

**CONQUISTADOR HOMEOWNER'S ASSOCIATION, INC.**  
**BOARD OF DIRECTORS' MEETING**  
**Tuesday, January 20, 2026**

**MEMBERS PRESENT:**

Pat Spadoni, Bldg. 1  
Bill Cloud, Bldg. 2  
Marge Drury, Bldg. 3  
Rick Cass, Bldg. 4  
Janet Campbell, Bldg. 5  
Renee Drentkiewicz, Bldg. 6  
Patricia Kelvasa, Bldg. 7  
Martha Gorton, Bldg. 8  
Vince Stapleton, Bldg. 9  
Jan Barnes, Bldg. 10  
Deborah Pavlic, Bldg. 11  
Cathy Schappert, Bldg. 12  
Joe Endress, Homes 1  
John Calabro, Homes 2  
Janet Gordon, Homes 3

**OTHERS:**

Bonnie Guenther, Manager  
Others in attendance - see attached

**Zoom attendees:**

Karen Thomas, Janet Pierson,  
Doug Rose, Gigi Croom,  
Margaret Dombkoski, John  
Mitchell

The Board of Directors' meeting with Zoom was called to order at 9:30 am after the Pledge of Allegiance. There was a quorum noted, and a motion was made by Martha Gorton to approve the minutes of the Board meeting November 18, 2025. The motion was seconded by John Calabro, and the vote was unanimously approved.

**Treasurer's Report:** Bonnie Guenther - See attached

**Manager's Report:** Bonnie Guenther—See attached

**Old Business:**

**Blue Stream - Renee Drentkiewicz:** Renee reported that the installations are going very well. Please call AT&T to cancel your service. They will direct you as to how your equipment should be returned. The Direct TV equipment can be kept. There is no need to cancel service as service will end automatically when the bulk contract ends. Jan Barnes shared that LG TV's could require a call to the 24/7 number if a problem exists after the initial set-up.

**Bocce Ball Court - Renee Drentkiewicz:** We are waiting for the pavers to be done correctly (per the installer), and they will soon finish laying new ones down. John Calabro shared that 55 people responded to his email. He is working on

assigning teams. Meet at the Bocce court today at 5:00 pm for more information. The court is open to all whether or not you join a league.

ProPay Payment Portal - Jean McIntyre, Kathleen Murphy, Deborah Pavlic:

Jean McIntyre - see attached

**Kathleen Murphy:** Kathleen shared that she did sign up for ProPay. However, she is concerned by the way this new procedure was established. She also questioned the role the Executive Committee had in this now mandatory method. Joe Endress replied that the point of having better transparency by the Executive Committee was well taken.

A discussion followed and Bonnie submitted a letter (see attached) outlining the importance of the change to ProPay and eliminating paper checks.

Deborah Pavlic made a motion that the Board accept an alternate method of payment other than just ProPay. Rick Cass seconded. A roll call vote was taken, and it failed with 4 yeses and 11 noes. Yeses were Pat Spadoni, Rick Cass, Deborah Pavlic, and Cathy Schappert.

Propay includes bank account withdrawals, credit card payments, and debit card payments as three methods of payment for Conquistador.

With no further business at this time, a motion was made by Rick Cass and seconded by John Calabro to adjourn the meeting. The motion was unanimously approved, and the meeting was adjourned at 10:41 am.

*Jan Barnes*

*Renee Drentkiewicz*

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Jan Barnes, Secretary

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Renee Drentkiewicz, President



**CONQUISTADOR HOMEOWNERS' ASSOCIATION, INC.  
BOARD OF DIRECTORS MEETING**

**Tuesday, January 20, 2026**

**9:30 A.M.**

**AGENDA**

**PLEDGE OF ALLEGIANCE  
CALL TO ORDER  
ROLL CALL  
APPROVAL OF PREVIOUS MINUTES**

**COMMITTEE REPORTS: Architectural Review Committee – Bonnie Guenther**

**TREASURER'S REPORT  
MANAGER'S REPORT**

**OLD BUSINESS: Blue Stream – Renee Drentkiewicz  
Bocce Ball Court – Renee Drentkiewicz  
Propay Payment Portal – Deborah Pavlic/Jean McIntyre/Kathleen Murphy**

