$1190.00.

Replacement trees (japanese maple, crab apple) will cost about \$800.00.

I recommend that we go forward ASAP to get the new trees planted while still dormant.

Therefore I vote YES. If you would please vote the board can then proceed accordingly.

Paul

Sent from my iPad

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 037**

From: Debbie Zoeller-Pullen <[dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)>  
Sent: Wednesday, March 20, 2013 10:34 AM  
To: [thedaylily@insightbb.com](mailto:thedaylily@insightbb.com)  
Cc: [debbiezp@gmail.com](mailto:debbiezp@gmail.com)  
[OAG BLIND COPIED]  
Subject: FW: Open Board Meetings

Russ,

I know you are being hit hard with emails so I won't keep hammering away on this topic but I wanted to point out one last thing. The Harbours is our home, we are all owners and as such deserve to be treated as owners. This is not a corporation with stock holders where there are legitimate reasons to not have open Board Meetings.

Thanks for the time and efforts you are putting in to helping make the Harbours all that it can and should be . . . . .

Debbie

From: Debbie Zoeller-Pullen  
Sent: Wednesday, March 20, 2013 10:11 AM

To: thedaylily@insightbb.com  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: FW: My question for the March 20 Meeting

Russ,

Good morning. I wanted to take time to respond to your email.

The Harbours is an amazing place . . . with issues on both sides of the so-called fence. Having lived at the Harbours less than 2 years (it will be 2 years May 28th), I don't have the history that some folks do and therefore, I rely more on facts rather than emotions. I know that for me personally, I want to know how my funds are being spent and to have transparency in all Harbours dealings.

What I would like to ask of you in thinking about having open Board Meetings is to think how you would feel if you were not on the Board and not privy to the inner-workings. We are all owners and all deserve to have as much knowledge of what is going on as the Board does. I personally always try and treat others the way I would like to be treated myself. If you were not on the Board and did not know what was happening, would it bother you at all? We all have invested much to live at the Harbours and with our HOA fees being what they are, it is important that we all have a say in how that money is spent so that we can all feel that our money is being spent in the most economical, fiscally responsible way. I know that you have the best intentions of all concerned at the Harbours but when things lack transparency, folks can get the misconception that perhaps things are not being handled the way they should.

My suggestion is to have open Board Meetings with the following guidelines:

1. Use Roberts Rules to run the meetings
2. Have an Agenda for the Board Meeting with time limits on each topic.
3. No questions may be asked during the Board Discussion of said topics.
4. Perhaps have some questions submitted that can be answered as part of the Agenda topics for say the last 15 minutes of the regular meeting.
5. Have perhaps 30 minutes for a question and answer session at the end of the meeting with each person being allowed to ask one question. Each person will have 2 minutes to lay their question out.
6. If the folks that are present run out of questions than someone who has already asked a question may ask another one.
7. Be strict about the 2 minute limit on presenting your question (that will make folks prepare it in advance so they can be concise).

The above is just my suggestion on how the meetings could be laid out, perhaps someone else can think of a better plan. If someone does not follow the rules, hopefully we can be a self-policing group and all act like adults.

As for sitting in front of an angry group, you are correct in saying that NO ONE deserves to be a punching bag. We are all adults and need to act

like respectful adults AND be treated as respectful adults. That being said, I do believe in accountability and if someone opts to be on the Board, then they are accountable for their votes and their decisions concerning how the Harbours is to be run.

I know that I did not address everything in your response but I did not want my email to get too lengthy and wordy. I will gladly talk/discuss anything else you would like . . . . anytime you want to meet.

Thank you for all you are doing and trying to do. You have a tough job and I feel your heart is in the right place.

All the best,

Debbie

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, March 20, 2013 8:12 AM  
To: Miller, Sally; Beller, Jennie; Debbie Zoeller-Pullen  
Subject: Fwd: Russ

----- Forwarded message -----  
From: "Russ Johnson" <thedaylily@insightbb.com>  
Date: Mar 20, 2013 10:52 AM  
Subject: Russ  
To: "Debbie Zoeller-Pullen" <debbiezp@gmail.com>

Debbie

On open board meetings What corporation has open board meetings?  
I would suggest virtually none and the reason is that many important issue and disagreements must be discussed and that is best done in private.

If we can get the town hall concept to work all your concerns will be addressed.

Russ

**EMAIL 038**

Sent from my iPad  
From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Friday, March 15, 2013 12:55 PM  
To: thedaylily@insightbb.com  
Cc: laura.cushing@insightbb.com  
[OAG BLIND COPIED]  
Subject: My question for the March 20 Meeting

My questions is: Why are we allowing a volunteer (innocent or not) to serve, if by serving they are negatively affecting our homeowner

relationships and possibly eroding the financial security of the community?

By the way, I have always believed in innocent until proven guilty; however innocent until proven guilty is one thing but when it is hurting the HOA as a whole that is something entirely different. Please remember we are talking about "Volunteer" positions, which are supposed to be servicing the community.

Thank you.  
Debbie Zoeller Pullen  
Unit 414

**EMAIL 039**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Friday, March 15, 2013 6:58 AM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: FW: DO NOT WANT THIS FORWARDED

From: Thomas Pike [mailto:thomashpike@cs.com]  
Sent: Friday, March 15, 2013 9:57 AM  
To: Debbie Zoeller-Pullen; pagetwo@bellsouth.net;  
Phila3224@bellsouth.net; chuck@chuckfugate.com  
Cc: blackdodgeviper@insightbb.com; debbiezp@gmail.com  
Subject: Re: DO NOT WANT THIS FORWARDED

Yep. He is one of the "special" people. Being a "movie star" they just fall all over him. This is common with others as well. Big voting rights get big favors. I have been told when the "voting whales" call and say they are flying into town for a few days, our staff vacums, turns the A/C or heat on, cleans and adjust the setting on appliances...get everything just perfect for their arrival. Ok, I get the world operates like this. I just hate it being shoved in my face. And Mapother... he is a primadonna I know from personal experiences.

Thomas Pike  
thomashpike@cs.com

-----Original Message-----

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
To: pagetwo <pagetwo@bellsouth.net>; Phila3224 <Phila3224@bellsouth.net>;  
chuck <chuck@chuckfugate.com>; thomashpike <thomashpike@cs.com>  
Cc: blackdodgeviper <blackdodgeviper@insightbb.com>; debbiezp  
<debbiezp@gmail.com>  
[OAG BLIND COPIED]  
Sent: Fri, Mar 15, 2013 9:04 am  
Subject: DO NOT WANT THIS FORWARDED



I am sending this as a confirmation to all that the special duties / tasks for those that have units and support KZ is still going on.

Paul and I were both in the Fitness Center this morning when I mentioned the Pediatric Dentist that is renting the Mapother unit on 11. [Former maintenance employee] started talking about him and how nice the unit is . . . and mentioned that he had just been up there changing out a "light bulb". Really, can't change your own light bulb . . . even I can do that . . .!

We are ALL paying to have KZ supporters get special treatment so they give him their proxies. No wonder he is able to get and keep the proxies. These folks don't have to worry about anything with their units . . . even light bulbs will be changed for them.

We are not rental property. We are homeowners and all need to be treated as such.

Debbie

**EMAIL 040**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, March 14, 2013 7:51 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: Fwd: Re: Special Meeting

----- Forwarded message -----

From: "Betty Cantrell" <bettycan@insightbb.com>  
Date: Mar 14, 2013 9:34 AM  
Subject: Re: Special Meeting  
To: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Cc: "Kathy Bupp" <kathybuppl@yahoo.com>, "Thomas Pike" <thomashpike@cs.com>, "gbielefe@gmail.com" <gbielefe@gmail.com>, "louisborn@aol.com" <louisborn@aol.com>, "dfinne4735@aol.com" <dfinne4735@aol.com>, "chuck@chuckfugate.com" <chuck@chuckfugate.com>, "glenn@hartcountyrealty.com" <glenn@hartcountyrealty.com>, "patokapirate@gmail.com" <patokapirate@gmail.com>, "hryank89@yahoo.com" <hryank89@yahoo.com>, "wkkindler9@yahoo.com" <wkkindler9@yahoo.com>, "peak12r@excite.com" <peak12r@excite.com>, "debbiezp@gmail.com" <debbiezp@gmail.com>, "sheilalrudder@yahoo.com" <sheilalrudder@yahoo.com>, "flamingosandy@rocketmail.com" <flamingosandy@rocketmail.com>, "phila3224@bellsouth.net" <phila3224@bellsouth.net>, pagetwo@bellsouth.net <pagetwo@bellsouth.net>, "phyllis@hartcountyrealty.com" <phyllis@hartcountyrealty.com>, "morgan@morganmfgeng.com" <morgan@morganmfgeng.com>

I'm not the least bit surprised or shocked about the condition of the garage, I think everyone already knows that. I really believe that if the damage is really, really bad, consulting an attorney to get

satisfaction from the Developer is not too late. Also, ask yourself why was it deliberately ignored for so long?

On Mar 14, 2013, at 7:51 AM, Paul Ranney wrote:

Speaking of B&G....take a look out on the lawn. You'll see the ugly junipers being removed, soon to be replaced with some new plantings.

At yesterday's meeting I got further approval to replace the mulch along the fence on Riverpointe Dr with the same rock that I had installed in front of the Townhomes. Also got approval to remove the diseased cedar trees surrounding the electric transformers adjacent to the pool and replace with new Upright Laurels that will be much more attractive. Bad news. Russ and I will investigate the condition of the structural steel in the garage on Friday. We hope to find a solution that we can afford. Bad design and previous neglect have left the steel in deplorable condition.

Paul

Sent from my iPad

On Mar 14, 2013, at 1:44 AM, Kathy Bupp <kathybupp1@yahoo.com> wrote:

I agree about keeping it off Facebook and confidential among those listed here. We don't want to show our hand. Being successful in accomplishing our mission is all about executing a smart organized strategy. It's also important to manage the ones in our troops who are not best suited for the front line of our defense. If the proper paperwork is recorded in sufficient time like I believe it will be, I would like to nominate Kenny Bupp to be considered as a second or third replacement of a sitting board member. Since we own our own business he can schedule himself to be here for every meeting. Pete is an EXCELLENT nominee and he Kenny working together on the board and Paul Ranney kicking ass on his new position with the B&G committee we can have the carpetbaggers yelping like little girls to get out of here. And I might add, with the poise, professional blistering and top notch intelligence and experience done with a smile on their faces so fast that these lightweight thieves won't know what hit them. It's time to let the adults take charge. On Larry being there, I don't believe it's a good idea because it creates the appearance of hostility. He can't really add to the strength of our position. We have enough strength in our own representation to be effective without looking like we need back up. We are a force to be reckoned with and we stand on the strength of our convictions persistence and our governing documents that guarantee we will prevail.

The logistics of how the meeting is to be run should be clearly established well in advance of the meeting. We don't want any surprises so I suggest you get a written statement by Russ as to how the meeting will be conducted. A document should be prepared to be read at the meeting with clear documented support for the urgency of having presented the petition for a special meeting. Support documentation must be available

for review for for those who would require verification. We need to build upon the common adverse financial implications of leaving a high risk liability serving on the board. We need to strengthen the case made to remove WT as well. If we have named him in the petition then we must pursue his removal as aggressively as we do Kevin's. We have to show the legitimacy and reasoning for why WT poses a risk as well. We must not treat it like an afterthought. It diminishes the substance and integrity of the petition and petitioners.

The procedure and verification of eligible voters and proxies should be solidly established before the meeting. We need "votes" to win and we want every single one of them to be valid and counted. This should be treated as the highest priority because without solid guidelines and verification, the objective of a successful outcome is down the drain. As Thom points out, we must dot our "i's" and cross our "t's" twice. We have the advantage of a reliable constituency because of what is at stake. The common denominator for every homeowner is \$\$\$\$\$. Keep the focus there and homeowners won't have to make any further considerations.

By virtue of the strength of our petition, Chucks removal will be mute.

I am willing to contribute to the cost to cover mailings, making copies, etc. and am willing to assist with preparing a professional formal petition report to be submitted as evidentiary documentation at the the special meeting.

This is just my assessment of what we face. I will enthusiastically support whatever decisions the majority makes.

On Mar 13, 2013, at 5:50 PM, Thomas Pike wrote:

This email is being sent to a list of supporters who over the years have attended meetings, showed up at court to support our friends, and have been diligent in The Harbours Committee for Change. Edie and Betty H will be notified as they don't have email.

The Special Meeting for 4/25/13 will be upon us soon. In the very near future mailings will be sent out to support Chuck Fugate, to remind owners of the importance of this meeting and asking for their proxy vote if they can't attend, and of course info on the corruption of zipperle over the years and why he should be removed. Those on this email list won't receive those notices/letters. Money is money and we all share the same objective.

The election of December gave us some solid results and those numbers help predict future votes:

1. 75% of the voting square footage cast votes (higher than the usual 62-65%).
2. chandler/lamkin got a solid 36% (expected)
3. Fred and Chuck got a solid 39.5% (less than expected)
4. Matthews got 43%
5. Everyone who voted for chandler/lamkin voted for Matthews 36%
6. About 7% of those who voted for Chuck and Fred did not vote for

Debbie, but Matthews instead  
7. This margin of error is VERY THIN

What we have gauged is not everyone who voted chandler/lamkin will support kevo. He will lose a projected 20% of that 36% so we net up 7% bringing us to a solid 50% of the 75% who showed up to vote last meeting. It is important we get some of that 25% that did not show. It is important we make our friends understand they are not fully represented if they are not present at the meeting or represented by proxy; that we could in theory vote kevo out but not have enough votes present at the meeting to keep him from being "re-nominated and re-elected". That means persistence and hand holding some of our friends. Drive them to the meeting, sit down and fill out the "official" proxy vote (will come from the office very soon). Call and make sure they will be there and if out of town, get that proxy.

I have been told that many of those considered "neutral" are outraged because of the recent lawsuits, the crappy insurance, the flooding, the rising cost of legal and insurance and that kevo is trying to remove a board member Chuck Fugate before he served one day. I have been told that OUR group needs to be ready to nominate 3 solid, neutral candidates. We also need to be careful WHO from the floor nominates a candidate and WHO seconds that nomination. It has been expressed even those people need to appear to be neutral (eg: Thom Pike nominates Pete Gerstle and Betty Cantrell seconds...that may be a kiss of death for Pete) While numbers look like Chuck is safe and ol wt has a 50:50 chance to stay on the board, you never know how the neutrals present will vote or if kevo can pull a fast one. We have to stand united and we must be in control of ourselves, emotions and to a degree the meeting.

Very soon, you will be contacted about a time and place regarding OUR MEETING to discuss the following:

1. What three candidates do we want to nominate and in what order of importance (see #4 below)?
2. Should we ask Larry Wilder to be present by giving him a proxy vote?
3. Is there a reason/anything he can do at the meeting anyway?
4. How do we want the meeting to be conducted? Should we hear our petition and then vote? Will we vote one nominee at a time? Will they read all petitions at once and vote on a single ballot and everyone vote to replace once? How do we make sure ONLY those represented by proxy or attendance get to vote (eg: kathy and kenny quiggins both show up and both try to vote)? How do we verify proxies? What is our strategy and should we push that strategy on how this should work? Perhaps we will get their position on the conduct of the Special Meeting at the Town Hall Meeting. Maybe that is a good question to ask now?
5. If Chuck for some reason is voted out, do we re-nominate and re-elect Chuck?

What else? Think of what happened in 2007. Think of how we make it fair without interference from kevo. Make sure we take every advantage, dot the I and cross the T. How do we help ourselves to ensure our best outcome?

Finally, regarding OUR MEETING. Lets agree the night we meet and after the meeting we concentrate on promoting US, and not waste energy promoting another agenda. That may mean some of us don't get everything we want but the majority rules. Who do we invite to this meeting other than this list? Can we vote proxy or must you be present to vote? How do you prove your proxy power? If we get into a pissing contest on this once in a decade opportunity, we will loose. Then we have to wait for the AG to remove kevo. I suggest we keep this off FB.

Thomas Pike  
thomashpike@cs.com

**EMAIL 041**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, March 14, 2013 6:52 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: Unit 1110 For Sale

Kim was a Board Appointment . . . and has never been elected. Her position may be one of those coming up for election in the fall. I am not sure because they never make it clear as to whose position is being filled.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Thursday, March 14, 2013 9:50 AM  
To: Debbie Zoeller-Pullen; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: Unit 1110 For Sale

If they move - that will be another board opening. Interesting.

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Thursday, March 14, 2013 9:44 AM

To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: Unit 1110 For Sale

I have no idea and yes that is a whole lot of money! I received an email last night from a couple that is looking to buy and follows the Harbours website religiously. I don't feel there is any way they will get that for it but it is 3500 sq feet (2, 2 bedrooms + 1 bedroom). You never know . . . .It is for sale by owner.

Usually Gary is gone all week, but I have noticed that his car has been downstairs all this week (he parks on the surface lot by the doggy area).

I do know that Kim is the Board Member that forwarded my info to the rest of the Board regarding insurance (from Mike Rademaker) to Kevin.

Please note my new email address is dzoellerpullen@athene.com

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211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Thursday, March 14, 2013 9:38 AM  
To: Debbie Zoeller-Pullen; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: Unit 1110 For Sale

Are they planning on leaving the building? That is a lot of money!

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Thursday, March 14, 2013 9:31 AM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: Unit 1110 For Sale

You probably already know this but Gary Davis (his wife Kim Davis is on the Board) have put their unit (3500 sq feet) up for sale for \$995,000.

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 042**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 13, 2013 9:40 AM  
To: Beller, Jennie; Miller, Sally  
Subject: FW: Chronological Case Summary  
Attachments: CaseID=11168060.pdf

Sally / Jennie,  
I found this info. THANKS for all you are doing and keep up the good work. Love the timing . . . . 7 days before the now scheduled "Special meeting" on April 25.

Debbie

Please note my new email address is dzoellerpullen@athene.com

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**EMAIL 043**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 13, 2013 9:19 AM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: The Harbours Condominium Association

I guess I am doing something wrong. When I pull up the website, the last motion I see is Oct. 26th. I keep seeing that others are seeing more action (the filing on Feb 22 and the current one showing that there is a hearing before Judge Jacobi on April 18th. Do I need to be looking someplace else?

Thanks,  
Debbie

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\*Please note that effective immediately my email address has changed to the above e-address: dzoellerpullen@Athene.com

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**EMAIL 044**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, March 11, 2013 9:31 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: Kevin in Office Sunday Afternoon



FYI, it looks like I jumped the gun a bit. Below is Fred Strohm's email explaining why Kevin was in the office yesterday.

Please note my new email address is dzoellerpullen@athene.com

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From: Phila3224@bellsouth.net [mailto:phila3224@bellsouth.net]  
Sent: Monday, March 11, 2013 9:27 AM  
To: thomashpike@cs.com; Nora Strom; Phila3224@bellsouth.net; chuck@chuckfugate.com; blackdodgeviper@insightbb.com; Debbie Zoeller-Pullen  
Cc: debbiezp@gmail.com  
Subject: Re: Kevin in Office Sunday Afternoon

Kevin originally met me there to let me into her office. I needed to find and copy some insurance documents. When I left an hour later, he came back to lock-up. Not sure how long he stayed after I left.

Fred

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Subject: Kevin in Office Sunday Afternoon  
To: "thomashpike@cs.com" <thomashpike@cs.com>, "Nora Strom" <pagetwo@bellsouth.net>, "Phila3224@bellsouth.net" <Phila3224@bellsouth.net>, "chuck@chuckfugate.com" <chuck@chuckfugate.com>, "blackdodgeviper@insightbb.com" <blackdodgeviper@insightbb.com>  
Cc: "debbiezp@gmail.com" <debbiezp@gmail.com>  
Date: Monday, March 11, 2013, 9:22 AM

Good morning all,

I saw Marty's post on Facebook and I can vouch that Kevin was not only in the office . . . but in Laura's office yesterday afternoon. Sara and I were working out in the Fitness Center, when Kevin passed. As we finished up, I went around the corner and saw Laura's door open after he had gone in . . . I am not sure how long he was in there but considering the access that gives him, it is most unsettling.

Debbie

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\*Please note that effective immediately my email address has changed to the above e-address: dzoellerpullen@Athene.com

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**EMAIL 045**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, March 11, 2013 9:19 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: Harbours Saga

Just in case you are not still following Facebook, Kevin was in the office yesterday afternoon. In fact, I did not post anything but I saw him back in the inner office (Laura's) while I was down at exercise yesterday afternoon. This is very unsettling since he has full access to all Harbours info.

Not being a legal expert, I'm not sure if the judge would look at this and make a ruling in our favor to help protect us.

Thanks and HAPPY MONDAY!

Debbie

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\*Please note that effective immediately my email address has changed to the above e-address: dzoellerpullen@Athene.com

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**EMAIL 046**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Friday, March 08, 2013 1:39 PM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: RE: Recent filings

No problem. I just appreciate you being willing to release them. I hope you guys get to enjoy some of the sunshine. I am looking forward to the weekend.

Debbie :-)

Please note my new email address is dzoellerpullen@athene.com

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-----Original Message-----

From: Beller, Jennie [mailto:Jennie.Beller@atg.in.gov]  
Sent: Friday, March 08, 2013 1:36 PM  
To: Debbie Zoeller-Pullen  
Cc: Miller, Sally  
Subject: RE: Recent filings

Debbie,

I am not able to send the documents to you yet. I am waiting for the court to send me the file-stamped copy. We filed a Motion to Strike certain defenses and a Motion for a More Definite Statement on how the other defenses applied to the AG's complaint.

I don't want to release anything but the file-stamped copies. As soon as I receive them back from the court, I will forward them.

Jennie

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Friday, March 08, 2013 1:04 PM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: RE: Recent filings

Jennie,

Thanks so much for your willingness to forward this info to me. I will print off and share, once I get it, unless there is a problem doing that . . .

Have a good weekend.

Debbie

Please note my new email address is dzoellerpullen@athene.com

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7838 | Fax 812-725-8002

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, March 07, 2013 2:05 PM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: RE: Recent filings

You are awesome. Thanks!

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

-----Original Message-----

From: Beller, Jennie [mailto:Jennie.Beller@atg.in.gov]  
Sent: Thursday, March 07, 2013 1:26 PM  
To: Debbie Zoeller-Pullen  
Cc: Miller, Sally  
Subject: Recent filings

Debbie,

I am not in the office today. I will send you the AG's recent filings tomorrow.

Jennie

Sent from my iPhone

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**EMAIL 047**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, March 07, 2013 10:23 AM  
To: Mike Rademaker  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: Question

Mike,

I can't begin to tell you how much your support and input has meant in trying to right the issues at the Harbours. Fred Strohm (head of Insurance Committee) that I connected you with a while back and Russ Johnson, our President of the HOA at the Harbours would both be great folks to talk with but as you suspected, not Kevin Zipperle. Did I hear Bill correctly, did Kevin say he was the HOA President? If I did not misunderstand, and if he did say in the email that he is our President (he is only a member at large) and if you would not mind forwarding me the email he sent you, it may help us remove him for cause.

Our By-laws have tied the hands of the Board saying they cannot remove another Board Member. I plan on reviewing our By-laws carefully this weekend, because someone told me that they believe there is a clause where Kevin could be removed for "cause".

Any help would be greatly appreciated. When this is all said and done, I hope we can sit down and have a good long chat.

Thanks again,  
Debbie

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**EMAIL 048**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 06, 2013 3:38 PM  
To: thedaylily@insightbb.com; solivagant001@reagan.com;  
Phila3224@bellsouth.net; chuck@chuckfugate.com; kathy.mathews@gmail.com  
[OAG BLIND COPIED]  
Subject: Harbours Insurance Update Email

Good afternoon all,

My email regarding Harbours Insurance was informational for the Board to let you know the insurance companies stance on the Harbours situation. I did not include Kevin or WT on the email, however, I understand from Mike Rademaker of Thoroughbred Insurance that Kevin has emailed him this morning.

Mike does NOT plan on responding to Kevin. If there is information that you want, I would suggest that another Board Member connect with Mike. Since Fred is head of the Insurance Committee and I had already connected Fred and Mike, that would seem to be the logical choice. In fact Fred and Mike have already had a discussion. If Russ as President wants to connect, I'm sure Mike would also gladly reply but as I mentioned, he does not plan on replying to Kevin.

Good luck with all the tough decisions and tasks that you have at hand.

Debbie

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**EMAIL 049**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 06, 2013 3:07 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: Harbours Insurance

I just spoke with Bill Rybak who works with Mike Rademaker of Thoroughbred Insurance a bit ago. Mike Rademaker is the one who gave me the insurance information that I forwarded to the Board yesterday.

Apparently Kevin got hold of the email and Mike's info. He has contacted Mike and requested more information. Mike does not plan on responding to Kevin.

Debbie

Debbie Zoeller-Pullen  
Office Manager  
211 E. Market Street  
New Albany, Indiana 47150  
Office: 812-889-8180  
Fax: 812-725-8002  
Cell: 502-386-7838  
dzoellerpullen@Athene.com  
www.athene.com  
www.atheneannuity.com

\*Please note that effective immediately my email address has changed to the above e-address: dzoellerpullen@Athene.com

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**EMAIL 050**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 06, 2013 12:29 PM  
To: blackdodgeviper@insightbb.com  
[OAG BLIND COPIED]  
Subject: FYI

Paul,

One more email to delete after reading.



Per your suggestion, I made your point to Jenna. I will let you know if I hear anything. LOVED your point and it is an excellent one!

Debbie

Please note my new email address is [dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)

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211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Debbie Zoeller-Pullen  
Sent: Wednesday, March 06, 2013 12:27 PM  
To: Dinelle, Jenna  
Subject: RE: Harbours Maintenance Plan and Insurance

Jenna,

Just one quick follow up to our email that I thought of after reading yours regarding the innocent until proven guilty theory and Kevin remaining on the Board. I also totally agree with innocent until proven guilty but these are volunteer positions and when someone's volunteer position makes us uninsurable, innocent or not, my feeling is that they need to step down or be removed.

I would hope that ALL Board Members (I know you are) are serving to do the best for the Harbours as a whole and that should be foremost in all Board Member's minds.

That will be my last word on the subject to you. I really appreciate your listening to my point of view. . . .

Now on to that "drink and chat"!

Debbie

Please note my new email address is [dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)

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From: Dinelle, Jenna [<mailto:jdinelle@wescodist.com>]  
Sent: Wednesday, March 06, 2013 11:46 AM  
To: Debbie Zoeller-Pullen  
Subject: RE: Harbours Maintenance Plan and Insurance

LOL! I agree on the drink. I have dropped out of my competition, so I am free to eat and drink as I please, within reason, of course!

Being on the board has definitely led to more Harbours talk than I could have ever imagined, but it is a definite learning experience.

Thanks!  
Jenna

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 06, 2013 11:52 AM  
To: blackdodgeviper@insightbb.com  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: FW: Harbours Maintenance Plan and Insurance

Paul,

FOR YOUR EYES ONLY!!!!!!!!!!!!!!!!!!!!

Okay, Jenna is behind you but is still in favor of Kevin being innocent until proven guilty. I did forward a copy to the AG simply because of her comment about the AG case. They have apparently been told that the reason for no action is that they have found nothing "notable"!

Delete this email after you read and/or at the very least do not forward because I would not want her to know I have shared her email.

Debbie

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 06, 2013 11:44 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: Harbours Maintenance Plan and Insurance

FYI

My response from Jenna and my reply back to her regarding the email I forwarded you earlier this morning.

Debbie

Please note my new email address is dzoellerpullen@athene.com

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211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Wednesday, March 06, 2013 10:42 AM  
To: Dinelle, Jenna  
Subject: RE: Harbours Maintenance Plan and Insurance

Jenna,

Thanks for the response and yes, I do know you to not play sides and that was why I felt comfortable in reaching out to you with my email. I have ALWAYS been one to avoid conflict and have ALWAYS been the peacemaker all thru my life. The only reason I even got involved in any issues at the Harbours was after I reviewed documents and verified what was told to me. I do not believe in exaggerating or embellishing.

I truly appreciate you and your fairness. Thank you for giving of your time to help our Harbours home be the best it can be. . . .

We still need to do that drink sometime and talk about anything BUT the Harbours!

Debbie

Please note my new email address is [dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)

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From: Dinelle, Jenna [<mailto:jdinelle@wescodist.com>]  
Sent: Wednesday, March 06, 2013 11:36 AM  
To: Debbie Zoeller-Pullen  
Subject: RE: Harbours Maintenance Plan and Insurance

Debbie,

I am very much in favor of Paul's plan. I hope you know me well enough to realize that I do not play sides. I listen to the facts, and only the facts and make educated decisions. Paul's plan makes sense, and we do need a maintenance plan in place here.

As far as the insurance and the AG Suit, I am a firm believer in everyone is innocent until proven guilty. Again, show me the facts. From what I hear the AG suit is sitting stagnant right now because they have found nothing notable. Even if I have been misinformed, who am I to judge? Let's leave that up to the AG.

I know you as well as I, are interested in keeping our investments solid. I have an even greater interest in living peacefully among my neighbors. I appreciate your interests and concerns, and as always, I am here to listen free of judgement.

Thanks!  
Jenna

From: Debbie Zoeller-Pullen <[dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)>

Sent: Wednesday, March 06, 2013 11:26 AM  
To: Miller, Sally; Beller, Jennie  
Subject: FYI

As long as I am forwarding stuff . . . you may as well have this also . .  
. :)

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Wednesday, March 06, 2013 10:05 AM  
To: Dinelle, Jenna  
Cc: debbiezp@gmail.com  
Subject: Harbours Maintenance Plan and Insurance

Jenna,

Good morning.

I know you guys are getting it from all sides and I try to not add to your stress-level. I am hoping that you have been truly listening and paying attention to Paul Ranney and his suggestions for our beloved Harbours. You had mentioned perhaps buying a 2 bedroom (in addition to your 1 bedroom) and I'm sure you want to protect your investment. The other day, I drove past The Willows in the Highlands and Glenview in Prospect, which are much like the Harbours in age etc. They look amazing and do not have the issues that we have at the Harbours. They have a Maintenance Plan, we do not. Paul has the knowledge, experience and no hidden agenda. Please listen to Paul before The Harbours is beyond the point of repair. Just because a building is 20 years old, it does not have to look like and/or experience the issues we have at the Harbours.

As for the Insurance coming up for renewal, I also hope that you read my email yesterday. I had been told previously by Insurance Companies that as long as any of the folks that are involved in the AG case remain on the Board, we will not be able to get the insurance we need. I wanted to give you the words from an Insurance Professional and that was why I forwarded his email to you.

Good luck with all that you have facing you as a member of our HOA Board.

All the best,  
Debbie

p.s. Any way that I can ever be of help, please let me know.

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**EMAIL 051**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, March 06, 2013 9:54 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FYI  
Attachments: Scan10001.pdf

Sally / Jennie,

In talking with Thom Pike yesterday, he said he was going to forward you the latest Harbours Newsletter stating that Harbours Insurance is being used to defend Kevin, Mary Lou and Sharon in the AG case. I don't want to assume anything and just want to make sure you have the info. Just in case you do not . . . see a copy attached.

All the best . . . and stay warm!

Debbie :)

GO TEAM HARBOURS!

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**EMAIL 052**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, March 05, 2013 2:36 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: Harbours Insurance

Sally / Jennie,

Bob (Ferguson) just responded to my email below. He was just appointed to the Board and seems to be doing a great job, appears to be very fair-minded and does not mind giving his opinion, whether it is agreed with or not. He is on the B & G Committee with Paul and is helping support Paul's plan.

Debbie

Please note my new email address is dzoellerpullen@athene.com

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-----Original Message-----

From: solivagant001@reagan.com [mailto:solivagant001@reagan.com]  
Sent: Tuesday, March 05, 2013 2:28 PM  
To: Debbie Zoeller-Pullen  
Subject: RE: Harbours Insurance

Thanks Debbie. Makes perfect sense to me., Bob

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, March 05, 2013 10:51 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: Harbours Insurance

FYI - I forwarded this info to the HOA Board (not including Kevin and WT Roberts) this morning.

Please note my new email address is dzoellerpullen@athene.com

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211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

-----Original Message-----

From: "Debbie Zoeller-Pullen" <dzoellerpullen@athene.com>  
Sent: Tuesday, March 5, 2013 9:55am  
To: "thedaylily@insightbb.com" <thedaylily@insightbb.com>, "kathy.mathews@gmail.com" <kathy.mathews@gmail.com>, "jdinelle@wescodist.com" <jdinelle@wescodist.com>, "Gary Davis" <kimjbrewerdavis@insightbb.com>, "chuck@chuckfugate.com" <chuck@chuckfugate.com>, "Phila3224@bellsouth.net" <Phila3224@bellsouth.net>, "solivagant001@reagan.com" <solivagant001@reagan.com>  
Subject: Harbours Insurance

Since there seems to be confusion about whether it is better to keep Kevin on the Board versus having new (and possibly inexperienced) Board Members with our insurance coming up for renewal.

Below is a statement from Mike Rademaker who owns Thoroughbred Associates in Middletown KY. I have held insurance with Mike's company for many years.

Debbie

From: Mike Rademaker [mailto:mrademaker@thoroughbredassociates.com]

Sent: Tuesday, March 05, 2013 9:47 AM  
To: Debbie Zoeller-Pullen  
Subject: RE: Request

Debbie, you are correct that I would not be able to obtain any competitive quotes for the association while there is a board member involved in a lawsuit or who has ties to the previous management issues.

This is directed at the Directors and Officers coverage's any pending or probable suits will cause them not to offer the coverage. As the rest of the insurance goes, my insurance companies will be looking at who is on the board and what changes have taken place in the management of the association to evaluate if they want to look into the General Liability and other coverage's. This is mainly to address the historical problems at the complex and that steps have been taken to avoid those issues in the future.

Hopefully this addresses your concerns.

Michael Rademaker, CIC  
Vice President  
Phone: 502-400-3840  
Cell: 502-905-0871  
PO Box 436498  
Louisville, KY 40253

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From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Tuesday, March 05, 2013 9:38 AM  
To: Mike Rademaker  
Cc: debbiezp@gmail.com<mailto:debbiezp@gmail.com>  
Subject: Request  
Importance: High

Mike,

Would you be able to help me with something. In talking with you, I understood that once Kevin (the 3rd person, and only one remaining on the



Attorney General suit), then we will be able to move forward with insurance and will be in a better position to obtain insurance and at a better rate. Is this correct?

If so, would you mind putting something in writing that I can forward to our Board so they understand if it is better to keep Kevin on Board and/or have new Board Members in place, with our insurance coming up for renewal.

Thanks,  
Debbie

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**EMAIL 053**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, March 05, 2013 8:51 AM  
To: Miller, Sally; Beller, Jennie  
Cc: Debbie Zoeller-Pullen  
Subject: FW: Re: Maintenance Plan Proposal

Sally / Jennie,

I really hope that you are also being bbc'd on this email chain, but in case you are not . . . Paul has excellent skills and Kevin is trying to run roughshod over him.

Debbie

Please note my new email address is [dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company

211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

----- Forwarded message -----

From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Date: Mar 5, 2013 8:10 AM  
Subject: Re: Maintenance Plan Proposal  
To: <kzipperle@win.net>  
Cc: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "Charles Fugate" <Chuck@chuckfugate.com>, "Jenna Dinelle" <jdinelle@wescodist.com>, "Russ Johnson" <thedaylily@insightbb.com>, "kimjbrewerdavis" <kimjbrewerdavis@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>, "kenquiggins" <kenquiggins@aol.com>, "Fred Strohm" <phila3224@bellsouth.net>, "chuck" <chuck@chuckfugate.com>

Jesus....I can't believe I have to do this. OK first my "bonafides"

- 1987 to 1994 Facility Maintenance Manager Indiana Army Ammunition Plant Annual Budget \$130 million
- 1994 to 1999 Supervisor of the entire maintenance department Naval Ordnance Station Louisville (ever heard of that?)
- 1999 to 2005 Project Engineer US Army Corps of Engineers major projects included:
  - Construct new hospital at Scott AFB \$127 million
  - One of four Project Engineers constructing McAlpine Lock \$379 million

To be clear Kevin, I'm not questioning your management skills .... I'm questioning your "Maintenance Management Skills"

Example - At the last B&G committee meeting, YOU devoted almost the entire time to reviewing the 2011-2012 Capital Reserve Fund! AHHHHH!!

I didn't know whether to laugh or cry! I couldn't believe it! AM I really wasting my time like this????

That document is nothing but a budgeting tool. We wasted two hours doing what the "bean counter committee" should be doing and almost no time on maintenance. Other than the one landscape item I introduced and 10 minutes discussing new door locks so people can't go to the bathroom in the pool area, the building was completely ignored!

OK.... For the benefit of our Board, if they'll allow me, I will provide the basics (maintenance for dummies) of a proper plan, Contrary to the way our B&G Chairman Kevin thinks it's done.

First - Inspection Plan: This consists of a semi-annual and annual inspections checklist of all common areas. Roof, interiors, exteriors, mechanical room, HVAC, etc. you get it?

Second - Inspection Log: Consists of a spreadsheet on the results of the above inspections prioritizing those areas most in need of attention.

Third PM Plan - Daily workload tickets prepared by the Property Manager based on the info from the Inspection Log above. Makes her job a cinch...

Board of Directors Oversight of the Plan:

Assure that the Building and Grounds Meetings agenda should be:

- Reviewing all the above for sufficiency including...
- Were the inspections conducted?
- Are all deficiencies properly documented and prioritized (B&G committee approves the prioritization)?
- Has the Property manager then used this info to schedule employees efforts and maintain the facility to the level the board wants?

Board members - As you can see this is as simple as it gets. Once in place it is self perpetuating. A change of manager or personnel doesn't affect the building being properly maintained. Also it is simple for the staff to understand and quantifiable for the board to allocate resources and supervise the Property Manager.

