

## **Agenda for The Cliffs Association 44<sup>th</sup> Annual Meeting June 23, 2019**

- I. Call to Order**
- II. Introduction of Board of Directors**
- III. Dispense with reading of minutes of 2018 annual meeting**
- IV. Presentation by Jeff Ripple of Community Reserve Specialists**
- V. Presentations by Julie Perkins Esq of Kaman & Cusimano Law Firm**
- VI. Treasurers Report for fiscal year ending May 31, 2019. Budget.**
- VII. Snow Removal, Landscaping and Tree removal Report**
- VIII. Unit Repairs, sidewalks, gutters, chimneys, Painting update.**
- IX. Secretary report**
- X. Call for additional nominees to Board of Directors**
- XI. Vote for Board of directors for 2019/2020 Fiscal Year**
- XII. New Business**
- XIII. Adjourn**

**THE CLIFFS ASSOCIATION  
UNAUDITED STATEMENT OF OPERATIONS  
FISCAL YEAR ENDING MAY 31,2019**

**INCOME STATEMENT**

**INCOME:**

Maintenance Fees/Late fees	\$	90,424.15
Interest Earned - PNC	\$	<u>46.74</u>
TOTAL:	\$	90,470.89

**EXPENSES:**

Landscape Maintenance/ Common Ground Repairs	\$	27,959.26
Unit Repairs	\$	7,726.00
Snow Removal	\$	6,259.68
Insurance	\$	14,013.00
Concrete/Sidewalk Replacement	\$	11,276.00
Postage/Paper/Supplies	\$	641.03
Legal Fees	\$	3,106.50
Miscellaneous Expenses	\$	2,024.62
Wall Replacement/Repairs	\$	11,760.00
Pest Control	\$	1,030.32
Gutter Cleaning	\$	2,640.00
Painting	\$	2,310.00
Reserve Study	\$	<u>3,600.00</u>
TOTAL:	\$	94,346.41
Excess Spending over Income	\$	3,875.52

**BALANCE SHEET**

**ASSETS:**

	As of 5/13/19
PNC Money Market Account	\$ 38,823.16
PNC Checking Account	\$ <u>10,751.67</u>
<b>TOTAL ASSETS:</b>	<u>\$ 49,574.83</u>



## The Cliffs Association 2019 Proposed Budget Items

2019 Budget of \$110,864  
2019 Reserves \$50,864

### Budget Items

Bank Fees	\$50.00
Insurance	\$15,000.00
Landscaping	120,000.00
Legal & Professional Fees	\$2,100.00
Other Expenses	\$600.00
Pest Control	\$1,100.00
Postage and Mailings	\$600.00
Snow Removal	\$7,000.00
Supplies	\$50.00
Tree Service	\$5,000.00
Unit Repairs	\$8,500.00
Reserves	\$50,864.00
<hr/>	
Total for Expenses	\$110,864.00

### Reserve Expenditures

Painting (~\$30,000), Walls (~\$15,000), Sidewalks/Concrete, Buildium(\$1685), Gutter Cleaning, wood siding replacement, roofs and chimneys will be expenditures taken from reserve funds.



## 2019 to 2020 Proposed budget | The Cliffs Association | FY2019

As of 4/29/2019

The Cliffs Association  
PO BOX 360592  
Strongsville, OH 44136  
<http://www.thecliffsassociation.org>