**NEW BUSINESS: NONE  
Discussion Item:  
Comments on agenda items:**

**POSTED: 1/16/26**

**ZOOM LINK:**

**Bonnie Guenther is inviting you to a scheduled Zoom meeting.**

**Topic: Board of Directors Meeting 1/20/26 9:30AM**

**Time: Jan 20, 2026 09:30 AM Eastern Time (US and Canada)**

**Join Zoom Meeting**

**<https://us06web.zoom.us/j/82876058848?pwd=f3w7lns6kwEcgd5j7MWVL56XbjogEf.1>**

**Meeting ID: 828 7605 8848**

**Passcode: 078833**

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**One tap mobile**

**+13052241968,,82876058848#,,,,\*078833# US**

**+13126266799,,82876058848#,,,,\*078833# US (Chicago)**

**Join instructions**

**<https://us06web.zoom.us/meetings/82876058848/invitations?signature=jgDsG7aZiAWrLzFv1bqFb2kJK5mixAyMo1StMLPkV-w>**

## **BOD 1/20/26**

### **Architectural Review Applications**

1. Thor 1878 SE Coronado Lane; House addition/roof extension; Recommended for approval by the Architectural Review Committee (ARC) and approved by the Board of Directors (BOD) on 11/19/25
2. Ficarra 3210 SE Gran Via Way; Paver Walkway; Recommended for approval by the Architectural Review Committee (ARC) on 1/25/25 and approved by the Board of Directors (BOD) on 11/26/25
3. McPhillips 3100 SE Gran Via Way; House repaint; Recommended for approval by the Architectural Review Committee (ARC) on 12/5/25 and approved by the Board of Directors (BOD) on 12/8/25
4. Schieren 3240 SE Gran Via Way; Driveway repaint; Recommended for approval by the Architectural Review Committee (ARC) and approved by the Board of Directors (BOD) on 12/9/25
5. Bldg. 7; Mansard painting; Recommended for approval by the Architectural Review Committee (ARC) and approved by the Board of Directors (BOD) on 12/11/25
6. Bldg. 12; Bldg. lights; Recommended for approval by the Architectural Review Committee (ARC) and approved by the Board of Directors (BOD) on 12/15/25
7. 7-301 Beese; AC Replacement; Proper insurance documentation and Bldg. 7 BOD approval provided 1/1/26
8. Heimburger 1844 SE Granda Lane; Screen room installation; Recommended for approval by the Architectural Review Committee (ARC) and approved by the Board of Directors (BOD) on 1/8/26
9. 1-304 Callender; AC Replacement; Proper insurance documentation and Bldg. 1 BOD approval provided 1/12/26
10. Spera 1818 SE Coronado Lane; Roof replacement; Recommended for approval by the Architectural Review Committee (ARC) on 1/15/26 and approved by the Board of Directors (BOD) on 1/16/26

**CONQUISTADOR HOMEOWNERS' ASSOCIATION  
TREASURER'S REPORT  
DECEMBER 2025**

**FINANCIAL ANALYSIS:**

Despite the uncertainty of 2025, we ended the year with a positive balance against our Annual Budget. We ended the year with a balance of \$1,223.49. This means that we ended the year within 1% of our annual numbers. This is truly amazing due to the huge number of moving parts and unknowns.

In **Clubhouse-Other Expense** incurred a few expenses. The deposit for the Bocce Ball Court was \$2,000, smoke detectors and repairs amounted to \$1,047.60, landscaping river rock amounted to \$710.10, and we purchased 2 benches for the Bocce Ball Court at the cost of \$1,000.

In **Payroll Expenses-Other**, there was a variance of \$3,084 due to holiday bonuses.

All other expenses were in line with the Annual Budget. Knowing some of the possible upcoming expenses in the complex, it was great to have such a positive year. Many thanks go to Bonnie and her team for a job well done.

**CHECKING/RESERVE ACCOUNTS:**

(BANK STATEMENT AS OF JANUARY 1, 2026)

\$321,110.83	SouthState Bank Operating Account
\$561,634.38	SouthState MMKT Account
<u>\$282,300.27</u>	Synovus Business CD
\$1,165,045.48	Total Checking/Reserve Accounts

**WATER BILL/CONSUMPTION SUMMARY:**

	CITY OF STUART	CONQUISTADOR	DIF	%
NOV/DEC 2024	1,266,000	1,150,501	115,499	9.1
NOV/DEC 2025	1,330,800	1,161,448	169,352	12.73%

Manager's Report  
Board of Directors Meeting  
January 20, 2026

- The Clubhouse pool bathhouse had an issue with excessive voltage coming from the transformer which seems to have irreparably damaged the pump. Without the pump, the pool cannot be open. The pool pump is scheduled to be repaired today. Until it is fixed, the other two pools are available for use thanks to LRA1 and LRA2 residents.