Necessary Changes - The maintenance staff should no longer be in the service call business. Except for emergencies or an issue that compromises another unit (leaks, etc.) our staff should spend 95% of their time on the HOA work generated by the plan. This (making service calls) is a practice that was inadvertently continue from when this was an apartment complex, most likely because to this day WE DON'T HAVE A PROPOER MAINTENANCE PLAN. Homeowners are free to hire private contractors to repair thier leaky faucets or change furnace filters.

Board Members - I am at your disposal. If you have questions because I haven't adequately explained the issue please ask. I know I often don't explain things well because I understand the subject to well, and often leave things out.

Finally, I have no hidden agenda. I volunteered for this because I know it's needed, and I know how to do it. I would like nothing better than to help put this in place and then resign from the committee and go back to being retired.

Respectfully,  
Paul

----- Original Message -----

From: kzipperle@win.net

To: "Paul Ranney" <blackdodgeviper@insightbb.com>

Cc: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "Charles Fugate" <Chuck@chuckfugate.com>, "Jenna Dinelle" <jdinelle@wescodist.com>, "Russ Johnson" <thedaylily@insightbb.com>, "kimjbrewerdavis" <kimjbrewerdavis@insightbb.com>, "Kathy Mathews" <kathy.mathews@gmail.com>, "kenquiggins" <kenquiggins@aol.com>, "Fred Strohm" <phila3224@bellsouth.net>

Sent: Monday, March 4, 2013 6:13:50 PM

Subject: Re: Maintenance Plan Proposal

I'll redefine this topic as "Management 101" then...

As someone who has managed hundreds of people over the years, I recognize that the last thing you do as a manager is manage in a vacuum. I better understand your point of view if you've not had that opportunity (management).

I want Laura and [maintenance manager] to have a big say in our management systems, objectives, and accountabilities. And I want that so that they are successful and try to accomplish what WE want. If that cooperative form of management is not what you're used to--as the manager or the managed--I assure you that's the way most of the world does it. Or at least the successful part of it.

I have no intention of dictating deliverables to our staff, and I will work to ensure that no one else does. Paul, if that includes you, so be it...KZ

Quoting Paul Ranney <blackdodgeviper@insightbb.com>:

Kevin, with all due respect. I will be glad to provide guidance on the creation of a plan. However, your comments here regarding whether or not Laura and [maintenance manager] "buy in" is very disturbing.

These people work here. They were/are hired to execute whatever they are instructed by the board. Ideally that would be a PM Plan expertly developed and voted on without their approval.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:43 PM, kzipperle@win.net wrote:

Laura,

As time permits, please get draft copies of the items that Paul believes we are missing in a comprehensive maintenance plan. These should be examples of what he feels we need to put in place here.

Look them over and review them with [maintenance manager] first. If the two of you agree that some or all of it needs to be implemented here, bring the items forward to the B&G Committee (meeting) in the next month or so. If you don't agree, feel free to review things with Paul, and involve me at that point.

I want yours and [maintenance manager's] buy-in on anything we do because you guys have to execute on it everyday. It's meaningless otherwise.

Thanks...KZ

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 054**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Monday, March 04, 2013 5:57 PM  
To: Miller, Sally; Beller, Jennie; [debbiezp@gmail.com](mailto:debbiezp@gmail.com)  
Subject: Fwd: Re: Maintenance Plan Proposal

----- Forwarded message -----

From: "Paul Ranney" <[blackdodgeviper@insightbb.com](mailto:blackdodgeviper@insightbb.com)>  
Date: Mar 4, 2013 5:53 PM  
Subject: Re: Maintenance Plan Proposal  
To: "kzipperle@win.net" <[kzipperle@win.net](mailto:kzipperle@win.net)>  
Cc: "laura cushing" <[laura.cushing@insightbb.com](mailto:laura.cushing@insightbb.com)>, "Bob Ferguson" <[solivagant001@reagan.com](mailto:solivagant001@reagan.com)>, "kenquiggins" <[kenquiggins@aol.com](mailto:kenquiggins@aol.com)>, "thedaylily" <[thedaylily@insightbb.com](mailto:thedaylily@insightbb.com)>, "kimjbrewerdavis" <[kimjbrewerdavis@insightbb.com](mailto:kimjbrewerdavis@insightbb.com)>, "Kathy Mathews" <[kathy.mathews@gmail.com](mailto:kathy.mathews@gmail.com)>, "Phila3224@bellsouth.net" <[phila3224@bellsouth.net](mailto:phila3224@bellsouth.net)>, "jdinelle@wesco.com" <[jdinelle@wesco.com](mailto:jdinelle@wesco.com)>

Kevin.... I did not sign up for a secret society. I see no reason that a properly informed board shouldn't be allowed to "see how the sausage is made".

Our board is made up of intelligent individuals who are not necessarily maintenance professionals. All the better for them to understand the issues we ask them to vote on if they can read all the considerations made developing them. I understand this stuff.... To me it's easy, and I don't mind the board "piggybacking" on my knowledge in order to keep themselves informed of the difficult decisions we ask them to make.

Any board member who doesn't wish to remain informed can merely email me and I will remove them from any further discussion I have on these issues.

As far as your participation....that is your decision. It will not keep me from corresponding with other committee members and directors on the desperate need to save the physical plant that we all call home.

Regards, Paul

Sent from my iPad

On Mar 4, 2013, at 4:36 PM, kzipperle@win.net wrote:

There was no sarcasm. And there's no need for the Board to be in the middle of B&G matters that haven't yet been resolved by the B&G Committee itself.

If we follow that, this will be the last of these emails involving the Board, and the next one will be among B&G members which is where this topic started. Regardless, it will be MY last email to the Board in this thread.

I have separately communicated with Paul, Laura, and [maintenance manager] (thru Laura) on the path I'd like for them to follow at this juncture. If/when this needs Board review, I'll advise Russ and the Board...KZ

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, March 04, 2013 4:07 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: Re: Maintenance Plan Proposal

Just in case Paul Ranney has not forwarded this to you.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

----- Forwarded message -----

From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Date: Mar 4, 2013 3:55 PM  
Subject: Re: Maintenance Plan Proposal  
To: "kzipperle@win.net" <kzipperle@win.net>  
Cc: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "thedaylily" <thedaylily@insightbb.com>, "kimjbrewerdavis"

<kimjbrewerdavis@insightbb.com>, "Kathy Mathews"  
<kathy.mathews@gmail.com>, "Phila3224@bellsouth.net"  
<phila3224@bellsouth.net>, "jdinelle@wesco.com" <jdinelle@wesco.com>

Obviously there was no deadline..... No need to start with sarcasm.

From some of your statements here I can see that you still don't know how, why or the need for a maintenance plan. Hearing from the gentleman that is preparing a "budget document" the "capital reserve study" has very little value to the proper implementation/creation of a PM plan. As I pointed out it is just a part of the plan....a small part. As to whether or not this is a pressing need..."just look around here". Your eyes will tell you what a proper inspection plan (which we don't have) would be SCREAMING AT YOU.

As far as emailing [maintenance manager], I asked and he told me he doesn't use email. I had also stated that I had consulted with him in diagnosing our maintenance management plans shortcomings. I certainly agree that he will be a valuable resource for info to include in the "inspections" section of any plan. However it has been my experience in industry not to include the workforce in the preparation of the "management part" of the plan. That is because determining the frequencies/adequacies of inspections and workload can be counterproductive.

Thanks for the response, this is exactly the dialog I was looking for. I don't see the need to wait for scheduled meetings to discuss pressing issues.

One more thing. If we had a proper PM Maintenance Plan your observation that we didn't have a property manager for a period of time would be moot. The plan stands alone and needs no input from any one individual to maintain the facility.

Paul

Sent from my iPad

On Mar 4, 2013, at 2:37 PM, kzipperle@win.net wrote:

I'm sorry, I didn't realize I had a one-week deadline to respond...

None of this should be on a Board agenda until it's been read, digested, and agreed, if that happens, by the B&G Committee. By Paul's own admission--and apparent frustration--that hasn't happened. I'm not apologizing for that because, as I said, I didn't realize there was a deadline.

[Maintenance manager] will have a major input to anything we do as far as maintenance is concerned. He's worked here since this building was constructed, through multiple managers and changes in control/ownership. He has more credibility as far as what we need and can accomplish than any one homeowner. And I don't see [maintenance manager's] name anywhere on this distribution or on any other communication that has come my way. In a word, that's shortsighted.

Mike Davidson, our Reserve Study specialist, visited the property a couple of weeks ago, and I'll be interested to hear his comments when he summarizes them. I'm not expecting good news because we have been operating without a qualified FULL time property manager for the better part of two years now. But I will certainly listen to what he has to say as will I hope the rest of you.

I appreciate everyone's comments, but this is one of many priorities here at the moment. And I don't particularly see it as a pressing one. Just my two cents based on what I see and without having met the 'deadline'...KZ

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, March 04, 2013 10:16 AM  
To: Miller, Sally; Beller, Jennie; Debbie Zoeller-Pullen; debbiezp@gmail.com  
Subject: Fwd: Re: Maintenance Plan Proposal

FYI

-----Original Message-----

From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Sent: Tuesday, February 26, 2013 7:28am  
To: "cushing, laura" <laura.cushing@insightbb.com>, "Ferguson, Bob" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "zipperle, kevin" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>  
Subject: Maintenance Plan Proposal

It has been over a week since I first discussed the need to develop a viable maintenance plan for the HOA. In that time I have heard from only one individual regarding the merits of my proposal.

What am I to conclude?

The issue is unworthy of comment?

You are all digesting the previous email and are formulating a response?

I didn't volunteer to serve on the buildings and grounds committee to attend meetings discussing the status quo, which obviously hasn't produced an efficient use of our employees efforts nor our fellow homeowners money.

I have the experience, knowledge and ability to help this HOA create the management tools to required maintain this facility -

- Develop an Inspection Plan
- Develop a Inspection Log
- Develop a Preventative Maintenance Plan



It is my observation that the past and current B&G members believe that the "Capital Reserve Study" is a maintenance management plan of some sort and use it for that purpose. It is not...

In a normal plan it is one part, that is used in conjunction with the three listed above to manage a facility. Used alone as has been done here, it is a recipe for failure and unnecessary expense to all.

I would appreciate some sort of response from you elected board members. I am not opposed to considering others ideas on how to professionally maintain the facility. However I don't believe that your fellow homeowners who elected you expect you to "do nothing".

If my services are not needed or are unwelcome I will be happy to resign. I don't wish for my reputation to be diminished by serving on a committee doing the same thing that got us to where we are today.

Who will be the first to add to the dialog? Someone, anyone?

Respectfully,  
Paul Ranney  
618TH

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, February 28, 2013 7:18 AM  
To: Miller, Sally  
Cc: Beller, Jennie; debbiezp@gmail.com  
Subject: RE: Maintenance Plan Proposal

Paul has only been on the B & G Committee for a short while and is a retired engineer. He knows his stuff and Kevin is NOT pleased. When he sent out the email below, the only one to respond was Bob Ferguson. Paul said he may end up getting kicked off the committee since he is questioning all these things.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Thursday, February 28, 2013 10:12 AM  
To: Debbie Zoeller-Pullen  
Cc: Beller, Jennie; debbiezp@gmail.com  
Subject: Re: Maintenance Plan Proposal

Interesting

Sent from my iPhone

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, February 28, 2013 7:09 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: Maintenance Plan Proposal

Jennie / Sally,

Paul Ranney is doing a great job (at least trying to with having Kevin as the Chair) and has discovered some interesting things. We have so many "outside" maintenance contracts that are costing the HOA huge amounts of money. As Paul said, there are only a few that need to stay in place because of employees would not have the skill sets to do them. Perhaps there is money is being skimmed off the top? There is an arrangement out there for \$38,000 to paint the hallways. He said that is just small potatoes compared to some other contracts.

Debbie

----- Forwarded message -----  
From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Date: Feb 27, 2013 8:28 AM  
Subject: Fwd: Maintenance Plan Proposal  
To: "debbiezp" <debbiezp@gmail.com>

fyi

----- Forwarded Message -----  
From: solivagant001@reagan.com  
To: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Sent: Tuesday, February 26, 2013 9:45:55 AM  
Subject: RE: Maintenance Plan Proposal

I think you have a good idea and will do anything I can to support it. Russ is out of town until the end of this week and I have no authority to call for the meeting you request. At this point Kevin is still the chairman., Bob

----- Original Message -----  
From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
To: "laura cushing" <laura.cushing@insightbb.com>, "Bob Ferguson" <solivagant001@reagan.com>, "kenquiggins" <kenquiggins@aol.com>, "kevin zipperle" <kzipperle@win.net>, "thedaylily" <thedaylily@insightbb.com>  
Sent: Tuesday, February 26, 2013 7:28:39 AM  
Subject: Maintenance Plan Proposal

HARBOURS MAINTENANCE PLAN -

I previously discussed the fact that we don't have a useable maintenance plan. This results in poor management of maintenance personnel and increased costs to the HOA.

PROPOSAL -

A Maintenance Plan should be created using the Capital Reserve Study as it's controlling document. Most line items in the study can be used as the basis for creating Preventative Maintenance Tasks. I propose that we take up this task in the B&G committee ASAP.

EXAMPLE -

2013 Budgeted Line Item of \$38,029 for Hallway Painting:

Laura can create a PM task of daily painting during the winter months to be performed by our staff until this task is completed. Other PM tasks will be created for outdoor work in the summer such as Fence Painting.

Most line items in our Capital Reserve can be accomplished in this manner. Indoor work in the winter, outdoor tasks in the summer. Some of course will still be contracted out where we don't have the skills etc.

Necessary Changes -

Our maintenance staff should no longer perform "service calls" for residents. They should only respond to calls of an "emergency nature" or one that compromises another unit (i.e. leaks etc.). Our staffs time should be devoted primarily to the PM tasks identified in our daily maintenance plan. All homeowners can contract with whomever they wish to repair their leaky faucets, change filters etc.

BENEFITS -

By having our staff devote 90% of their time on our Capital Reserve tasks we can better control their time and reduce the HOA's costs. Since they are already funded as full time employees in the annual budget, most of the costs identified in the reserve study (i.e. \$38,000 for hallway painting) will not be required since this will be done as a daily task of our maintenance personnel rather than contracted out. Once implemented, I believe that we will see a greatly reduced need for the money currently charged homeowners to fund the Capital Reserve Fund and we can proceed to identify and reduce annual fees substantially. We will also have the benefit of our employees not being interrupted during a their normal days work.

Paul Ranney

618TH

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**EMAIL 055**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, March 04, 2013 3:48 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: FW: April 25 Special Meeting

Thom Pike's theory below (see in red):

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene  
Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-  
7838 | Fax 812-725-8002

From: Thomas Pike [mailto:thomashpike@cs.com]  
Sent: Monday, March 04, 2013 3:36 PM  
To: Debbie Zoeller-Pullen  
Subject: Re: April 25 Special Meeting

I think it is a spring board to do favors for votes.

Thomas Pike

thomashpike@cs.com

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Monday, March 04, 2013 3:24 PM  
To: thomashpike@cs.com; Phila3224@bellsouth.net; Nora Strohm  
(nbspagetwo@gmail.com); chuck@chuckfugate.com;  
blackdodgeviper@insightbb.com  
Cc: debbiezp@gmail.com  
[OAG BLIND COPIED]  
Subject: April 25 Special Meeting

Something else to consider with the moving of the Special Meeting:  
The April 25th Special Meeting has been scheduled at a time to draw the  
least amount of homeowner interest. I'm sure there is a method to Kevin's  
madness . . . as I personally think he probably came up with the idea. It  
will be right after Thunder and right before the Derby. :)

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene  
Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-  
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**EMAIL 056**

From: Debbie Zoeller-Pullen <[dzoellerpullen@athene.com](mailto:dzoellerpullen@athene.com)>  
Sent: Monday, March 04, 2013 3:08 PM  
To: Miller, Sally; Beller, Jennie  
Cc: [debbiezp@gmail.com](mailto:debbiezp@gmail.com)  
Subject: RE: The Harbours

Below is a copy of the email from Chuck Fugate and he also posted on Facebook, explaining the Boards thoughts . . .

I think there is more danger of insurance being declined with Kevin Zipperle remaining on the board. . . rather than having new Board Members. I have spoken to someone that owns an Insurance Company and that is what he told me.

From: Charles Fugate [<mailto:Chuck@chuckfugate.com>]  
Sent: Monday, March 04, 2013 1:29 PM  
To: Paul Ranney; Thomas Pike  
Cc: [gbielefe@gmail.com](mailto:gbielefe@gmail.com); [louisborn@aol.com](mailto:louisborn@aol.com); [kathybuppl@yahoo.com](mailto:kathybuppl@yahoo.com); [bettycan@insightbb.com](mailto:bettycan@insightbb.com); Debbie Zoeller-Pullen; [glenn@hartcountyrealty.com](mailto:glenn@hartcountyrealty.com); [patokapirate@gmail.com](mailto:patokapirate@gmail.com); [hillmank@hotmail.com](mailto:hillmank@hotmail.com); [hryank89@yahoo.com](mailto:hryank89@yahoo.com); [wkkindler9@yahoo.com](mailto:wkkindler9@yahoo.com); [peak12r@excite.com](mailto:peak12r@excite.com); [Dadaa22@hotmail.com](mailto:Dadaa22@hotmail.com); [flamingosandy@rocketmail.com](mailto:flamingosandy@rocketmail.com); [phila3224@bellsouth.net](mailto:phila3224@bellsouth.net); [pagetwo@bellsouth.net](mailto:pagetwo@bellsouth.net)  
Subject: RE: Special Meeting

Myself and Fred were both against the date change... we voted NO.

Everyone else voted to change it.

According to the HOA Attorney; the by-laws and state law only say the BOD as to schedule the meeting within 30 days of 'receiving the petition'.... and therefore the board and change the date if they felt need be.

They may be correct according to the Law (per the attorney); however, I disagree with why... the BOD feels that owners need to be educated on our insurance issues and that have a Special Meeting and 3 potention new Board Members will harm our changes of renewing our insurance.

Kind Regards,  
Chuck Fugate  
Compass Realtors, LLC  
Cell: 502-727-4149  
Fax: 888-585-9434  
Email: chuck@chuckfugate.com

---

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Monday, March 04, 2013 3:05 PM  
To: Debbie Zoeller-Pullen; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: The Harbours

What was the reason given for the delay?

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Monday, March 04, 2013 3:03 PM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: The Harbours

I feel certain that you are sooooo tired of hearing of our concerns and issues but I really feel like you are our best hope at this point in time. Have you heard that the Special Meeting has now been put off until April 25th? Is there any hope you can offer to those of us that are trying to follow procedure and save our beautiful Harbours. It is sad

that a 20 year old building is in the shape and condition of the Harbours. I truly lay that at the feet of one "Kevin Zipperle".

Thanks,

Debbie  
debbiezp@gmail.com

p.s. I think I mentioned previously that Paul Ranney feels that if money is being skimmed off the top, it is coming from the Vendor Contracts.

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**EMAIL 057**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, February 28, 2013 8:28 AM  
To: blackdodgeviper@insightbb.com  
Cc: thomashpike@cs.com; bettycan@insightbb.com  
[OAG BLIND COPIED]  
Subject: FW: Harbours pool Cover

Good morning all,

I have a friend who lives in Oldham County that follows the Harbours Facebook Group and the Forum. She sent me the email below after seeing the talk about the pool on Facebook and gave me permission to forward as long as I removed her name. She is the same person who found the Quiggins/Zipperle video link and sent it to me.

Hope all have a good day.

Debbie

p.s. Paul, perhaps since you are on the B & G committee, you may want to share it with the Board or B & G Committee

From: linda  
Sent: Wednesday, February 27, 2013 9:04 PM  
To: Debbie Zoeller-Pullen  
Subject: Harbours pool Cover

Hi Debbie,

I have read the thread about the Harbours pool cover situation and I am sitting here with my jaw dropped open! Our pool is 55,000 gallons (it's huge!)...20 X 40 in one direction and 20 X 40 in the other, shaped like an "L". We have had the same pool cover for as long as we have had the pool, approximately 18 years and have NEVER had to replace the cover!! We have a pool company open and close the pool each year, they take the water level down to the appropriate level, clean the bottom of debris, add the correct winterizing Chemicals and blow out the underground pipes so they can't freeze, then they install the cover over the pool....about \$500.00 Then, in the spring, they come and remove the cover, get all of the pumps started, clean the pool bottom, put the ladders back in, add chemicals and come back one or two more times to make sure all is working properly and we are set until the next closing. Roughly another \$500.00 for opening. Of course, we have to add chlorine throughout the summer and test the water, we have a waterfall on the pool and it is beautiful all spring, summer, and early fall. The company we use is called Suntime Pools West, they built our pool and have maintained it all of these years. Maybe you can pass on this info or use it to make suggestions to your group. Our pool is bigger than most hotel pools.

Hope you can come enjoy it this summer with us!!

Linda

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**EMAIL 058**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, February 13, 2013 9:56 AM  
To: Sue Schaefer; Sandra Graves; Sara Kessler; Brenda Himsel; Nora Strohm; Chuck Fugate; Phila3224@bellsouth.net; Karla B  
Cc: Jenna Barton-Dinelle  
[OAG BLIND COPIED]  
Subject: Fwd: MEN WHO LACK FEMALE SUPERVISION!!!  
Attachments: IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg;  
IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg;  
IMAGE.jpeg; IMAGE.jpeg; IMAGE.jpeg

----- Forwarded message -----

From: "Debbie Zoeller-Pullen" <debbiezp@gmail.com>  
Date: Feb 13, 2013 8:56 AM  
Subject: Fwd: MEN WHO LACK FEMALE SUPERVISION!!!  
To: "THOM PIKE" <thomashpike@cs.com>, "Charlotte Thacker"  
<cthacker1@netzero.net>  
Cc: "Debbie Zoeller-Pullen" <dzoellerpullen@athene.com>

----- Forwarded message -----

From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
Date: Feb 13, 2013 8:50 AM  
Subject: Fwd: MEN WHO LACK FEMALE SUPERVISION!!!  
To: "Paul Ranney" <paul@apex-speed.com>, "Jane Kiefer"  
<jane.e.kiefer@usace.army.mil>,  
"Tom Ricketts" <r5814@aol.com>, "Debbie Zoeller-Pullen"  
<debbiezp@gmail.com>

Sent from my iPad

Begin forwarded message:

From: "Chris Ranney" <Chrisr@pubpress.com>  
Date: February 13, 2013 8:21:55 AM EST  
To: "Mike Jones" <Mjone@pubpress.com>, "Susan Wilson"  
<soozeq62@insightbb.com>, blackdodgeviper@insightbb.com  
Subject: MEN WHO LACK FEMALE SUPERVISION!!!

Men Who Lack Female Supervision

If you don't pass this along, something is the matter with you!

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**EMAIL 059**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, February 06, 2013 2:46 PM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: A Few More Quotes

"Most of the time - 99 percent of the time - you just don't know how and why the threads are looped together, and that's okay. Do a good thing and something bad happens. Do a bad thing and something good happens. Do nothing and everything explodes.

And very, very rarely - by some miracle of chance and coincidence, butterflies beating their wings just so and all the threads hanging together for a minute - you get the chance to do the right thing."  
? Lauren Oliver

"Doing what's right is seldom easy."  
? Janice Hardy, The Shifter

Love all, trust a few, do wrong to none. ~William Shakespeare

Happy Hump Day and I hope you guys are having a wonderful week!

Debbie Zoeller-Pullen  
Office Manager

211 E. Market Street  
New Albany, Indiana 47150  
Office: 812-889-8180  
Fax: 812-725-8002  
Cell: 502-386-7838  
dzoellerpullen@Athene.com  
www.athene.com  
www.atheneannuity.com

\*Please note that effective immediately my email address has changed to the above e-address: dzoellerpullen@Athene.com

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**EMAIL 060**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, February 05, 2013 3:25 PM  
To: Beller, Jennie; Miller, Sally  
Subject: Quotes

Below are a few quotes that remind me of you guys and how you try and make a difference in this world.

Thanks and keep up the good work.

Debbie

---

How wonderful it is that nobody need wait a single moment before starting to improve the world. ~Anne Frank

The purpose of life is not to be happy - but to matter, to be productive, to be useful, to have it make some difference that you have lived at all. ~Leo Rosten

Unless someone like you cares a whole awful lot, nothing is going to get better. It's not. ~Dr. Seuss

If we could all hear one another's prayers, God might be relieved of some of his burdens. ~Ashleigh Brilliant

Be an opener of doors for such as come after thee, and do not try to make the universe a blind alley. ~Ralph Waldo Emerson

The first question which the priest and the Levite asked was: "If I stop to help this man, what will happen to me?" But... the good Samaritan reversed the question: "If I do not stop to help this man, what will happen to him?" ~Martin Luther King, Jr.

Successful people are always looking for opportunities to help others. Unsuccessful people are always asking "What's in it for me?" ~Brian Tracy

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**EMAIL 061**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, February 05, 2013 12:38 PM  
To: Beller, Jennie; Miller, Sally  
Subject: FW: Jim Gilbert

Just something to add to your files. I received this email from Debbie Zipperle last week after I forwarded info about a homeowner who just lost his second son in 4 months.

This is just basically and FYI for you guys.

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company

211 E. Market Street, New Albany IN 47150 | T. 812-889-8180 | C. 502-386-7838 | Fax 812-725-8002

From: debzip@yahoo.com [mailto:debzip@yahoo.com]  
Sent: Wednesday, January 30, 2013 11:39 PM  
To: Debbie Zoeller-Pullen  
Cc: debbiedoodlebug@mail.com  
Subject: Re: Jim Gilbert

Thanks for letting us know. Kevin heard it earlier and told me about it. Mr. Gilbert is the best and he truly doesn't deserve losing two sons in the past several months. Heck his daughter just lost her husband a year or so ago. Makes one know what is important, family and friends and to be happy and enjoy life, because since I lost my brother, my mom, my dad and Kevin's dad, we know how precious life is to each and every one of us! One just never knows.

I hope that what I read on FB isn't going to happen. I fear for Kevin and myself and any innocent by-stander that may get in someone's way. Hate is awful. I pray every day that this all gets better and this hatred can go away. Hate is a very bad and destructive thing to carry!

Hopefully you can understand one day why I can't be in the same room with people who hate and all. I can't be two faced about it either. Smiling at people who say that Kevin is a bad person. He wouldn't hurt a fly. I want to be happy and hang out with people who are nice and happy and not talking and being so negative and all on Facebook and even the Harbours own web site. That is not good for the Harbours or for any of us. I really hope you don't believe this stuff you are being told by the other side.

Debbie, I know you really wanted to be on the board, but sometimes, be careful what you wish for. I don't think you know what you will be put through being in this position. Hopefully Fred and Chuck are going to be ok. But I know that it can also be horrible! You can be very helpful in trying to get others to put the past behind. It will come out in court, but I am afraid that many won't want the dirty laundry of the Harbours to be aired for all to hear!

Again, you really haven't ever talked to Kevin, Sharon or Mary Lou. I do know when you first moved in, Kevin helped you with things in your condo. Do you know all the stuff that they say and do to us? each and everyday we are here. We can't walk through the Harbours without being called liars, thieves, etc. I don't hang out in the gym, indoor pool, or many places, because I am truly fearful. I carry my phone and a tape recorder at most times, ready to turn it on to hopefully be able to expose these people, because unless you have experienced being on the other side, you don't get harassed. But you will, when you don't follow thru with what they want or expect you to do because you are on the board or in control of something.

I already feel sorry for Fred and Chuck. They will eventually feel the wrath of the others, if they haven't done so already. Doing the right thing sometimes, isn't what this other group wants to hear. So much of what they are talking about with Kevin was voted on by the Board. We would have never followed through with any of this if the board didn't give us their blessings. ( Marty and Tom Pike were board members too)

Do you know that Kevin was jumped from behind by a fellow neighbor after a board meeting. He bit through a polo shirt and drew blood in his side and fingers and broke his glasses. Do you know that another neighbor jumped an employee and went after her, all of tape with others being a witness. Do you realize how many of board members or previous board members cars were vandalized. We had two and one was my dad's. We know who did it, and it is a pretty scary situation we all have and can encounter daily! Thank goodness for the cameras, in the parking garage and in the hallways, which have helped stop this destruction of others properties.

You weren't brought up like that were you? I know I wasn't. Just because you don't like something gives you the ok to do destruction to other's properties. A lot of stuff have probably been prevented thanks to the cameras and if you weren't afraid of doing something you are ashamed of doing, why care if there are cameras. One day you will find this out. If you would like to talk with Kevin and myself, Mary Lou and or Sharon, we would love to have a sit down with you! To clear the air. I think you really want what is right, but you have not really, except for Kim, Sandy and Nora got to know any of us! We aren't the bad guys as they have made us out to be! BUT you know, if we tell you the truth, they will say it isn't the truth. If you say it is black, they will say it is white...just because they are always right. Hopefully with Chuck, Fred and Bob Ferguson on the Board, they will see what goes on with the Board. I don't think you really know how many are on our side, because when anyone says anything against the other side, they are Kevin's puppets!!!! They really don't get that a whole lot of other people feel the same way, Kevin is the only one who has the time, the patience, the determination not to back down from any of this. He wants what is best for all. Just ask Kim or Sharon. They wouldn't be on the board or even living here, if it weren't for Kevin. They are truly fearful of what can happen if we let our guard down.

I want this all to go away and for all of us to peacefully co-exist here. We don't have to like each other, but we should respect each other and let us live here without being harassed and intimidated. I am truly afraid of what [complainant] may do to some of us! I hope it is all an act, but we are truly worried. Several of the board members and homeowners agree. We shouldn't have to live like this. We have a beautiful place here and I for one feel very lucky to live here. I just really wanted you to hear this from me, because I know in your heart you want what is right for all of us. Just be careful and enjoy your life here, even though it may not be all you thought it would be.

Thanks again for all the hard work you are doing on the welcoming committee! Sorry for the long email.

debbie

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
To: "debzip@yahoo.com" <debzip@yahoo.com>  
Sent: Wednesday, January 30, 2013 3:16 PM  
Subject: Jim Gilbert

Debbie Z.,

I'm sure you have heard, but just in case you have not, Jim Gilbert's son passed away this morning.

Debbie ZP

Please note my new email address is dzoellerpullen@athene.com

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7838 | Fax 812-725-8002

**EMAIL 062**

From: debzip@yahoo.com [mailto:debzip@yahoo.com]  
Sent: Wednesday, January 30, 2013 3:07 PM  
To: Debbie Zoeller-Pullen; paintky@me.com; Jenna Barton-Dinelle; Gary  
Davis  
Cc: Fred Strohm  
[OAG BLIND COPIED]  
Subject: Re: Welcome comittee

Looks great and thanks for doing!  
deb

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
To: "paintky@me.com" <paintky@me.com>; Debbie Zipperle  
<debzip@yahoo.com>; Jenna Barton-Dinelle <jenna\_barton@yahoo.com>; Gary  
Davis <kimjbrewerdavis@insightbb.com>  
Cc: Fred Strohm <phila3224@bellsouth.net>  
Sent: Wednesday, January 30, 2013 11:13 AM  
Subject: RE: Welcome comittee

Good morning all,

The Welcome Letter AND Cover Page have been updated. As we get the new names, let me know and as with in the past, I will fill in the new resident's name to help make it more personal.

Debbie

Please note my new email address is dzoellerpullen@athene.com

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-----Original Message-----

From: paintky@me.com [mailto:paintky@me.com]  
Sent: Tuesday, January 29, 2013 2:32 PM  
To: Debbie Zoeller-Pullen; Debbie Zipperle; Jenna Barton-Dinelle; Gary Davis  
Cc: Fred Strohm  
Subject: Welcome comittee

Dear fellow members of the Welcome Committee, Russ and I are leaving tomorrow so how about a meeting when we get back which will be in March. I will be happy to host!

Meanwhile if I get any notices of new owners I'll email you all to get one of the prepared green Harbours bags (already stuffed with stuff) which are in the office in a cabinet under the first counter. Debbie Pullen, would you mind creating a new front sheet that lists the committee members and their phone numbers and emails.

Our committee is myself as chair, Debbie Zipperle (doesnt want phone number I know but what about email?), Kim Davis, Debbie Pullen and Jenna Barton-Dinelle - welcome Jenna!

(Debbie, you'll have to remove the old sheet from the booklet and replace with the new one.) So far we have spent approximately \$173 of our allotted \$250. (\$23 on bread and \$150 on the green bags.) Look forward to working with everyone!

Sandi Johnson

**EMAIL 063**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, February 05, 2013 12:02 PM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: RE: Kevin's Response to AG Case

Thanks for the quick response. I will see about getting a copy scanned.

Debbie

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
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From: Beller, Jennie [mailto:Jennie.Beller@atg.in.gov]  
Sent: Tuesday, February 05, 2013 2:55 PM  
To: Debbie Zoeller-Pullen; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: RE: Kevin's Response to AG Case

We have not posted it online. I am not sure if it is posted anywhere else.

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Tuesday, February 05, 2013 2:50 PM  
To: Beller, Jennie; Miller, Sally  
Cc: debbiezp@gmail.com  
Subject: Kevin's Response to AG Case

Good afternoon and Happy Tuesday to both of you, I understand there is a 39 page response by Kevin to the AG case. Someone picked it up and we will view it tonight. Is there anywhere on-line that we can also view this document?

Thanks,  
Debbie

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 064**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, January 27, 2013 10:36 AM  
To: Miller, Sally; Beller, Jennie  
Cc: Debbie Zoeller-Pullen  
Subject: Fwd: Appointment of New Board Member

This email was sent individually, to Russ Johnson, HOA President, Kathy Mathews, HOA VP and Kim Davis, HOA Secretary.

----- Forwarded message -----  
From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Sun, Jan 27, 2013 at 6:53 AM  
Subject: Appointment of New Board Member  
To: Russ Johnson <thedaylily@insightbb.com>

Good morning all,

With the resignation of Jim Gilbert and the upcoming appointment of the new Board Member set for this Monday, Jan 28th, I would like to ask YOU to vote for me as the new Board Member.

1. In my less than 2 years (it will be 2 years in May 2013) of owning and living at the Harbours, I have contributed much to our wonderful Harbours home.

- a. Voluntary Harbours Contact List
- b. Bike Sale
- c. Girl's Night Out
- d. Christmas Food Drive
- e. Member of Welcome Committee
- f. Runner up for the 2012 HOA Election

To show that the Board wants to honor and support the wishes of the majority of homeowners, the person next in line of being elected in the past election should be appointed. I was next in line and am willing and able to serve. By doing this there will be no appearance of the Board hand-picking those that only have their views and will only vote the way they are told. We need a diverse Board and one representing ALL homeowners. As I stated in the past election, my goals are ones of building bridges between ALL homeowners and doing what is best for the Harbours. I have no agenda and harbor no grudges. My vote will always be what is best for this community.

As most of you know by now, I have withdrawn my support for the Derivative Case because I do not feel it is in the best interest of the Harbours as a whole. I have taken much heat and criticism from certain folks for removing my name from this case, however I did so because I believed it to be in the best interest of ALL at the Harbours.

Please feel free to connect with me to ask any questions that I have not addressed in this email.

Respectfully,  
Debbie Zoeller Pullen

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**EMAIL 065**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Tuesday, January 15, 2013 5:46 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Harbours Board Appointment

Good morning Sally and Jennie,

I am sure you have already been forwarded this info from someone else, however I did not want to assume and not do anything.... just in case you have not been made aware.

In last Friday evenings first Board meeting of 2013, the new Executive Board was elected. Russ is our President, Kathy Mathews is our Vice President, Chuck Fugate (YEAH) our Treasurer, WT Roberts, Asst. Treasurer and Kim Davis our Secretary. It seems Kim Davis needs an Assistant and instead of using one of the other Board Members, Mary Lou Trautwein-Lamkin was named Assistant Secretary. It seems that you do not have to be a Board Member to hold this position. Mary Lou will now be able to still attend all Board Meetings and be involved in all Board Activity.

Please HELP! This is simply NOT right. I, along with other individuals are beginning to lose hope. It seems like a step forward and not just 2 but 3 steps back.

Thanks for listening.  
Debbie

Debbie Zoeller-Pullen  
Office Manager

**EMAIL 066**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Thursday, January 03, 2013 8:02 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: The Harbours

No problem, I understand. It just seems like we take one step forward and two more back. I hope that this petition by Kevin shows that Kevin will stop at nothing to maintain control of his domain.

Your efforts are sincerely appreciated. Hope they are fruitful for us all.

Respectfully,  
Debbie

Please note my new email address is dzoellerpullen@athene.com

Debbie Zoeller-Pullen | Office Manager, Corporate Development | Athene Annuity & Life Assurance Company  
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From: Miller, Sally [mailto:Sally.Miller@atg.in.gov]  
Sent: Thursday, January 03, 2013 10:58 AM  
To: Debbie Zoeller-Pullen; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: RE: The Harbours

Debbie,

We cannot legally answer legal questions. I am sorry.

Sally Miller

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:dzoellerpullen@athene.com]  
Sent: Thursday, January 03, 2013 10:12 AM  
To: Miller, Sally; Beller, Jennie  
Cc: debbiezp@gmail.com  
Subject: The Harbours

Is there anything illegal about Kevin being able to use the fact that he owns so many units to control The Harbours and to keep his position of authority intact?

I know that Chuck Fugate forwarded you the names of who signed the petition for the Special Meeting to remove his from office, even before he began serving (which took effect Jan 1). The Zipperle name was on 7 of the units, plus Mary Lou was on several and then WT (in addition the Quiggins). Other than these folks only one name on the list lives at the Harbours, the others rent their units or are almost never at the Harbours.

Thanks and Happy New Year.  
Debbie

Debbie Zoeller-Pullen  
Office Manager

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, December 31, 2012 10:42 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Harbours

A letter was put under my door a short while ago from Russ Johnson stating the meetingt will be Friday, March 15th at 6pm. When I get to work on Wednesday, I will scan you a copy of the letter.