Account	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	FY 2019
<b>Income</b>													
<b>Association Fee Income</b>													
Association Fee Income - Other	9238.67	9238.67	9238.67	9238.67	9238.67	9238.67	9238.67	9238.67	9238.67	9238.67	9238.67	9238.67	\$110,864.00
<b>Subtotal for Association Fee Income</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>\$110,864.00</b>
<b>Total for Income</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>\$110,864.00</b>
<b>Expenses</b>													
Bank Fees	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	\$50.00
Insurance	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	1250.00	\$15,000.00
Landscaping	1666.67	1666.67	1666.67	1666.67	1666.67	1666.67	1666.67	1666.67	1666.67	1666.67	1666.67	1666.67	\$20,000.00
Legal and Professional Fees	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	175.00	\$2,100.00
Other Expenses	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	\$600.00
Pest Control	91.67	91.67	91.67	91.67	91.67	91.67	91.67	91.67	91.67	91.67	91.67	91.67	\$1,100.00
Postage and Delivery	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	\$600.00
Reserve Fund Transfer	4238.67	4238.67	4238.67	4238.67	4238.67	4238.67	4238.67	4238.67	4238.67	4238.67	4238.67	4238.67	\$50,864.00
Snow Removal	583.33	583.33	583.33	583.33	583.33	583.33	583.33	583.33	583.33	583.33	583.33	583.33	\$7,000.00
Supplies	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	\$50.00
Tree Service	416.67	416.67	416.67	416.67	416.67	416.67	416.67	416.67	416.67	416.67	416.67	416.67	\$5,000.00
Unit Repairs	708.33	708.33	708.33	708.33	708.33	708.33	708.33	708.33	708.33	708.33	708.33	708.33	\$8,500.00
<b>Total for Expenses</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>9238.67</b>	<b>\$110,864.00</b>
<b>Net Operating Income</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>

## Landscaping and Tree Removal

Karyn Tremonto-Vida took over on Landscaping and Tree Removal in September of 2018 when-Bonnie M moved out of the community

### **Landscaping Summary:**

Our Landscaper is No. 1 Landscaping Co

South side of Cliffside

Removal of branches and debris

Cliffside and Hollowrun

Common Ground clearing of debris

Beautification of the community

Ornamental grasses have been divided and will be place in other locations I the community to help save money (at the end of Hollow run) Other Neighbors have also donated landscaping in their courtyards and these too will be placed in the community

### **Tree Removal**

**Dec 12-14, 2018**

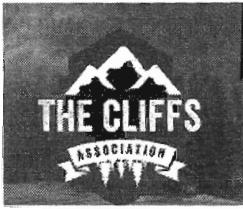
3 diseased trees were removed from Hollowrun

Overhanging limbs and tree branches were removed on Fallingwaters

And 3 trees- hazardous (dead and with poison Ivy) were removed too

April 2018

Suncliff            2 trees removed danger to homes



## **2019/2019 Cliffs Association Highlights**

**The association hired new legal counsel Kaman & Cusimano in August of 2018. With their assistance the board updated the association declarations and bylaws to reflect changes in Ohio Condominium law. Also updated association State of Ohio registration that had expired and assigned Kaman and Cusimano as registrants to be able to file items on associations behalf.**

**With assistance of Kaman and Cusimano the association board created Collection and Enforcement procedures and policies for Regular assessments. Began enforcing a \$25 late fee and monthly payments for regular assessments as described by Association Declarations. The firm has been consulted on many issues over the last year and has helped to assure that the board of directors remain compliant with the association declarations and bylaws and Ohio Revised Code.**

**The board Hired Community Reserve Specialists in November 2018 to perform a reserve study on the association common elements. Necessary reserves were calculated out for 30 years.**

**The association has the responsibility to budget to maintain association common and limited common elements. The association must put aside enough money in the reserves to cover the full cost of capital improvements.**

**As a result of the reserve study, unit owners were notified starting in December 2018 and every month thereafter in the monthly assessment statements and a separate mailing via US mail and on the association website, that by a vote of the Board of Directors based on the 2019/2020 Association budget and units percentage of ownership in the Association, as of June 1, 2019, regular assessments were to be increased. At the February 2019 Board of Directors meeting, a tentative 2019-2020 budget was presented. A mailing was sent out of rates to unit owners based on a budget of \$136,000. Upon reconsideration the following month the board lowered the budget for 2019-2020 to \$110,864. Unit owners were notified in a letter in the April 2019 assessment billing of what the new monthly assessment amount they would owe starting on June 1, 2019 would be.**

**The association installed a locking mailbox at central location for unit owners to drop off assessment payments or requests to association.**

**55 Task Requests logged into Buildium Management System over the last year. Many more via email, phone or website form.**