Thank you to everyone for their patience.

- FPL Update:  
Bollard Installation (east side of St Lucie Blvd): Ready for construction; Materials are in stock: Installation date in March 2026.  
Community Installation: I have a meeting with my contact at FPL today to discuss the progress of the project.
- The bocce ball court has been installed. Renee will finish the update. John Calabro is starting a bocce ball league. **Please contact him, not the office, if you are interested in joining.** Maybe John would like to provide an update.
- The office is **extremely busy** as all 2026 budget information must be changed in the accounting system. Virtually, everything needs to be changed at the end of the year.  
In addition, I am setting up residents in Propay if they need help registering. I can set residents up by phone or in person. I am glad to help.

**There are 10 residents out of 343 that have not been set up in Propay. That is less than 3% that have not been registered within the system.**

Please watch to see if your initial payment has deducted from your account as the payment account is authenticated by the bank before the first payment is withdrawn. If it has not withdrawn, please contact me via e mail [manager@conquistadoliving.com](mailto:manager@conquistadoliving.com).

I have been reviewing resident accounts to make sure they are set up correctly. If anything is missing or incorrect in your account, you will be contacted.

Furthermore, I am working with an auditor who is auditing fiscal year 2024 for Conquistador HOA.

I will be preparing all W-2's and 1099's for all associations as well as filing all required 941's, 940's, and RT-6's.

Finally, I will be preparing to close out 2025 so that all taxes can be completed for all associations

- If you need to contact the office for anything other than an emergency, please contact us via e mail rather than phone calls. As I noted earlier, we are extremely busy in the office, and I will respond more quickly via e mail.
- We have a new administrative assistant, Claudine LoForte in the office. I hope to have her with us for a very, very long time.  
As she has only been at Conquistador for two weeks, she is still training. It takes me about a year to fully train an office employee. She is adapting and learning quickly, but as I am having to train her in all systems, please be patient if your monthly financials are a little late.

Jan's copy

My name is Jean McIntyre and I have owned property in the Conquistador for 25 years. I want to thank the BOD for their service. As a former BOD Rep. and President of a condo bldg. I understand the responsible and appreciate your willingness to serve. My concerns about ProPay are how the decision was reached, how it was communicated to the homeowners, and some potential problems that may arise.

I am going to read the time line of the roll out of ProPay from my personal experience. Please compare this with the Blue Stream roll out where a committee was formed 2/18/25, the committee hired a consultant to research options and make recommendations, the homeowners were given numerous updates and were provided opportunities to question the DOB and Blue Stream. Excellent transparency!

Read Timeline

Turn the microphone over to Kathleen

### Timeline for my introduction to ProPay

- 12/1-First time I heard ProPay mentioned. Received an email ProPay is here!
- 12/5-Annual Meeting and an attachment saying the goal was to phase out physical checks by 12/31/26
- 12/19-I shared some concerns with the manager
- 12/22-An email from the manager to a Board member was shared with me stating that we could remit payment to the office until a lockbox was set up
- 12/22-Received an email asking to please register
- 12/29-Received an email stating I was not signed up and to please do so before the end of the year
- 12/29-I sent an email that I preferred to continue using ACH
- 12/29-Received an email from the office saying they would not process maintenance fees through ACH
- 12/30-I emailed 5 questions to the BOD and received two replies but no answers
- 12/31-Received an email stating all residents MUST register for ProPay
- 12/31-I brought a check to the office that was refused and then later accepted
- 1/8-I received an email saying register immediately
- 1/13-Announced at the Executive Committee Meeting that 313 owners had registered

johnjeanmac@comcast.net

Fwd: Questions for the BOD

12/30/2025 5:53 PM

To monagerard51@gmail.com <monagerard51@gmail.com>

fyi

Original Message

From: johnjeanmac@comcast.net

To: Renee Drentkiewicz <rdrent3@gmail.com>, jendress49@gmail.com, Martha Gorton <marthagorton@outlook.com>, jcbarnes22@gmail.com, jcalabro@charter.net, suzheimb25@gmail.com, Jim & Marcy Kurtz <JMKurtz518@yahoo.com>, azcnc@hotmail.com, msdrury5@gmail.com, bacchus42@mac.com, Charlieanddlane@verizon.net, lekitan@hotmail.com, Ken Andorfer <kandorfersr@yahoo.com>

Date: 12/30/2025 3:38 PM EST

Subject: Questions for the BOD

Dear Board of Directors,

I have a few questions for you. I have addressed these with Bonnie but she informed me that the Board discussed and voted to implement ProPay months ago.