Debbie

Happy New Year.  
Debbie

On Mon, Dec 31, 2012 at 12:28 PM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Thanks for the information

Sent from my iPhone

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, December 31, 2012 9:03 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Harbours

Sally / Jennie

Chuck Fugate just called to let me know that Russ Johnson called to let him know that a special meeting is being called to remove him from the Harbours Board. He is not even due to take office until tomorrow, Jan 1. We are assuming that Kevin is behind it.

Debbie

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#### **EMAIL 067**

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Sent: Wednesday, December 19, 2012 4:01 PM  
To: debbiezp@gmail.com  
Subject: Covered

My sister sent me this email and I thought you might be interested.  
Debbie

Covered

Me (in a tizzy): God, can I ask you something?

GOD: Sure.

Me: Promise you won't get mad?

GOD: I promise.

Me (frustrated): Why did you let so much stuff happen to me today?

GOD: What do you mean?

Me: Well I woke up late,

GOD: Yes

Me: My car took forever to start,

GOD: Okay....

Me (growling): At lunch, they made my sandwich wrong and I had to wait

GOD: Hmmmm..

Me: On the way home, my phone went dead, just as I picked up a call

GOD: All right

Me (loudly): And to top it all off, when I got home, I just wanted to soak my feet in my foot massager and relax, but it wouldn't work. Nothing went right today! Why did you do that?

GOD: Well let me see..... the death angel was at your bed this morning and I had to send one of the other angels to battle him for your life. I let you sleep through that.

Me (humbled): Oh...

GOD: I didn't let your car start because there was a drunk driver on your route that might have hit you if you were on the road.

Me (ashamed): .....

GOD: The first person who made your sandwich today was sick and I didn't want you to catch what they have, I knew you couldn't afford to miss work

Me (embarrassed): Oh.....

GOD: Your phone went dead because the person that was calling was going to give a false witness about what you said on that call, I didn't even let you talk to them so you would be covered.

Me (softly): I see God

GOD: Oh and that foot massager, it had a short that was going to throw out all of the power in your house tonight. I didn't think you wanted to be in the dark.

Me: I'm sorry God.

GOD: Don't be sorry, just learn to trust me.....in all things, the good and the bad

Me: I WILL trust you God

GOD: And don't doubt that my plan for your day is always better than your plan.

Me: I won't God. And let me just tell you God, thank you for everything today.

GOD: You're welcome child. It was just another day being your God and I love looking after my children.

Scriptural References: II Samuel 22:31, Proverbs 3:5, Hebrews 2:13

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**EMAIL 068**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, December 12, 2012 5:37 AM  
To: thomashpike@cs.com  
Cc: phila3224@bellsouth.net; Beller, Jennie; Miller, David;  
thedaylily@insightbb.com; Miller, Sally; pagetwo@bellsouth.net;  
chuck@chuckfugate.com  
Subject: Re: Voting

Thank you Thom for an excellent email AND for all you have done and are continuing to do for the Harbours. I agree totally.

On Dec 12, 2012 8:25 AM, <thomashpike@cs.com> wrote:

Good Morning All,

First I congratulate Fred and Chuck on winning and condolences to Debbie for a hard fight with just missing the target.

Second, Russ you did a great job of keeping it moving, non confrontational and I know many who appreciate your candor (I don't know that answer....I will look into it).

The primary purpose of my email (which you all can share) is employee involvement in our politics. At the annual meeting employee [former asst. property manager] was present. She sat in the back and clearly was not there to be introduced to the members as an employee. She was present obviously as a proxy voting member. It is in that regard I want to be specific.

No HOA in this area (The Willows, The Glenview, Waterfront Park Place) allows an employee to vote on matters of the HOA. While politics is a subtle ongoing inherent issue in most working environments, the HOA should never legally endorse the activities of employee participation in voting for any matters of the HOA. It crosses the employee/employer boundaries and has obvious conflicts of interest in an HOA environment. An employee who favors a member running for the board has the ability to promote that person daily within the building. More so, they have the ability to "poison the well" of other members running for the board and there in starts the neighbor vs neighbor, integrity perception plight we have suffered for many years. An employee voting on the budget is offered a stake in making sure they get a potential pay increases or approval of "pet projects".

[Former property manager] was allowed to establish this practice with the developer. I am on the record of stating that should have ended long ago, much less allow it to continue now she is gone. This "privilege" to vote is for members.

We do not need to rewrite or pass a resolution to the declaration. This is a condition of employment and should be part of an employee handbook

(if we have one) today. A simple addendum with the employee's signature added to the handbook with this revision would be acceptable.

- 1 Employees can not live on or invest in HOA property,
- 2 Employees can not cast votes at any HOA meeting.

Non compliance would result in immediate dismissal.

There are many other common sense employee issues that have gone unchallenged or perhaps even absent from the employee handbook that lend this HOA to find itself in very precarious situations. Do we have a simple policy of employees physically touching owners is cause for immediate dismissal? PERIOD! Where can an employee go if they have been verbally or sexually harassed by a board member, another employee or owner (and vice versa)? These are just a few examples that I believe no avenue currently exists and in my opinion, by that non existence puts this HOA in dangerous legal territory.

As a CFO and a CPA, these are common sense corrections that I draw on from personal experience that I feel should exist and if absent, should be implemented immediately.

Thanks for your time,

Thomas Pike, CPA  
Owner #1111/#1020  
HOA Board Member 2008-2010

**EMAIL 069**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, December 09, 2012 5:36 AM  
To: Beller, Jennie; Miller, Sally  
Subject: Thank you

and continue to pray for good to overcome evil at the Harbours. Tomorrow evening (Dec 10th), as I'm sure you are aware are our elections. Chuck Fugate, Fred Strohm and myself (Debbie Zoeller Pullen) have work very hard over the last 4 or 5 months to make this a successful night. Hopefully your settlement offer will help.

Have a great week.  
Debbie

No virus found in this message.  
Checked by AVG - www.avg.com  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 070**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, December 04, 2012 1:22 PM  
To: Miller, Sally; Beller, Jennie



Subject: Fwd: your last e-mail

Attachments: Copied from a document of discussions on TheHarbours.doc

I will try and take more time to look at and see if I can make it more easily understood when I get home from work. In the meantime, I am forwarding to you guys, just in case you don't need me to piece it together. Let me know.

Debbie

----- Forwarded message -----

From: pagetwo <pagetwo@bellsouth.net>

Date: Tue, Dec 4, 2012 at 4:14 PM

Subject: Re: your last e-mail

To: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Cc: Chuck Fugate <chuck@chuckfugate.com>, Fred Strohm

<phila3224@bellsouth.net>, Thomas H Pike <thomashpike@cs.com>

Debbie.....I'm attaching it....my be you can figure out how to meld the notes together.....Chuck's & my attachment into something that makes sense and send to Sally M....she'll probably know right away if subterfuge involved.....thanks.

-----nora

On Tue, 12/4/12, pagetwo <pagetwo@bellsouth.net> wrote:

From: pagetwo <pagetwo@bellsouth.net>

Subject: Re: your last e-mail

To: "Debbie Zoeller-Pullen" <debbiezp@gmail.com>

Cc: "Chuck Fugate" <chuck@chuckfugate.com>, "Fred Strohm"

<phila3224@bellsouth.net>, "Thomas H Pike" <thomashpike@cs.com>

Date: Tuesday, December 4, 2012, 4:01 PM

I've got it....had a copy.....direct from KZ's mouth on the Forum.....thanks!

-----nora

On Tue, 12/4/12, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Subject: Re: your last e-mail

To: "pagetwo" <pagetwo@bellsouth.net>

Cc: "Chuck Fugate" <chuck@chuckfugate.com>, "Fred Strohm"

<phila3224@bellsouth.net>, "Thomas H Pike" <thomashpike@cs.com>

Date: Tuesday, December 4, 2012, 3:52 PM

My guess would be that Betty would have it somewhere in her documents, if we can't find it anywhere else.

On Tue, Dec 4, 2012 at 3:50 PM, pagetwo <pagetwo@bellsouth.net> wrote:

Also does anyone have a copy of that statement from KZ or the BOD.....Indianapolis may be interested.

-----nora

On Tue, 12/4/12, pagetwo <pagetwo@bellsouth.net> wrote:

From: pagetwo <pagetwo@bellsouth.net>  
Subject: your last e-mail  
To: "Chuck Fugate" <chuck@chuckfugate.com>  
Cc: "Debbie Z Pullen" <debbiezp@gmail.com>, "Fred Strohm" <phila3224@bellsouth.net>, "Thomas H Pike" <thomashpike@cs.com>  
Date: Tuesday, December 4, 2012, 3:46 PM

There may be restrictions in the non-profit statutes; I'm not sure whether this supercedes those laws or not.....either way we're going to have to question and question until KZ is out of the picture.

-----nora

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 071**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, December 04, 2012 12:51 PM  
To: Charles Fugate  
[OAG BLIND COPIED]  
Subject: Re: URENT: Mailing List Required Today

Chuck,

All I can say is WOW! I guess we need to believe NOTHING that we have been told in the past and investigate everything!

Debbie

On Tue, Dec 4, 2012 at 3:38 PM, Charles Fugate <Chuck@chuckfugate.com> wrote:

Folks... I blame myself for trusting our Board Secretary and Kevin in the 5 Day before the election rule.

Look at the Indiana Law below... I DO NOT SEE anywhere in the statute that states the mailing list will Not be made available until 5 Days before the election. It simply says the Association must present The records within 5 Days of a owners Request.

Therefore, as I requested the records last month via email - I anticipate to have the mailing list delivered to me today.

Here is a link to the records portion of the Indiana Non-Profit Law:  
<http://www.in.gov/legislative/ic/code/title23/ar17/ch27.html>

Kind Regards,  
Chuck Fugate #621

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 072**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Wednesday, November 28, 2012 7:10 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Proxy for Secretary to Submit Ballots

I'm beginning to think Betty may be right . . . that they will NOT let us win the election.

We are trying to stay on top of all hiccups but they do not make it easy. There is a form included in the packet that has to be signed or the votes will not count. It gives the secretary permission to hand over the ballots, even though the ballots are going to the firm handling the election. Folks are confused and submitting ballots without the proxy form.

Please pray for Dec 10th to go well.

Debbie

----- Forwarded message -----

From: Phila3224@bellsouth.net <[phila3224@bellsouth.net](mailto:phila3224@bellsouth.net)>  
Date: Wed, Nov 28, 2012 at 8:56 AM  
Subject: Fw: Unit 619 Proxy Recision  
To: Chuck Fugate <[chuck@chuckfugate.com](mailto:chuck@chuckfugate.com)>, Debbie Zoeller Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>, Nora Strohm <[pagetwo@bellsouth.net](mailto:pagetwo@bellsouth.net)>, Thom Pike <[thomashpike@cs.com](mailto:thomashpike@cs.com)>

We have a problem. Laura has been told that ballots mailed must contain the "Submission" proxy. See her e-mail below.

We have several options.

1. Contact owners by phone or mail, to tell them. I will try to reach Bob Ferguson and Guy Hadley today
2. If already mailed, obtain a signed "Submission" form from these owners and see if Schempp will accept it, and later match with a ballot not containing the form. I will talk to Laura about this
3. Dispute the use of this form since it's original purpose was to allow the secretary to hand-off the ballots to the accountant. This was "needed" when ballots were submitted to the front office. That is no longer done.

Thom: Does that sound accurate?

As a result, the only function this form now has is to exclude ballots from being counted.

4. Since the use of ths form is not in the ByLaws (I haven't looked to confirm), ask Russ to issue another letter indicating the form is not needed and the statement requiring it should not have been included in the cover letter.

5. Some of the election packages did not include the cover letter that told people about the need to include the "Submission" proxy.

We can discuss tonight. In the meantime, call anyone we know to remind them of this requirement.

Fred

----- Forwarded Message -----

From: "lcushing@srmky.com" <lcushing@srmky.com>  
To: "Phila3224@bellsouth.net" <phila3224@bellsouth.net>  
Cc: Carroll Schempp <carrollscchempp@srmky.com>; Katie Schempp <katieschempp@srmky.com>  
Sent: Tue, November 27, 2012 11:22:47 PM  
Subject: Re: Unit 619 Proxy Recision

Hi Fred

Yes I got the answers,

1. Kindler signed a proxy however at the bottom of the proxy he wrote a one line hand written note that stated it was to expire on 12/31/09 so I missed that and have since adjusted the document to remove that proxy, I will show him that document and having a letter rescinding the previous document would also be great to add to the file
2. All ballots do require the only proxy enclosed (the absenteeism proxy) in the packet to accompany them IF the voting representative is not present at the meeting- if they are present while casting the ballot, no proxy form needed only ballot. (Apparently this is the same as always has been in the past)
3. New forms will be accepted whether the sticker is present or not. The sticker is merely to provide to the recipient information and is not binding as the only valid document.

Wed at 11 will be fine. I will be at our office until 1:15 and then will be heading over to The Harbours.

Hope this information helped. Thank You, see you tomorrow.

Laura

Sent on the Sprint® Now Network from my BlackBerry®

From: "Phila3224@bellsouth.net" <phila3224@bellsouth.net>  
Date: Tue, 27 Nov 2012 18:52:59 -0800 (PST)  
To: Laura Cushing<laura.cushing@insightbb.com>  
Subject: Unit 619 Proxy Recision

Laura:

Walter Kindler just signed a proxy recision form for Unit 619. I have the original and will give to you Wed morning (11AM OK?). He will try to see you Wed afternoon at The Harbours about how Betty Haley seemed to have his permanent proxy. He claims he never signed such authorization. It was only to be a one-time proxy.

I told him you only reported what was in the file. He will probably ask to see the document that caused this. He is a good guy, but he gets a little too intense.

Do you have any answers to our questions regarding the need for the "Submission" form to be included with the ballots, and the use of un-stickered one-time proxies?

Fred

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 073**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Thursday, November 15, 2012 10:07 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: (no subject)

Okay . . . the craziness at the Harbours never stops!

I can see why folks have simply moved out and abandoned this place.

----- Forwarded message -----

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Date: Thu, Nov 15, 2012 at 12:56 PM  
Subject: Re: (no subject)  
To: [Kenquiggins@aol.com](mailto:Kenquiggins@aol.com)

Mr. Quiggins,

In reference to your email:

After I said hello how are you and you did likewise, I simply asked if there was anything you wanted to say to me directly. You then reached out patted my back and said "no, you are fine, you're good" to which I responded "yes, I am". That was the extent of what you call a "verbal attack".

I do not verbally attack or attack in any fashion, unlike what you and Mrs. Quiggins have been doing. The only reason I even asked is that if

someone can put something out there in print, they should be willing to say the same thing to someone's face.

I am sorry your brother is in ICU with congestive heart failure. I will add him to my prayer list.

I guess from here on out, the best thing for us to do, is to not speak or communicate in any fashion, therefore, this is my last email to you.

Respectfully,

Debbie Zoeller Pullen

On Thu, Nov 15, 2012 at 12:17 PM, <Kenquiggins@aol.com> wrote:

Ms Pullen I was somewhat taken back last night with your verbal attack on me on the first floor of the Harbours. Although I don't know why when last week you wrote an e-mail to my wife advising her that Sheila Rudder had said some hateful things about her in the past. Ttrying to cause problems in their new found friendship which makes me wonder just how really interested your truly are in the betterment of the Harbours and the quest you claim to have to stop the discord, build bridges, and stop the hate between people who live here. However as I had just returned from seeing my brother who is in the ICU at the hospital with congestive heart failure, and the continuing discord at the Harbours was the last thing on my mind at the time you confronted me.

After thinking about what you ask me which was" had I put something about you on the forum" and "did I have anything I wanted to say to you face" I would like to respond to you at this time. First of all I would never post something I did not believe..Yes I certainly do not think your sending your bio out to chosen residents ahead of time was fair or show your ability to follow protocol and procedure. It does not show you as a choice for good leadership. The election process has been in place here for years and it was decided on for the benefit and fairness to all candidates. It seems in your and Chuck's desperation to sit on the board, has somewhat overcome your sense of fairness and good will.

I do feel that although it was nice of you to do the bike auction you should not get all the credit for the idea as it too had been decided on way before you even had the desire to use it for your own benefit. . As for the "Girls Night Out" many people including myself feel it was self serving and another way for you to try to get votes. It was also understood that the venders who participated always share the profits with whoever host the get together, either by gifts or proceeds from the sales.

I truly think that a large part of my surprise that you would feel free to attack me last night about my posting on the message board is that you and some of your friends, seemed to have no problem attacking my wife as administrator of the message board a few weeks ago and seemed to think that was a kind and fair thing to do. I can assure you it was not. As always the two sets of rules around here seem to run rampant with you and

your group, what is good for one person or one group how dare others to even think to try. You and Mr Fugate seem to be under the misguided impression that by some chance, if either one of you ever did sit on the board you have the power to change things all by your selves. As a past board member and President let me enlighten you on that. It is the majority rules when a vote is taken and one or two or three board members have never (except for Thom Pike) thought the process to be any different than that. It did not work for him and I can assure you it will not work for you.

So I will close by informing you, that in mine and many others opinions you have over stepped your boundrys with your over zealous campaigning and it as been noticed and not appreciated by many. This is not the way to prove to anyone that you can make any positive changes or show leadership abilities or to as you say build bridges here, I would strongly suggest that you rethink your campaigning procedures to conform to the rules set forth here and have worked for many years for the benefit of everyone.

Sincerely  
Ken Quiggins

**EMAIL 074**

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Thursday, November 15, 2012 7:24 AM

To: Miller, Sally; Beller, Jennie

Subject: Something interesting

Just to show how much in control Kevin still is:

Russ sent out an emergency email to the Board to vote to take it down. Most agreed but from what Laura (New Office Mgmt Group) said, Kevin said NO. . . . and the Forum is still up.

On another side-note about the Forum. Aparently Laura had a talk with Kathy Q. and Kathy Q. must have thought she would be removed as Administrator of the Forum because she then sent a "nasty" email to Laura. Laura said she was at her second job when the email came in . . . and she could not believe it and this was because Kathy Q. just thought she might be removed! What happens when she is?????

Crazy!

No virus found in this message.

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**EMAIL 075**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, November 11, 2012 1:36 PM  
To: Russ Johnson  
Cc: Laura Cushing; Katie Schempp; Sandi Johnson  
[OAG BLIND COPIED]  
Subject: Harbours Forum

Russ,

I just saw this latest fabrication on the Harbours' website. I request that it be removed IMMEDIATELY and a retraction and apology be put on. I, in no way received anything for Girl's Night Out or anything else. Girl's Night Out was never intended to sell anything. That happened totally by the decision of folks in attendance and I received NOTHING from any of the vendors. As for the Bike Auction, I have never taken full credit for it. Yes, Thom is the initial one that told me about the bikes, I never said otherwise. I then asked [former maintenance employee] about them and then asked you if we could do something with them. I have not tried to take full credit and have always said it was a joint effort. Why is it that the Harbours Forum is allowing this type thing to go on? Please have this removed immediately!

Respectfully,  
Debbie

Re: Budget proposal  
« Reply #14 Today at 3:39pm »

I am very confused about something that has happened over this weekend. I found out that actually both Debbie Zoeller Pullen and Chuck Fugate sent out bios to people instead of waiting like everyone else for the election packet to come out. This again is a breaking the rules type of thing( I think these two love breaking rules with everything the Harbours has ever done) .Kind of tells us what type of Board Members they would be.

And I think what really gauls me is Debbie acts like having the bicycle Auction was all her idea. when what really happened was, Thom Pike ask [maintenance manager] what was with the bicycles on the 10th floor. [Maintenance manager] told him they were up there waiting to be Auctioned off after a sufficient amount of time had expired since they were removed from the bike room. [Maintenance manager] and [former property manager] had started this in February this year before [former property manager] left.

I will admit, that Debbie saw that opportunity for exposure and took advantage of it and followed through with the Auction. Then she acts like "Girls night out" was anything but a Glorified Tupperware type party. She made commission on everything that was sold ,just like when you have a Tupperware Party. I think the thing that I will give her credit for was she did get people to bring the snacks for her. Great job Debbie. That one was rather sneaky.



And then we have Chuck telling people not to give their proxies to any Board Member. What kind of half you know what kind of logic is that? If anybody knows what goes on at the Harbours and should get your Proxy it should be a Board member if you can't vote. They know what's going on, They know after all those years being a part of this place what needs to be done for the good of the Harbours. not some wet behind the ears new comer that thinks they know everything.

This place has run pretty well. We have been auditted every year and have come out clean at every one of them. Your money is safe. I know they point to the AG's Office and say look at that. Well let me tell everyone something to think about. I can go to any place that has records of any kind. Get those records and make up whatever story I want to tell about them. And stand a pretty good chance of convncing you my story is true because I have the records to back up all the lies I just told you. We owned a Condo in Destin, Florida and believe me when I tell you ,I never voted for anyone or anybody. I left it up to a person on the Board of directors that I knew ,because I knew she had a much better idea of what was good for the Association than I ever would. . .

Read more:

<http://www.theharbours.proboards.com/index.cgi?board=boardofdirectors&action=display&thread=136#ixzz2Bx2FibDj>

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#### **EMAIL 076**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Monday, November 05, 2012 11:49 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Thom Pike's Letter  
Attachments: 20121103094550171.pdf

No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 077**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Friday, November 02, 2012 2:36 PM  
To: Debbie Zoeller-Pullen  
[OAG BLIND COPIED]  
Subject: Hi Lord

Can't pray this enough...

Hi LORD!

Hi Lord, it's me. We are getting older and things are getting bad here.

Gas prices are too high, no jobs, food and heating costs too high.

I know some have taken you out of our schools, government, veteran's funerals, and even Christmas.

But Lord I'm asking you to come back and re-bless America.

Help us elect a new president who will restore our hope for the future

We really need you! There are more of us who want you than those who don't!

Thank You Lord, I Love you.

If you agree, send it on---if not just delete. Only you & the Lord will know.

"Life without God is like an unsharpened pencil - it has no point."

Jim Schaefer

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 078**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>

Sent: Thursday, November 01, 2012 11:44 AM

To: Katie Schempp

Cc: Laura Cushing

[OAG BLIND COPIED]

Subject: Re: Insurance Coverage at The Harbours

Thanks Katie. I appreciate the response. I know how grateful I now am for my insurance company holding fast to what they knew was correct.

Regards,

Debbie

On Thu, Nov 1, 2012 at 2:39 PM, Katie Schempp <[katieschempp@srmky.com](mailto:katieschempp@srmky.com)> wrote:

Debbie,

Thank you for this suggestion and this might be something to add to the next newsletter. I will pass it along to the board and if they prefer an additional letter we will be happy to create the document and distribute.

Best,

--

Katie Schempp Lawson  
Property Manager/Associate Broker  
Schempp Realty and Management, Inc.  
P.O. Box 4777  
Louisville, KY 40204  
502-562-0016 ext. 304  
www.srmky.com

On Thu, Nov 1, 2012 at 11:22 AM, Debbie Zoeller-Pullen  
<debbiezp@gmail.com> wrote:

Laura / Katie,

I have had a couple folks that were included on this email say that they looked at their own insurance after reading this and discovered they were NOT sufficiently covered. That is all well and good but the intention of the email was to help make ALL owners aware. We have to stop just looking out for ourselves and we ALL need to look out for the good of everyone at the Harbours. I will gladly create flyers, memos whatever you want for this issue and the mold issue to be posted / distributed if that would help. You can say that it came from the office. I am not interested in having my name on it at all, I just want folks to have the necessary tools to help correct these very serious situations. We shouldn't put this off any longer.

Thanks and I look forward to hearing from you.

Debbie  
502-386-7838

**EMAIL 079**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, November 01, 2012 10:44 AM  
To: Miller, David; Larry Wilder; Senator Grooms; Virginia Hernandez Ocasio; Miller, Sally; Beller, Jennie  
Subject: Insurance Coverage at The Harbours

This is the email regarding insurance coverage that I sent to Russ and several Board Members and the Mgmt Company. I understand it has been helpful to several folks that received it. They checked their insurance and realized they needed more coverage . . . but has a notice been put out for the rest of the Harbours owners, NO. We cannot just take care of ourselves, we need to make sure all Harbours Owners have the information they need, to make correct and adequate decisions. Please add this to the Harbours Consumer Complaint. Thank you.

Debbie Zoeller Pullen

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Mon, Oct 29, 2012 at 1:47 PM  
Subject: Insurance Coverage at The Harbours  
To: Russ Johnson <thedaylily@insightbb.com>, Kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, jenna\_barton@yahoo.com  
Cc: Debbie Zoeller-Pullen <debbiezp@gmail.com>, katieschempp@srmky.com, laura.cushing@insightbb.com

With the recent events that have unfolded with unit 1113, I wanted to make you aware of something. I know that in this instance unit 1113 is responsible for all the damage (and hopefully they have proper insurance, however I wanted to make you aware of something regarding the type of insurance folks were instructed to get when I moved to the Harbours in May 2011.

When I bought my place, [former property manager] basically told me that the type insurance I needed was more like "renter's insurance" since the Harbours main policy covered everything up-to a standard rebuild if anything happened. My insurance agency (thank GOD) argued the point and would not give in, even though [former property manager] very strongly argued the point. I have been with Thoroughbred Agency (Cincinnati Life) for a long time and went along with them, even though [former property manager] basically laughed at me and said I was paying way too much for unneeded protection. At the time, I was kind of miffed with my insurance agency and today I have sent them a Thank You email for holding fast to what they knew to be correct.

My thinking is that many folks at the Harbours are WAY under-insured if they went along with what [former property manager] advised them to do and according to her, most did.

Just wanted to pass this info along . . . and perhaps this is something that needs to be addressed.

Debbie

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**EMAIL 080**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, November 01, 2012 10:38 AM  
To: Miller, David; Larry Wilder; Senator Grooms; Virginia Hernandez Ocasio  
Cc: Miller, Sally; Beller, Jennie  
Subject: [spam] Fwd: Mold Issue after Flood from Unit 1113

Please add this to our AG Consumer Complaint. The issue has totally been missed. I think Russ is well-intentioned but perhaps lacks what is necessary to be the HOA President and it appears totally missed the point

of the email. At this point in time, we need strong leadership to bring the Harbours back from the brink! It is not just one unit we need to be concerned about but many units that may not know the unit next door has mold (which could mean they do also). The Harbours Board has never put out any flyer, notice or anything to let folks know that they need to connect with the office to get / demand if necessary the insurance info for unit 1113. We at the Harbour need action from our Board. I also have an email regarding insurance that I will forward to all.

Thanks  
Debbie Zoeller Pullen

----- Forwarded message -----  
From: Russ Johnson <thedaylily@insightbb.com>  
Date: Wed, Oct 31, 2012 at 4:02 PM  
Subject: Fwd: Mold Issue after Flood from Unit 1113  
To: Laura Cushing <laura.cushing@insightbb.com>  
Cc: Debbie Zoeller Pullen <debbiezp@gmail.com>

please be sure [maintenance manager] has this unit checked out  
see below

I assume there is no problem with gaining entry.

Russ

Sent from my iPad

Begin forwarded message:  
From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: October 31, 2012 9:56:30 AM EDT  
To: Russ Johnson <thedaylily@insightbb.com>  
Cc: Kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, jenna\_barton@yahoo.com, Laura Cushing <laura.cushing@insightbb.com>, Katie Schempp <katieschempp@srmky.com>, Debbie Zoeller-Pullen <debbiezp@gmail.com>  
[OAG BLIND COPIED]  
Subject: Mold Issue after Flood from Unit 1113

Russ,

By accident last night I ran into Chad who is renting Unit 519 and he tells me that his unit has mold so bad that he is not staying in it because of the smell and noise from fans/humidifiers. Mold began growing a little over a week after the "great flood from 1113". Most of his walls were NOT wet (at least not visably wet) but mold grew anyway. This has not been shared with other residents and even the folks next door to Chad whose wall backs up to one of the moldy walls (and who has a husband with serious lung issues). If 519 has issues with that type thing then perhaps many other units do also.

Do you think that a notice from the front office could be posted for the folks that live at the Harbours and that perhaps a notification of some sort could be given to those not at the Harbours? This might be a good time to start collecting "email addresses" for ALL residents to make notifications easier when info needs to get out in a timely fashion.

Russ, this is a health and safety issue for all of us at the Harbours. I know from experience (and from a company I previously worked for) that mold is not something we, at the Harbours want to deal with in any form. I know that [maintenance manager] and the staff have been working extremely hard but it looks like we need more involvement from outside help than we have already received. Perhaps ALL units within the radius of the water need to be evaluated. Since 520 was not even notified of the mold next door, I know this is not being done. Water and mold migrate in strange and unusual ways . . . better safe than sorry. The notification can be given in a way that it does not alarm folks but still expresses the seriousness and the need to ALL be vigilant in making sure our units do not have ANY mold issues.

You may already be aware of this problem and working on a solution but I just wanted to be sure . . .

Thanks,  
Debbie

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 081**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Thursday, November 01, 2012 8:23 AM  
To: Laura Cushing; Katie Schempp  
[OAG BLIND COPIED]  
Subject: Fwd: Insurance Coverage at The Harbours

Laura / Katie,

I have had a couple folks that were included on this email say that they looked at their own insurance after reading this and discovered they were NOT sufficiently covered. That is all well and good but the intention of the email was to help make ALL owners aware. We have to stop just looking out for ourselves and we ALL need to look out for the good of everyone at the Harbours. I will gladly create flyers, memos whatever you want for this issue and the mold issue to be posted / distributed if that would help. You can say that it came from the office. I am not interested in having my name on it at all, I just want folks to have the necessary tools to help correct these very serious situations. We shouldn't put this off any longer.

Thanks and I look forward to hearing from you.  
Debbie

502-386-7838

**EMAIL 082**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, October 31, 2012 6:28 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Mold Issue after Flood from Unit 1113

Sally / Jennie,

I know mold is not necessarily an issue for the AG but this issue is an indication of how things are managed and shared (or not shared) with folks at the Harbours. By accident last night I ran into Chad who is renting Unit 519 and he tells me that his unit has mold so bad that he is not staying in it because of the noise from fans / humidifiers and the smell. Mold began growing a little over a week after the "great flood from 1113". This has not been shared with other residents and even the folks next door to Chad whoes walls back up to one of the moldy walls (and who has a husband with lung damage). If 519 has issues with that type thing then I am sure many other units do also. I believe that things have been so secretive . . . for so long that they truly do not know how to share and make public all the things that need to be shared for public health and safety.

Just wanted to keep you updated and make you aware of the way all of the Harbours is managed at this point in time.

Debbie

No virus found in this message.  
Checked by AVG - [www.avg.com](http://www.avg.com)  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 083**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, October 29, 2012 10:50 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Insurance Coverage at The Harbours

Message sent to Board Members: Russ, Kim and Jenna and the Mgmt Co.:  
Laura and Katie.

----- Forwarded message -----  
From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Mon, Oct 29, 2012 at 1:47 PM  
Subject: Insurance Coverage at The Harbours  
To: Russ Johnson <[thedaylily@insightbb.com](mailto:thedaylily@insightbb.com)>, Kimjbrewerdavis <[kimjbrewerdavis@insightbb.com](mailto:kimjbrewerdavis@insightbb.com)>, jenna\_barton@yahoo.com

Cc: Debbie Zoeller-Pullen <debbiezp@gmail.com>, katieschempp@srmky.com, laura.cushing@insightbb.com

With the recent events that have unfolded with unit 1113, I wanted to make you aware of something. I know that in this instance unit 1113 is responsible for all the damage (and hopefully they have proper insurance, however I wanted to make you aware of something regarding the type of insurance folks were instructed to get when I moved to the Harbours in May 2011.

When I bought my place, [former property manager] basically told me that the type insurance I needed was more like "renter's insurance" since the Harbours main policy covered everything up-to a standard rebuild if anything happened. My insurance agency (thank GOD) argued the point and would not give in, even though [former property manager] very strongly argued the point. I have been with Thoroughbred Agency (Cincinnati Life) for a long time and went along with them, even though [former property manager] basically laughed at me and said I was paying way too much for unneeded protection. At the time, I was kind of miffed with my insurance agency and today I have sent them a Thank You email for holding fast to what they knew to be correct.

My thinking is that many folks at the Harbours are WAY under-insured if they went along with what [former property manager] advised them to do and according to her, most did.

Just wanted to pass this info along . . . and perhaps this is something that needs to be addressed.

Debbie

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 084**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, October 29, 2012 10:38 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Insurance Coverage at The Harbours

Sally / Jennie,

I don't know if this information is relevant in any way, but I wanted to make you aware of something regarding the type of insurance folks were instructed to get when I moved to the Harbours in May 2011.

When I bought my place, [former property manager] basically told me that the type insurance I needed was more like "renter's insurance" since the Harbours main policy covered everything up-to a standard rebuild if anything happened. My insurance agency (thank GOD) argued the point and would not give in. I have been with Thoroughbred Agency (Cincinnati



Life) for a long time and went along with them, even though [former property manager] basically laughed at me and said I was paying way too much for unneeded protection.

My thinking is that many folks at the Harbours are WAY under-insured if they went along with what [former property manager] advised them to do.

Just wanted to pass this info along . . .

Debbie

#### **EMAIL 085**

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Date: Mon, Oct 29, 2012 at 1:29 PM

Subject: Thank you

To: Mike Rademaker <mrademaker@thoroughbredassociates.com>, Mary Lou Trautwein <mltraut@insightbb.com>

Cc: Debbie Zoeller-Pullen <debbiezp@gmail.com>

[OAG BLIND COPIED]

I wanted to take a moment and say THANK YOU for sticking to your guns when I purchased condo insurance from you. You knew what I needed and you held fast to your beliefs, no matter what our then Building Director said. There are a number of folks that, I'm sure, are now sorry they listened to [former property manager's] spin on things. I know that if I ever need insurance I will have what I need.

Thanks again,

Debbie

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 086**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Monday, October 29, 2012 9:29 AM

To: Laura Cushing

[OAG BLIND COPIED]

Subject: The Forum

Laura,

Please check out the Forum. "Mr. Quiggins" has made a post that is doing nothing but confusing the insurance issue with 1113. [Maintenance manager's] and Marty's posts saying to contact you for 1113 insurance info was very clear. "Mr Quiggins" is now telling folks to file it under their insurance. Please help. There is enough confusion already with folks not knowing how to proceed with their claims. Would you mind going on and posting to clear things up once and for all.

Thanks  
Debbie

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 087**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, October 28, 2012 1:38 AM  
To: Charles Fugate; Phila3224@bellsouth.net; Nora Strohm; THOM PIKE  
[OAG BLIND COPIED]  
Subject: Keith Porter 1015/16

Kathy Bupp said the mailing address we have listed for Keith Porter is Frank Prell's Business Address. Kathy has been trying to find out who this Keith Porter is to no luck. Wonder if Keith Porter is a phony name and Frank Prell really owns the units and that explains why he still has Parking spaces. Very interesting . . . .

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 088**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, October 27, 2012 5:01 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Janice and Jerry Korphage / Unit 411

Not sure if this couple is someone you would be interested in talking with . . . but Janice is the person that called Kevin when my ABS brakes were cut to ask if I could see the security tapes. Janice and Jerry have always been supporters of Kevin and Jerry has gotten business from The Harbours (landscaping business). If you will recall from the email chain I sent, when Janice called Kevin, he said "sure she can see the tapes and she does not need board approval to do so. I will call Stacye in the morning and let her know". That night I called Chuck Fugate to let him know what was said and we both determined that Kevin was Marketing to the Korphages and being the good guy! As it turned out he never called Stacye and when I told Stacye what he had told the Korphages, she had [former asst. property manager] call Kevin to verify and he said I was lying. After I found out what he had done I emailed Kevin asking why he said I was lying and blind copied Janice. She once again came over, knocked on my door and repeated the same story. I also forwarded her Kevin's first response back where he said he did not tell the Korphages or anyone that I could see the tapes, that he had voted against my seeing the tapes then and he would again. They again knocked on my door and said the same thing. The funny thing is that in other emails that Kevin sent,

he said the Korphages have always supported him and would continue to do so . . . Ever since about a week after that email exchange the Korphages have been very cool to me and Jerry has gotten additional business from the Harbours. . . . hmmmmmm don't know if that is related or not.

Just thought I'd pass along. I can reforward the chain of emails if you want . . .

Debbie

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 089**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Friday, October 26, 2012 1:07 PM  
To: Miller, Sally; Beller, Jennie  
Cc: Debbie Zoeller-Pullen  
Subject: Laura Cushing\_ Harbours Mgmt Company

Follow Up Flag: Follow up  
Flag Status: Flagged

Laura Cushing is with the Mgmt Company that is now managing the Harbours. I just had to run home from work to help Laura out with something and we got into a discussion. She was telling me how Kevin manipulates ALL the Board members and how good he is at it. She went on to say that Russ is trying to stand up against Kevin on quite a few things.

I asked if she would talk with the Attorney General's office and she said yes. I told her I was going to send you her email address (which is not on the win.net server). It is [Laura.cushing@insightbb.com](mailto:Laura.cushing@insightbb.com)

If you give me a call, I will fill you in a bit more. I also told her to be careful that Kevin does not know she is being sympathetic in any fashion to the "other side".

Debbie  
office 812-889-8180  
cell 502-386-7838

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 090**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Thursday, October 25, 2012 10:31 AM

To: Laura Cushing  
Cc: Sandi Johnson; Debbie Zoeller-Pullen; Katie Schempp; Russ Johnson  
[OAG BLIND COPIED]  
Subject: Re: Christmas Party

Laura,

No problem and I understand. My whole purpose in having the Girl's Night Out was to try and bring folks together at the Harbours and that was my hope for the Christmas Party (since the elections will be over by that time). I think that often times if we know someone, then when we don't agree with their views etc., it is easier to still like the person and disagree with the point of view. I guess that has been my way of thinking ever since I became involved at the Harbours and saw how polarized everyone seems to be . . . Since folks have not been able to get to know one-another they tend to be fearful of what they don't know. There are amazing folks on both sides of this crazy "divide" that has been created.

I appreciate everything that you and Katie are doing to try and make things better.

Respectfully,  
Debbie

p.s. Is the "Meet and Greet" that you mentioned still going to be the very early part of December?