**5 Units had chimneys repaired or rebuilt.**

**7 Units had retaining walls rebuilt**

**6 Units have sold and transferred to new owners over the past fiscal year.**

**Sidewalks in several areas were repaired.**

**Gutters were cleaned in November 2018**

**There are 3 units that roof needs replaced.**

**The board received quotes from 3 different painting companies in Sept 2018. Hired Ernie Bilek of Perfect Painting to paint homes. Homes will be painted over a time span of 3 years. ~15 per year. Will be paid for from Regular Assessments. 6 Homes have been painted to date.**

**Jim Vida, Jeff Urban up for Reelection. Karen Vida was elected as Landscape Committee Person. Jean Thom and Joan Rudo were granted positions as Association Archivists ex parte.**

**THE CLIFFS ASSOCIATION**  
**COLLECTION POLICY**

The Board of Directors of the The Cliffs Association adopts the following policy and practice on October 22<sup>nd</sup>, 2018. This policy shall go into effect 30 days after distribution to unit owners. This document sets forth the Association's policy regarding the collection of assessments pursuant to the Association's Declarations, Bylaws, Conditions and Restrictions, the Ohio Revised Code as well as Federal Fair Debt Collection practices.

1. **All assessments are due on the 1<sup>st</sup> day of the month and are considered late if not received by the 10<sup>th</sup> day of the month.**
2. Unit owners should make payments online via our management system or mail them to the following address:

**The Cliffs Association**  
**PO Box 360592**  
**Strongsville, OH 44136**

Or to such other address as designated by the Board, in writing.

3. An administrative late charge of \$25.00 per month will be added for any late payment or on any balance of unpaid assessments. (Subject to increase upon further notice.)
4. The Association will apply any payments in the following order:
  - A. Interest owed to the Association;
  - B. Administrative late fees owed to the Association;
  - C. Collection costs, attorney's fees, and paralegal fees the Association incurred in collecting the assessment; and, finally,
  - D. Oldest principal amounts owed for common expenses, enforcement or other assessments, and any other individual assessments charged to the account.
5. Any unpaid assessment may result in the Association filing a lien, a suit for money judgment, and foreclosure. While a foreclosure case is pending, partial payments may not be accepted and, if the property is rented, a Receiver may be appointed to collect the rents. Once judgment is obtained, the Association may proceed with post-judgment action, including bank attachment and wage garnishment.
6. Any costs the Association incurs in the collection of unpaid assessments, including non-sufficient bank fees, attorney's fees, recording costs, title reports, and court costs, will be charged back to the account.
7. If any owner (either by their conduct or by the conduct of any occupant) fails to perform any act required by the Declaration, the Bylaws, or the Rules and Regulations, the Association, after giving proper notice and an opportunity to request a hearing, may levy an enforcement assessment, undertake such performance, or cure such violation. Any costs the Association incurs in taking such action will be charged back to the unit owners account.
8. If a unit owner is more than 30 days past due in the payment of any assessment, the Association may suspend privileges including the right to vote, the use of the amenities, or the ability to apply for architectural approval.