1. What was the date of the meeting that ProPay was approved?
2. Was there a discussion about the need to amend our documents as no method of payment is stated in them?
3. Was there any discussion about allowing other methods of pay?
4. Does limiting the method of pay to ProPay mean that you can't own or buy property in the Conquistador unless you register for ProPay?
5. Was there any discussion about the HOA taking away the owner's choice of with whom they share their data?

I understand that safety and efficiency are important considerations. No matter how many safeguards are in place it is possible for our data to be breached. I have agreed to electronic transfers including ACH for maintenance and water bills. It is a risk I accepted not one that was dictated to me.

Thank you for your service to this community. I know it is a time consuming and often frustrating commitment.

Jean McIntyre

• JOHN.vcf (294 Byte)

One more question  
Are we paying a service fee to ProPay  
or  
Are they being pd. but the interest they  
card on cards

Dear Members of the Board of Directors,

I am writing in my capacity as Property Manager for Conquistador HOA and Condos I–XII to formally outline the legal and fiduciary risk considerations associated with the Association’s current payment processing options and to recommend the exclusive use of the ProPay electronic payment portal.

This recommendation is based on risk avoidance, internal control standards, and the Board’s obligation to exercise reasonable care in safeguarding Association funds.

#### **Legal Exposure Related to Check Handling**

The in-house handling and processing of paper checks presents identifiable and foreseeable risks, including loss, theft, delayed deposits, posting errors, and misapplication of funds. Even when established procedures are followed, manual processes create opportunities for error that can result in owner disputes, audit findings, and potential legal claims.

In the event of a financial discrepancy or loss, the Association may be required to demonstrate that it employed reasonable and prudent safeguards. Continued acceptance of paper checks, despite the availability of more secure alternatives, may increase scrutiny regarding whether appropriate risk-reduction measures were implemented.

#### **Fraud Risk and Access Controls**

From a legal and internal control perspective, limiting the number of individuals who handle or post payments is critical. Each additional employee trained on accounts receivable systems increases exposure to fraud, misappropriation, or allegations thereof—regardless of intent.

Maintaining multiple payment systems requires broader access, additional credentials, and expanded training, all of which weaken internal controls. In the event of suspected fraud or financial irregularity, this diffusion of responsibility complicates investigations and may expose the Association to claims of inadequate oversight.

#### **Training Liability and Operational Continuity**

Training bookkeepers and administrative staff on multiple payment platforms increases the likelihood of inconsistent procedures and posting errors. These errors can lead to late fee disputes, collection challenges, and claims of improper accounting. Staff turnover further compounds this risk, as each transition requires retraining and increases the possibility of procedural breakdowns.

Courts and auditors frequently examine whether organizations minimized complexity in financial processes when evaluating liability and standard-of-care compliance.

#### **Mail and Instrument Security Risks**

Checks transmitted through the mail are vulnerable to delay, interception, and alteration. Once a check enters the postal system, neither the homeowner nor the Association retains meaningful control over its security. Incidents of check theft and alteration are well documented, and recovery efforts often involve legal expense, bank disputes, and owner dissatisfaction.

Electronic payments eliminate these vulnerabilities by removing negotiable instruments from circulation and providing verifiable transaction records.

**Fiduciary Duty and Reasonableness Standard**

The Board's fiduciary duty includes taking reasonable steps to protect Association assets and reduce known risks. Exclusive use of a secure electronic payment platform such as ProPay represents a prudent and defensible approach to risk mitigation. It strengthens internal controls, limits access to funds, and demonstrates proactive governance should the Association's practices ever be reviewed by auditors, insurers, or legal counsel.

**Conclusion**

For these reasons, I strongly recommend that the Board adopt ProPay as the exclusive method for receiving Association payments. This policy materially reduces legal exposure, supports defensible internal controls, and aligns with modern standards of financial management for community associations.

I appreciate the Board's consideration of this matter and am available to provide additional information or assist with policy implementation at the Board's direction.

Respectfully submitted,

Bonnie Guenther  
Property Manager  
Conquistador HOA and Condos I–XII