On Thu, Oct 25, 2012 at 1:14 PM, Laura Cushing  
<laura.cushing@insightbb.com> wrote:

Hi Debbie

I apologize for not getting back to you yesterday. The Board has unanimously voted against a Holiday party at this time. They did put a lot of time and thought into this decision, but feel that this is the right decision at this time. Hopefully, as things slowly get resolved, the elections are completed, and the voices have been heard, people will start to relax a little bit and we would be able to start having social events, gatherings and any other type of related function. The Board, as well as I think that would be such a great asset to The Harbours. If you have any suggestions around this, please let me know. We are certainly open for suggestions, our goal is to try to bring everyone together to be able to enjoy the beauty of the property.

Thank you Debbie for your enthusiastic approach and we certainly look forward to working with you.

Sincerely,  
Laura

From: "Debbie Zoeller-Pullen" <debbiezp@gmail.com>  
To: "Laura Cushing" <laura.cushing@insightbb.com>, "Katie Schempp"

<katieschempp@srmky.com>

Cc: "Sandi Johnson" <paintky@me.com>, "Debbie Zoeller-Pullen" <dzoellerpullen@athene.com>

Sent: Wednesday, October 24, 2012 11:48:03 AM

Subject: Christmas Party

Good morning all,

I had someone ask me yesterday if there is going to be another get together here at the Harbours. This couple are renters (at the moment) and will be buying in the VERY near future. They were in California and disappointed they weren't able to attend the Girl's Night Out (okay one of them couldn't attend) and they were wondering if there is going to be a Christmas Party. I know that Sandi had mentioned saying something to Laura and Katie about the possibility of having one. If there is one in the works, I will gladly help anyway I can, as long as my name is kept out of it so there does not appear to be a conflict of interest and/or helping for any reason other than allowing a wonderful Christmas get together so we can all celebrate the season.

Hope everyone is enjoying this unusual Indiana Summer weather.

Debbie

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 091**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Saturday, October 20, 2012 5:34 AM

To: keith hillman; glenn@hartcountyrealty.com; phyllis@hartcountyrealty.com

Cc: Debbie Zoeller-Pullen

[OAG BLIND COPIED]

Subject: Harbours Letter RE Flooding From Unit 1113 001

Attachments: Letter RE Flooding From Unit 1113 001.jpg

Attached is the letter I promised to forward regarding the water coming from Unit 1113 at The Harbours.

Debbie

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 092**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Saturday, October 20, 2012 5:24 AM

To: Kathy Bupp  
Cc: Betty Cantrell; pagetwo@bellsouth.net;  
blackdodgeviper@insightbb.com; phila3224@bellsouth.net;  
gbielefe@gmail.com; patokapirate@gmail.com; louisborn@aol.com;  
chuck@chuckfugate.com; Tom Pike; flamingosandy@rocketmail.com  
[OAG BLIND COPIED]  
Subject: [spam] Flooding from Unit 1113

I met another 11th floor owner this morning and she also told me that the owners of 1113 were in town last weekend and just left the Sunday before the "great flood" in their unit on Tuesday. She also felt that perhaps they left something on that should not have been or something. With the unit ALWAYS being vacant, except for the very weekend before the flooding issue that it is an awfully strange coincidence. Definitely something to be considered.

Debbie

On Sat, Oct 20, 2012 at 2:11 AM, Kathy Bupp <kathybupp1@yahoo.com> wrote:

Regarding the flyer that was just placed under your door. (If you don't know what I'm talking about, stop reading this and go check your door.)

The letter addresses the sprinkler malfunction in condo 1113 and prompts me to ask a few questions from all you long term residents. In earlier correspondence to a few people I had mentioned that the owner of unit 1113 was here in the building the weekend prior to the malfunction. It is my understanding that he has "rarely" even been in the building. I would appreciate any information regarding the accuracy of my statement. If it is true, it would lend significant cause to explore it further in considering any possible correlation to the event on Tuesday October 16th.

1. Just to verify, aren't sprinkler systems installed by the construction company at the time a structure is built? What type of maintenance is required and is there a replacement schedule?
2. What kind of information does the Jeffersonville Fire Dept. have that allows them to investigate the incident and what information is used to determine what their findings will ultimately reveal? Is it complex and require this much additional time to be prepared? Does the maintenance staff know what caused it or have any indication why it happened?
3. What is meant by the comment that after they test the walls for additional water damage it will be used as a "benchmark for future repairs"? If its determined not the fault of a homeowner then why would it be necessary to establish a benchmark for future repairs.
4. Generally speaking, what could cause a malfunction of this nature? As with any object, there are a limited number of mechanics that would account for a sprinkler malfunction. Is there a valve, a sensor, a joint that can rust or leak? When the fire marshall does his regular

inspections in the building, what exactly does he inspect? Are sprinkler heads included. I would expect that they would be.

5. There had been some mention of a heat sensor that may have failed. What does that mean?

6. What is the loss history and the variety of claims referred to in the second paragraph. I know what that means, so what I'm suggesting is that someone should request an inclusive report of ALL the claims made and the variety, nature and outcome of those claims? I believe that insisting on a comprehensive report is a paramount priority to obtain some very relevant information. I would question what determines the type of claim to be filed, who initiates the claims, is the cause and nature of the claim identified, how much was paid by the insurance company for each of the claims that were filed, who how and what method of accounting was used in documenting the costs to cover repairs and what was the deductible during that period?

Obviously there have been enough claims to cause insurance companies to consider us too high a risk to insure. Why wouldn't the insurance companies that covered us in the past not be willing to raise the deductible even if it was significantly higher as opposed to dropping us completely? Shouldn't there be an escrow acct matching the amount of the deductible dedicated for use in situations of this nature?

7. In all the variety of claims that were deemed to be the responsibility of the HOA and thus covered by the insurance policy, how was the \$ amount assessed for repair determined? Who did it? Was there more than one source used for assessing how much it would cost to repair? Who actually did the repairs? Are there permit requirements that would have been necessary to complete the work? If the work was done in house would there be licensure requirements necessary to satisfy the insurance company that a capable tradesman made adequate repairs? If repairs were handled by our in house staff were there invoices prepared covering the complete scope of the project that accounted for every item expensed? The project should be recorded as a bookkeeping item offsetting corresponding accounts. For instance, if there were dry wall materials purchased and twenty man hours needed to complete the project, then there should be a posting of the drywall purchase in a specified account (ex. Building/Maintenance supplies) and a posting in an account that shows all labor costs, even though the man hours for their labor is reflected in payroll, billable man hours should be itemized when their work is outside the scope of their regular duties.

8. As a side note, how was the accounting firm chosen that currently maintains the accounting records for the HOA? Were there proposals from several accounting firms presented and discussed and ultimately selected? Was there ever any correspondence from the board that communicated the qualifications that determined the selection of the company chosen beside the general comment in the monthly newsletter. For instance, what companies were considered, how long has the one selected been in business, do they handle mostly commercial or individual clients? What do their services include? Monthly reports, bill payments, check writing, income account distribution etc. Who has been appointed as their contact

person from the Harbours to address accounting questions they may have in these early stages of the relationship? (This could be a million dollar question) Who actually is responsible for the HOA's account input and maintenance, recording and record keeping? For example, is a clerk doing the general posting and one of the firms accountants responsible for the major overall management? Do they have all the accounting records in their possession? If not where are they and what do they include? Year end records, contracts, bids, etc.

9. Back on topic: the \$10,000 deductible referred to in paragraph two would indicate that previous claims paid by the former insurance provider(s) were very high. Since these claims ultimately impact HOA expenditures and individual homeowner costs, a comprehensive accounting of the claims should be made available to any homeowners that requests one, including preventative measures taken to avoid potential future claims.

10. Third paragraph: There seems to be a suggestion that the formula that will be used to determine culpability will be based on a single factor. Since the insurance policy is nil and thus worthless as a means to recoup costs, the determination will be solely based on the cause of the sprinkler head release malfunction, thereby making the expert diagnosis and cause determination report a necessary document that should be provided for homeowner's to examine and verify. Breakdowns of this nature carry the potential for loss of life which makes the need for transparency even more critical. Any attempts to deny access to previous reports and ALL the information surrounding the claims that fell under the umbrella of HOA responsibility should be heavily protested and any and all board members involved in denying the request for "a comprehensive" report should be put on notice that their conduct implies negligence to perform in the best interest and protection of the members of the HOA.

11. I am not sure how putting the affected individual's insurance agent on notice early is a necessary step to make sure that they are covered. They are either covered or they are not. How is early notification a qualitative factor?

12. In the same paragraph three, the board advises any additional damage discovered to be reported to the property manager. What is their role in the management of this claim.

13. Paragraph four: master policy covers "standard" building elements. I would think "standard" would include the basic interior materials prior to any owner improvements mainly because vinyl linoleum was never used in any condo. I understand that the content of chapter four explains a "category" selection for the amount of money that will determine replacement cost reimbursement, but as a community that is advertised as a "luxury condominium", the selection of the cheapest replacement category is virtually useless should a homeowner be responsible for bringing their unit back to the pre-damage condition.

On that point alone, documentation surrounding all prior insurance claims should be carefully examined for this reason; If the harm caused to the



HOA can be given a monetary value, then that amount should be included in the State's case for assessing culpability and reimbursement compensation.

The management of increasing insurance coverage premiums is an item that will be included in a forensic audit investigation. Fiduciary duty includes much more than credits and debits. This issue appears to be stacking up as another indicator that the ball was dropped by long term board members.

The fifth and final paragraph seems to be a veiled indication of an impending increase in monthly maintenance fees. Identifying potential actions as "extraordinary measures" may even be interpreted as an admission of guilt of their negligence, as water intrusion damage not of your making, or any other deteriorating condition is exactly the type of thing that maintenance fees are designed to cover. Whenever possible, any potential structural or mechanical problem should be identified and addressed on a regular maintenance schedule. The building is aging and that will inevitably result in a higher frequency of these kind of major repair and replacement costs. It is clear that the transition committee failed in their responsibility to protect the homeowners from these types of long term expenditures. Perhaps the seriousness of these charges will become more palatable as individual homeowners are forced to shell out big bucks because of the committee's failure to perform.

It is important to point out that the transition committee members were not ignorant of the complexities of the issues that they were appointed to address as there was clear documentation that the developer had acknowledged his responsibility and intent to provide funding for significant punch list items that were identified at the time of the transition as potential problematic functional and structural issues. The explanation of the developers payout to cover those costs is unsatisfactory and by no means adequate to cover the real cost of replacements and repairs, suggesting that the entire process was compromised and ignored to the personal financial benefit of acting board members.

In closing, I believe the correspondence was prepared solely by Kevin Zipperle, which should offend every homeowner as he is the common denominator in virtually every questionable transaction involving matters of the Harbours Homeowners Association. The questions I have asked here are not thrown out as rhetorical matters to ponder. I am interested in finding the answers to these questions for the benefit of everyone concerned. I welcome any information that will help me get those answers. I will report back with my findings as I get it and forward it back to everyone.

Sent from my iPad

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 093**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, October 19, 2012 1:19 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Additional Forward RE: Harbours Forum

Sally / Jennie

Kathy Q. sent the email below to Chuck, along with what she sent Russ Johnson, Acting President. Chuck has NEVER threatened anyone or been inappropriate in any way. Kathy has her own spin on the [former asst. property manager] issue.

Thought I'd forward so you can see what we are dealing with . . . . as if you haven't already from monitoring the Forum and Facebook pages.

Have a good weekend.

----- Forwarded message -----

From: Charles Fugate <Chuck@chuckfugate.com>  
Date: Wed, Oct 17, 2012 at 11:03 AM  
Subject: FW: (no subject)  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>

See below.

Kind Regards,  
Chuck Fugate / Broker, ABR, GRI, CRS, SFR  
Compass Realtors  
Fax: 1-888-585-9434  
Email: chuck@chuckfugate.com

From: Kathyquiggins@aol.com [mailto:Kathyquiggins@aol.com]  
Sent: Wednesday, October 17, 2012 11:01 AM  
To: Charles Fugate  
Subject: Fwd: (no subject)

Mr Fugate I am copying this to you so you can see just how I feel about your little threats about me you made to Russ Johnson. As for you attorney I will contact mine as well and we can go from there, Threatening me with an attorney really bring it on big boy. How dare you after what you have you have said about me and the message board. Its called freedom of speech and as the FB has proven they can't allow that when someone comes on and tells the truth. Also when your friend Thom Pike put something slanderous on the FB about me and we showed it to our attorney he told us its very difficult to do anything about even though it was not true. SO it sould be interesting to see what your can do with me writing the truth about you. You are a piece of work.

From: Kathyquiggins@aol.com

To: thedaylily@insightbb.com  
Sent: 10/17/2012 10:48:49 A.M. Eastern Daylight Time  
Subj: (no subject)

Russ I can tell you right now I will not put up with this type of stuff from a resident who has cause so many problems here. He has called the police on [former asst. property manager] he has complained to her boss at the time and demanded that she be fired. He now has come to you complaining about me and the message board. He can on a constant basis send out bulletins and say thing about others and tell untruths and finds that to be appropriate however when I or someone else tells the truth about him he send you a letter like this. Its unbelievable how he and his group have two sets of rules one for them and one for the rest of us.

I work very hard at the message board and I have some big plans to make it better. I am meeting with Katie next week to see how we can improve it in a positive way. I do agree there is too much negativity on the message board and too much back and forth sparing going on and I too would like to get that toned down. If for any reason you and the board feel I am not the right person to be in charge of the message board please let me know and I will be glad to hand it over to someone else. Its not easy to keep it going with all the hate and animosity that flows through this building on a daily basis but I have tried my best.

Kathy Q

No virus found in this message.  
Checked by AVG - www.avg.com  
Version: 2013.0.2741 / Virus Database: 2614/5835 - Release Date: 10/16/12

No virus found in this message.  
Checked by AVG - www.avg.com  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 094**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, October 19, 2012 8:54 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: FW: The Harbours Message Board

Something along the same lines . . . I suggested that Chuck forward to you but am not sure he has had the time as yet.

----- Forwarded message -----  
From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Wed, Oct 17, 2012 at 10:55 AM  
Subject: Re: FW: The Harbours Message Board  
To: Charles Fugate <Chuck@chuckfugate.com>

I agree Chuck and I am almost tempted to tell you to forward her email to Russ. This lady is doing more harm and damage to the Harbours than can be imagined. In her own way, she is as harmful as Kevin . . . any day of the week.

The quote about you is still on the Harbours site, however, Greg, someone named Leigh and myself posted something on a thread started by Greg. Go on and vote, if you haven't as yet.

Debbie

On Wed, Oct 17, 2012 at 10:45 AM, Charles Fugate <Chuck@chuckfugate.com> wrote:

This women is insane.

Kind Regards,  
Chuck Fugate / Broker, ABR, GRI, CRS, SFR  
Compass Realtors  
Fax: 1-888-585-9434  
Email: chuck@chuckfugate.com

From: Kathyquiggins@aol.com [mailto:Kathyquiggins@aol.com]  
Sent: Wednesday, October 17, 2012 10:36 AM  
To: Charles Fugate  
Subject: Re: The Harbours Message Board

Hey Chuck if the shoe fits wear it . Do you ever get tired of running to people and whinning and complaining about things? You need to put on your big boy pants on and if you can't take it then don't dish it out. You know damn good and well what you did to [former asst. property manager] and there is plenty of proof of it. You also made comments in writing in your little bulletin that the staff had been threatened by certain board members that they would loose their jobs if they did not get residents to sign a petition its not true it can be proved to be not be true its in black and white. So stop your complaining and try to tell the truth and stop mud slinging and run for board like a big grown up man. If in the future you have any complaints about me be big enough to tell me not go tattle to someone else. What a joke and speaking of slander I think you need to look in the mirror on that one. Ken and I use to have a lot of respect for you but now we know the truth.

I am for sure a lot more qualified to run the message board than your are to run for board of Directors and as for you attorney bring it on big boy because I have proof of everything I have said or I would not have said it. You and your little group are the ones pulling this place a part who do you think you are to come in and think you can make thing better when all you have done is make things worse SHAME ON ALL OF YOU!!!!!!

In a message dated 10/16/2012 8:47:23 P.M. Eastern Daylight Time, Chuck@chuckfugate.com writes:

TO: Russ Johnson, Kathy Quiggins  
CC: Colleen Balderson/The English Law Group

Attached is a PDF of the The Harbours officially sponsored message board.

One page 4 of the PDF, Kathy Quiggins made certain comments regarding me And [former asst. property manager] that she has no firsthand experience with - therefore, the information that she is publishing in second hand. Since Mrs. Quiggins officially serves The HOA as the Administrator of the message board, I find the unauthorized use of my name and the comments made as slander, defamation of character, and inappropriate.

Now I know the first argument that you will present is that Kathy's name and others On the Board of Directors are stated on the Facebook Page. The main difference Is the following:

- 1) I am not the owner of the Facebook Page, therefore, I cannot control any comments made on such page.
- 2) The Facebook page is not the property of the HOA.

However, as the official owners of The Harbours ProBoards message board, The HOA is legally responsible for monitoring messages and the true content Of such messages.

I am copying my attorney in on this email so that she can prepare a official Letter in the event that posting is not immediately removed.

In addition, this is my 2nd compliant to the acting president regarding the negativity being created by Mrs. Quiggins on the website. In my opinion, she clearly is not the individual that needs to run a mutually neutral message board with the attempt to bring our community together.

Kind Regards,  
Chuck Fugate #621

No virus found in this message.  
Checked by AVG - [www.avg.com](http://www.avg.com)  
Version: 2013.0.2741 / Virus Database: 2614/5835 - Release Date: 10/16/12

No virus found in this message.  
Checked by AVG - [www.avg.com](http://www.avg.com)  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 095**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Friday, October 19, 2012 7:05 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: FYI

The email below from Sandy Snodgrass was sent to me regarding a Poll that Greg Bielefeld started, then someone with the user ID of leigh posted on

it and then I commented on her post about replacing the "Administrator" of the Harbours Forum site. I also took the poll, which apparently Sandra Snodgrass did also. Kathy Quiggings (administrator of the site) sent the email to Sandra, chastizing her for voting against her on the poll.

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Wed, Oct 17, 2012 at 4:56 PM  
Subject: Re: Fw: (no subject)  
To: Sandra Snodgrass <flamingosandy@rocketmail.com>

Thanks for forwarding Sandy.

As it turns out the only way I knew it was there was when I saw Greg had started it. In fact if the new person Leigh had not made a post I'm not even sure I would have done it. I don't know who leigh is but would LOVE to meet her.

I will post NOTHING else on the Forum.

Have a good evening.  
Debbie

On Wed, Oct 17, 2012 at 4:49 PM, Sandra Snodgrass <flamingosandy@rocketmail.com> wrote:

Thought you'd want to see this. Noticed that the poll is already gone.

This is an example of why we need a different Admin. I'm not even going to answer her.

Sandy Snodgrass  
www.flamingoretreat.com  
317-997-5888

----- Forwarded Message -----

From: "Kathyquiggings@aol.com" <Kathyquiggings@aol.com>  
To: flamingosandy@rocketmail.com  
Sent: Wednesday, October 17, 2012 4:06 PM  
Subject: (no subject)

Sandy I can't tell you how hurt and disappointed I am that you were involved in that nasty poll that was put on the message board this morning. It was all a set up by Debbie Pullen and Chuck Fugate and everyone who read it knows that (great way to get votes). I would never have believed you would have participated in such a hateful thing. We may need some new board members but certainly not people who would put something like that on the Message board.

I have worked very, very hard to keep the message board going. When ever I have tried to make it a positive fun thing I get made fun of. When I try to ask people to not put so much hate and negativity on they ignore me or they get angry with me because when then don't abide by the guidelines of the message board I must delete them.

I have been told by the attorney to not let residents come on and discuss the AG thing so I am just doing my job. There is another place to spew hate and venom the FB why does anyone need to do it on the message board? I have time and again asked resident to come on and share some positive things to interact but no, all many want to do is fight with Kevin and the board and talk about how horrible things are around here. I want to see the truth come out too and when it does we will all have to deal with it and let the chips fall where they will. If the 3 accuse board members did wrong and are found guilty than so be it that is there problem not yours or mine or anyone elses.

Surly there must be some way to stop all of this hate on the message board and all the negative postings. No I am not going to allow people like Debbie Pullen to use it for her own self serving means to get votes for board of directors. No one is going to use it for that type of thing I promise you that.

I am meeting with Katie in the office next week to try and get some new topics and find a way for people to put on pictures and share good thing with each other. If that does not work I don't know where we will go but like I said if anyone thinks they can do a better job then have at it as its no skin off my nose God knows I have tried.

Again I am very hurt that you were involved in such a thing and thought you were way above that what a shame it has to be like this. Kathy Q

PS we just were blessed with a beautiful new great grand daughter Monday night at 10:37pm she weighed in at 4 pounds and 13 ounces and was 16 inches long. Her name is Jillian Reese and we can't wait to get our hands on her and love her. I just had to share that with you.

No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 096**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Friday, October 19, 2012 6:42 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: The Harbours\_Two Sets of Rules

It is my understanding that the cleaning person, [housekeeper] told Chuck Fugate that she herself has solicited 2 signatures on the petition to retain the "3" board members. I also understand that Kim Brewer Davis (Board Member) was knocking on doors soliciting signatures. I would guess

that all board members are doing likewise since Kim is one of the low-key members.

Debbie

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 097**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Thursday, October 18, 2012 11:18 AM

To: Katie Schempp

Cc: jenna\_barton@yahoo.com; Russ Johnson; Kimjbrewerdavis; Sandi Johnson; Laura Cushing

[OAG BLIND COPIED]

Subject: Re: The Harbours Forum\_Not just one person's opinion

Thanks Katie. For the time being I have deleted my account. After I found out that Kathy took it upon herself to send personal emails expressing how disappointed she was, to participants of a poll that Greg B. started, and I + 3 other individuals participated in (asking if folks felt someone more qualified would be better suited to manage the Harbours Forum) . . . before Kathy deleted it entirely, I figured I was finished with the Forum as it is today. One of the folks Kathy sent the email to, forwarded it to me with the note that she thought I'd be interested. It also included a slam against Chuck Fugate and myself. I have never met the women and at this point have no desire to do so.

Regards,  
Debbie

On Thu, Oct 18, 2012 at 2:05 PM, Katie Schempp <katieschempp@srmky.com> wrote:

Debbie,

We already had scheduled a meeting with Kathy Quiggins to learn more about the Forum for next week. I think all involved would like to move forward in a positive light and we are hopeful the Forum will become a productive outlet for owners at the Harbours.

Best,

--

Katie Schempp Lawson  
Property Manager/Associate Broker  
Schempp Realty and Management, Inc.  
P.O. Box 4777  
Louisville, KY 40204  
502-562-0016 ext. 304



www.srmky.com

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, October 18, 2012 8:53 AM  
To: Russ Johnson; Kimjbrewerdavis; Beller, Jennie  
Cc: Sandi Johnson; Laura Cushing; Katie Schempp  
Subject: The Harbours Forum\_Not just one person's opinion

Russ / Kim / Jenna,

I will no longer post on the Harbours Forum as long as Kathy Quiggins remains Administrator of the site. The Harbours Forum could have been a wonderful addition and a useful tool for all.

Unfortunately with Kathy Quiggins as the Administrator, the site was doomed from the start. Ms. Quiggins seems bent on turning every comment into an excuse to talk about herself and to put "HER" spin on things. This is not the role of an Administrator. Kathy Quiggins has set out on a smear campaign of negativity. When things have been done for the Harbours to try and build bridges, Ms. Quiggins has done everything in her power to destroy any good that could or did come from these activities. Sorry to say, but with the likes of Ms. Quiggins any bridge-building at the Harbours is doomed to fail. Please look at a post from an even newer, newby than myself, someone called leigh posted (althought by now it may have been deleted) how disappointed she was with the site. I know for a fact (I have KQ's email that was forwarded to me if you want to read it) that KQ sent emails to those that voted for her removal on the site trying to shame them for voting against her. What a total misuse of the site administrator position.

The Harbours could be an amazing and wonderful place to live, but unfortunately when greed and self-serving attitudes get in the way, the devil wins.

Respectfully,  
Debbie Zoeller Pullen  
Unit 414  
Candidate for the Harbours HOA Board

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 098**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, October 18, 2012 6:19 AM  
To: Miller, Sally; Beller, Jennie  
Subject: FYI\_not sure if it is relevant

----- Forwarded message -----

From: Kathy Bupp <kathybupp1@yahoo.com>  
Date: Thu, Oct 18, 2012 at 9:14 AM  
Subject: Fwd: (No subject)  
To: Betty Cantrell <bettycan@insightbb.com>, Tom Pike  
<THOMASHPIKE@cs.com>, "chuck@chuckfugate.com" <chuck@chuckfugate.com>,  
"debbiezp@gmail.com" <debbiezp@gmail.com>

Sent from my iPad

Begin forwarded message:

From: Kathy Bupp <kathybupp1@yahoo.com>  
Date: October 18, 2012, 9:07:33 AM EDT  
To: pagetwo <pagetwo@bellsouth.net>  
Subject: Re: (No subject)

I've been way out of the loop and have been trying to figure out what's been going on by reading through some of my emails. I'm not sure why you were looking but David and Sherry Chandler are not related to Sharon Chandler. When Kenny and I had to move last April we were looking at everything that was available in the building. Sharon Chandler showed us the Chandlers unit #1113. He only wanted to sell furnished and did not want lease. In a conversation I had with him on the phone he told me he would take \$460,000 for the unit even though his asking price was \$525,000. It's second from the end by the bridge and the noise was pretty bad. He didn't want to lease and that was the last we heard.

However, last weekend Kenny and I were on the elevator with two guys we had never met so I asked them if they lived in the building and he introduced himself as David Chandler. Since we had never met face to face I introduced myself and asked him if he still had his place for sale. He said he did and then told me he had just had it appraised. I asked if he had any difficulty because of the recent penthouse purchase by Kevin Zipperle at \$175,000 and he said that was only for half of the unit. I said, yes, Mary Lou bought the other half for \$220,000. I don't know why he thought \$175,000 for half of the penthouse was ok. I asked him if he would mind telling me what it had appraised at and he said he hesitated to tell me but then said it appraised for \$674,000. I really can't imagine that. He was asking \$525 told me he'd take \$460. So why was he having it appraised. His final comment to me was, "if it sells it sells, if it doesn't it doesn't."

As far as I know they have never lived in the unit and have only stayed in it a few times over the last eight years. I don't know if his visit ties into any recent events but I'd love to find out. I am still very ill with the flu. I heard the alarms going off on Tuesday but I didn't hear what was said on the announcement. I was too sick to move. My mom and dad had to take me to the emergency room later that evening and I remember seeing [maintenance manager] in the office working away. This is the first time I have felt like looking at my emails and I'm assuming that there are a lot of "fill in the blanks". Help me out and get me up to speed when you get a chance.

Sent from my iPad

On Oct 17, 2012, at 6:11 PM, pagetwo <pagetwo@bellsouth.net> wrote:

Sorry I've been out of the loop.....my people search has not confirmed any relationship with Sharon thus far.....David & Sherry Chandler (age 61 & 60) live in Vine Grove, Ky. However, if I recall correctly their proxy was assigned to Sharon in that 2008 list that was floating around.

I also talked with a homeowner who said when she looked up she saw water cascading over the balconies.....and she thinks approx. 14-16 units have damages of some sort.'

BTW...Wade Morgan is back in the building....just saw him in his PJ's (?) heading toward Unit 511. Moving rather slowly and looking rather fragile.-----nora-----

On Wed, 10/17/12, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Subject: Re: (No subject)  
To: thomashpike@cs.com  
Cc: chuck@chuckfugate.com, pagetwo@bellsouth.net, phila3224@bellsouth.net, kathybuppl@yahoo.com  
Date: Wednesday, October 17, 2012, 4:29 PM

Okay . . . I know it was venting . . . I just have never in my life dealt with the likes of what is here at the Harbours. Part of me wants to say "the hell with the elections" I want to tell them exactly what I think of them. Not very smart I know . . . I have always led with my heart (instead of my head) and it has often gotten me in trouble. Sorry you guys had to listen to my ramblings . . .

On Wed, Oct 17, 2012 at 4:21 PM, <thomashpike@cs.com> wrote:

I think they know the score. You don't need to remind them. Vent/scrap/reset/fight.....to win the election.

-----Original Message-----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
To: THOM PIKE <thomashpike@cs.com>; Charles Fugate <chuck@chuckfugate.com>; Nora Strohm <pagetwo@bellsouth.net>; Phila3224@bellsouth.net <phila3224@bellsouth.net>; Kathy Bupp <kathybuppl@yahoo.com>  
Sent: Wed, Oct 17, 2012 3:48 pm

The writing below is probably venting but I am very tempted to post as a last writing on the Forum and perhaps even on the Facebook site. Hell, I have even thought about sending to Kim, Jenna and Russ. If I am tainted . . . so be it, at least I am honestly tainted.

Thoughts . . .

Debbie

---

Good afternoon all,

This will be my last post on the Harbours Forum as long as Kathy Quiggins remains Administrator of the site. The Harbours Forum could have been a wonderful addition and a useful tool for all. Unfortunately with Kathy Quiggins as the Administrator and Kevin Zipperle as the only Board member willing to regularly connect and answer questions, the site was doomed from the start. Ms. Quiggins seems bent on turning every comment into an excuse to talk about herself and to put "HER" spin on things. This is not the role of an Administrator. When Kevin Zipperle is not talking down to folks that try and question his supreme knowledge and ability (his view of himself, not mine) then Kathy Quiggins has set out on a smear campaign of negativity. When things have been done for the Harbours to try and build bridges, Ms. Quiggins has done everything in her power to destroy any good that could or did come from these activities. Sorry to say, but with the likes of Ms. Quiggins and Mr. Zipperle, any bridge-building at the Harbours is doomed to fail.

The Harbours could be an amazing and wonderful place to live, but unfortunately when greed and self-serving attitudes get in the way, the devil wins.

Respectfully,  
Debbie Zoeller Pullen  
Unit 414  
Candidate for the Harbours HOA Board

No virus found in this message.  
Checked by AVG - www.avg.com  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 099**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, October 18, 2012 5:53 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: The Harbours Forum\_Not just one person's opinion

FYI

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Thu, Oct 18, 2012 at 8:52 AM  
Subject: The Harbours Forum\_Not just one person's opinion  
To: Russ Johnson <thedaylily@insightbb.com>, Kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, Jennie Beller <jennie.beller@atg.in.gov>  
Cc: Sandi Johnson <paintky@me.com>, Laura Cushing <laura.cushing@insightbb.com>, Katie Schempp <katieschempp@srmky.com>

Russ / Kim / Jenna,

I will no longer post on the Harbours Forum as long as Kathy Quiggins remains Administrator of the site. The Harbours Forum could have been a wonderful addition and a useful tool for all. Unfortunately with Kathy Quiggins as the Administrator, the site was doomed from the start. Ms. Quiggins seems bent on turning every comment into an excuse to talk about herself and to put "HER" spin on things. This is not the role of an Administrator. Kathy Quiggins has set out on a smear campaign of negativity. When things have been done for the Harbours to try and build bridges, Ms. Quiggins has done everything in her power to destroy any good that could or did come from these activities. Sorry to say, but with the likes of Ms. Quiggins any bridge-building at the Harbours is doomed to fail.

Please look at a post from an even newer, newby than myself, someone called Leigh posted (although by now it may have been deleted) how disappointed she was with the site. I know for a fact (I have KQ's email that was forwarded to me if you want to read it) that KQ sent emails to those that voted for her removal on the site trying to shame them for voting against her. What a total mis-use of the site administrator position.

The Harbours could be an amazing and wonderful place to live, but unfortunately when greed and self-serving attitudes get in the way, the devil wins.

Respectfully,  
Debbie Zoeller Pullen  
Unit 414  
Candidate for the Harbours HOA Board

No virus found in this message.  
Checked by AVG - [www.avg.com](http://www.avg.com)  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 100**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Tuesday, October 16, 2012 9:06 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Scott Stilling / Harbours

On Tue, Oct 16, 2012 at 11:54 AM, <[thomashpike@cs.com](mailto:thomashpike@cs.com)> wrote:

You know, I don't have his parking space transferred with his purchase.

-----Original Message-----

From: Charles Fugate <[Chuck@chuckfugate.com](mailto:Chuck@chuckfugate.com)>  
To: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Cc: thomashpike <[thomashpike@cs.com](mailto:thomashpike@cs.com)>; Phila3224@bellsouth.net <[phila3224@bellsouth.net](mailto:phila3224@bellsouth.net)>; pagetwo <[pagetwo@bellsouth.net](mailto:pagetwo@bellsouth.net)>

Sent: Mon, Oct 15, 2012 10:57 am  
Subject: Re: HARBOURS LAWSUIT

Yes... I did suggest it to him!

Sent from my iPhone

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, October 15, 2012 10:50 AM  
To: Charles Fugate  
Cc: thomashpike@cs.com; Phila3224@bellsouth.net;  
pagetwo@bellsouth.net  
[OAG BLIND COPIED]  
Subject: Re: FW: HARBOURS LAWSUIT

WOW! Have you suggested that Mr. Stillings contact the Attorney General.  
I would bet they would be interested in talking with him?

Debbie

On Mon, Oct 15, 2012 at 10:41 AM, Charles Fugate <Chuck@chuckfugate.com>  
wrote:

See Below

From: Scott Stillings [mailto:scottstillings@yahoo.com]  
Sent: Monday, October 15, 2012 10:13 AM  
To: Charles Fugate  
Subject: RE: HARBOURS LAWSUIT

Chuck

My name is Scott Stillings and i owned unit # 517 from 8-08 until 5-12. I  
paid my home owners fees accordingly. I was unable to sell my unit  
because I had it listed through an outside agent and was repeatedly told  
to sell this unit it had to go through [former property manager], Sharon  
or Kevin. I had such a bad experiance living there dealing with these  
people I left the building and lost over \$55,000 in equity when I did.  
Can you please send me any info regarding this case?

Thanks

Scott Stillings  
7806 Carnation Drv  
Louisville, KY 40258  
317-281-2187 Cell  
502-772-3333 Work

No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 101**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, October 15, 2012 8:05 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: HARBOURS LAWSUIT

See Chuck's email below. He did suggest to Mr Stillings that he contact you guys. His email and phone #s are included in his initial email.

----- Forwarded message -----

From: Charles Fugate <Chuck@chuckfugate.com>  
Date: Mon, Oct 15, 2012 at 10:56 AM  
Subject: Re: HARBOURS LAWSUIT  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Cc: "thomashpike@cs.com" <thomashpike@cs.com>, "Phila3224@bellsouth.net" <phila3224@bellsouth.net>, "pagetwo@bellsouth.net" <pagetwo@bellsouth.net>

Yes... I did suggest it to him!

Sent from my iPhone

On Oct 15, 2012, at 10:50 AM, "Debbie Zoeller-Pullen" <debbiezp@gmail.com> wrote:

WOW! Have you suggested that Mr. Stillings contact the Attorney General. I would bet they would be interested in talking with him?

Debbie

On Mon, Oct 15, 2012 at 10:41 AM, Charles Fugate <Chuck@chuckfugate.com> wrote:

See Below

From: Scott Stillings [mailto:scottstillings@yahoo.com]  
Sent: Monday, October 15, 2012 10:13 AM  
To: Charles Fugate  
Subject: RE: HARBOURS LAWSUIT

Chuck

My name is Scott Stillings and i owned unit # 517 from 8-08 until 5-12. I paid my home owners fees accordingly. I was unable to sell my unit because I had it listed through an outside agent and was repeatedly told to sell this unit it had to go through [former property manager], Sharon or Kevin. I had such a bad experiance living there dealing with these

people I left the building and lost over \$55,000 in equity when I did.  
Can you please send me any info regarding this case?

Thanks

Scott Stillings  
7806 Carnation Drv  
Louisville, KY 40258  
317-281-2187 Cell  
502-772-3333 Work

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 102**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, October 15, 2012 7:49 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: FW: HARBOURS LAWSUIT

FYI - very interesting email.

----- Forwarded message -----

From: Charles Fugate <Chuck@chuckfugate.com>  
Date: Mon, Oct 15, 2012 at 10:41 AM  
Subject: FW: HARBOURS LAWSUIT  
To: "thomashpike@cs.com" <thomashpike@cs.com>, Debbie Zoeller-Pullen  
<debbiezp@gmail.com>, "Phila3224@bellsouth.net"  
<phila3224@bellsouth.net>, "pagetwo@bellsouth.net"  
<pagetwo@bellsouth.net>

See Below

From: Scott Stillings [mailto:scottstillings@yahoo.com]  
Sent: Monday, October 15, 2012 10:13 AM  
To: Charles Fugate  
Subject: RE: HARBOURS LAWSUIT

Chuck

My name is Scott Stillings and i owned unit # 517 from 8-08 until 5-12. I paid my home owners fees accordingly. I was unable to sell my unit because I had it listed through an outside agent and was repeatedly told to sell this unit it had to go through [former property manager], Sharon or Kevin. I had such a bad experiance living there dealing with these people I left the building and lost over \$55,000 in equity when I did. Can you please send me any info regarding this case?

Thanks



Scott Stillings  
7806 Carnation Drv  
Louisville, KY 40258

317-281-2187 Cell  
502-772-3333 Work

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 103**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, October 13, 2012 7:28 AM  
To: Nora Strohm; Phila3224@bellsouth.net; THOM PIKE; Charles Fugate;  
Greg B; Kathy Bupp; Paul Ranney; glenn@hartcountyrealty.com;  
phyllis@hartcountyrealty.com; Louis & Louise; Louise Bornwasser  
[OAG BLIND COPIED]  
Subject: Re-Financing and new board member

Good morning.

I see where Greg was turned down for re-financing at StockYards because of the AG case being ongoing. I am also trying to refinance at Stock Yards. I spoke to a lady early in the week (was very friendly and helpful), who was supposed to call me back about lower rates she felt were coming the next day and to do the paperwork. The last thing she asked was where my condo was located. She is now not returning calls. . . . and I am beginning to think I now know the reason. Is there anyway to find out how long things could go on with the AG case? Does anyone know who might still refinance Habours units? I guess new buyers will also have issues in getting financing.