## THE CLIFFS ASSOCIATION ENFORCEMENT POLICY

- A. Notwithstanding anything contained in these Rules, the Board has the right to proceed, immediately or otherwise, with legal action for any violation of the Declarations, Bylaws, or Rules ("Governing Documents") as the Board, in its sole discretion may determine. The entire cost of effectuating a legal remedy to impose compliance, including court costs and attorneys' fees, will be assessed to the account of the responsible unit owner.
- B. The unit owner is responsible for any violation of the Governing Documents by the unit owner, the guests, or the occupants, including tenants of the unit owner's unit.
- C. All costs stemming from any violation, including enforcement assessments, cleaning, repairs, or removal, will be charged to the responsible unit owner's account.
- D. In addition to any other action and if applicable, in accordance with the procedure outlined below, the Board may: a) levy an enforcement assessment for damages and/or cleaning of the common elements or other property, or b) levy an enforcement assessment per occurrence or if the violation is continuous and ongoing in nature, levy an enforcement assessment per day, or c) levy an enforcement assessment for the approximate cost to physically remove the violation. For any violation of the Governing Documents that is continuous and uninterrupted for a period of more than 24 hours, each calendar day that the violation continues without interruption constitutes a new and separate violation.
- E. Prior to the imposition of an enforcement assessment for a violation, the following procedure will be followed:
1. Written notice(s) will be served upon the alleged responsible unit owner specifying:
    - a. A description of the property damage or violation and
    - b. The amount of the proposed charge (or, if unknown, a reasonable estimate of the proposed charge), or enforcement assessment; and
    - c. A statement that the unit owner has a right to, and the procedures to request a hearing before the Board to contest the proposed charge or enforcement assessment; and
    - d. If applicable, a reasonable date by which the unit owner must cure the violation to avoid the proposed charge or assessment.
  2. To request a hearing, the unit owner must mail or deliver a written "Request for Hearing" notice, which must be received by the Board not later than the tenth day after receiving the notice required by Item 1 above.
    - a. If a unit owner timely requests a hearing, at least seven days prior to the hearing the Board will provide the unit owner a written notice that includes the date, time, and location of the hearing. If the unit owner fails to make a timely request for a hearing, the right to that hearing is waived, and the enforcement assessment will be immediately imposed; and
    - b. At the hearing, the Board and alleged responsible unit owner have the right to present any evidence. This hearing will be held in Executive Session and proof of hearing, evidence of written notice to the unit owner to abate action, and intent to impose an enforcement assessment will become a part of the hearing minutes. Within 30 calendar days of the hearing, the unit owner will be sent written notice of the Board's decision.
    - c. In the event of an enforcement assessment hearing or court hearing, copies of complaints and the complaining party identity will be made available to the alleged violator.
  3. The Association may file a lien for any enforcement assessment that remains unpaid for more than 10 days.



## The Cliffs Association Abbreviated Responsibilities

\* As stated in The Cliffs Association Declarations, Collection Policy, and Bylaws

### Responsibilities of the individual Unit Owners

1. Repair, replacement, and maintenance of all plumbing, heating, cooling, and electrical systems for your unit rest on the owners. This would include lamppost and address light.
2. Repair, replacement, and maintenance of limited common areas which are assigned to the exclusive use of the unit owner. This includes patios, courtyards, privacy fences, sidewalks, steps, and driveways.
3. Repair, replacement, and maintenance of windows, doors, and garage doors subject to the rules on color and style.
4. Repair, replacement and maintenance of the unit decks.
5. Repair, replacement, and maintenance of all interior walls, ceilings, non-supporting walls of your unit would rest on the owner.
6. Upkeep of shrubs, bushes, and trees within the exclusive limited common area.
7. The watering of shrubs and bushes contiguous to the unit.
8. Keeping limited common areas clear of all rubbish, debris, and unsightly materials. Furniture and decorations placed outside a unit should be confined to the patio or deck areas where they are not visible from the street.  
EXCEPTION: Holidays and those decorations should be removed no later than 2 weeks after the holiday has been observed.
9. Repair, replacement, and maintenance of privacy fences contiguous to the unit.
10. Repair and replacement of gutters and downspouts including connection to the normal drainage systems.
11. The cleaning of chimney and fireplace of your unit.
12. **Prompt payment of monthly regular assessments or any special assessments.**
13. **Notification to the Board of Directors in writing for approval of any changes to the exterior of the unit.**



### **Responsibilities of The Cliffs Condominium Association**

1. Repair and maintenance of exterior walls.
2. Replacement of roofs.
3. Repair of well-maintained gutters and downspouts of units.  
(see #10 above)
4. Maintenance of common grounds, trees, shrubs, gravel, and other in limited common areas.
5. The exercise of control of all visible areas, outside walls, doors, and fences. This is regardless of whether or nor they are in limited common areas.
6. Repair, replacement, and maintenance of sidewalks which are in common areas.
7. Repair and maintenance of certain limited areas as determined by the Board of Directors.
8. Repair and maintenance of lamppost contiguous to the unit due to damage from vandalism or malicious mischief. (Except light bulb replacement)
9. The contract for insurance covering all buildings in the Condominium Association. This coverage also includes liability for body injury or property damage to others arising on premises owned by the Association.
10. Will contract yearly for general maintenance and snow removal.
11. External maintenance of chimneys.
12. Prepare a budget and establish reserves for accomplishing the above.
13. When there is no response from the unit owner on assessments owed after two months, collection and possible foreclosure proceedings may be considered by the Board of Directors.