Debbie

p.s. A new board member has been appointed, Jim Gilbert . . . to fill Doug Farnsley's spot. I am now beginning to believe we may need a whole new board.

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 104**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, October 12, 2012 8:55 AM  
To: Russ Johnson; Kimjbrewerdavis; jenna\_barton@yahoo.com; Mary Lou Trautwein; Sharon Chandler; wtroberts@win.net; KEVIN ZIPPERLE;  
laura.cushing@insightbb.com  
[OAG BLIND COPIED]

Subject: Notification to Run for Harbours HOA Board  
Attachments: Notification Letter for Debbie Zoeller Pullen.pdf

This email and attached signed letter is to notify all parties that I am running for the Harbours HOA Board in the upcoming election. See attached signed letter stating that fact.

Let me know if you have any questions and/or need anything further from me. I will gladly print off the copies of my Election Bio to be included in the Election Packets. Please let me know when you need to have these on hand.

I am also requesting a copy of the list of designated voters / with proxy assignments to help facilitate connecting with the appropriate individuals.

Regards,  
Debbie Zoeller Pullen  
Unit 414  
debbiezp@gmail.com  
502-386-7838

No virus found in this message.  
Checked by AVG - www.avg.com  
Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 105**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, October 11, 2012 2:30 PM  
To: Miller, Sally; Beller, Jennie  
Cc: Debbie Zoeller-Pullen  
Subject: Fwd: Stickergate

FYI - Something to give you a chuckle on a Thursday afternoon from the "Harbours of Crazyies".

----- Forwarded message -----  
From: Phila3224@bellsouth.net <phila3224@bellsouth.net>  
Date: Thu, Oct 11, 2012 at 12:18 PM  
Subject: Stickergate

Debbie/Chuck/Thom:

You may recall that about a week ago Kathy Q reported on The Forum that a candidate had been knocking on doors soliciting votes and that there was a non-solicitation rule at The Harbours that prevented this. I sent a note to Russ and the Board to confirm the rule since I was not familiar with it. As it turns out the rule doesn't appear in the Community Rules section of The Harbours website. Kathy Q indicated that the rule was passed by the Board in 2008 the day after some people (malcontents?) had been seen in the lobby the day before handling out campaign literature

and seeking votes. They even had the audacity to knock on doors soliciting votes. These actions apparently did not serve the dignity of The Harbours.

Since the rule may have been approved, but not formerly added to our list of rules, and Russ didn't want to ban door knocking, the Board decided to allow door knocking as long as the owner put a sticker on their door indicating they are receptive to discussing the election. Since I was the candidate involved, I was asked for my opinion and since they were about to adopt this policy, I suggested a fairer sticker alternative using "Yes" and "No" stickers. My suggestion was rejected since it required people who did not want to have their doors knocked on to use "No" stickers. The Board felt these people deserved their privacy and could have some safety concerns if they had to identify themselves by using "No" stickers. At some point I asked if people could be approached in an elevator or in the hallways...and should people wear stickers there also. The whole topic approached silliness.

In any event, I expect there will be a notification shortly about this sticker technique. They seem determine to do this and have asked Schempp to develop a letter.

Wanted you to be aware of this. Please do not forward or discuss. Let the announcement hit the streets. Russ indicated this applied only to this election and felt that the next Board will try to develop a policy regarding elections and solicitation.

I see this as a potential campaign issue, ie...stickergate. Mary Lou and Sharon, however, were probably not involved in the voting. Not sure who on the Board suggested this.

Fred

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 106**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Monday, October 08, 2012 3:54 PM  
To: Paul Ranney  
Cc: Beller, Jennie; Miller, Sally  
Subject: Re: Substitute for hot water heaters

Paul,

I have cc'd Jennie and Sally on this email.

Debbie

On Mon, Oct 8, 2012 at 6:31 PM, Paul Ranney  
<blackdodgeviper@insightbb.com> wrote:

Off topic....

KZ just made a threat to me on TOS regarding NOT buying flood insurance!  
It's on the budget poll thread.

Somebody figure out how to get the AG to see and note it!

You can't buy this kind of stuff!

Sent from my iPad

On Oct 6, 2012, at 6:40 PM, Debbie Zoeller-Pullen <debbiezp@gmail.com>  
wrote:

I heard about a device that heats the water as it comes out and takes away the need for having a hot water heater. Apparently that is what they have at Waterford Place in Louisville (or so I have heard). I mentioned it to Laura in the office to see if she knew anything about them. She was sort of familiar with them and will check on pricing. Is anyone else familiar with this item? It seems like it would be great here at the Harbours and would avoid some of the leaks that we have had...

Debbie

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 107**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, October 02, 2012 6:24 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Harbours Checking Acct

I made a purchase for the Harbours Welcome committee and was reimbursed with a check. If you want/need the acct # of the Chase JPMorgan acct, please let me know.

Debbie

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 108**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Saturday, September 29, 2012 1:10 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Re: AG Suit and Petition

Lee Ann Page is a former Board Member. It sounds like she might be open to you connecting with her.

On Sat, Sep 29, 2012 at 3:57 PM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

In case this has not been forwarded to you . . . I am forwarding. Lee Ann Page, former Board Member has forwarded this to Chuck Fugate and he to me.

Debbie

----- Forwarded message -----  
From: Charles Fugate <Chuck@chuckfugate.com>  
Date: Sat, Sep 29, 2012 at 3:49 PM  
Subject: Fwd: AG Suit and Petition  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>

See below

Sent from my iPhone

Begin forwarded message:  
From: Lee Page <leeapage@insightbb.com>  
Date: September 29, 2012, 2:43:27 PM EDT  
To: 'Charles Fugate' <chuck@chuckfugate.com>  
Subject: FW: AG Suit and Petition

Hi Chuck! Hope you are doing well. I wanted to pass this along to you as someone that may be able to get this to the AG's office and to show that Kevin is still up to his old tricks. He is asking me, Pat Collins and Doug Farnsley to sign the "keep them on the board" petition. Neither me, Pat nor Doug has signed it.

I believe I may have mentioned to you that I wanted to get Kevin off of the board when I was serving on the board. I truly feel that he needs to go. As for Mary Lou and Sharon I have different feelings for them. I think that Sharon has been drawn in by the theory of 'guilt by association'. I think Kevin talked Mary Lou into doing something that she did not know was illegal.

I don't know what is going to happen, but if you or someone could get this to the AG's office it may help. Take care.

-----Original Message-----  
From: kzipperle@win.net [mailto:kzipperle@win.net]

Sent: Thursday, September 27, 2012 1:05 PM  
To: leeapage@insightbb.com; PCollinsHarbours@AOL.com;  
DFARNSLEY@stites.com  
Subject: AG Suit and Petition (attached)

I'm writing you guys to request that you consider supporting the HOA in our effort to settle the AG suit. The three of you know a lot more than the average homeowner about the HOA, the Board, and the people we're dealing with.

Although it's directed at three longstanding Board members, this suit isn't about just getting the three of us off the Board. Look at the way the sides are forming. This is about removing the current people in charge and replacing them with the troublemakers who are as bold now as they've ever been. These are the Haleys, the Cantrells, Sheila Rudder, and Thom Pike, to name again the ones in the center. They're all openly trying to intimidate anyone in their way with the AG behind them.

Our personal outcomes aren't the issue. The entire Association needs to settle this thing and move on. We had ONE carrier bid to write our insurance this year at a 50% premium increase. Right out of the chute, they're defending a big lawsuit. It's not an exaggeration that nobody may want to insure us next year.

If it makes a settlement happen, the three of us will agree to step down. However, at this point, we need to show the other side that we have enough homeowner support to force a negotiated settlement. Without all of us hanging together, that isn't going to happen.

I ask that you consider putting aside your differences with me and do what's best for the HOA. I'll be off the Board pretty much regardless of outcomes short of a quick dismissal which is highly unlikely. Whether that's better for the HOA or not, I guess we'll find out.

Please think about it...KZ

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 109**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Friday, September 28, 2012 9:08 AM  
To: Miller, Sally; Beller, Jennie  
Cc: Debbie Zoeller-Pullen  
Subject: Sandy Snodgass post on Forum page

COPIED FROM HARBOURS FORUM PAGE:

I would like to report a very disturbing incident by one of our 3 BOD involved in the A.G. indictment. They would not complete a form that my lender needed for a refinance, and sent the form back BLANK. No attempt

to have our new Management Co complete this form, no effort to help in getting this form completed, NOTHING. This is their way to lash out at me!!! They actually stated in their reply to my lender, that because I was involved in a lawsuit, they would not complete the form!!! This behavior cannot continue to be tolerated. It is time for the 3 to step down. If as a BOD member, you can't vote, if you can not complete a form, if your behavior causes lenders NOT to finalize a loan or a refinance, then YOU are harming not only new owners, but any HO wanting a refinance during these historically low finance rates. Your behavior is not only petty, unprofessional, but also damaging to all Homeowners.

Kathy, please do not delete this post because it has the A.G. mentioned - - this is real and is happening right in front of our eyes and is letting all HO know what type of people are on the BOD and their unprofessional behaviors.

Read more:

<http://www.theharbours.proboards.com/index.cgi?board=boardofdirectors&action=display&thread=118#ixzz27mUeoXPI>

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 110**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Tuesday, September 25, 2012 1:29 PM  
To: [Former asst. property manager]  
[OAG BLIND COPIED]  
Subject: Petition

[Former asst. property manager],

I just wanted to make you aware that NO ONE needs be concerned about their jobs with the removal of the 3 HOA Board Members that have been named in the AG's case. It is very important that we all strive to do what is best for all at the Harbours and that includes the staff. If you have heard otherwise from anyone, it is not true. I have never lied to you or anyone and I never will.

Debbie

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 111**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Tuesday, September 25, 2012 10:13 AM  
To: Miller, Sally; Beller, Jennie

Subject: Fwd: Petition for Support of MLT, SC, KZ in Office

A person that due to a number of reasons wants to stay out of the headlights, sent me the email below and asked that I not forward it from him.

If you guys see anyway that we can get control of the election process, let us know. Fred Strohm has been in touch with the League of Women Voters trying to get info but as of right now . . . we are at a loss.

Thanks for all you are doing.

---

This is exactly the power of the incumbency. They did this the last called election and they had [former asst. property manager], [former property manager], [maintenance manager] etal working the building and created sympathy for them and resentment toward our group.

We need to get control of the voting, the proxies and have an independent group to run the next election.

If not they will continue on unless the AG stops them.

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Tuesday, September 25, 2012 9:46 AM  
To: pagetwo  
Cc: Greg Biel; Louis Bornwasser; Louise Bornwasser; Kathy Bupp; Betty Cantrell; David Finnegan; Chuck Fugate; Marty Haley; Keith Hillman; Becky Ledogar; Robin Meshew; Wade Morgan; phila3224@bellsouth.net; Thomas H Pike; Paul Ranney; Sheila Rudder; Sandy Snodgrass; Glenn Thomas; Phyllis Thomas

Subject: Re: Petition for Support of MLT, SC, KZ in Office

Talk about underhanded. We need to make sure the employees know this is NOT true AND we need to start alerting the homeowners, as well as the AG and Larry Wilder.

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, September 25, 2012 10:43 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Petition for Support of MLT, SC, KZ in Office

FYI - Please note email below.

----- Forwarded message -----  
From: pagetwo <pagetwo@bellsouth.net>  
Date: Tue, Sep 25, 2012 at 10:38 AM  
Subject: Petition for Support of MLT, SC, KZ in Office  
To: Greg Biel <gbielefe@gmail.com>, Louis Bornwasser <louisborn@aol.com>, Louise Bornwasser <weezeeb@aol.com>, Kathy Bupp <kathybupp1@yahoo.com>,



Betty Cantrell <bettycan@insightbb.com>, David Finnegan <dfinne4735@aol.com>, Chuck Fugate <chuck@chuckfugate.com>, Marty Haley <patokapirate@gmail.com>, Keith Hillman <hillmank@hotmail.com>, Becky Ledogar <rledogar@insightbb.com>, Robin Meshew <peak12r@excite.com>, Wade Morgan <morgan@morganmfgeng.com>, phila3224@bellsouth.net, Thomas H Pike <thomashpike@cs.com>, Debbie Z Pullen <debbiezp@gmail.com>, Paul Ranney <blackdodgeviper@insightbb.com>, Sheila Rudder <sheilarudder@yahoo.com>, Sandy Snodgrass <flamingosandy@rocketmail.com>, Nora B Strohm <pagetwo@bellsouth.net>, Glenn Thomas <glenn@hartcountyrealty.com>, Phyllis Thomas <phyllis@hartcountyrealty.com>

One of my sources tells me that he stopped in the office to check on something and was asked by an employee to sign a petition (individual sheet) in support of MLT, SC, & KZ. He told them no in no uncertain terms.....that he would not sign it if it meant support for KZ; that KZ was at the root of all the problems. Then he was told if they couldn't garner enough support that all the employees were being fired.....which bothered him, but he still refused to sign.

He's a very intelligent, astute individual, and called me immediately and suggested (for some reason) that I should pass this along to "interested" parties. The announcement that the employees will be fired (specifically [maintenance manager], [former maintenance employee], & [housekeeper]) he feels may help this group garner the support they need. How do we counter? Suggestions?

Does anyone know someone who could go down, be approached, and ask for a copy?

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

#### **EMAIL 112**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, September 25, 2012 8:44 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Petition for Support of MLT, SC, KZ in Office  
Attachments: BOD-Petition-Sept 25-1.pdf

----- Forwarded message -----

From: Charles Fugate <Chuck@chuckfugate.com>  
Date: Tue, Sep 25, 2012 at 11:34 AM  
Subject: RE: Petition for Support of MLT, SC, KZ in Office  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>, Betty Cantrell <bettycan@insightbb.com>  
Cc: pagetwo <pagetwo@bellsouth.net>, Greg Biel <gbielefe@gmail.com>, Louis Bornwasser <louisborn@aol.com>, Louise Bornwasser <weezeeb@aol.com>, Kathy Bupp <kathybuppl@yahoo.com>, David Finnegan <dfinne4735@aol.com>, Marty Haley <patokapirate@gmail.com>, Keith Hillman <hillmank@hotmail.com>, Becky Ledogar <rledogar@insightbb.com>, Robin

Mesheu <peak12r@excite.com>, Wade Morgan <morgan@morganmfgeng.com>, "phila3224@bellsouth.net" <phila3224@bellsouth.net>, Thomas H Pike <thomashpike@cs.com>, Paul Ranney <blackdodgeviper@insightbb.com>, Sheila Rudder <sheilarudder@yahoo.com>, Sandy Snodgrass <flamingosandy@rocketmail.com>, Glenn Thomas <glenn@hartcountyrealty.com>, Phyllis Thomas <phyllis@hartcountyrealty.com>, Charles Fugate <Chuck@chuckfugate.com>

Attached is the Petition that the BOD is distributing via the employees.

I stopped by the office at approx 11:10am... [Former asst. property manager] and WT were in the office. I made some small talk... looked over the UPS Shipment Log to see if my name was on it; And I noticed what appeared to be a petition under a stack of paperwork and testing cups for the weekly pool water.

[Former asst. property manager] went into the back room and WT turned his back - so I snapped a picture of the petition.

I then asked "Oh... I hear there is a petition in support of the Board going around... can I see it"?

[FORMER ASST. PROPERTY MANAGER]: I haven't heard of anything.

Chuck: I just heard about it today... it's in support of the three BOD members.

[FORMER ASST. PROPERTY MANAGER]: Oh, I don't have a copy. WT - do you know anything about it?

WT: "NO"

Chuck: Are you sure? I heard about it today - I just want to look it over to see if I agree with it.

[Former asst. property manager]: I'll call Sharon to see if she has a copy.

Chuck: Oh, what about this on the counter - is this it?

WT: WT approaches the counter and snatches it away.

Chuck: WT, can't I see it?

WT: NO, you are just want to spy.

Chuck: WT, are you denying me as a homeowner the right to see the petition? I didn't sign the last one - and I want to see if this is something I can support.

WT: Fine, you can look at it but you can't take it. (he starts to mumble and gets angry)

Chuck: WT, why are you so upset with me? I'm just wanting to know what's going on as a homeowners.

WT: You have a few hours - I'll tell you what's wrong with your group.

Chuck: Oh yes... this is nothing that I can support. I'm sorry.

WT & [FORMER ASST. PROPERTY MANAGER]: Are both rattled at this time.

NOTE: When I took the photo - the voice recorder on my iphone stopped... so I didn't get to record the conversation.

Kind Regards,  
Chuck Fugate/Broker  
Compass Realtors, LLC  
502-727-4149

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

FYI

**EMAIL 113**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, September 18, 2012 2:33 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Request \_ Suggestion

FYI

----- Forwarded message -----

From: <kzipperle@win.net>  
Date: Tue, Sep 18, 2012 at 2:31 PM  
Subject: Re: Request \_ Suggestion  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Cc: Russ Johnson <thedaylily@insightbb.com>, Kimjbrewerdavis <kimjbrewerdavis@insightbb.com>, Mary Lou Trautwein <mltraut@insightbb.com>, Sharon Chandler <schandler1@aol.com>, wtroberts@win.net, jenna\_barton@yahoo.com

I just laid out the path home, and it said nothing about unilateral measures like Board resignations.

Forward your complete settlement terms to your attorney, and make sure it has the majority support of the people that he and you are representing. The Board will review those terms, and that's all that I or anyone else will commit to at this time.

Sorry if that's not the answer you wanted...KZ

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, September 18, 2012 2:21 PM  
To: kzipperle@win.net  
Cc: Russ Johnson; Kimjbrewerdavis; Mary Lou Trautwein; Sharon Chandler; wtroberts@win.net; jenna\_barton@yahoo.com  
[OAG BLIND COPIED]  
Subject: Re: Request \_ Suggestion

Kevin,

I really do love the Harbours and ALL the folks that live at the Harbours. Living at the Harbours and serving on the Board as long as you, Mary Lou and Sharon have, I am sure that you also must love the Harbours. I know this must be extremely difficult for all involved and that we all want what is best for the Harbours. Please consider graciously resigning for now and once the AG case is behind everyone, and

you are proven innocent, reclaim your seats, but for now, please consider stepping aside for the good of the Harbours as a whole.

Respectfully,  
Debbie

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, September 18, 2012 2:09 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Request \_ Suggestion

FYI

On Tue, Sep 18, 2012 at 2:00 PM, <kzipperle@win.net> wrote:

The thing that gets us where you want to go the fastest and most easily is for your side to decide what it really wants. We then communicate back and forth, through our attorneys, until a settlement is reached.

Big-time attorneys and lawsuits will simply cost money, drag The Harbours through the mud, and leave us without insurance and with lower property values. Everyone loses, in other words. I encourage you to get your friends on the same page and working toward a resolution. That's the only path that's going to work to everyone's benefit...KZ

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, September 18, 2012 10:08 AM  
To: Russ Johnson; Kimjbrewerdavis; KEVIN ZIPPERLE; Mary Lou Trautwein; Sharon Chandler; wtroberts@win.net; jenna\_barton@yahoo.com  
[OAG BLIND COPIED]  
Subject: Request \_ Suggestion

Russ / Kim and Harbours HOA Board of Directors,

Good morning. Even though I have only been at the Harbours since May 2011, I have grown to love this building, view and owners/renters more than I can say. We are all very blessed to live at the Harbours and hopefully very soon we will have light at the end of this dark cloud that has hung over this beautiful building and people for way too long. As the song goes "let there be peace in the valley". This is one person's opinion but hopefully our HOA Board members that are named in the litigation, will for the sake of all concerned and the good of the Harbours, decide to graciously step down from their Board positions and once they are proven innocent, they can then reclaim their seats. There has been too much doubt, too much distrust, too much secrecy and too many egos involved. If everyone will just focus on what is best for the Harbours as a whole (including property values etc), I think the only rational thing for these 3 individuals who, at this point have very limited credibility, is to step down until their names and reputations are clear. Anything else will just prolong the inevitable.

Thank you for reading and considering my suggestion.

Debbie Zoeller Pullen  
Unit 414  
debbiezp@gmail.com  
502-386-7838

No virus found in this message.

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Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 114**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, September 17, 2012 1:08 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: Confused

Just to let you know . . . I was informed that Russ is trying to get me on the Board. What I find interesting since supposedly the 3 aren't voting is that in order for something to pass everyone else (including WT, Mary Lou's boyfriend) have to be infavor of it.

Including Russ, there are 4 HOA Board Members (including WT) that can do the voting (7 all together with the infamous 3). Apparently all 4 of the other board members have to vote in favor of someone being on the Board for them to get a nod.

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Mon, Sep 17, 2012 at 12:52 PM  
Subject: Re: Confused

It is confusing to me also. Thanks Sandi.

On Mon, Sep 17, 2012 at 12:27 PM, wrote:

Yes, you are and you are correct about who will be voting. However even though only those 4 can vote (Russ only if there is a tie) all 4 have to vote pro because there are really 7 directors. So 4 out of 7 votes are needed.

It is all very confusing to me.

On Sep 17, 2012, at 11:37 AM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Sandi,

I am a bit confused. You had mentioned Saturday that Russ is trying to get me appointed to the Board. Is that still in the works? I know that Kim said Kevin, Mary Lou and Sharon aren't voting . . . so that leave Russ, Kim, Jenna and WT deciding / appointing new Board Members. Am I correct?

Sorry, I guess this whole situation is confusing. Do you know if I am still being considered. I did not say anything to Russ because he has not mentioned it to me.

Thanks,

Debbie

No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 115**

From: Debbie Zoeller-Pullen <[debbiezp@gmail.com](mailto:debbiezp@gmail.com)>  
Sent: Monday, September 17, 2012 9:44 AM  
To: Miller, Sally  
Cc: Betty Cantrell; Paul Ranney; Kathy Bupp; Bornwasser Louis; Louise Bornwasser; Nora B Strohm; Charles Fugate; Sandy & David Finnegan; Glenn Thomas; Marty Haley; Thom Pike; Sheila Rudder; Miller, David; Beller, Jennie  
Subject: Re: Board vacancies

Thank you Sally.

On Mon, Sep 17, 2012 at 9:42 AM, Miller, Sally <[Sally.Miller@atg.in.gov](mailto:Sally.Miller@atg.in.gov)> wrote:

Betty and All:

The OAG does not give legal advice in any case; consequently, we do not give advice regarding the activities of the Board of Directors of any condominium association nor do we sanction their activities. Our suit speaks for itself.

Sally Miller

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
[sally.miller@atg.in.gov](mailto:sally.miller@atg.in.gov)

From: Betty Cantrell [mailto:bettycan@insightbb.com]  
Sent: Saturday, September 15, 2012 4:32 PM  
To: Paul Ranney  
Cc: Kathy Bupp; Bornwasser Louis; Louise Bornwasser; Nora B Strohm;  
Charles Fugate; Debbie Zoeller-Pullen; Sandy & David Finnegan; Glenn  
Thomas; Marty Haley; Thom Pike; Miller, Sally; Sheila Rudder  
Subject: Re: Board vacancies

Don't rest on your laurels, ask Thom, one of their tactics is spin and stall. It is evident now that they know we have something in the works, which at this point, I honestly have no idea what it is, I will find out something tomorrow along with the whole group.

BUT I will tell you this: The AG DOES NOT GIVE LEGAL ADVICE! He's not clearing crap through the AG's office, I would bet my little finger on it.

Betty C.

On Sep 15, 2012, at 7:40 AM, Paul Ranney wrote:

Well.....7:15am Saturday morning update.

Just got a call from our Board President Russ Johnson.

Discussed the use of our HOA attorney and how according to him it's costing us very little!

He stated that everything he is doing now he has been clearing with the Attorney Generals office. That's encouraging.

He stated that he thought he would have the vacant board seats filled within a few days....he didn't ask me to serve so I guess I'm not one of them!

He also stated he is fearful of saying anything because Larry Wilder has/is filing a lawsuit against the entire board.

He did however agree, after I encouraged him, to communicate with us and tell us what's going on. I'm not sure how he will do that.

Go CARDS,

Paul

Sent from my iPad

On Sep 14, 2012, at 4:56 PM, Paul Ranney <blackdodgeviper@insightbb.com> wrote:

WOW.....FYI.

It looks Like the board has indeed authorized the use of our attorney against us.

Well here are four more directors the AG can file charges against for wasting our money!

Paul Ranney

Sent from my iPad

Begin forwarded message:

From: "KEVIN ZIPPERLE" <kzipperle@mail.com>  
Date: September 14, 2012 2:58:50 PM EDT  
To: "Paul Ranney" <blackdodgeviper@insightbb.com>, Dawn Elston <drelston@aol.com>  
Cc: "kim davis" <kimjbrewerdavis@insightbb.com>, "Mary Lou Trautwein" <mltraut@insightbb.com>, "Jenna Barton" <jenna\_barton@yahoo.com>, "SharonChandler" <schandler1@aol.com>, "W.T. Roberts" <wtroberts@win.net>, "RussJohnson" <thedaylily@insightbb.com>  
Subject: Re: Board vacancies

Paul,

I don't think there's anything constructive in threats to Board members at this point. I know that I'd feel that way regardless of which Board member I happened to be. All of our Board members are making informed decisions.

Dawn Elston's email address has been added to the above distribution. You're welcome to contact her, but bear in mind that the HOA will probably be billed for it.

Thanks for your interest...KZ

----- Original Message -----

From: Paul Ranney  
Sent: 09/14/12 10:20 AM  
To: Paul Ranney, Sally Miller  
Subject: Re: Board vacancies

OH...one more thing.

Could you please provide me with an email address for Dawn Elston so that I may ask her the question that you told me to send to her.

Thanks,

Paul



From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
To: "Paul Ranney" <blackdodgeviper@insightbb.com>, "Sally Miller" <Sally.Miller@atg.in.gov>  
Cc: "KEVIN ZIPPERLE" <kzipperle@mail.com>, "kim davis" <kimjbrewerdavis@insightbb.com>, "Mary Lou Trautwein" <mltraut@insightbb.com>, "Jenna Barton" <jenna\_barton@yahoo.com>, "SharonChandler" <schandler1@aol.com>, "W.T. Roberts" <wtroberts@win.net>, "RussJohnson" <thedaylily@insightbb.com>, "Betty Cantrell" <bettycan@insightbb.com>, "Kathy Bupp" <kathybuppl@yahoo.com>, "Bornwasser Louis" <louisborn@aol.com>, "Charles Fugate" <chuck@chuckfugate.com>, "Debbie Zoeller-Pullen" <debbiezp@gmail.com>, "Sandy & David Finnegan" <flamingosandy@rocketmail.com>, "Glenn Thomas" <glenn@hartcountyrealty.com>, "Marty Haley" <patokapirate@gmail.com>, "Nora Strom" <pagetwo@bellsouth.net>, "Thom Pike" <thomashpike@cs.com>, "sheilarudder@yahoo.com Rudder" <sheilarudder@yahoo.com>, "Sally Miller" <Sally.Miller@atg.in.gov>  
Sent: Friday, September 14, 2012 10:15:31 AM  
Subject: Re: Board vacancies

Well....I assume that no response is that "yes the board does approve of our HOA Attorney representing Kevin, to answer a simple question regarding our HOA's daily administration, such as the one I have asked below".

WOW....it's going to cost a lot, to have to filter all of our communications with the board, through our attorney though it is no fault of the members of the community that brought this on.

I advise the Board to familiarize yourself with the law (HB1058) under which the Attorney General has indicted, three of your members.

<http://www.in.gov/apps/lisa/session/billwatch/billinfo?year=2011&request=getBill&docno=1058>

YOU are personally, financially, responsible for the decisions you make that are not in the interest of the HOA.

The Attorney General has specifically requested that the court, forbid the use of our finances and Attorney's, to represent those three indicted board members in this matter.

If the state succeeds in convincing the judge to approve that motion.....guess who's going to have to pay their bills? Oh...that would be you other four board members will share their attorneys bills!

Gotta admire your "gonads".....but I'd be saving up my pennies.

It's a shame that our community has come to this,

Paul Ranney

From: "Paul Ranney" <blackdodgeviper@insightbb.com>  
To: "Paul Ranney" <blackdodgeviper@insightbb.com>, "Sally Miller"

<Sally.Miller@atg.in.gov>  
Cc: "KEVIN ZIPPERLE" <kzipperle@mail.com>, "kim davis"  
<kimjbrewerdavis@insightbb.com>, "Mary Lou Trautwein"  
<mltraut@insightbb.com>, "Jenna Barton" <jenna\_barton@yahoo.com>,  
"SharonChandler" <schandler1@aol.com>, "W.T. Roberts"  
<wtroberts@win.net>, "RussJohnson" <thedaylily@insightbb.com>, "Betty  
Cantrell" <bettycan@insightbb.com>, "Kathy Bupp" <kathybuppl@yahoo.com>,  
"Bornwasser Louis" <louisborn@aol.com>, "Charles Fugate"  
<chuck@chuckfugate.com>, "Debbie Zoeller-Pullen" <debbiezp@gmail.com>,  
"Sandy & David Finnegan" > <flamingosandy@rocketmail.com>, "Glenn Thomas"  
<glenn@hartcountyrealty.com>, "Marty Haley" <patokapirate@gmail.com>,  
"Nora Strom" > <pagetwo@bellsouth.net>, "Thom Pike" <thomashpike@cs.com>,  
"sheilarudder@yahoo.com Rudder" <sheilarudder@yahoo.com>  
Sent: Thursday, September 13, 2012 7:37:19 AM  
Subject: Re: Board vacancies

After sleeping on it, I have a question for the board of directors.

Has the Harbours Board authorized paying the HOA attorney with HOA funds to answer questions regarding the business of our HOA, because of the personal legal issues of the three board members who have been charged by the State of Indiana, Attorney General with crimes against the HOA?

It appears that you may have since Board Member Kevin Zipperle has instructed me below to contact the HOA attorney. I will do so....

However, I will give the Board 24 hours to rescind the instruction give, below before I do and cost the HOA money for representing Kevin in this matter.

Please advise ASAP

Paul Ranney

Sent from my iPad

On Sep 12, 2012, at 3:16 PM, Paul Ranney <blackdodgeviper@insightbb.com> wrote:

Why shouldn't the board answer my question? The Harbours board has no involvement with the AG.

That is a private matter of yours, Mary Lou and Sharon.

If the three of you are incapable of conducting HOA business for fear of the AG perhaps you should resign.

As for the other four board members.....we're still waiting for an response.

Sent from my iPad

On Sep 12, 2012, at 12:56 PM, "KEVIN ZIPPERLE" <kzipperle@mail.com> wrote:

Paul,

Since the question of why positions haven't been filled more quickly is now your question, you'll have to forgive Board members for not answering that question initially.

Also, since we're involved in legal matters with the Indiana AG, I suggest that you forward your question(s) to the our legal counsel, Dawn Elston, to see if she feels it's appropriate to provide answers.

Thanks for your interest in a Board position...KZ

----- Original Message -----

From: Paul Ranney  
Sent: 09/12/12 08:10 AM  
To: KEVIN ZIPPERLE  
Subject: Re: Board vacancies

Thanks Kevin for your interpretation. Perhaps I should have asked the question more pointedly.

Why are the vacant board seats not being filled???

Since there are no shortage of qualified volunteers....Debbie Zoeller-Pullen, Chuck Fugate and myself have all made statements on the Harbours website, as well as with emails to the board stating our willingness to serve the Homeowners Association.

I understand why I'm not offered a position...I know too much about Facilities Maintenance and can't be relied on to rubber stamp expenditures that don't make good fiduciary sense.

But what is wrong with Debbie? What is wrong with Chuck?

Bottom line is the board has able volunteers ready and willing to serve. The board refuses to fill these vacancies with those volunteers.

We homeowners ALL want to know why....We ALL await any of your individual responses. No response is NOT acceptable. As individual board members you may want to use this opportunity to record YOUR position FOR THE RECORD.

I have included the Attorney Generals Office on this email, because they may want to know why as well.

Let's not forget our fiduciary duties.

Regards,

Paul Ranney

From: "KEVIN ZIPPERLE" <kzipperle@mail.com>  
To: "Paul Ranney" <blackdodgeviper@insightbb.com>, "Russ Johnson" <thedaylily@insightbb.com>  
Cc: "kim davis" <kimjbrewerdavis@insightbb.com>, "Mary Lou Trautwein" <mltraut@insightbb.com>, "Jenna Barton" <jenna\_barton@yahoo.com>, "Sharon Chandler" <schandler1@aol.com>, "W.T. Roberts" <wtroberts@win.net>  
Sent: Tuesday, September 11, 2012 8:53:26 PM  
Subject: Re: Board vacancies

I don't see anything in Amendment VII that sets a time limit for the Board to fill a Board vacancy, nor anything that could be construed as such...KZ

----- Original Message -----

From: Paul Ranney  
Sent: 09/11/12 03:29 PM  
To: Russ Johnson  
Subject: Re: Board vacancies

Russ...I've gotten info from some members that they think Ammendment 7 of the declarations requires that openings be filled in 60 days.

Advise that you look at that FYI.

P.S. When can you show me how to pinch these flowers. Not for this bunch but future reference?

Paul

Sent from my iPad

**EMAIL 116**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, September 13, 2012 5:26 AM  
To: Charles Fugate; THOM PIKE; Betty Cantrell  
Cc: Beller, Jennie; Miller, Sally  
Subject: Fwd: Board Appointment Request

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Thu, Sep 13, 2012 at 8:25 AM  
Subject: Re: Board Appointment Request  
To: Russ Johnson <thedaylily@insightbb.com>

Thanks for the consideration.  
Debbie

On Thu, Sep 13, 2012 at 8:18 AM, Russ Johnson <thedaylily@insightbb.com> wrote:

Your name is one of many on the list. Thanks for taking an interest.

Russ

Sent from my iPad

On Sep 11, 2012, at 8:14 AM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Russ,

Good morning.

I would like to express my interest in filling one of the vacant Board positions.

Right now, I think that we all need to help bring stability and a sense of reassurance to the Harbours. I know you are working very hard at doing that and I would like to help. Having all of the open positions filled as soon as possible with folks that truly love and care about this community as much as you do will be a start.

Even though I have not been at the Harbours as long as some, I have worked hard at building bridges (which I feel we need) to help bring this community together. My past HOA experience and commitment to the Harbours is also something that I feel qualifies me to serve on the HOA Board.

With that being said and there still being 2-3 open positions I request that you consider appointing me to one of those positions as soon as possible.

Regards,  
Debbie Zoeller Pullen  
Unit 414

No virus found in this message.

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 2015.0.5577 / Virus Database: 4235/8689 - Release Date: 12/06/14

**EMAIL 117**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, September 13, 2012 8:25 AM  
To: Russ Johnson  
[OAG BLIND COPIED]  
Subject: Re: Newsletter

Russ,

If I did not hear that part, I apologize.

Debbie

On Thu, Sep 13, 2012 at 7:45 AM, Russ Johnson <thedaylily@insightbb.com> wrote:

Debby

Please do not put words in my mouth. I told I wanted your OK before I went to the board for approval of my news letter.

That is the way it works.

Sorry you misunderstood.

Russ

Sent from my iPad

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, September 12, 2012 8:48 PM  
To: Russ Johnson  
[OAG BLIND COPIED]  
Subject: Re: Newsletter

Russ,

I was confused because you had not mentioned any of that in our conversation. You had simply told me what you were going to put in, not that it had to be approved. If that is what the board felt was best, so be it. I do think that folks would have really liked to have a say in it. What you had told me was that what the majority wanted we would do, so it would not have been everyone agreeing, just the majority. I think that is the problem, the minority (the Board) makes the decisions for everyone. I feel that as homeowners, our opinions should be taken into account.

Thanks,  
Debbie

On Wed, Sep 12, 2012 at 7:51 PM, Russ Johnson <thedaylily@insightbb.com> wrote:

Everything in the news letters is reviewed by all. I adjust the letter to incorporate all the comments I can. I throw out many ideas that are questioned by many and this was one of them.

I asked your permission in case you did not want to go that way, not because it was a done deal. The money was deposited as I had originally

said it would be because I did not get consensus to handle it differently.

That is the way it works and that will be the way it will work as long as I have anything to do with it. When or if you are on the board it will become more clear how hard it is to get 185 people to agree on something.

I hope you are ok with this.

Russ

Sent from my iPad

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, September 12, 2012 12:27 PM  
To: Russ Johnson  
[OAG BLIND COPIED]  
Subject: Newsletter

Russ,

I was a bit surprised when I saw the newsletter today. When you called me over the weekend, you had said that you were going to let folks decide how to spend the proceeds from the bike sale. Since you had also asked my permission to put my name and contact info in the newsletter so they could contact me and vote on how it was to be spent, I was confused when someone emailed me a copy of the newsletter and I saw that the funds are being placed in the promotion account.

Would you mind telling me what changed your mind?

Debbie

#### **EMAIL 118**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, September 12, 2012 1:53 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Meeting with Russ Johnson

In a Monday evening meeting with Russ Johnson (HOA acting President), who I personally like very much, I was very disappointed to learn that he feels the charges basically mean nothing. Russ said he didn't understand some, some are pretty petty and he thinks all will be found not guilty. Russ went on to say they have had Forensic Audit for the last 3 years (I'm guessing he was told this by Kevin). Russ told me that "you know this might bankrupt all of the Harbours" because we may not be able to get insurance etc. Russ noted they have contacted the Harbours Attorney to get input and I believe he is also talking to his own getting advice about what he can and can't do. He sees nothing wrong with the three

named in the suit remaining on the Board until they are ALL found not guilty.

Up to Monday evening, I had been defending Russ, feeling that he was probably just working behind the scenes . . . now I know that is not true.

Kevin is still in charge and it is business as usual.

Debbie

**EMAIL 119**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, September 04, 2012 10:25 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: 2 issues with renters and Sharon Chandler

If you don't mind, I will forward this email chain to the person who approached me and let her decide. I am hopeful she will feel comfortable talking with you, but will leave that up to her.

Debbie

On Tue, Sep 4, 2012 at 1:18 PM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

If there was an amended complaint - or a complaint with the Real Estate Board - I am not sure how we could keep this person's name anonymous.

If Jennie has another idea - that would be good - but I'll bet not.

Sally

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Tuesday, September 04, 2012 12:41 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: 2 issues with renters and Sharon Chandler

I have given your e-addresses to both individuals. It was funny to hear two stories in less than 24 hours. The second one I told you, seemed to have no fear of contacting you, however the first is really hesitant about her name getting out. I told her you would not put her name out but in the end she might have to testify . . . is that true or could you keep her name out totally? She might be more willing if you could promise her name would stay out of it. I know the owners name and that this happened about 3 years ago. This is a very nice, keep to her self renter.



On Tue, Sep 4, 2012 at 12:19 PM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

I would like any of the details about this you can gather.

Sally Miller

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Tuesday, September 04, 2012 6:25 AM  
To: Miller, Sally; Beller, Jennie  
Subject: 2 issues with renters and Sharon Chandler

1. Sharon quoted a renter \$1500 for a one bedroom. The renter said no-way. This same renter was then by chance connected with an owner that wanted to rent. When they went to look at her unit, it was the same one she had been quoted \$1500 for. The owner quoted \$1000 for a one month lease, \$900 for a 3 month lease.
2. In another instance Sharon wanted the renter to only send the checks to her and the renter said no-way and demanded the owner's address.

The first sounds like more of a problem to me, but I am told by other real estate folks that the second is illegal also.

I have give both the emails to connect with each of you and tell their story. The first especially is afraid of her name getting out so she is thinking about it before she sends the email.

#### **EMAIL 120**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, September 01, 2012 9:09 PM  
To: Beller, Jennie

Jennie,

I have been trying to find the words to tell you how much your attention to detail and methodical method of conducting this case has meant to so many individuals.

I also wanted to let you know how truly uncomfortable I was when I ran into the group of you at Buckheads on Thursday. The co-worker and myself were supposed to do lunch at 11:30 but when Thom told me at 11:15 AM what was coming down and that it would be on the 11:30 news, I put our lunch off. After realizing it wasn't going to be on the noon news, we proceeded with lunch but with one change, instead of going where we had planned, I asked Bernie if we could go by the Harbours to let my dogs out (I do this at least 3 days a week) and I also just want to see if anything was going on there. Bernie and I decided since Buckheads was close we would eat there. When the waitress directed back to where you were and I say you

guys, I was stunned and a bit embarrassed. In the meantime, Bernie thinking she was being helpful told the waitress to seat us next to you guys. That was the most uncomfortable lunch I have had in a long time. I felt awkward and just wanted to hide. Betty's coming over did help some. I understand from Thom that Sheila was saying some not very nice things about me . . . Sheila is Sheila . . . that's all I will say.

Thank you for all you have done and are continuing to do. You are and remain on my prayer list.

Regards  
Debbie

p.s. Thank you for recognizing Betty Cantrell . . . she deserves so much appreciation from so many people.

**EMAIL 121**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, August 30, 2012 12:05 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Good news for the Harbours

Jennie / Sally,

Thank you from the bottom of my heart for all that you have done for so many folks. You have vindicated all of the dedication and hard work they have put in to helping the Harbours be all that it can be . . .

I know that both of you put many hours and your hearts & souls into making a difference for the people of Indiana.

It is very much appreciated.

GOD BLESS!  
Debbie

**EMAIL 122**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, August 30, 2012 8:51 AM  
To: Miller, Sally; Beller, Jennie  
Subject: THANK YOU

Thank you . . . more than I can ever begin to tell you!  
Debbie

----- Forwarded message -----

From: <thomashpike@cs.com>  
Date: Thu, Aug 30, 2012 at 11:22 AM  
Subject: NEWS RELEASE

To: gbielefe@gmail.com, louisborn@aol.com, kathybupp1@yahoo.com, bettycan@insightbb.com, dfinne4735@aol.com, chuck@chuckfugate.com, v.hack@insightbb.com, patokapirate@gmail.com, hillmank@hotmail.com, paulkiger@remax.net, rledogar@insightbb.com, peak12r@excite.com, morgan@morganmfgeng.com, debbiezp@gmail.com, blackdodgeviper@insightbb.com, sheilalrudder@yahoo.com, flamingosandy@rocketmail.com, phila3224@bellsouth.net, glenn@hartcountyrealty.com, Lowilder40@aol.com, phyllis@hartcountyrealty.com

As most of you know, our ongoing internal struggle with our HOA leadership has proven challenging, even daunting over the past 8 years. The "Core 4" along with [former property manager] have slowly shown signs of fatigue.

One minor victory after another, adding new troops to the fight, a stand and fight and not flight mentality, creative inputs and ideas, all has put us in a position never seen before.

So, that being said I am please to announce to you: V DAY THIS LABOR DAY WEEKEND !!!!

YES- IT IS TRUE. I have been given permission to announce to you the following from our Indiana Attorney General who was in court this Thursday, August 30, 2012 on our behalf.

-----Original Message-----

From: Reece, Erin <Erin.Reece@atg.in.gov>

To: Reece, Erin <Erin.Reece@atg.in.gov>

Sent: Thu, Aug 30, 2012 11:10 am

Subject: State files lawsuit against three board members of The Harbours

*FOR IMMEDIATE RELEASE: Aug. 30, 2012*

*State files lawsuit against three board members of The Harbours*

*Case is first filing under law allowing state to regulate homeowner associations.*

*JEFFERSONVILLE, Ind. - Three board members of The Harbours Condominiums Association are named in a state lawsuit for allegedly breaching their fiduciary duty and committing fraud.*

*The Indiana Attorney General's Office filed the complaint in Clark County against board members Kevin Zipperle, Mary Lou Trautwein-Lamkin and Sharon Chandler. Frank Prell is also named in the lawsuit as a former owner of multiple condominium units at The Harbours which is located at One River Point Plaza.*

*"Today's lawsuit is the first of its kind under a new state law allowing the Attorney General's Office to regulate homeowner associations," said Gabrielle Owens, director of the Homeowner Protection Unit and Licensing Enforcement Unit of the Indiana Attorney General's Office. "Board members have a fiduciary duty to serve in the interest of those they represent. Our office is committed to protecting homeowners and will continue to*

bring actions against violators who misuse their positions for personal gain."

A state law passed in 2011 allows the Attorney General's Office to regulate homeowners associations similar to other nonprofit organizations. The office has the authority to bring actions against a homeowner association's board of directors and in some cases, against association board members.

Today's lawsuit seeks restitution on behalf of The Harbours Condominium Association, Inc. and the removal of Zipperle, Trautwein-Lamkin and Chandler from their positions as board members.

The management of The Harbours was transferred from the developer to the HOA in 2004, and Zipperle, Trautwein-Lamkin, and Chandler were members of the initial transition committee and have been board members since. According to the lawsuit, Zipperle serving in multiple positions over a number of years, "used his position on the Board on an ongoing basis to deceive the HOA and its members for his own personal benefit and to benefit his friends and/or business associates which was detrimental to those to whom he had a fiduciary duty."

Zipperle, Trautwein-Lamkin and Chandler, the board treasurer at the time, are accused of paying former community director and manager of the HOA, [former property manager], without documenting or verifying time spent on the job. According to the lawsuit, [former property manager] had only accrued four weeks of vacation time but was paid her regular salary for 10 weeks without working full-time.

Prell allegedly bought two separate condominiums in April of 2005 and combined the units into one larger unit without a building permit, HOA approval or permission from the holder of both his mortgages. According to the complaint, Prell illegally attempted to sell the units as one property, but was later foreclosed upon.

Zipperle purchased one of the units through a short sale and later, Prell and/or Zipperle allegedly constructed a substandard wall to separate the units once again. The new wall ran through the middle of the shared kitchen sink and was erected without building permits or HOA approval. Trautwein-Lamkin and Zipperle later purchased the second unit, but falsely claimed they were going to use the property as their primary residence in order to obtain preferential treatment in the bidding process.

Zipperle is also accused of instructing office staff to neglect or ignore requests made from HOA members he considered "malcontents." In October 2011, Zipperle's campaign letter for the HOA board said, "The activities of a handful of hard-core malcontents in our community continue to occupy our time and cost us valuable resources."

A judge will determine what amount of restitution is due to the HOA from any actions that resulted in loss of dues and income to the HOA. According to the state's lawsuit the defendants should be barred from using the association's funds for their legal defenses.

*Media Contact:*

*Erin Reece*

*Office of the Indiana Attorney General*

*317.232.0168 office*

*erin.reece@atg.in.gov*

While the fight is not yet over, and will proceed in the courts over the upcoming months, I ask you to be aware of a few things and give some advise.

- 1- Please keep yourself out of the spot light. No bragging, boasting, I told you so. No media. Think "NO COMMENT" or "ASK MY ATTORNEY".
- 2- Continue to document what you can about irregularities and pass them to me. Please! Lets streamline our communications to the AG.
- 3- Don't hesitate to call the police if confronted by an agitated board member or one of those "others" whom have helped hold this community down.
- 4- STAY FOCUSED on the next election. WE NEED NEW MEMBERS to turn this around.
- 5- Zipperle will be in rare form. Best to stay as distant as possible and PLEASE (myself included) do not confront him. If he does confront you, call the police immediately.

There will be a celebration event forthcoming and I promise: you will want to be there. Please stay tuned, pat yourself on the back and give your thanks to our Harbours Veterans when you see them. The list is long, you know who they are, and if they are no longer living here, reach out and make a new connection as they are our fallen hero's.

Thank you all and I will be sending out invites soon to a VICTORY PARTY,

Thom Pike

**EMAIL 123**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, August 29, 2012 8:21 AM  
To: thomashpike@cs.com  
Cc: Beller, Jennie; gbielefe@gmail.com; kathybuppl@yahoo.com; bettycan@insightbb.com; dfinne4735@aol.com; chuck@chuckfugate.com; patokapirate@gmail.com; hryank89@yahoo.com; wkkindler9@yahoo.com; Miller, David; Miller, Sally; morgan@morganmfgeng.com; blackdodgeviper@insightbb.com; sheilalrudder@yahoo.com; flamingosandy@rocketmail.com; phila3224@bellsouth.net; glenn@hartcountyrealty.com  
Subject: Re: The Harbours Condominiums

WOW, excellent letter. Let's hope dear old Fannie Mae acts on it.

On Wed, Aug 29, 2012 at 11:13 AM, <thomashpike@cs.com> wrote:

This went to fanniema yesterday. Just an FYI. If you can think of any other means by which to expose the sleeze of this transaction, please let me know.

-----Original Message-----

From: thomashpike <thomashpike@cs.com>  
To: Mortgagefraud\_tips <Mortgagefraud\_tips@fanniema.com>  
Sent: Tue, Aug 28, 2012 12:33 pm  
Subject: The Harbours Condominiums

To Whom It May Concern,

I live at The Harbours Condominiums, 1 Riverpointe Plz, Penthouse #1111, Jeffersonville IN 47130. I have served the board for three years and lived here 7 years. I know the owners and specifically, the board members.

Two board members who have held positions of officers since the beginning of the HOA in April 2004 Kevin Zipperle and Mary Lou Troutwein Lamkin have involved themselves in a real estate deal that I feel is fraudulent.

Units #1103 and 1104 were purchased and financed separately by a Mr. Frank Prell. He tore down the adjoining walls and combined it into one large unit. He received approval from the board I am told, of which included the two mentioned above. He then tried to sell it over the next few years with no success (see exhibit A).

On 8/31/11 the combined property was listed as two separate properties (see exhibit B1 & B2) as short sales for \$200,000 each. The next day, 9/1/11 they were both pending. It was not until February of 2012 that it was discovered unit #1103 was sold to Zipperle for \$175,000 and the other unit #1104 deal "fell through". A historic relationship between Zipperle, Prell and other board members involves parking spaces worth nearly \$100,000 being sold and traded to one another like baseball cards in an attempt to hide those parking spaces from Prell's assets that he would have lost in the short sale if properly disclosed. The #1104 unit went to Fanniema and was marketed in June 2012. You have the history of that listing and its issues that started with Prell/Zipperle putting a wall down the middle to divide the two units leaving #1104 without a kitchen, without a laundry room, light switches turing on/off lights in the #1103, and code violations of all sorts with the wall itself.

We now have discovered #1104 sold to Zipperle's friend and fellow board officer, Mary Lou Troutwein-Lamkin. The center wall has come down and she now occupies both spaces again as one large unit. We are not sure of what the deal is with Zipperle separate purchase of #1103. It is still showing as Bank of America having a first lien. We are not sure of his arrangement with board member and friend living in the two combined again units (co-owners in one large unit, is she renting one unit from him, how about the taxes and HOA fees...)

In summary, Fanniemae financed both Prell's units for I think \$275,000 each for a total of \$550,000. The two units sold for \$395,000 for a loss of about \$155,000 (maybe less given the loans were paid down). Prell hid assets in the form of parking spaces. Some of those spaces went to board members. While on paper two board members own two separate units, the fact is one of those board members is living in both units as one large combined unit.

None of this looks above board and I ask you investigate this as mortgage fraud with collusion between owner and board members in an attempt to gain financially from insider trading and information. I also question the Realtor involved in the short sale and how quickly both those units came on line with the MLS system and sold.

Sincerely,

Thomas H. Pike  
Owner #1111/1020  
Board Member 2008-2010

502-314-6860

**EMAIL 124**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, August 29, 2012 7:58 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Fwd: Homestead Section TOS

Sally / Jennie,

The email below is from Sandra Snodgrass (she is married to Dave Finnegan) and they are owners of unit 306. Would either of you be able to tell us who the info below needs to be reported to so that the appropriate investigation can take place?

Thanks  
Debbie

----- Forwarded message -----

From: Sandra Snodgrass <flamingosandy@rocketmail.com>  
Date: Wed, Aug 29, 2012 at 10:53 AM  
Subject: Re: Homestead Section TOS  
To: "thomashpike@cs.com" <thomashpike@cs.com>, "gbielefe@gmail.com" <gbielefe@gmail.com>, "pagetwo@bellsouth.net" <pagetwo@bellsouth.net>, Kathy Kennedy <kathybuppl@yahoo.com>  
Cc: "chuck@chuckfugate.com" <chuck@chuckfugate.com>, "bettycan@insightbb.com" <bettycan@insightbb.com>, "blackdodgeviper@insightbb.com" <blackdodgeviper@insightbb.com>, "debbiezp@gmail.com" <debbiezp@gmail.com>, "kathybuppl@yahoo.com" <kathybuppl@yahoo.com>, "phila3224@bellsouth.net"

<phila3224@bellsouth.net>, "louisborn@aol.com" <louisborn@aol.com>, "dfinne4735@aol.com" <dfinne4735@aol.com>, "patokapirate@gmail.com" <patokapirate@gmail.com>, "hryank89@yahoo.com" <hryank89@yahoo.com>, "wkkindler9@yahoo.com" <wkkindler9@yahoo.com>, "peak12r@excite.com" <peak12r@excite.com>, "sheilalrudder@yahoo.com" <sheilalrudder@yahoo.com>, "glenn@hartcountyrealty.com" <glenn@hartcountyrealty.com>

FYI - we are in the processing of refinancing our condo. One of the forms we had to sign was a Loan Fraud with YOU WILL BE INVESTIGATED BY THE FBI at the top if you try to do anything illegal (with a list). I mentioned to the Loan Officer while on the phone with him about the 2 condos that had the false wall between the kitchen sinks, one being sold, and one foreclosed. He went ballistic -- he said someone needs to GO TO JAIL. When I told him both people were on the BOD, he could not believe it. He encouraged me to follow through with any reporting, and that someone definitely should GO TO JAIL. He said there are so many new rules/regulations and that FRAUD is really prosecuted.

? Where are we with the reporting of what happened to these Units? and Reporting the FRAUD?.

p.s. the Loan Officer wants me to keep him updated on this FRAUD

Sandy Snodgrass  
www.flamingoretreat.com  
317-997-5888

From: "thomashpike@cs.com" <thomashpike@cs.com>  
To: gbielefe@gmail.com; pagetwo@bellsouth.net  
Cc: chuck@chuckfugate.com; bettycan@insightbb.com; blackdodgeviper@insightbb.com; debbiezp@gmail.com; kathybupp1@yahoo.com; phila3224@bellsouth.net; louisborn@aol.com; dfinne4735@aol.com; patokapirate@gmail.com; hryank89@yahoo.com; wkkindler9@yahoo.com; peak12r@excite.com; sheilalrudder@yahoo.com; flamingosandy@rocketmail.com; glenn@hartcountyrealty.com  
Sent: Wednesday, August 29, 2012 10:32 AM  
Subject: Re: Homestead Section TOS

She filed HS on ALL three of her units as if they were all combined into one. We know that was not the case. #603/604 was half assed combined and she claims to have just sold them. Not sure about that until I see a recorded Deed. She had them under a "Trust" as well. She also owned #605 and was/is renting it out. She should be busted out on it. That is the point I would stick to. We know it was not technically connected to the others; only a little "troll door" about 6 foot tall and 32 inches wide. Not standard size.

WT is chasing his last skirt. I wonder if he made second base yet?? I know, freaking sick. WT is not a lawyer. Mary Lou never practiced law but in on the KY Bar register as a licensed lawyer in KY. Go figure.



Keep up the good work Greg. I think you have hit some nerves with ol kevo.

-----Original Message-----

From: Greg <gbielefe@gmail.com>  
To: pagetwo <pagetwo@bellsouth.net>  
Cc: thomashpike <thomashpike@cs.com>; chuck <chuck@chuckfugate.com>;  
bettycan <bettycan@insightbb.com>; blackdodgeviper  
<blackdodgeviper@insightbb.com>; debbiezp <debbiezp@gmail.com>;  
kathybuppl <kathybuppl@yahoo.com>; phila3224 <phila3224@bellsouth.net>;  
louisborn <louisborn@aol.com>; dfinne4735 <dfinne4735@aol.com>;  
patokapirate <patokapirate@gmail.com>; hryank89 <hryank89@yahoo.com>;  
wkkindler9 <wkkindler9@yahoo.com>; peak12r <peak12r@excite.com>;  
sheilalrudder <sheilalrudder@yahoo.com>; flamingosandy  
<flamingosandy@rocketmail.com>; glenn <glenn@hartcountyrealty.com>  
Sent: Wed, Aug 29, 2012 10:14 am  
Subject: Homestead Section TOS

Why is WT denying he is in a personal relationship with Mary Lou and that she filed homestead on her rentals? I got my story right? Right?

Due to them being lawyers I'm not going to mention their names or post the tax statement.

#### **EMAIL 125**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, August 27, 2012 3:29 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Harbours Forum Site

Have you guys been able to view the Harbours Forum site as yet?

#### **EMAIL 126**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, August 26, 2012 5:34 AM  
To: Miller, Sally; Beller, Jennie  
Subject: FYI - Harbours Election procedures  
Attachments: Election process email from Kevin.pdf

----- Forwarded message -----

From: Betty Cantrell <bettycan@insightbb.com>  
Date: Sun, Aug 26, 2012 at 7:58 AM  
Subject: Election procedures  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>, "phila3224@bellsouth.net" <Phila3224@bellsouth.net>, Nora Strom <pagetwo@bellsouth.net>, Sandy & David Finnegan <flamingosandy@rocketmail.com>, Greg B <gbielefe@gmail.com>, "chuck@chuckfugate.com Fugate" <chuck@chuckfugate.com>

To the Group involved in the upcoming election:

I recently told Fred that it is nearly impossible for me to scan through the thousands of documents, emails, and complaints that I and others have presented to the board concerning their dealings and decisions in the past.

If I come across something of interest, I will share it and you can decide if it has merit.

I have come across what I think is an email of interest.

The purpose of my correspondence in 2009 was to argue that they were not following our governing documents concerning elections. I'm sure there are other emails leading up to this and some that came later from KZ and Doug Farnsley, but they are buried somewhere on my computer. You just have to trust me and my memory as to the series of events that took place at this time. My goal was to get fair and above board elections back into the Annual Meeting where they belong.

Kevin, Sharon, Mary Lou, and WT have controlled us for too long by using every method, spin, and selective "excerpt" from our Declaration and By-Laws to serve their purpose of staying in office. They have convoluted the process to the point of ridiculous and downright illegal. It will be your job to attempt to get it right this year by studying our governing documents and following them to the letter of the law.

Kevin just spews things that have been pulverized in his foul mouth, he is a master of regurgitating unrecognizable lingo to the point that Board members and owners do not care to argue something that they cannot understand. Think: "Kevin lingo", you can hear him speak and read what he writes, but you will never understand what he is actually saying.

One case in point: The Election MUST take place at the annual meeting, conducting any of the process outside of the meeting cannot be allowed. Accepting ballots by mail or fax by an outside entity is not addressed in our governing documents and can only be allowed if there has been an amendment to the By-Laws concerning our Election procedures.

Perhaps you will agree with me, perhaps you won't, that's where your "think tank" comes into play, I believe you should throw this into the mix of your discussions and come to a reasonable conclusion as to what is right and what is wrong with our election process today.

Our election procedures are very short and to the point in our By-Laws.

I suggest you study every reference to the Annual Meeting procedures and the election process in our By-Laws and start arguing what it actually states should take place.

You need to be "literal" in your interpretation of our governing documents and force the issues this year or you will fail again in your attempt for change.

(Literal: (of a translation) representing the exact words of the original text.

Betty C.

**EMAIL 127**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, August 21, 2012 11:52 AM  
To: Miller, Sally; Beller, Jennie  
Subject: FYI  
Attachments: Girls Night Out\_Sept 27.pdf

I have come up with a Girl's Night Out for the Harbours that I am hoping will be fun and help build some bridges between two very divided groups. I have attached the flyer that I am emailing out and beginning to post in the building today.

Debbie

**EMAIL 128**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, August 20, 2012 3:11 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Not sure if this is helpful info.

Units 1015/1016 are listed as owned by Keith Porter and in trying to find an address for him Greg discovered the info below:

See what Greg says in his email.

----- Forwarded message -----

From: Greg <gbielefe@gmail.com>  
Date: Mon, Aug 20, 2012 at 5:37 AM  
Subject: Re: Your HOA fees analysis over the past twelve years  
To: Kathy Bupp <kathybuppl@yahoo.com>  
Cc: "thomashpike@cs.com" <thomashpike@cs.com>, "louisborn@aol.com" <louisborn@aol.com>, "bettycan@insightbb.com" <bettycan@insightbb.com>, "dfinne4735@aol.com" <dfinne4735@aol.com>, "chuck@chuckfugate.com" <chuck@chuckfugate.com>, "patokapirate@gmail.com" <patokapirate@gmail.com>, "hillmank@hotmail.com" <hillmank@hotmail.com>, "hryank89@yahoo.com" <hryank89@yahoo.com>, "wkkindler9@yahoo.com" <wkkindler9@yahoo.com>, "peak12r@excite.com" <peak12r@excite.com>, "morgan@morganmfgeng.com" <morgan@morganmfgeng.com>, "debbiezp@gmail.com" <debbiezp@gmail.com>, "blackdodgeviper@insightbb.com" <blackdodgeviper@insightbb.com>, "sheilalrudder@yahoo.com" <sheilalrudder@yahoo.com>, "flamingosandy@rocketmail.com"

<flamingosandy@rocketmail.com>, "phila3224@bellsouth.net"  
<phila3224@bellsouth.net>, "glenn@hartcountyrealty.com"  
<glenn@hartcountyrealty.com>

Kathy

I linked the address of Keith Porter (1015 and 1016) from address on file at Harbours to Captiva and look what name pops up on Captiva. Also Bo and Amy live next to this room and you can ask them if they know anything about the room.

Captiva Island Vacation Properties, LLC has a location in Louisville, KY. Active officers include Frank G. Prell. Captiva Island Vacation Properties, LLC filed as a Foreign Limited Liability on Monday, April 19, 1999 in the state of Kentucky and is currently active. Bruce M. Essen serves as the registered agent for this organization.

Sent from my iPhone

**EMAIL 129**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, August 17, 2012 11:24 AM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: Re: Tid-bit

One of the maintenance guys that works at the Harbours.

On Fri, Aug 17, 2012 at 2:23 PM, Beller, Jennie  
<Jennie.Beller@atg.in.gov> wrote:

Who is [former maintenance employee]?

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Friday, August 17, 2012 2:22 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Tid-bit

Just in case you are reviewing salaries, hours etc . . . [former maintenance employee] mentioned to me (twice today) that he was coming in for a couple hours tomorrow (Saturday, August 18) to do a favor for one of the owners. When I went home to let my pups out at lunch, in talking about something else, he mentioned again that he would be there tomorrow (Saturday) to put shelves up in 1104 (really 1103/1104 since they are combined). This is the unit that has created so much interest, since Kevin has bought 1103 and Mary Lou 1104 (especially, since the wall has come down and they are once again one BIG unit).

Just another tidbit that I wanted to share . . .

Debbie

**EMAIL 130**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, August 17, 2012 7:48 AM  
To: Beller, Jennie  
Subject: Re: Harbours Investigation

Thanks . . .  
Debbie

On Fri, Aug 17, 2012 at 10:42 AM, Beller, Jennie  
<Jennie.Beller@atg.in.gov> wrote:

Debbie,

We are permitted by law to tell you the status of our investigation. It is ongoing.

Jennie

Sent on the Sprint® Now Network from my BlackBerry®

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Fri, 17 Aug 2012 10:00:49 -0400  
To: Miller, Sally<Sally.Miller@atg.in.gov>; Beller, Jennie  
<Jennie.Beller@atg.in.gov>  
Subject: Harbours Investigation

Would you be able to tell me if things are still moving forward with the Harbours investigation?

Kevin seems to be more and more certain (and flaunting it over certain individuals) that no one can prove and/or have anything on him. This is one very strange individual . . . very confident that he is in control and yet he will NOT look you in the eye . . . . which to me is a big red flag.

Just wondering. . . .

Debbie

**EMAIL 131**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, August 12, 2012 7:09 AM  
To: Miller, Sally  
Cc: Beller, Jennie; Debbie Zoeller-Pullen  
Subject: Fwd: Caulking of the windows

Attachments: PreAnnual Meeting 2011 caulking.mp3

FYI

----- Forwarded message -----

From: Betty Cantrell <bettycan@insightbb.com>  
Date: Tue, Aug 7, 2012 at 8:38 AM  
Subject: Caulking of the windows  
To: THOM PIKE <THOMASHPIKE@cs.com>, Marty Haley <patokapirate@gmail.com>, Paul Ranney <blackdodgeviper@insightbb.com>, Debbie Zoeller-Pullen <debbiezp@gmail.com>, Chuck Fugate <chuck@chuckfugate.com>, Greg B <gbielefe@gmail.com>

Here is my question and answer period at the 2011 Pre-Annual meeting concerning the caulking of the windows. it is 14 minutes long. You cannot hear [maintenance manager] explaining anything because he talks too low. At minute 8 Kevin starts speaking and takes it from there. He clearly states that he will be charged \$1,500 for his unit's windows just like me. The last thing I say is: " That's not the way its suppose to work" Kevin replies with: "Yeh it is." End of discussion.

When I am discussing the painting of the balconies, I'm referring to the repairs and painting of the Townhome balconies. The owners were not charged for their painting in 2011.

Betty C.

**EMAIL 132**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, August 11, 2012 5:34 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Sound bite from Annual meeting 2011 concerning [former property manager's] status and health insurance costs

:-)

It is truly amazing what Betty has saved over the years!

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, August 11, 2012 3:43 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: A Post from the New Harbours Web Site

The below comment is really something to consider:

Also. Harbours property is not investment property because the owner would have to really search hard to find a renter to recover the 9% cap

rate on investment + association fees. So when a board member buys and sells property with the previous manager, who now holds the accounting books in her house, a unit owner (as myself) would be curious to know how the loss is being padded. Could both board members who bought 1103 and 1104 please submit proof that you are paying the association fees. I have a right to know because you chose to be in kahoots with the bookkeeper and that's conflict of interest. And if you can't produce a work order, it leads me to believe you can't produce proof of association fee payments either. Thank you for your time.

Read more:

<http://www.theharbours.proboards.com/index.cgi?board=boardofdirectors&action=display&thread=34#ixzz23HQ1Ze15>

On Sat, Aug 11, 2012 at 3:11 PM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Interesting!

Sent from my iPhone

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, August 11, 2012 11:27 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Fwd: Sound bite from Annual meeting 2011 concerning [former property manager's] status and health insurance costs  
Attachments: PreAnnual Meeting 2011 Steen concerning employees salaries 1.mp3; Annual meeting 2011 [former property manager's] Insurance and Status.mp3

----- Forwarded message -----

From: Betty Cantrell <bettycan@insightbb.com>  
Date: Sat, Aug 11, 2012 at 11:21 AM  
Subject: Sound bite from Annual meeting 2011 concerning [former property manager's] status and health insurance costs  
To: Greg B <gbielefe@gmail.com>, THOM PIKE <THOMASHPIKE@cs.com>, "chuck@chuckfugate.com Fugate" <chuck@chuckfugate.com>, Debbie Zoeller-Pullen <debbiezp@gmail.com>, Donald Cantrell <bettycan@insightbb.com>, Marty Haley <patokapirate@gmail.com>, "louisborn@aol.com Louise" <louisborn@aol.com>, "wkkindler9@yahoo.com Kindler" <wkkindler9@yahoo.com>

Here are two sound bites. First one is a sound bite from the 2011 Pre-Annual Meeting where Peter Steen questions employees salaries. The second sound bite is at the Annual Meeting and Chuck begins a discussion about [former property manager] and her status. Kevin states that [former property manager] is on her husband's health insurance policy and the Harbours does not carry her.

<PreAnnual Meeting 2011 Steen concerning employees salaries 1.mp3>

<Annual meeting 2011 [former property manager's] Insurance and Status.mp3>

**EMAIL 133**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, August 11, 2012 8:28 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Fwd: Joint effort e-mail campaign  
Attachments: Kevin quotes about our common area Preannual meeting 2011.mp3

----- Forwarded message -----

From: Betty Cantrell <bettycan@insightbb.com>  
Date: Sat, Aug 11, 2012 at 9:39 AM  
Subject: Re: Joint effort e-mail campaign  
To: Kathy Bupp <kathybupp1@yahoo.com>  
Cc: "sheilalrudder@yahoo.com" <sheilalrudder@yahoo.com>, "thomashpike@cs.com" <thomashpike@cs.com>, "chuck@chuckfugate.com" <chuck@chuckfugate.com>, Marty Haley <patokapirate@gmail.com>, Debbie Zoeller-Pullen <debbiezp@gmail.com>, Sandra Snodgrass <flamingosandy@rocketmail.com>, Greg <gbielefe@gmail.com>, "louisborn@aol.com" <louisborn@aol.com>, "wkkindler9@yahoo.com" <wkkindler9@yahoo.com>

Here is a sound bite from our 2011 Pre-Annual meeting if you want to learn a quick lesson on how KZ can spin the board and his audience. Just listen and tell us all what you think he is saying. I would suggest listening to it several times.

In the next sound bite, coming later, KZ states that she is a part time employee and we never paid for her medical insurance, she is on her husband's insurance. Could it be that our employee insurance cost were not correctly reported? Just who was insured and how much has it cost us in the past? Need to check all that.

On Aug 11, 2012, at 5:17 AM, Kathy Bupp wrote:

Some questions to consider.

1. Is [former property manager] still on the HOA's payroll? Is she still receiving health benefits?
2. What records were removed from the office and taken to [former property manager's] residence? Why was it necessary to remove ALL the records? Are there plans to return the books to the office? When?
3. What efforts have been made to hire a new manager? Why did Stayce quit? Was she ever given the books to manage?
4. Why have so many board members resigned in such a short time? Did they give an explanation as to why they quit?
5. Does the office have all the parking space transactions on file? What account on the financial statement shows where the association deposited



that money. Do the records show what was paid for a newly purchased parking spot and are they recorded on the homeowner's deed? Why does the Harbours web page show that Frank Prell has numerous parking spaces for sale? Is he still an owner? Can a homeowner see a grid of the parking garage and who owns each spot?

6. Is it true that the cameras on the 11th floor and 5th floor are monitored on your personal computer in your home? Why? Were the cameras purchased with HOA funds? Who authorized you to be the exclusive monitor of those cameras? Does the board know about it?

7. What's the deal with the wall in 1104? Who put up the wall? Were there really two mortgages on one separate unit? Did you know about it? Why would Frank only sell to you?

8. What's with all the new car purchases? 2 corvettes, 1 Porsche, 1 BMW are there more? Are they licensed to you?

9. Why are the vendors names blacked out of invoices requested by homeowners? Why can you provide proof of payment for the bills?

Those are just a few that come to mind. If he doesn't reply, continue to press him for an answer until he gives some kind of response, even if it's "it's none of your damn business" I for one am very interested in the answers to all these questions. Send him the e-mail first and then forward it to us so that his appears to be just to him from you. Make sense?

On Aug 11, 2012, at 4:11 AM, Kathy Bupp <kathybupp1@yahoo.com> wrote:

I would like everyone to choose a topic and send Kevin an e-mail asking him for an explanation. After all of the e-mails have been responded to we will have lovely set of "Kevin" on ice...or a slippery slope. Let his own words be his undoing.

Sent from my iPad

#### **EMAIL 134**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, August 10, 2012 12:40 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Have a good weekend

Debbie

#### **EMAIL 135**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, August 03, 2012 7:13 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: ABS Brake Lines

Thanks and no . . . I will make the decision on my own . . . just looking for other, non-involved points of view. :-)

I appreciate the input.

Debbie

On Fri, Aug 3, 2012 at 10:10 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

Please do not make any decisions based on Sally Miller's pure speculative thoughts. I never do.

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Friday, August 03, 2012 10:02 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: ABS Brake Lines

Okay, then perhaps I will just let Thom know that I plan on not continuing to push for a response. Thanks.

On Fri, Aug 3, 2012 at 10:01 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

I have no idea how much power Kevin has. If I had to guess I would think the officials around there are just sick of hearing about the Harbours - pure speculation on my part.

Sally Miller

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Friday, August 03, 2012 9:02 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: ABS Brake Lines

Okay ladies . . . . question for you.

I had totally let the ABS Brake Line issue drop until Thom Pike asked me to pursue because he had been told by someone that the word was out in Jeffersonville to not pursue the issue because it happened at The Harbours.

I couldn't believe this could happen but in trying to get a response from anyone, I am having no luck. Would Kevin really have that much power

within the Jeffersonville City government and am I totally wasting my time and breathe trying to pursue this matter.

Don't know if you can even comment on this but any insight would be very helpful to me.

Thanks  
Debbie

**EMAIL 136**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, July 27, 2012 7:08 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Once again \_ you probably have the info below but just in case

----- Forwarded message -----

From: Betty Cantrell <bettycan@insightbb.com>  
Date: Thu, Jul 26, 2012 at 4:58 PM  
Subject: Re: (No subject)

Here is a statement from Becky Ledogar concerning her experience with helping mail election materials to members in the 2008 election. Becky will attest to this statement today as we stay in contact with her. She moved away from here because of the extreme duress that all this mess caused her. Betty C.

*I purchased my unit at The Harbors Condominiums on June 12, 2008. I'm not currently working so I told our Community Director, [former property manager], that I would be glad to volunteer at any time.*

*I volunteered once when the [former asst. property manager] was on vacation, but they wouldn't let me even sit in the office and answer the phone. I have found the staff and most of the Board members to be very secretive.*

*I kept telling them that I would volunteer, but I heard nothing until I talked to Thom Pike, (Board Member) about volunteering to stuff election packets. Thom informed me that he would love for me to help out.*

*On December 2, 2008, I arrived at The Harbours front office at approximately 8:30 or 9:00 am to help out. When I arrived, [former asst. property manager] and [housekeeper], the Harbours full time housekeeper, were running copies of the materials to be put in the packets.*

*[Former property manager] and Mary Lou Lamkin were working on things at [former asst. property manager's] desk. They turned the copying duties over to me.*

*A short time later, Mrs. Betty Cantrell came in to help out. Thom Pike had recruited her to volunteer and when she walked into the office, I*

could immediately tell that the staff did not like Ms. Cantrell, nor did they want her there. She was asked to leave by Mary Lou Trautwein-Lamkin even though she kept insisting that Thom Pike sent her there to volunteer in the office. Mary Lou told her she could only observe and the observing would have to be from sitting in the lobby. Ms. Cantrell went to the lobby and called Mr. Pike on her cell phone.

A short time later, [former property manager] appeared in the office and after having a discussion with Thom Pike on the phone, she allowed Ms. Cantrell to come in and help with the process.

Ms. Cantrell and I were isolated in the front of the receptionist area. Our work table was situated with facing lobby windows and our backs to the activity in the room behind us. Kevin Zipperle stationed himself in the lobby and watched us as we worked the entire day. Since our backs were facing Mary Lou, [former property manager] and [former asst. property manager] We could not see what they were doing.

[Former property manager] also informed us that certain packets were to be sent out without anything in them except a letter telling homeowners that their Designated Voter was casting their vote. This was suspicious because only an owner can be a Designated voter. At the end of the day, I counted 27 packets that were sent to the Post Office without any voting materials in there at all.

I also saw Mary Lou Trautwein-Lamkin dividing up the ballots that came from the empty packets for [former property manager], Kevin Zipperle, Sharon Chandler, and herself. It was apparent that they would be casting the ballots for those units.

I offered to accompany [former property manager] to the post office as Thom Pike instructed me to do around 3:30 or 4:00 pm to drop off the election packets. She allowed me to go with her.

The return address on the election packets was The Harbours front office and not the accounting firm. As far as I know, no addresses or proxies were verified.

Any election packets returned to sender would come back to The Harbours, and the office staff and Board would have access to those ballots. Also ballots going out on 12/2/08 had to be returned by 12/10/08. This was not enough time for absentee homeowners to get the ballots and return them for tabulating. I also witnessed where a ballot had two names on it and not the one Designated Voter for that unit that is required. If the ballot was not signed by the correct person, it could have been thrown out.