### **OTHER IMPORTANT INFORMATION FOR UNIT OWNERS**

-A reminder to unit owners that the Ledgewood Covenants and Restrictions do not allow residents to run a business from their unit. Specifically stated under Article VI Section 1 "No industry, business, trade, occupation or profession of any kind, whether for commercial, religious, educational, charitable or other purposes shall be conducted, maintained, or permitted on any Lot or in any Living Unit". The Ledgewood Association or City Inspectors may enforce this restriction.

-The Ledgewood Pool is open from 12-8 daily from Memorial Day to Labor Day. You will need an id or some piece of information like a utility bill to show residency the first time you use the pool.

-The park and tennis courts are available to residents and their guests. Tennis court keys can be gotten from the Ledgewood Maintenance manager for a \$5 deposit. See the Ledgewood.org website.

-The Ledgewood Clubhouse is available to Cliffs Unit Owners. There is a \$500 deposit and \$100 fee for use. Please see the clubhouse page on the Ledgewood.org website. Book early as dates fill up quickly.

- For those residents who have not heard, Strongsville City Council approved the rezoning of the Medical Mutual Campus on Royalton Rd. There will be retail, a few restaurants, one being on the east side of the development and businesses. The owner plans a tree lined barrier between Ledgewood streets and the property.

### **MAINTAIN THE AREA AROUND YOUR UNIT**

- The Cliffs Board of Directors work tirelessly to save unit owners money. We encourage unit owners to walk around their units and take note of any bird holes, bee holes, woodpecker holes or other damage to the siding. Please check that your gutters and downspouts are firmly connected. Always inform the Association of items that the Association is responsible for maintaining.

- Do not allow rubbish to accumulate around your unit. Always use lids on trash cans to keep animals from tipping them and creating a mess. It is the unit owner's responsibility to pick up newspapers and litter in their driveway and front yard. Rubbish cans should be put at the end of your driveway and not block sidewalks. Rubbish should not be put out until after 4 p.m. on Mondays and cans should be taken in by end of Tuesday and not left out.

- If the area in back of your unit slopes downward please do not throw plastic pots, or other items down the slope that will be unsightly. Assure that there is no bark mulch against the siding of your home as it will rot the wood, it can be pulled back with a small rake. We urge unit owners to do their part to keep their unit in good condition.

- Ledgewood has an Architectural Review Committee that walks every street in the development. The committee takes note of any property that is not properly cared for and informs the owner of the need to correct the situation. The Cliffs Association would receive any such letter and property owners would have to pay to correct the situation.

## **SAFETY**

- Check your outdoor lights and remove any bird nests that may have been constructed over the winter. These are a fire hazard.

**- Do not drive or park on the sidewalks, particularly near the mail boxes. It is against the law in Strongsville to park on sidewalks, please let your contractors and guests know.** Parking facing wrong direction or near fire hydrants is also illegal. Police will be called on offenders and vehicles may be ticketed and or towed at owner's expense. The Association is responsible for repair of sidewalks, not the city, funds to repair sidewalks come out of The Cliffs residential assessments. This money could be spent elsewhere if the association did not have to keep repairing cracked sidewalks caused by disrespectful drivers.

**- Parking on the street between 2 AM and 6 AM is in violation of Strongsville city ordinance. Cars will be ticketed by Strongsville Police unless they are notified for a valid reason.**

- Check to make sure the light bulb in your post light and address sign is not burnt out.

**The Cliffs Association  
P.O. Box 360592  
Strongsville, Ohio 44136**

<b>UNIT</b>		<b>SQ. FT.</b>	<b>PERCENT</b>
4901	James & Deborah Brucato 18183 Trailside Place	2740	2.606
4902	Andrew Sinko 18175 Trailside Place	2664	2.568
4903	George & Martha Thomas 18167 Trailside Place	2660	2.564
4904	Bette Lanser 18161 Trailside Place	1744	1.681
4905	James A. & Lynn Kenzig 18153 Trailside Place	1684	1.623
4906	Stephanie McNamara 18141 Trailside Place	2199	2.118
4907	Andrew & Susan Bodrock 18146 Trailside Place	1856	1.789
4908	Kimberly Raimer 18133 Cliffside Dr.	1768	1.704
4909	Peggy Mason 18111 Cliffside Drive	1768	1.704
4910	Robert Holland 18101 Cliffside Drive	1768	1.704
4911	Kenneth T, Gosselin, Maria G. Slis 18023 Cliffside Drive	1768	1.704
4912	John Daniels 18016 Cliffside Drive	2640	2.596
4913	Beverly Hawkins 18000 Cliffside Drive Palmer Oslie — Occupant	2460	2.371
4914	Brad P & Ariane M. Stumpf 17934 Cliffside Drive	2184	2.105
4915	Carol Ann DiJulius 17842 Hollow Run Place	1996	1.924
4916	James & Judy Rohlik 17844 Hollow Run Place	1996	1.924
4917	James E. & Karyn Vida 17846 Hollow Run Place	2324	2.240
4918	Jeffrey S. Urban 17848 Hollow Run Place	1996	1.924
4919	Leslie Klug 17849 Hollow Run Place	1996	1.924
4920	Torben Hansen 17845 Hollow Run Place Alt address 2Hillcrest Circle Norwell, MA 02061	2292	2.209
4921	Frederic P. Schliebner 17843 Hollow Run Place	2276	2.194
4923	John Regetz 17814 Suncliff Place	1874	1.806
4924	Christopher Jelenic 17813 Suncliff Place	2448	2.360

4925	Paul J. Kline, Jr. 17801 Cliffside Drive	2248	2.151
4926	Hanyung (Henry) Yoo 17809 Cliffside Drive	2148	2.088
4927	Dmitry Peredreev & Viktoria Peredreeva 17817 Cliffside Drive Two Siblings	3120	3.015
4928	Tim & Jacquelin Spence 17829 Cliffside Drive	2992	2.884
4929	Wayne Feuerstein 17833 Cliffside Drive	2292	2.209
4930	Rose Kulig Melissa Hengst 17841 Cliffside Drive	2292	2.209
4932	Ethel Jean Thom 17861 Cliffside Drive	2368	2.244
4933	Alber Gunduz & Olga Kolenka 17873 Cliffside Drive	1744	1.681
4934	Richard A. Meszaros & Joy C. Smith 17891 Cliffside Drive	3230	3.064
4935	Grace M. Hardison 17895 Cliffside Drive	2336	2.252
4936	Brian Upperman 17901 Cliffside Drive	2064	1.989
4937	JoAnne Rudo 17911 Cliffside Drive	2232	2.151
4938	Lyn Perkins 17925 Cliffside Drive	2232	2.151
4939	Kimberly & Anthony Sainito - Renters Dennis Dobos-Owner 17933 Cliffside	2152	2.074
4940	Charlene Plavan 17945 Cliffside Drive	2152	2.074
4942	Karen Zarzour, Adam Zarzour Dave Strimpel- Renters 18015 Cliffside Drive Britney Clarke—Owner 740 Seasons Pass` Drive Brunswick, OH 44212	2184	2.113
4943	Frank H. and Colleen A. Ungerer 18021 Cliffside Drive	2353	2.268
4944	Jerry Gassan & Diane McCarthy 18035 Cliffside Drive	2685	2.588
4945	John A. Kucinski 18041 Cliffside	3060	2.919
4946	Kathy Vanduzer 18055 Ledgepoint Place	3155	3.041
4947	William Guerry Bev Lake-occupant 18056 Ledgepoint Place	1804	1.739
4948	Michael A. Orticari 18042 Ledgepoint Place	1888	1.747
4949	Ramona Glaze 18036 Ledgepoint Place	2080	2.007