Betty Cantrell pointed out that a packet was being mailed to Florida and she had talked to that owner that morning, they were not in Florida but right in the building. That owner's name was Sam Clark. [Former property manager] remarked that she did not know they were back and proceeded to call them on the phone to inform them that their packet called be picked up at the office. Another packet was being mailed to a unit at the Harbors, the owners had moved out several months ago, they

*had leased their unit and [former property manager] would have known that.*

On Jul 26, 2012, at 4:30 PM, Paul Ranney wrote:

We can get the voter list.....WOO HOO!!!

We all need to make an effort to contact these folks and get their votes. The only way we are going to beat them is at the ballot box?

Sent from my iPad

On Jul 26, 2012, at 9:05, thomashpike@cs.com wrote:

Betty, you are right in to just throw this out of your brain. We did not opt into it as an HOA, so regardless of how you/we interpret HOA vs Condo it is a mute issue.

But I thought you would all like to see what you DID NOT get a chance to vote on in 2009.

But remember, 32-25 Condo Law is all relative to this HOA section 32-25-.5-3-1. It is just this portion of 32-25 that address HOA's and an option to adopt or not this section. That is my educated guess. Not a lawyer.

Like playing a card game, the house has rules that may be different than what you usually play by. kevo is making up a house rule that we are governed by nonprofit laws only. I don't think that is accurate. But that is up to the AG and/or a court to decide. What I do think we should do, now that he has given us the rules to the game is call him out on several fronts where they are NOT following Nonprofit.

IE: Special Meetings: 23-17-10-2....read it. We now have options to complete this call to a meeting if we so choose to. If we move forward and the motion passes this board must adopt it. If not, then you take them to court and get emergency relief.

IE: Records: 23-17-27-2.....read it. If you follow that procedure (which is why they have a form to fill out) they can not deny you nor can they sensor what you can or can't see on the invoices. Marty, I know they have done that to your request. But we need MORE request to be denied,ensored.... and THEN we take them to a judge and get emergency relief. Just one incident won't give us the leverage with a judge. We have a lot of FB members that could step up and write a request?

IE: Voting: 23-17-11-1...read it. You have a right to request this voters list. I used this reference back in 2007 to get the list. The first time EVER (no applause please). cin cin, kevo, they were pissed. Even ol Jacki Boy Vissing had reviewed my request and deemed they had to give it up. It killed them to open the voter information. Threats about how you can use it, how you can't share it... BULL SHIT. Problem is the 5 day rule thing. That is why you have to keep updating every year. Of

course, we have a good handle on it now with a good list and help from the court house.

kevo has given us "his" rules. We have to show he is changing the rules to suit his needs. The rules may even be wrong, but again a judge or AG will decide that. WE HAVE OUR HOOK NOW. Lets catch and fry up this big ol flounder.

-----Original Message-----

From: Paul Ranney <blackdodgeviper@insightbb.com>  
To: Betty Cantrell <bettycan@insightbb.com>  
Cc: Betty Cantrell <bettycan@insightbb.com>; THOMASHPIKE <THOMASHPIKE@cs.com>; Kathy Bupp <kathybuppl@yahoo.com>; David Finnegan <dfinne4735@aol.com>; chuck@chuckfugate.com Fugate <chuck@chuckfugate.com>; patokapirate@gmail.com Haley <patokapirate@gmail.com>; wkkindler9@yahoo.com Kindler <wkkindler9@yahoo.com>; Debbie Zoeller-Pullen <debbiezp@gmail.com>; sheilalrudder <sheilalrudder@yahoo.com>; Sandy & David Finnegan <flamingosandy@rocketmail.com>; Glenn Thomas <glenn@hartcountyrealty.com>; louisborn@aol.com Louise <louisborn@aol.com>; Robin Meshew <peak12r@excite.com>; Greg B <gbielefe@gmail.com>  
Sent: Wed, Jul 25, 2012 5:32 pm  
Subject: Re: (No subject)

Excellent analysis...

Sent from my iPad

On Jul 25, 2012, at 17:19, Betty Cantrell <bettycan@insightbb.com> wrote:

We are a Condominium Association and abide by those laws, we do not abide by Indiana Homeowners Association laws. No need to fret over the new law written in 2009 for Homeowners Associations. Throw it out of your brain (my opinion).

Betty

*What is the difference between a Condominium, Homeowners Association and Cooperative?*

In a condominium association, a person has individual ownership of a unit and ownership of the common (shared) areas based on a percentage assigned to the owner's unit.

In a home or property owner's association, a person has ownership of the home and the lot it sits on while the association has title to the common (shared) property.

In a cooperative corporation, a person owns stock in the corporation while the entire project, including common facilities and all units, is

owned by the corporation. By being a shareholder a cooperative member has the right to occupy a unit.

On Jul 25, 2012, at 5:14 PM, Betty Cantrell wrote:

Thom,

You did not include a copy of the applicability of The Article concerning "Homeowners Associations". Homeowners Associations I feel is a whole different animal than Condominiums. I really believe that this law does not pertain to us and we should not be concerned about the need to call for a vote and elect to be governed by this statute. Your thoughts on it?

Throw this statute out of our minds and stick strictly with Condominium Statutes?

Betty

IC 32-25.5

ARTICLE 25.5. HOMEOWNERS ASSOCIATIONS

IC 32-25.5-1

Chapter 1. Applicability

IC 32-25.5-1-1

Applicability

Sec. 1. This article applies to the following:

(1) A homeowners association established after June 30, 2009.

(2) A homeowners association established before July 1, 2009:

(A) if a majority of the members of the homeowners association elect to be governed by this article; or

(B) if the number of members required by the homeowners association's governing documents elect to be governed by this article if a different number of members other than the number established in clause (A) is required by the governing documents.

*As added by P.L.167-2009, SEC.2.*

On Jul 25, 2012, at 3:32 PM,

THOMASHPIKE@cs.com wrote:

<Condominium\_Code\_IC32-25Repeal\_of\_Horiz\_Prop\_Resigm.pdf><HOA\_Code\_IC32-25-5.pdf><IN Nonprofit Laws IC 23-17 #1.pdf>

**EMAIL 137**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Sent: Friday, July 27, 2012 8:01 AM

To: Beller, Jennie

Cc: Miller, Sally

Subject: Re: Running for the HOA Board

After meeting with Thom Pike, we are even looking to have 9 folks ready to take over just in case . . . :-)

On Fri, Jul 27, 2012 at 10:55 AM, Beller, Jennie <Jennie.Beller@atg.in.gov> wrote:

Very nice bio. Good luck!

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Friday, July 27, 2012 9:47 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Running for the HOA Board  
Attachments: Election BIO Debbie Zoeller Pullen.pdf

Just to let you know that myself and two others are running for election in the upcoming HOA Election process at the Harbours. With voting being the way it is, I am not sure it will do any good, however we feel we must try . . . :-)

Attached is a draft of my bio, that I am sure will be change before the final product is handed out.

I just thought you might have an interest.

Debbie

**EMAIL 138**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, July 25, 2012 11:12 AM  
To: cviers@cityofjeff.net  
Cc: Debbie Zoeller-Pullen  
[OAG BLIND COPIED]  
Subject: ABS Brake Lines Cut

Detective Viers,

I know how busy you are and that you have many other issues to follow up on, however if I had been killed and/or killed someone else after my ABS Brake lines were cut, my case would have then been important. Why when something is such a clear cut case of vandalism (or more) have you not followed up? I am sure everyone is tired of hearing about issues at The Harbours and so am I . . . ! I presented you with a statement from the auto repair shop (on their letterhead) and pictures of the damage and have still not had anyone show an interest. I also have the remaining pieces of the ABS Brake Lines that the auto repair shop gave me.

Don't you think it is funny that The Harbours is putting out word that 2 other people had their brakes cut but no names are attached to it AND



they are blaming squirrels . . ., which I am told is bizzare! I think it was to divert attention from my brake lines being cut.

Please give me a call. I would like to have a sit-down meeting and discuss. Thanking you in advance for your attention to this matter.

Debbie Zoeller Pullen

502-386-7838

**EMAIL 139**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, July 23, 2012 10:50 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: FYI

Just to let you know, no additional names have ever come out that they had their brakes cut (and I have tried to find out). I would really like to talk to the other folks. I am beginning to think more and more that Stacye was correct and they just made that up to divert the attention from my ABS brake-lines being cut. If it were true why would it be such a deep dark secret?????

Have a great week.  
Debbie

**EMAIL 140**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, July 22, 2012 5:02 PM  
To: Diana Balogh; Diane; Janice Goodman; Betty Cantrell; Sandra Snodgrass; Miller, Sally; sdaugherty@win.net; Sandra Graves; Louise Bornwasser; Kathy Bupp; Beller, Jennie; Brenda Himsel; Vicki Asher; cyndi&david  
Subject: : Potato Chips

THIS IS A MUST READ!!!!

Begin forwarded message:  
From: "Lorena Jodice" <gramme@atmc.net>  
Date: July 18, 2012 10:25:52 PM EDT  
To: "Lorena Jodice" <gramme@atmc.net>  
Subject: FW: Potato Chips

Potato Chips - Precious  
Take 60 seconds to read this wonderful story. It will give you time settle your brain, gather your thoughts, calm down and finish your week off on a positive note.

## Potato Chips

A little boy wanted to meet God. He knew it was a long trip to where God lived, so he packed his suitcase with a bag of potato chips and a six-pack of root beer and started his journey.

When he had gone about three blocks, he met an old man. He was sitting in the park, just staring at some pigeons. The boy sat down next to him and opened his suitcase. He was about to take a drink from his root beer when he noticed that the old man looked hungry, so he offered him some chips. He gratefully accepted it and smiled at him.

His smile was so pretty that the boy wanted to see it again, so he offered him a root beer. Again, he smiled at him. The boy was delighted!

They sat there all afternoon eating and smiling, but they never said a word.

As twilight approached, the boy realized how tired he was and he got up to leave; but before he had gone more than a few steps, he turned around, ran back to the old man, and gave him a hug. He gave him his biggest smile ever..

When the boy opened the door to his own house a short time later, his mother was surprised by the look of joy on his face. She asked him, "What did you do today that made you so happy?"

He replied, "I had lunch with God." But before his mother could respond, he added, "You know what? He's got the most beautiful smile I've ever seen!"

Meanwhile, the old man, also radiant with joy, returned to his home. His son was stunned by the look of peace on his face and he asked, "dad, what did you do today that made you so happy?"

He replied "I ate potato chips in the park with God." However, before his son responded, he added, "You know, he's much younger than I expected."

Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around. People come into our lives for a reason, a season, or a lifetime! Embrace all equally!

Have lunch with God.....bring chips.

Send this to people who have touched your life in a special way. Let them know how important they are. I did!!!!

God still sits on the throne. You may be going through a tough time right now but God is getting ready to bless you in a way that only He can.

Keep the faith!

My instructions were to pick four people that I wanted God to bless, and I picked you.

Please pass this to at least four people you want to be blessed. This prayer is powerful, and prayer is one of the best gifts we receive. There is no cost but a lot of rewards. Let's continue to pray for one another.

Here is the prayer:

Father, I ask You to bless my friends, relatives and e-mail buddies reading this right now. Show them a new revelation of Your love and power. Holy Spirit, I ask You to minister to their spirit at this very moment. Where there is pain, give them Your peace and mercy. Where there is self-doubt, release a renewed confidence through Your grace. Bless their homes, families, finances, their goings and their comings. In Jesus' precious name, Amen.

I know I picked more than four, so can you!

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.2171 / Virus Database: 2437/5128 - Release Date: 07/12/12

FREE Emoticons for your email - by IncrediMail

[Click Here!](#)

Sent from my iPod

**EMAIL 141**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, July 20, 2012 11:58 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Special Meeting

What recourse do we have if the Board WILL NOT honor our Special Meeting Request?

**EMAIL 142**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, July 13, 2012 7:20 AM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: FYI - KZ email exchange in 2010.

----- Forwarded message -----  
From: Betty Cantrell <bettycan@insightbb.com>  
Date: Fri, Jul 13, 2012 at 10:17 AM  
Subject: Fwd: KZ email exchange in 2010.

To: Debbie Zoeller-Pullen <debbiezp@gmail.com>

Kathy Bupp was interested in seeing some of my emails from KZ so I sent her this little exchange. After reading it, I realized that he was essentially slamming all of us so I decided to post it. I didn't post my original email to him, didn't think it mattered. Betty C.

Begin forwarded message:

From: Betty Cantrell <bettycan@insightbb.com>  
Date: July 13, 2012 9:30:52 AM EDT  
To: Kathy Bupp <kathybuppl@yahoo.com>  
Subject: KZ email exchange in 2010.

From: Kevin Zipperle <kzipperle@win.net>  
Subject: Re: Bets the Activist.  
Date: July 7, 2010 10:19:11 PM EDT  
To: Betty Cantrell <bettycan@insightbb.com>

You losers have been "seeking remedy elsewhere" for awhile now. And what's it gotten you? Zilch, nada, nothing, not a damn thing. You waste time plotting and congratulating each other on what you're doing, and it's all groupthink.

I know, you're just around the corner, a new day is dawning, and Zipperle is getting his comeuppance. Slogans. Rhetoric. Feel good nonsense. And as always, you're stupid to realize that's all it is.

Good for you, Bets. Keep spinning your wheels...

Quoting Betty Cantrell <bettycan@insightbb.com>:

Kev,

Remember, I'm just an activist.....an activist vigorously campaigns for change and/or to get someone's attention. If the change cannot come from within, then the activists must kick it up a notch and seek remedy elsewhere. Perhaps someone else will be educating you since it has proven to be impossible to get you literate in Association affairs.

**EMAIL 143**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, July 13, 2012 3:19 AM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: Stacye

Jennie,

I was speaking with [former maintenance employee], who works in maintenance and he tells me he did some checking on Stacye (he tells me she lies and that there are other issues). Don't know if it is true or not but he said she was fired from her previous job and that she had already been talking with her new employer before the Chuck incident and was about to give her notice before that event occurred. [Former maintenance employee] tends to pretty much say if he thinks something is right or not, no matter the side, so I listened when he spoke.

Jennie . . . I just want you to at least have a heads-up that maybe Stacye needs to be checked out a bit more.

This whole thing makes my head spin and I am inclined to just back off. I believe in right and wrong, fairness, transparency etc but there has been wrong on both sides. I am confused and wonder if I need to just be one of the silent ones.

Happy Friday,  
Debbie

**EMAIL 144**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, July 12, 2012 2:21 PM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: FYI - From Stacye

----- Forwarded message -----

From: Stacye Daugherty <hippchic35@yahoo.com>  
Date: Thu, Jul 12, 2012 at 2:19 PM  
Subject: Re: Fwd: May mean nothing  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>

she is going to be back. That was always the feeling I got. I was just there to get people off their backs for a little while. I ran a 500+ apartment community and didnt havta go thru Fort Knox to get the bills paid...so why did they act like that little 174 condo community would be too much for me. Me working there was simply to save face for a little while.

Now they will say since they cant find a manager they have no choice but to keep employing her. C'mon everyone could predict that. I figured that the first week I was there. It really is a beautiful place but they are going to run it into the ground.

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
To: Stacye Daugherty <hippchic35@yahoo.com>  
Sent: Thursday, July 12, 2012 12:50 PM  
Subject: Re: Fwd: May mean nothing

Couldn't agree more . . . scary thought if she is going to be  
baaaaaaacck!!!!!!!!!!

On Thu, Jul 12, 2012 at 11:52 AM, Stacye Daugherty <hippchic35@yahoo.com>  
wrote:

Oh, Im sure sumpn is going on. I knew that Kevin was not going to let  
[former property manager] go. It was pointless to hire me if he had no  
intention of ever giving me the accounting side of it. How could I answer  
questions that residents had without ever getting the information? She  
quit in October -- how is she still a part of all that?? Makes NO sense

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
To: Stacye Daugherty <hippchic35@yahoo.com>  
Sent: Thursday, July 12, 2012 11:29 AM  
Subject: Fwd: May mean nothing

Fred Strom, a gentleman that has maintained a very low profile said his  
wife believes she saw [former property manager's] husband drive up and  
unload some boxes in the building yesterday. He then made a request of  
something and was told that [former property manager] is on vacation this  
week. The fear now is that she will be back in the building on Monday  
(and that is why the two board members quit yesterday). This is all  
speculation but wanted to make you aware . . . .

Debbie

**EMAIL 145**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, July 12, 2012 11:20 AM  
To: Paul Ranney; Sandra Snodgrass; Dave; THOM PIKE; Charles Fugate;  
Louis & Louise; Louise Bornwasser; Kathy Bupp; Sheila Rudder; Betty  
Cantrell; Greg B; Marty Haley  
Cc: Helen Ryan Kindler; wkkindler9@yahoo.com  
[OAG BLIND COPIED]  
Subject: Meeting Room and Time for Saturday July 21st Meeting

Good morning all,

Thanks to Kathy Bupp we have a meeting room at Buckheads for our Saturday  
July 21st meeting. It will be from 11 - 12:30pm.

Please try and attend if at all possible. If you know of additional  
people that should be included, please forward this email to them.

We need to have as many in attendance as possible.

GO TEAM!

Debbie

**EMAIL 146**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, July 12, 2012 9:59 AM  
To: Beller, Jennie  
Subject: Re: May mean nothing

In the meeting that Chuck Fugate and myself had with Pat, right after he took over as President, he said [former property manager] would NEVER be back.

On Thu, Jul 12, 2012 at 9:55 AM, Beller, Jennie  
<Jennie.Beller@atg.in.gov> wrote:

Interesting.

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Thursday, July 12, 2012 8:48 AM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: May mean nothing

Fred Strom, a gentleman that has maintained a very low profile said his wife believes she saw [former property manager's] husband drive up and unload some boxes in the building yesterday. He then made a request of something and was told that [former property manager] is on vacation this week. The fear now is that she will be back in the building on Monday (and that is why the two board members quit yesterday). This is all speculation but wanted to make you aware . . . .

Debbie

**EMAIL 147**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, July 11, 2012 1:53 PM  
To: Beller, Jennie  
Subject: Re: Doug Farnsley Also Resigned The Board

: -)

On Wed, Jul 11, 2012 at 1:49 PM, Beller, Jennie  
<Jennie.Beller@atg.in.gov> wrote:

I am very glad you let me know of their recent resignations.

Sent on the Sprint® Now Network from my BlackBerry®

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Wed, 11 Jul 2012 13:46:10 -0400  
To: Beller, Jennie<Jennie.Beller@atg.in.gov>  
Cc: Miller, Sally<Sally.Miller@atg.in.gov>  
Subject: Re: Doug Farnsley Also Resigned The Board

I totally understand and would not want you to . . . . .

I just wanted you to be aware that with both Doug and Pat quitting, this gives Kevin the opportunity to appoint whoever he wants to fill those positions.

Take care,  
Debbie

On Wed, Jul 11, 2012 at 1:42 PM, Beller, Jennie  
<Jennie.Beller@atg.in.gov> wrote:

We cannot comment on the investigation.  
Sent on the Sprint® Now Network from my BlackBerry®

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Wed, 11 Jul 2012 11:53:32 -0400  
To: Beller, Jennie<Jennie.Beller@atg.in.gov>  
Cc: Miller, Sally<Sally.Miller@atg.in.gov>  
Subject: Doug Farnsley Also Resigned The Board

Do you think the former board members can be subpoenaed?  
Lee Ann Paige  
Doug Farnsley  
Pat Collins  
Robyn Zappe  
etc????

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**EMAIL 148**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, July 11, 2012 12:03 PM  
To: Pat Collins; Farnsley, Doug  
[OAG BLIND COPIED]  
Subject: You will be missed



Pat and Doug,

After talking with Stacye on Saturday, I am very sorry that the two of you have resigned your Board positions. I was truly hopeful that you could make a difference for the better at the Harbours. I truly don't blame you for pulling out, but wish you had not felt the need to do so. Thank you for all you tried to do.

Debbie Zoeller Pullen  
debbiezp@gmail.com\  
502-386-7838

**EMAIL 149**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, July 11, 2012 11:16 AM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: News Flash From Stacye

Pat Collins has resigned his board position.

**EMAIL 150**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, July 11, 2012 11:02 AM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: For your information

Jennie

Sandra Snodgrass sent the email below in response to another email and has a bit of history I thought you might want included. You can ignore the parts that are of no interest. Thanks and hope your day is going well.

Debbie

----- Forwarded message -----

From: Sandra Snodgrass <flamingosandy@rocketmail.com>  
Date: Wed, Jul 11, 2012 at 10:34 AM  
Subject: Re: Farewell Party for Stacye  
To: Betty Cantrell <bettycan@insightbb.com>, Marty Haley <patokapirate@gmail.com>  
Cc: Debbie Zoeller-Pullen <debbiezp@gmail.com>, THOM PIKE <thomashpike@cs.com>, Louis & Louise <louisborn@aol.com>, Louise Bornwasser <weezeeb@aol.com>, Kathy Bupp <kathybupp1@yahoo.com>, Charles Fugate <chuck@chuckfugate.com>, "Phila3224@bellsouth.net" <phila3224@bellsouth.net>, Dave <dfinne4735@aol.com>, Greg B <gbielefe@gmail.com>, Helen Ryan Kindler <hryank89@yahoo.com>,

"wkkindler9@yahoo.com" <wkkindler9@yahoo.com>, Sheila Rudder  
<sheilalrudder@yahoo.com>

re: 2nd special meeting -- INCLUDE camera access restriction and  
observation - using this email as an example of viewing out of curiosity  
and not necessity

also -- show KZs obsession and control of camera and viewing -- while  
legitimate requests (Debbie's re: brake lines, us via dog bite), were  
initially denied, then restricted.

Sandy Snodgrass  
www.flamingoretreat.com  
317-997-5888

From: Betty Cantrell <bettycan@insightbb.com>  
To: Marty Haley <patokapirate@gmail.com>  
Cc: Debbie Zoeller-Pullen <debbiezp@gmail.com>; THOM PIKE  
<thomashpike@cs.com>; Louis & Louise <louisborn@aol.com>; Louise  
Bornwasser <weezeeb@aol.com>; Kathy Bupp <kathybupp1@yahoo.com>; Charles  
Fugate <chuck@chuckfugate.com>; "Phila3224@bellsouth.net"  
<phila3224@bellsouth.net>; Sandra Snodgrass  
<flamingosandy@rocketmail.com>; Dave <dfinne4735@aol.com>; Greg B  
<gbielefe@gmail.com>; Helen Ryan Kindler <hryank89@yahoo.com>;  
wkkindler9@yahoo.com; Sheila Rudder <sheilalrudder@yahoo.com>  
Sent: Wednesday, July 11, 2012 10:29 AM

Subject: Re: Farewell Party for Stacye

Kevin has always used the spin and stall tactic. I think they are trying  
to figure out a way to correct some things that they think will satisfy  
the members who are calling for the meeting.

Also be aware that in the past people were afraid to put their name on  
anything, they would be approached and confronted by [former property  
manager] with her nasty attitude. People don't like to be on the  
defensive end of a confrontation with these people. That's why it so  
hard to discuss problems with owners, if they get caught on camera  
talking to any of us they will be approached to explain what the  
conversation was all about. That happened after we had a courtyard party  
once. Some people avoided us after that gathering. Here is Ken  
Quiggins' email to me about that courtyard party and meet and greet by  
people running for the board. He actually admits to viewing the tape of  
the party. I don't consider that a good enough reason to view tapes, was  
a crime committed?

Ken's email to me:

On Oct 22, 2008, at 12:46 AM, Kenquiggins@aol.com wrote:

The biggest problem I see with this, is we like to think of ourselves  
living in a Luxury Condominium . At the same time the little party was

going on in the garden, I can tell you they were in the lobby, stopping people, passing out resumes asking for votes etc. etc. Plus I watched tape on the Garden party and believe me it was also going on out there. I just don't want to turn this place into a three ring circus, which I am told has happened in elections several years ago. As I said in the Board Meeting, this environment would actually work in mine and Kevin's favor, as neither one of us has a full time job, so therefore we could be in the lobby 24/7. But I do not think that our fellow residents should be put through that. And as I think you saw at the board meeting it was voted on and passed by a pretty good majority. Also like I said ,you know I have an 800 phone line and there in theory would have been nothing wrong with me adding another line to that letter you just read and saying if you have any questions please call me at 800-233-2337, but I did not feel that was the ethical thing to do. I felt that would also be like taking advantage of my position on the board.

On Jul 11, 2012, at 10:13 AM, Marty Haley wrote:

Thom I think that on the board's failure to hold the special meeting as required someone should contact the media on this as soon as the board misses some hard deadlines, and ask for input from the AG. This is corporate governance and law stuff they are breaking now by denying a valid request by the required % of shareholders/homeowners. The legal matters in this case are outside my field of knowledge and this would be a good time to get some outside help and advice.

On Wed, Jul 11, 2012 at 9:54 AM, Marty Haley <patokapirate@gmail.com> wrote:

Good ideal and a nice gesture on your part. She was put in a no win situation from the start and not allowed to do the job she was hired for. I heard she already has another job, is that so?

On Wed, Jul 11, 2012 at 9:39 AM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Good morning all,

I have asked Stacye if she would be open to us having a "Farewell / Good-bye Open-House Party" for her in one of our condos. I will gladly offer my condo but if someone with a larger unit would like to host it, that would be fine also.

Let me know your thoughts on getting this event together. I will gladly create flyers to promote it . . . heck it might even be a good opportunity to bring both sides together.

I really want to hear your thoughts on this idea.

Debbie

**EMAIL 151**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, July 11, 2012 6:59 AM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: Harbours Brake Line Cuts Flyer  
Attachments: Harbours Brake Line Cuts.jpg

For your records . . . the Flyer the Harbours has posted about the Brake Line cut issues. I have still not been able to find out a definite name of any other folks that had their brakes (ABS or otherwise) cut.

Debbie

**EMAIL 152**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, July 10, 2012 7:53 PM  
To: Beller, Jennie  
Subject: Re: Just a thought

:-) oh well . . . gotta love those TV shows!

On Tue, Jul 10, 2012 at 6:57 PM, Beller, Jennie  
<Jennie.Beller@atg.in.gov> wrote:

Oh, Debbie - too much TV. I wish we had criminal authority, but alas - our statutory authority is limited to civil action.

Sent on the Sprint® Now Network from my BlackBerry®

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Tue, 10 Jul 2012 15:51:59 -0400  
To: Beller, Jennie<Jennie.Beller@atg.in.gov>  
Subject: Just a thought

I meant to mention something to you when we spoke . . . . Since I figure that [former property manager] and Kevin are working together on whatever but that Kevin has probably reaped the most benefit and is the most dangerous, what about going to [former property manager] and (lying if you have to) tell her that you guys are very close to bringing charges on both of them. After telling her that let her know that if she will come clean about everything, help put Kevin where he belongs and make restitution to the Harbours, you will make her a deal and she won't serve jail time.

Does this sound totally off-the-wall???? Perhaps I have been watching too many cop shows.

Debbie :-)

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**EMAIL 153**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, July 10, 2012 1:58 PM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: The Harbours / Kevin Email Exchange  
Attachments: KEVIN\_EMAILS.pdf

Jennie,

It was nice speaking with you today. I printed off the email exchange and numbered the emails from 1 - 8 so you could follow a bit easier. The first email is at the end, because it started the chain. The issue with me in sending the initial email to Kevin was that I pride myself on telling the truth and I did not like being called a liar. Have a great rest of the day and let me know if you have any questions.

Thanks again for everything.  
Debbie

**EMAIL 154**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, July 10, 2012 11:44 AM  
To: Beller, Jennie  
Subject: Re: The Harbours, Jeffersonville IN

1pm works for me . . .  
Hope you are having a good day!

On Tue, Jul 10, 2012 at 11:42 AM, Beller, Jennie  
<Jennie.Beller@atg.in.gov> wrote:

Thank you so much, Debbie. I will call you around 1:00 pm if that is ok today.

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, July 10, 2012 11:37 AM  
To: Beller, Jennie

Cc: Miller, Sally; Debbie Zoeller-Pullen  
Subject: The Harbours, Jeffersonville IN  
Attachments: HARBOURS COMMITTEE FOR CHANGE Minutes\_May Meeting.pdf;  
HARBOURS COMMITTEE FOR CHANGE Minutes\_JUNE 2 2012.pdf  
Subject: The Harbours, Jeffersonville IN

Jennie,

In case I have not forwarded the minutes from our meetings to you and Sally, please find them attached.

Debbie

**EMAIL 155**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, July 09, 2012 10:01 PM  
To: Beller, Jennie  
Subject: Re: Just to let you know . . .

Jennie,

Thank you for sharing a bit of yourself with me. In this life, we all have issues to deal with and that is what makes us who we are . . . What I keep telling myself is that this life is just temporary and we are merely preparing ourselves for our always life with GOD. You are fortunate to have found an enduring love, even though it must be so difficult for both of you . . . dealing with it on a daily basis. GOD blesses each of us in different ways and also gives each of us our own set of challenges and never gives us more than we can handle. I myself remember walking around a park that I used to walk in and looking up and telling GOD, enough . . . I'm not sure just how broad you think my shoulders are . . . but GOD does help give us the courage. I hope to be fortunate enough to meet you one of these days.

Thank you for all you are doing to make a difference in this crazy world of ours. I will keep you and Chuck in my prayers and hope that if you ever have any extra prayers you will include me.

Take care,  
Debbie :-)

On Mon, Jul 9, 2012 at 9:19 PM, Beller, Jennie <Jennie.Beller@atg.in.gov> wrote:

I am no angel! Chuck has the hard part. He has all his memories, intelligence and opinions he has always had. He just can't express himself. The good news is - we both have a great sense of humor.

I also have help. Chuck willingly goes to daycare four days a week. The fifth day, we have a nurse's aide in to watch him at home. I am grateful I can go to work every day.

Sent on the Sprint® Now Network from my BlackBerry®

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Mon, 9 Jul 2012 13:58:08 -0400  
To: Beller, Jennie <Jennie.Beller@atg.in.gov>  
Subject: Re: Just to let you know . . .

Sounds like you are an angel on earth!

On Mon, Jul 9, 2012 at 1:17 PM, Beller, Jennie <Jennie.Beller@atg.in.gov> wrote:

Debbie,

I won't be able to speak with you today. I just got a call from the day care where my husband goes. Their air conditioning is out and they are sending clients home. FYI - if you didn't know, my husband had a massive stroke 17 months ago. He is paralyzed on the right side and lost his ability to speech. Fortunately, he is the same sweet guy I married, and we manage to communicate some.

We'll catch up tomorrow.  
Jennie

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, July 09, 2012 12:42 PM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: Re: Just to let you know . . .  
Attachments: July 7\_ Stacye Meeting.docx

Notes from Stacye Meeting with Chuck's expanded remarks and additions.

On Mon, Jul 9, 2012 at 12:10 PM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Sure . . . My office # is 812-889-8180

On Mon, Jul 9, 2012 at 12:09 PM, Beller, Jennie <Jennie.Beller@atg.in.gov> wrote:

Will you be available around 1:00 pm?

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Monday, July 09, 2012 11:55 AM  
To: Beller, Jennie  
Subject: Just to let you know . . .

If you are going to call, I will be leaving the office for a meeting at 2:30pm.

Would it be helpful in any form to have a copy of Stacye's last paystub? During the meeting Stacye pulled it out and said she didn't mind showing it to me, so she might make a copy for me, if you need it.

[Former property manager] apparently kept telling her how much more she made when doing the job and also kept saying she couldn't believe how much they were paying her for what she is doing now. [Former property manager] apparently gets paid for every phone call, email etc. . . .

Debbie

**EMAIL 156**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, July 09, 2012 2:15 AM  
To: kzipperle@win.net  
[OAG BLIND COPIED]  
Subject: Re: Question

Kevin,

I spoke with Janice and Jerry Korphage again yesterday evening to confirm what I was told. Janice once again told me that she spoke with you (she said she called you) and once again repeated what she said you told her that evening. Janice was very clear about what was told to her that evening by you, which makes this a very confusing situation. There appear to be two very different versions. Perhaps you need to clarify with Janice the events of that evening.

Respectfully,  
Debbie

On Sun, Jul 8, 2012 at 10:33 PM, <kzipperle@win.net> wrote:

Debbie,

I don't recall all the particulars. But I do know that I didn't tell anyone at that point in time that it was OK for you to look at security video. That is not normally a procedure that we allow or follow, so I wouldn't have told anyone it was OK including the Korfhages.

Unfortunately, we had some newer Board members along with a new property manager who didn't yet know what we do and don't do. We're all learning, however, and that is perhaps why you were getting confusing messages from different people.

As a rule and for security reasons, we don't allow any homeowners to sit in front of a screen and cue up hour after hour of that video. A snippet



to identify someone or something, maybe. But since we couldn't find anything in your situation, there wasn't a "snippet" to show you. For that reason, I voted against the decision to give you access, and it had nothing to do with you or the alleged incident. And I'll vote that way again presented with the same circumstances.

That's about all I can remember. Hope it answers your question(s)...KZ

Quoting Debbie Zoeller-Pullen <debbiezp@gmail.com>:

Kevin

Good afternoon, I have something I need to check out with you.

As you know my ABS Brake-Line was cut here in the Harbours garage. In trying to view the security tapes, while Stacye was here, what needed to happen in order for me to view the tapes changed 3 different times in 4 days. At first Stacye told me that Pat needed to give approval, then I was told by Stacye that I needed to have a majority of the board to give approval. When I got home from work that Wednesday, Stacye said I still needed to have approval from 2 more Board members. I immediately knocked on Russ's door and he said no problem he would talk with Stacye, so I only needed one more approval. I knocked on Janice and Jerry Korphage's door, explained the situation and asked if they would ask Kim Davis for approval. They said no problem. About 9:30pm Janice knocked on my door and said they ran into you and you had said that of course I could see the tapes, no board approval was needed and you would call Stacye the first thing the next morning and tell her. About 11:30am the next day when I had not heard anything, I called Stacye, told her what Janice had told me and assumed I would then get to see the tapes. I have now been told that she had [former asst. property manager] call you to verify what I told her and [former asst. property manager] told Stacye that you said I was lying that you never said that to Janice and Jerry.

Is this true?

I am not a liar and don't like that sort of thing going around.

Thank you,  
Debbie

**EMAIL 157**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Sunday, July 08, 2012 8:40 PM  
To: Beller, Jennie  
Cc: Miller, Sally  
Subject: Notes from July 7th Stacye Meeting\_The Harbours  
Attachments: July 7 Stacye Daugherty Meeting.docx

Jennie,

I put some of the items we discussed down for you to review and have also emailed Chuck and asked him to add what I may have forgotten. Stacye said she will answer anything you ask her, but I am not sure she wil volunteer info. Is there anyway that you could come here to talk with her. I really think that a face-to-face might produce more info. I believe that even if she could she would not drive to INDY although we would gladly drive her. She is starting a new job Monday (tomorrow) and will not be able to take off work. Please let me know if I can be of any help at all.

Debbie

**EMAIL 158**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, July 07, 2012 5:05 PM  
To: Miller, Sally; Beller, Jennie  
Subject: The Harbours

Jennie,

Sally asked that I connect with you this week since she is off on a well deserved vacation. I just met with Stacye Daugherty and what an insightful meeting it was . . . .

If you get a chance to call me on Monday when you get this email, I would love to give you a bit of feedback etc.

Debbie  
my cell is 502-386-7838  
office 812-889-8180

**EMAIL 159**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, July 06, 2012 12:42 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Stacye Daugherty

Chuck Fugate and I are meeting Stacye tomorrow afternoon. If you need us to try and do anything, please let me know.

Sally, Have an awesome vacation.

Debbie

**EMAIL 160**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, July 06, 2012 3:19 PM

To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Just to let you know . . .

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Fri, Jul 6, 2012 at 3:05 PM  
Subject: Re: Hope all is well  
To: Stacye Daugherty <hippchic35@yahoo.com>

By the way Stacye, if you would prefer just you and I meeting for drinks that is fine. Also, if you have access to Facebook you really need to look at Chuck's new post on there . . . He is now getting the blame for the security guard being hired to protect [former asst. property manager]!!!!!! Can you believe this stuff???????

On Fri, Jul 6, 2012 at 10:59 AM, Debbie Zoeller-Pullen <debbiezp@gmail.com> wrote:

Just spoke with Chuck and if you want to meet with us for drinks this weekend, he can do it anytime. . . .

Debbie

On Fri, Jul 6, 2012 at 10:21 AM, Stacye Daugherty <hippchic35@yahoo.com> wrote:

I liked working there and I felt like I was making some steps forward but...if no-one lets me do my job then whats the point of being there.

I do not agree with the situation with [former asst. property manager]. Here's the thing...when [former property manager] worked there...there was a need for a security guard for her. [Former asst. property manager] has a security guard but when I worked there....it wasnt necessary so that tells ya sumpn right there. I would like to talk to Chuck eventually too.

A drink sounds good. Just lemme know.

Stacye

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
To: Stacye Daugherty <hippchic35@yahoo.com>  
Sent: Friday, July 6, 2012 8:51 AM

Subject: Re: Hope all is well

The heat definitely SUCKS!!!!!!

There have now been 3 brake-lines in cars cut at the Harbours. I would still like to get it paid for by the HOA since they have already set that precedence but as we know, what is fair and what will happen are two different things. I don't know how your communication with the Attorney General's office (Sally Miller ) is going, but I am sure hoping that it helps save the Harbours before it is toooooo late. There are so many wonderful folks here but if I had know the issues before I bought (and that was my fault for not checking thoroughly), I would not have bought here. I can't believe the issues here are allowed to continue . . . in this day and time. Oh well . . . not your problem any longer.

Perhaps when all of this crazy stuff ends, you might consider coming back and helping us clean house. By the way, after the incident with CHuck, they now have a daytime security guard to PROTECT [former asst. property manager] and she keeps the office door locked! If this were a reality show, people would Swear it was scripted.

If you ever want to share that drink . . . let me know, I can always use a good drink and a few laughs.

Take care and try to stay cool.  
Debbie

On Thu, Jul 5, 2012 at 1:07 PM, Stacye Daugherty <hippchic35@yahoo.com> wrote:

idk if I answered you or not. Sorry if I didnt. You still havent heard anything about your car?? Im so sorry that happened to you.

The heat totally sucks. I havent been outside very much just cuz its so bad. I hope you had a good 4th and I hope you are having a good week.  
PS I did talk to Sally.

Talk to you soon  
S

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
To: Stacye Daugherty <hippchic35@yahoo.com>  
Sent: Monday, July 2, 2012 7:03 PM  
Subject: Re: Hope all is well

Good here . . . just still concerned about the car issue. I wish the heat wave would come to an end.  
Debbie

On Mon, Jul 2, 2012 at 6:29 PM, Stacye Daugherty <hippchic35@yahoo.com> wrote:

Im good. havent been checking my email as much as I normally do.  
How are you?? How are things at the Harbours??

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
To: Stacye Daugherty <hippchic35@yahoo.com>  
Sent: Monday, July 2, 2012 2:52 PM  
Subject: Hope all is well

Debbie

**EMAIL 161**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, June 28, 2012 11:16 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Stacye Daugherty

By the way, I left the 5 off of the Chosen Boutique address, it is 533 Spring also.

Thom Pike said he looked under the IN Secretary of State web site and neither business is listed.

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, June 27, 2012 6:53 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Stacye Daugherty

I found this on Google about a business that is in Stacye's name.

I'm not sure if it is accurate info, but someone told me that Debbie Zipperle owns a business on Spring Street in Jeffersonville. Could there be a connection?

*Cortera Company Profile For:*

***STACYE DAUGHERTY ENTERPRISES INC***

**533 SPRING ST  
JEFFERSONVILLE, IN 47130-3553**

---

This business has the same address. Can you find out who owns it?

Chosen Salon & Boutique  
33 Spring St  
Jeffersonville, Indiana 47130  
(812) 282-6357

**EMAIL 162**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, June 27, 2012 8:55 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: FYI - Stacye Daughtrey / Building Mgr

Good morning,  
Just to make sure that you are kept current, I am forwarding the info below:

I believe that Stacye has left the building . . . as they say. She did not come in on Monday, did not call and would not take calls. From what I am told . . . she is gone. I was not personally sure of her qualifications and never had a good sense that she was what we need, however now I am concerned that [former property manager] will be brought back as Manager. I just wanted to make the AGs office aware of what is going on . . . . just in case you have not already heard. After reading a couple of the recent posts on the facebook site, I am uncomfortable with that whole situation also. There are issues with both sides but my two-cents . . . for what is worth si that I feel that the only way the Harbours will be saved is to get rid of the current Board and have one appointed by an outside force, have a total forensic audit of the books and bring transparency to the Harbours in all areas.

Hope all is well in your world.  
Debbie

**EMAIL 163**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Friday, June 22, 2012 9:17 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Police Report

I just spoke with Detective Viers from the Jeffersonville Police. Since the video did not show someone walking up to my car there probably is not much they can do. She is still planning on making a trip to the Harbours but has not as yet had a chance to do so. She is planning on trying to get down there today.

I am guessing after her visit the case will pretty much be in-active.  
Debbie

**EMAIL 164**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, June 21, 2012 2:38 PM  
To: Miller, Sally

Cc: Beller, Jennie; cviers@cityofjeff.net  
Subject: FYI - The Harbours / Debbie Zoeller Pullen

For your records.

----- Forwarded message -----

From: <PCollinsHarbours@aol.com>  
Date: Thu, Jun 21, 2012 at 2:07 PM  
Subject: Re: The Harbours / Debbie Zoeller Pullen  
To: debbiezp@gmail.com  
Cc: sdaugherty@win.net, DFARNSLEY@stites.com, mltraut@insightbb.com, kzipperle@win.net

Ms. Pullen,

I am very sorry that you feel as angry as you seem. I am not privy to the conversations you have had with Stacye, so I'm not sure why you feel we are ignoring you. We aren't. But, since the board is not in session, it takes time to get 9 people on-line and engaged. I am currently in California on vacation which brings with it a 3 hour time zone difference that often causes a day's delay. We have had a lively on-line discussion on your request. Please understand that we have a tremendous amount of empathy for your situation and are very concerned about the possibility of vandalism of the nature you describe. However, the board has for a long time had a policy of not allowing homeowners to view security videos without the presence of police or legal counsel. This is primarily to avoid compromising the security system and divulging which areas are covered and how well and which area are not. That is pretty much standard practice in all video surveillance regimes.

It is my understanding that Stacye and at least one Board Member have viewed the entire tape of the time your car was damaged and have reported that to you. I certainly hope you don't think any of us would withhold any information relating to a potentially serious crime from you. That is just not the case. I have not had the opportunity to view the tape myself, but I am assured that there is no direct evidence of a crime. I am told most of the time there is no activity at all, and then at one point a squirrel may be seen in the area, and that for some part of the time the view is obstructed by a white truck.

Having said all that, we have also been debating an exception to the rule for you, and I can now report, it has been approved.

In order to avoid this situation in the future, the Board is undertaking to publish a policy on security video viewing that will make the decision points clearer. It is not that Stacye isn't left to manage everything. She is, like the rest of us, bound by the rules of the Association. The authority to allow homeowner viewing of tapes has not been delegated to her level. It is my hope that with a defined policy and clear decision criterion, we will be able to allow the Property Manager that discretion.

Please contact Stacy once again to arrange a viewing of the tapes.

Respectfully, Pat Collins  
President, Harbours HOA

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, June 21, 2012 1:32 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: For your records - The Harbours / Debbie Zoeller Pullen

I just sent the email below and thought you might want a copy.

Debbie

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Thu, Jun 21, 2012 at 1:30 PM  
Subject: Fwd: The Harbours / Debbie Zoeller Pullen  
To: Pat Collins <pcollinsharbours@aol.com>  
Cc: sdaugherty@win.net, "Farnsley, Doug" <DFARNSLEY@stites.com>, mltraut@insightbb.com

Pat,

I have been very patient and have now reached the END of my patience. You have Stacye's hands tied. She is supposed to be in charge of things. Please let her be in charge and make the necessary decisions that a Building Manager should be allowed to make. I have a right as an owner to view the Security Tapes when I might have been killed or killed someone else if I would have had to stop suddenly after my ABS Brake Lines were cut (in the Harbours garage).

I have been very patient and have not gone public with this information, until NOW. Tonight I plan on putting it all on facebook from my police report, to the pictures the repair shop took to the statement the repair shop wrote on the matter, to the letter I sent to Doug and am now forwarding to you and Stacye.

With the lack of empathy this Board has displayed in this matter, I no longer feel you have the best interest of the Harbours in mind. What if this had happened to you or one of the other Board members? You can rest assured you would have viewed those tapes immediately. Why should I not be offered the same coutesy you would afford to each other?

I have always felt that we should treat others the way we ourselves would like to be treated. That is all that I am asking . . . treat me as you would yourselves in this situation.

Regards,  
Debbie Zoeller Pullen



----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Thu, Jun 21, 2012 at 11:49 AM  
Subject: The Harbours / Debbie Zoeller Pullen  
To: "Farnsley, Doug" <DFARNSLEY@stites.com>  
Cc: Debbie Zoeller-Pullen debbiezp@gmail.com  
[OAG BLIND COPIED]

Doug,

This whole situation with my ABS Brake Line being cut has been an unbelievable experience that makes me even more concerned about ALL the issues at the Harbours.

1. My ABS Brake-Line was cut Thursday night June 14
2. Monday after learning it was a cut-brakeline - Requested from Stacye to be able to view Security Tape and was told that a request had been sent to Pat Collins
3. Tuesday, with no word from Pat Collins forthcoming, I emailed you and you graciously said it was fine
4. After that email, I was then told that it had to be a majority of the Board to Approve my viewing the Security Tapes
5. Yesterday afternoon, I stopped by Stacye's office and asked how many more Board members I still needed for Approval and was told "2" Asked who I still needed and was told, Russ, Kevin, Kim and Sharon
6. Spoke with Russ and he said he was fine with it, he would call Stacye
7. Then proceeded to try and find Kim Davis. Finally knowing that Janice and Jerry Korphage knew Kim, I asked Janice to give her a call and explained what I was needing
8. At 9:30pm last night Janice knocked on my door and said that she spoke with Kevin who told her he had no problem with my viewing the tapes and that I did not need permission to view the tapes in any case but he would call Stacye this morning to make sure I was able to view them
9. Called Stacye about 10:30am and was told she had not heard from him yet since he was a late sleeper. She was surprised when I relayed my info from last night that Janice told me.
10. I emailed Stacye to say that since I had the 2 additional Board Member approval I would like to view the tapes later on today.
11. Received the following email from Stacye back (I copied and pasted her words from email below):

*From what I was being told yesterday...you need Board approval to veiw it. Thats not how its done. A motion will have to be presented to the Board on rules of how to go about letting homeowners view the recordings, since it was presented in the FOB last year, and it will go from there.*

*Im sorry I dont have better information for you.*

Talk about feeling like I am getting the run-around. With each step I take the rules KEEP changing!

Please HELP me get access TODAY to the tapes. What are we paying all this money for Security Equipment for if it can not help us in this situation.

I have also decided that I want to be re-imbursed the \$222+ for having the new ABS put into my car. I understand this has been done a number of times in the past when there has been vandalism.

Regards and I look forward to hearing from you soon.

Debbie  
502-386-7838

**EMAIL 165**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Thursday, June 21, 2012 1:22 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Security Tapes from The Harbours

Thanks . . . I think at this point in time, I have just become soooooo frustrated! What if someone (or me) had been hurt and/or killed? This stupid crazy stuff at the Harbours has got to stop!

Sorry . . . . I guess my anger is still coming thru because I feel I have been jerked around.

Have a good day.  
Debbie

On Thu, Jun 21, 2012 at 1:07 PM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

Because this would be considered a criminal act, we would not have the authority to request the tapes.

Thanks,

Sally

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Thursday, June 21, 2012 12:06 PM  
To: Miller, Sally  
Subject: Security Tapes from The Harbours

Sally,

Is there anyway that the AG's office can request the Security Tapes from Thursday night June 14th?

I have held off putting this stuff on Facebook but am so angry right now, I think I am going public!

Please give me your thoughts.

Debbie

**EMAIL 166**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, June 20, 2012 12:18 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

Sally / Jennie

Marty checked again . . . see his email below.  
No settings have been changed, and it is open to all. Let me know if you find out what the issue might be.

Good luck.  
Debbie

----- Forwarded message -----

From: Marty Haley <patokapirate@gmail.com>  
Date: Wed, Jun 20, 2012 at 2:12 PM  
Subject: Re: Please check the view settings on the Facebook site  
To: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Cc: Betty Cantrell <bettycan@insightbb.com>

Rechecked the settings. The group is open. Anyone can see the postings. Any member may approve membership of another person. Any member can post to the site. They seem to be the only people that can't see it today.

**EMAIL 167**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, June 20, 2012 12:18 PM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

Sally / Jennie,

Marty suggested restarting your computer . . . however if you can access all other sites, I don't think that will fix it. He said nothing has changed with the site.

Sorry I couldn't be more help.  
Debbie

On Wed, Jun 20, 2012 at 11:04 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie - I can access everyone else's Facebook Page - just not the Harbours - I will have the IT group look at this.

Thanks,

Sally

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Wednesday, June 20, 2012 11:03 AM  
To: Miller, Sally  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

Sally,

I have spoken with a couple people, one being Betty Cantrell who is also an administrator of the site, in addition to Marty.

She was just on the site and said nothing has changed. I am still waiting to hear back from Marty.

Could something have changed on your end . . . security etc?

Debbie

On Wed, Jun 20, 2012 at 10:53 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Ok - thanks

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Wednesday, June 20, 2012 10:53 AM  
To: Miller, Sally  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

Let me email someone that can access it now and I will get back with you.

On Wed, Jun 20, 2012 at 10:52 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Neither Jennie nor I can access the Facebook Page.

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Wednesday, June 20, 2012 10:51 AM  
To: Miller, Sally  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

I believe she was just assigned the case, since they really have 3 days to complete the report and assign a detective to it. I filled out the report Monday evening about 5:30pm and just called this morning on the off-chance it was finished and assigned early.

Interesting . . . but I did BACK my car in last night instead of pulling in like I normally do. That way, my front-end is facing out so it would definitely be on camera if anything happens again, at least to the front-end part.

Stay cool since it is going to be a hot one.

Debbie

On Wed, Jun 20, 2012 at 10:43 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

I am surprised she hasn't gone in there with a search warrant and taken the tape.

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Wednesday, June 20, 2012 10:16 AM  
To: Miller, Sally  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

I don't have his phone #. The Board does not give out that info. He is on vacation but responding to other emails that Stacey is sending him. This is just like the books situation. They are having all the time in the world to change / delete things if they want.

Sorry . . . just venting. Detective Viers did say that she will be interested in viewing and does NOT need Board approval.

On Wed, Jun 20, 2012 at 10:13 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Can't you call Pat Collins directly?

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Wednesday, June 20, 2012 10:10 AM  
To: Miller, Sally  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

Yes it is . . . I can only access via my phone while at work but I went online at home and all was well. I just tried accessing via my phone and the group page worked.

I have NOT put anything out on Facebook as yet about my situation since I would like to view the tapes first. I have still NOT been granted permission. Stacye is waiting for an okay from Pat Collins, apparently the one from Doug was not good enough. I have only told Chuck Fugate, Thom Pike and Kathy Bupp about the situation so far.

On Wed, Jun 20, 2012 at 10:01 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

For some reason I am unable to access the Facebook Page this morning for your group. I know Facebook was having some issues yesterday - but I thought they had been cleared up. Is your Facebook Page still operating?

Thanks,

Sally Miller

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Wednesday, June 20, 2012 9:43 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Jeffersonville IN Police Report\_The Harbours

I just spoke with Detective Viers. She seems very nice and asked for all the info I have forwarded to you also.

On Wed, Jun 20, 2012 at 9:36 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

Thanks for the info.

Sally Miller

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, June 20, 2012 9:27 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Jeffersonville IN Police Report\_The Harbours  
Attachments: Police Report\_Incident 2012-15921.pdf

Attached is the "Press Release" of the incident. The police department tells me that on an open case, this is ALL they can release and the only part of the report I can have at this time.

**EMAIL 168**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Wednesday, June 20, 2012 8:33 AM  
To: Miller, Sally  
Cc: Beller, Jennie; Debbie Zoeller-Pullen  
Subject: Incident/Call # Report 2012-15921 at The Harbours

I spoke with the Jeffersonville Police Dept this morning and the report is ready but they told me that all they release is the cover sheet showing a report was made. The Detective Assigned to the case is Connie Viers. I have left a message requesting a call from her.

I will try and get over at lunch tomorrow to get a copy of what I can obtain since they told me I needed to come in to obtain it. I am also going to call back and see if there is ANY way they can fax it to me.

Have a good day.  
Debbie

p.s. For what it is worth, the repair shop saved the parts for me (not that I can tell anything from them).

**EMAIL 169**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 4:39 PM  
To: Miller, Sally; Beller, Jennie; aolson@cityofjeff.net  
Cc: Debbie Z Pullen  
Subject: Re: The Harbours / Debbie Zoeller Pullen \_ Incident/Call # 2012-15921

As a follow to what I sent, Edelen's also saved the parts they removed in case anyone wishes to examine them for evidence.

Regards and Thanks,  
Debbie

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 4:37 PM  
To: Miller, Sally; Beller, Jennie; aolson@cityofjeff.net  
Cc: Debbie Z Pullen  
Subject: The Harbours / Debbie Zoeller Pullen \_ Incident/Call # 2012-15921  
Attachments: ABS Brake Line Issue.pdf

Attached is the written info from Edelen's Auto Service that I promised you regarding the incident.

Debbie Zoeller Pullen  
502-386-7838

**EMAIL 170**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 2:28 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: 2007 Mitsubishi Eclipse  
Attachments: 2007 Mitsubishi Eclipse.jpg; 2007 Mitsubishi Eclipse2.jpg

Both pictures in same email . . .  
Jamie did confirm I will be able to pick up statement when I get my car back.

Debbie

----- Forwarded message -----

From: Debbie Zoeller-Pullen <dzoellerpullen@athene.com>  
Date: Tue, Jun 19, 2012 at 2:26 PM  
Subject: 2007 Mitsubishi Eclipse  
To: "debbiezp@gmail.com" <debbiezp@gmail.com>

Your message is ready to be sent with the following file or link attachments:

2007 Mitsubishi Eclipse  
2007 Mitsubishi Eclipse2

**EMAIL 171**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 11:16 AM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: 07 mitsubishi eclipse  
Attachments: photo.JPG

Below is the second picture Jamie forwarded.  
Debbie

----- Forwarded message -----

From: Jamie <jmelea1984@yahoo.com>  
Date: Tue, Jun 19, 2012 at 1:55 PM  
Subject: 07 mitsubishi eclipse  
To: debbiezp@gmail.com

Sent from my iPhone



**EMAIL 172**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 2:03 PM  
To: Miller, Sally; Beller, Jennie  
Subject: Fwd: 07 mitsubishi eclipse\_Debbie Zoeller Pullen  
Attachments: photo.JPG

Sally / Jennie,

Okay here are the pictures I promised to forward. I just received them from Jamie (at Edlin's) regarding my car. Since I know NOTHING about cars, I can't tell anything but I did tell you I would send them on so I am. I am hoping when I pick up my car late today, I will be able to pick up the written statement from the Tech. I will then scan that and send to you also.

Debbie

----- Forwarded message -----  
From: Jamie <jmelea1984@yahoo.com>  
Date: Tue, Jun 19, 2012 at 1:55 PM  
Subject: 07 mitsubishi eclipse  
To: "debbiezp@gmail.com" <debbiezp@gmail.com>

Sent from my iPhone

**EMAIL 173**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 11:56 AM  
To: Farnsley, Doug  
Cc: sdaugherty@win.net; mltraut@insightbb.com; schandler1@aol.com; Pat Collins  
[OAG BLIND COPIED]  
Subject: Re: Debbie Zoeller Pullen's car

Thanks Doug. I am also distressed. I can't believe anyone would do something such as this to anyone . . . .

On Tue, Jun 19, 2012 at 11:24 AM, Farnsley, Doug <DFARNSLEY@stites.com> wrote:

Debbie,

I am distressed to learn that your car was damaged.

I do not have the authority to permit you to view the tapes. But, it would be fine with me. I am copying the members of our executive committee and Stayce on this email. They can work with you.

Thanks, Doug

Douglass Farnsley, *Member*  
Direct: (502) 681-0426, Cell: (502) 593-3770  
Fax: (502) 779-8268, dfarnsley@stites.com  
400 W. Market St., Suite 1800 | Louisville, KY 40202

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Tuesday, June 19, 2012 11:14 AM  
To: Farnsley, Doug  
Cc: Debbie Zoeller-Pullen  
Subject: Fwd: Debbie Zoeller Pullen's car

I left you a voice mail, in addition to sending you the email below yesterday. I could have been killed and / or killed someone else if I had needed to stop suddenly after my ABS brake line was cut in 2 places according to the tech at Edlin's. They have pretty much told me there is no other way, this could have happened then it being cut. In fact I was told that someone took quite a bit of time doing this to my car. I feel it is my right to view the Security tapes of that night in the garage. Stacye has already said she has no problem with myself and Chuck Fugate viewing the tapes but she is awaiting Board approval. Please call and give her permission. I have already notified the Jeffersonville police department.

Thanking you in advance for getting back with me and/or Stacye as soon as possible to grant permission.

Debbie Zoeller Pullen

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Mon, Jun 18, 2012 at 1:04 PM  
Subject: Debbie Zoeller Pullen's car  
To: Pat Collins <pcollinsharbours@aol.com>, "Farnsley, Doug" <DFARNSLEY@stites.com>, mltraut@insightbb.com  
Cc: sdaugherty@win.net

Good afternoon,

I have already spoken with Stacye about my issue and will be filling out a police report when I get home this evening. It looks like someone "cut" my ABS brake line Thursday night. When I turned my car on Friday morning the light came on. I took it to get it repaired today and they tell me it was cut in 2 spots and the center part was removed. They will take pictures when they fix it tomorrow morning. The technician is also going to put his statement in writing. I want to view the tapes myself and I also want to know if parts of the tape can be deleted. This is a

serious issue and I plan on following thru with it to the full extent. At this point in time, I am sorry I ever heard of The Harbours. Stacye tells me that she needs your permission for me to view the tapes. Please let me know once that approval is given.

Regards,  
Debbie Zoeller Pullen

**EMAIL 174**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 7:49 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Debbie Zoeller Pullen's car

Just to let you guys know, they Board has NOT as yet approved letting me view the Security Tapes from the garage. Isn't that why we have the security????? Stacye the new Building Mgr sent them an email early yesterday asking for permission. She said she has not problem but the Board has to approve . . .

Debbie

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Tuesday, June 19, 2012 10:28 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Debbie Zoeller Pullen's car

Thanks . . . good advice. With it being the ABS Brake lines, from what I am told, it does not affect my regular brakes, it could have created problems with a sudden stop since my brakes would have locked up and I could have skidded into someone/ something. All that being said, you are correct. It is just so frustrating to try and save money and then have to spend it because someone does something like this . . . . on the other hand (from the glass half full perspective), I am fortunate to have found out and to have so many good folks around me!

Thanks for the wise words!!!!

Debbie

On Tue, Jun 19, 2012 at 10:23 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

I would never confront anyone who did something like this - they are probably dangerous. I am assuming that you could have had fatal injuries in your car with the break lines cut. I would work with the police and the property manager.

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Tuesday, June 19, 2012 10:19 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Debbie Zoeller Pullen's car

Now that I know it was done by someone, I would love to find out who, confront them myself and make them repay my cost for fixing the issue. Damaging other peoples property is not right!!!!

I love my view and there are some wonderful people at the Harbours, but I would not have made the purchase, if I knew then what I know now. Hopefully at some point in the not to distant future, The Harbours can be the wonderful type of place it should and could be . . . .

Hope you both have a great rest of the week and once again, thanks for all you are doing to help us.

Debbie :-)

On Tue, Jun 19, 2012 at 10:11 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

As far as you telling people about what happened to your car - that would be up to you and the police. It would not affect our investigation in any way.

Thanks - and sorry you are going through this trauma.

Sally Miller

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Tuesday, June 19, 2012 10:01 AM  
To: Miller, Sally  
Cc: Beller, Jennie  
Subject: Re: Debbie Zoeller Pullen's car

My car is being repaired as I type. They will call me when finished. Jamie from Edlin is taking pictures and will email them to me. The Tech is going to give a written statement. I got there a bit early this morning to drop my car off (before the office opened) and spoke with one of the other techs, since I wasn't sure who looked at and evaluated my car yesterday. He said he also saw it and I asked if there was ANY other way it could have happened and was told NO the cuts are too clean. I asked him if he would also include his name on the Tech's statement. Jamie also noted that someone definitely took some time in doing it (doesn't make me feel to comfortable). I have only told a couple people at the Harbours since I am not sure if this should be out for public knowledge. What are your thoughts on that?

A very young officer from the Jeffersonville police took the statement last night. He did not really seem to knowlegeable, but I will see when the statement comes out in 3 days. He also requested the pictures and statement. Once the statement comes out, I am told it will be assigned to a detective. I will contact him once that happens to make sure this is followed up on. The offer is Officer Olson and the Incident / Call # is: 2012-15921. Officer Olsen's badge # is 667. I will email him the info when I get it to: aolson@cityofjeff.net. I am told that when the report becomes available you can request a copy by using the # I gave you. If you like, once I get it, I can scan it to you. They will not email it to me, I have to go there and get it.

I will let you know if I know of and or hear of anything else.

Thanks so much for your care and efforts. I still have a splitting headache today trying to figure out who I could have offended so much they would do this to my car.

Regards,  
Debbie

On Tue, Jun 19, 2012 at 9:50 AM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

Any update on your car situation?

Thanks,

Sally Miller

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Monday, June 18, 2012 2:10 PM  
To: Miller, Sally  
Cc: Beller, Jennie; Miller, David  
Subject: Re: Debbie Zoeller Pullen's car

Thank you Sally and Jennie and as I said, once I get the pictures and statement, I will gladly forward. Also I will get the officer's name tonight when I meet with the Jeffersonville police department.

Your efforts are definitely appreciated.  
Debbie

On Mon, Jun 18, 2012 at 1:53 PM, Miller, Sally <Sally.Miller@atg.in.gov> wrote:

Debbie,

That sounds horrible - any information you can gather on this will be appreciated. Please let me know what you find out from the tapes. While this sounds like a criminal matter - it will be something we can hopefully tie into our investigation.

Sally Miller

Sally L. Miller, Investigator/Work Flow Administrator  
Office of the Attorney General  
Licensing Enforcement & Homeowner Protection Unit  
302 West Washington Street Fifth Floor  
Indianapolis, IN 46204  
Phone: 317-234-2353  
Fax: 317-233-4393  
sally.miller@atg.in.gov

From: Debbie Zoeller-Pullen [mailto:debbiezp@gmail.com]  
Sent: Monday, June 18, 2012 1:19 PM  
To: Miller, Sally  
Subject: Fwd: Debbie Zoeller Pullen's car

Sally,

Okay, this is more than I would have ever imagined. Please read my email below AND please forward on the the AG. I am scared and whoever did this needs to be stopped as soon as possible.

Debbie

----- Forwarded message -----

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Date: Mon, Jun 18, 2012 at 1:04 PM  
Subject: Debbie Zoeller Pullen's car  
To: Pat Collins <pcollinsharbours@aol.com>, "Farnsley, Doug" <DFARNSLEY@stites.com>, mltraut@insightbb.com  
Cc: sdaugherty@win.net

Good afternoon,

I have already spoken with Stacye about my issue and will be filling out a police report when I get home this evening. It looks like someone "cut" my ABS brake line Thursday night. When I turned my car on Friday morning the light came on. I took it to get it repaired today and they

tell me it was cut in 2 spots and the center part was removed. They will take pictures when they fix it tomorrow morning. The technician is also going to put his statement in writing. I want to view the tapes myself and I also want to know if parts of the tape can be deleted. This is a serious issue and I plan on following thru with it to the full extent. At this point in time, I am sorry I ever heard of The Harbours. Stacye tells me that she needs your permission for me to view the tapes. Please let me know once that approval is given.

Regards,  
Debbie Zoeller Pullen

**EMAIL 175**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, June 16, 2012 3:01 PM  
To: Helen Ryan Kindler  
Cc: Farnsley, Doug; sheilalrudder@yahoo.com; Pat Collins; Louis & Louise; Linda Dornbush; Kathy; Sandy Snodgrass; Chuck Fugate; betty@insightbb.com; Glenn Thomas; Bill Thomas; Don Sigmond; Peter Steen; hillmank@hotmail.com; Chris Arnheiter; Sue Gerdes; Marty Haley; Thom; kathyquiggins@aol.com; Paul Ranney; Phila3224@bellsouth.net; robynzapp@yahoo.com; wtroberts@win.net; sspearit@aol.com; leepage@insightbb.com; PCcollinsharbours@aol.com; Miller, Sally; Miller, David; Beller, Jennie; Senator Grooms; Virginia Hernandez Ocasio  
Subject: Re: Manager/Propaganda in Newsletter

Helen,

Very well written email. You raised some very good points that seem to deserve answers.

I hope you get them.

On Sat, Jun 16, 2012 at 2:41 PM, Helen Ryan Kindler <hryank89@yahoo.com> wrote:

Doug,

Since you have taken responsibility for the "Legal Matters Report." Explain the following:

1. Why didn't your report include the State of Indiana vs. [maintenance manager] case, and his "alleged assault" of Betty Haley by violently throwing her into the pool?
2. State of Indiana vs. Betty Haley should have been noted as an "alleged assault" of [former property manager]. As an attorney, you know that in American people are innocent until proven guilty. Also, see note #4 below.

3. [Maintenance employee] vs. Betty Haley was not the case that was on trial. The case was The Harbours vs. Betty Haley where Lee Ann Page misrepresented herself as the Manager of the Harbours. I was there, Doug, and the Judge dismissed the charges before the defense presented its case, and declared the Harbours allegations "had no merit." Your report indicating that "the judge determined that the elements for a protective order were not present" was misleading. These charges should not have gone to trial, and was a total waste of over \$800.00 of our HOA funds, and the courts time.

4. The details of the proposed Betty Haley plea agreement is a violation of the attorney client privilege. Shame on you, you should know better than that.

5. Also, where in the Harbours Code of By-laws does it note that a Board member can vote by proxy at a meeting, as you did? Where was Board member Robin Zapp?. Her name is not listed as present or absent.

Again, if you are going to make a report, make sure it is a balanced report and the facts are straight.

Helen Ryan Kindler

From: "Farnsley, Doug" <DFARNSLEY@stites.com>  
To: sheilalrudder@yahoo.com  
Cc: Louis & Louise <louisborn@aol.com>; Linda Dornbush <linda.dornbush@firstliberty.net>; Kathy <kathybuppl@yahoo.com>; Sandy Snodgrass <flamingosandy@rocketmail.com>; Chuck Fugate <Chuck@chuckfugate.com>; Debbie Zoeller-Pullen <debbiezp@gmail.com>; betty@insightbb.com; Glenn Thomas <glenn@hartcountyrealty.com>; Bill Thomas <anthomas7@att.net>; Don Sigmond <dlsigman1@aol.com>; Peter Steen <mnnpeter@hotmail.com>; hillmank@hotmail.com; Chris Arnheiter <chris\_arnheiter@yahoo.com>; Sue Gerdes <suegerdes@msn.com>; Marty Haley <patokapirate@gmail.com>; Helen Ryan Kindler <hryank89@yahoo.com>; Thom <THOMASHPIKE@cs.com>; kathyquiggins@aol.com; Paul Ranney <blackdodgeviper@insightbb.com>; Phila3224@bellsouth.net; robynzapp@yahoo.com; wtroberts@win.net; sspearit@aol.com; leepage@insightbb.com; PCcollinsharbours@aol.com; Sally Miller <Sally.Miller@atg.in.gov>; David Miller <David.Miller@atg.in.gov>; Jennie Beller <jennie.beller@atg.in.gov>; Senator Grooms <senator.grooms@iga.in.gov>; Virginia Hernandez Ocasio <vhernandez-ocasio@icrc.in.gov>  
Sent: Friday, June 15, 2012 9:35 PM  
Subject: Re: Manager

Hi Sheila,

I hope you are doing well.

I wrote most of the entries regarding the status of pending legal matters.

I believe the entry regarding the plea proposed by the prosecutor to



Betty Haley accurately communicates the content of the proposal. If Mrs Haley were to accept the proposal, she would be agreeing to send a written apology to [former property manager], to reimburse [former property manager] for damage to her sweater and glasses, and to attend anger management classes. If Mrs Haley accepts the proposal made by the prosecutor and if the Court accepts the plea, the criminal charge against Mrs Haley would be taken under advisement and would be dismissed in one year. That is what the Clark County prosecutor's proposal says.

I also described the plea agreement signed by Don Cantrell. He agreed to plead guilty to criminal mischief, a Class A misdemeanor. Mr Cantrell agreed to a one year suspended sentence, agreed to continue counseling, agreed to follow recommendations, and agreed to a one year probationary period. After the prosecutor charged Mr Cantrell, he paid restitution to the homeowner whose vehicle he had damaged. I tried to state those facts as accurately as possible.

Neither [former property manager] nor Kevin Zipperle played any role in drafting the entries.

As always, if you have contrary information, please provide it.

Thanks, Doug

Sent from my iPad

On Jun 15, 2012, at 5:47 PM, "sheilalrudder@yahoo.com" <sheilalrudder@yahoo.com> wrote:

ccs: Please, request as HOA Members  
New Manager be allowed to perform the duties she is being paid to do  
unrestricted by past manager & zipperle.

I am sure we can all agree a financially healthy & safe Harbours is what all HOA Members want...

Sent via BlackBerry by AT&T

-----Original Message-----

From: sheilalrudder@yahoo.com  
Date: Fri, 15 Jun 2012 21:19:46  
To: Harbours Manager<sdaugherty@win.net>  
Reply-To: sheilalrudder@yahoo.com  
Subject: Seriously

Barry is usually not so funny... I would be glad to help you organise something for ALL of your residents.

Up till you, our Community social \$s were spent on z's followers only...

Mrs. Haley used to be one of them. As a Christian, she realised this was unfair. This is why she has been attacked; her straightforward actions,

call for transparency & demand for accountability have been maliciously & arbitrarily turned into law suits. > An outrageous WASTE of our HOA fees.

The explanation of Haley's altercation in Today's News Letter is LIBEL. There is NO PROOF she attacked [former property manager].

Note: [Former property manager's] perjury in Court at last week's law suit hearing Harbours vs. Wade Morgan...

Note: Cost to HOA not mentioned; THOUSANDS of Dollars wasted on Court Hearing in an attempt to destroy Mrs. Haley April 5, 2012. Judge ruled NO PROOF of Board's Accusations...

Did [former property manager] return our Harbours Books from her Kentucky home today as was stipulated ?

I know you did not write that libel news letter. As an owner, I am requesting you write Harbours News Letters. You are the manager. I know you will use FACTS, respect & eliminate the trash I hope we can finally cut out of our Community ...

Respectfully,  
Sheila L. Rudder

ccs: Please, join with me in requesting New Manager be allowed to create news letters. She will keep Members informed, create harmony & community cohesion by keeping to positive, truthful & pertinent information...

Sent via BlackBerry by AT&T

#### **EMAIL 176**

From: Debbie Zoeller-Pullen <debbiezp@gmail.com>  
Sent: Saturday, June 09, 2012 5:56 AM  
To: Beller, Jennie; Miller, David; Senator Grooms; Virginia Hernandez Ocasio  
Subject: Fwd: Fw: [The Harbours... Can you believe this stuff?] There seems to be glitch in the fob entry system....

I wanted to follow up on a few of Sheila's complaints:

1. Stacye has it posted that new office hours are 9-6 M - Th and 9 - 3 Fridays
2. The fob company people have ordered a new part and have made adjustments several times as different areas seem to not work. I don't think this is meant to target anyone.
3. As for the indoor pool, I was told they are testing it after a complaint about it possibly making someone ill.
4. Business Center - I have no idea

Regards  
Debbie Zoeller Pullen

From: sheilalrudder@yahoo.com  
Date: Sat, 9 Jun 2012 04:43:18 +0000  
To: Sally Miller<Sally.Miller@atg.in.gov>; Jennie Beller<jennie.beller@atg.in.gov>; David Miller<David.Miller@atg.in.gov>  
ReplyTo: sheilalrudder@yahoo.com  
Cc: Senator Grooms<senator.grooms@iga.in.gov>; Virginia Hernandez Ocasio<vhernandez-ocasio@icrc.in.gov>  
Subject: Fw: [The Harbours... Can you believe this stuff?] There seems to be glitch in the fob entry system....

Sally,

Could you please add this to Consumer Protection Complaint against Harbours HOA Board & Management by multiple HOA Members.

Last week, supposedly, lightning hit & messed up Building entry codes & computer systems...

Interesting, after that, zipperle was in HOA Office on HOA Computer in the dark.

Yet, Business Center is shut down. We are not allowed to access room with fax, copier or computer our HOA Fees cover. Garage Entry door right by that room electrical works? Withholding amenities we pay for.

Many of zipperle's followers' entry fobs WORK. Targeted owners who have ask for accountably fobs do NOT work.

Indoor Pool is locked up & notice posted, it is closed.

How could entry fobs work selectively & just zipperle's hit list NOT have entry access to their homes ? From 3pm today on, WHY is there NO staff to assist ?

VERY SUSPICIOUS! believe this is intentional sabotage.

Whatever; people have to be allowed ACCESS to their homes. This is definitely a Consumer Protection Complaint.

We are facing a weekend of not being able to get into our homes without great effort & the assistance of the owners whose fobs do work.

Thank you.  
Sheila L. Rudder  
502-592-4544

Sent via BlackBerry by AT&T

From: sheilalrudder@yahoo.com

Date: Sat, 9 Jun 2012 03:57:02 +0000  
To: Reply to  
Comment<g+41uhtdnj000zg51pv8c4002nch58kohn001nflg57yx223146@groups.facebook.com>  
ReplyTo: sheilalrudder@yahoo.com  
Subject: Re: [The Harbours... Can you believe this stuff?] There seems to be glitch in the fob entry system....

Interesting; I was sitting at pool with 2 others watching... Cantrell; nor, Bailey could get in. My card did not work...

Yet, zipperle's "renter S" and his past president Davis had no trouble ?

If system isn't working for all, this needs to be addressed right now !

No employees any where on property @ 3pm today; zipperler locked in HOA Office. Owners unable to get in their Homes. This is certainly a Consumer Protection Issue.

Sent via BlackBerry by AT&T

From: "Betty Cantrell" <notification+zj4o4ft64yz9@facebookmail.com>  
Date: Fri, 8 Jun 2012 20:38:00 -0700  
To: The Harbours... Can you believe this stuff?<167624100012422@groups.facebook.com>  
ReplyTo: Reply to Comment  
<g+41uhtdnj000zg51pv8c4002nch58kohn001nflg57yx223146@groups.facebook.com>  
Subject: [The Harbours... Can you believe this stuff?] There seems to be glitch in the fob entry system....

Betty Cantrell posted in The Harbours... Can you believe this stuff?



Betty Cantrell

11:37pm Jun 8

There seems to be glitch in the fob entry system. My fob will not open the gate for me to get to my surface parking space. Seems some people's fobs are working at that gate and some aren't? If that is the case, the gate needs to stay open until the problem is solved or lend me a fob that will work. The security guard happened to be in the area when I was locked out, I asked him to use his fob to get me in, he said his wasn't working either. I asked to try it myself, it worked and the gate opened.

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