



Terry <[redacted]>

Director's Update #1 – Do You Know How Your Condo Fees Are Being Spent?

1 message

Terry <[redacted]>
To: Terry <[redacted]>

Tue, Aug 11, 2026 at 10:54 AM

Bcc: [Recipient list redacted to protect homeowner privacy]

Dear Catonsville Gateway Homeowners,

Every month, each of us pays condominium assessments with the expectation that our money will be managed responsibly and that someone is carefully reviewing how those funds are being spent.

But is that actually happening?

I am providing this update in my individual capacity as an elected Director and not on behalf of the Board of Directors as a whole.

For those who may not know me by name, I am **Terry White, one of your elected Directors**. I am also the Director who previously placed flyers on residents' vehicles explaining the challenges I experienced obtaining access to Association records and created **NeighborTerry.org** as another way to communicate directly with homeowners about issues affecting our community.

I recently reviewed an **Invoice #000208 from TC Services Now LLC for \$2,400.26** for repairs following a leak from Unit 3B that impacted Unit 2B.

During my review, I identified several issues that I believed required explanation.

The invoice's estimate summary lists a subtotal of **\$2,162.40**, while the final amount due is **\$2,400.26**—a difference of **\$237.86**.

There is another apparent discrepancy involving the bathroom exhaust fan. The estimate summary lists **"Electrical / Exhaust Fan" at \$150.00**. However, the detailed line items list **\$325.00 for installation of a basic exhaust fan and \$185.00 for the electrical hookup—a combined \$510.00**.

Beyond the numbers, I also wanted to understand why the Association was responsible for this expense. The invoice documents the resulting damage and repairs, but the materials provided to me did not identify the root cause of the leak, the determination of responsibility, or the basis upon which the Association became responsible for paying for the repairs.

Why Am I Reviewing These Records Now?

I was elected to the Board on **December 29, 2025**. During the approximately five months that followed, my access to the Board portal and Association records was unavailable for substantial periods, including from late December into March and again after my access was removed on March 31.

During a **June 3, 2026 Zoom meeting**, the Association's legal counsel advised that my access should be restored. My Board portal access was restored the following day, **June 4, 2026**.

However, **I remain concerned that I may not have access to all Association records and information necessary to fully carry out my fiduciary responsibilities as a Director, as some records and information I have requested have not been provided or made available to me.**

Once my portal access was restored, I began reviewing the Association's records and financial information available to me. **Eight days later, on June 12, I raised the questions concerning this invoice.**

I Asked for Answers

On **June 12, 2026**, I sent management and the Board a written request for additional information.

I requested:

- Documentation identifying the source and cause of the leak.
- Records showing whether the leak originated from a unit component, limited common element, or common element.
- Documentation supporting the determination that the Association was responsible for the repairs.
- Any related insurance claims, insurance carrier determinations, correspondence, or related documentation associated with this incident.
- Any work orders, maintenance requests, tickets, incident reports, additional photographs, correspondence, approvals, or other records associated with this matter.
- Any additional invoices, estimates, proposals, reports, payments, or related documentation connected to the same incident.
- An explanation of the **\$237.86 difference** between the itemized estimate and final invoice.
- An explanation of the **\$150 versus \$510 exhaust fan/electrical discrepancy**, including the make and model of the exhaust fan and supporting material and labor costs.

The June 12 email was sent directly to Property Manager **Andrea Beird** and copied to **Board President Patsy Paster, Vice President Jaria Howard, Treasurer Melody Lombardo, and Board Member Eugena Nurse**.

These were not accusations. They were questions about an expenditure of homeowners' money.

What Happened Next?

Rather than receiving the requested information, I was advised through the portal that the matter had been **"escalated for further review."**

I responded by asking management to explain what that meant, including to whom the request had been escalated, what criteria were used to determine that a Director's request required escalation, who was responsible for making the final determination, the expected timeline, and whether a written policy or procedure governed the process.

On **July 27**, American Community Management advised that my request had been **forwarded to the Board for review and update** and that the resident request would be **closed until further notice**.

I still did not receive answers to the underlying invoice questions.

On **August 3, 2026**, I raised the matter again during the Board meeting.

To my recollection, Board President Patsy Paster stated that the matter should be tabled until the next meeting.

I then made a motion that all **Association invoices be reviewed for accuracy** as part of the Board's financial oversight.

To my recollection, President Paster did not put my motion to a vote.

My recollection of these events can be compared against the Association's official minutes and Zoom recording of the August 3, 2026 Board meeting.

Who Is Responsible for Making Sure the Financial Records Are Accurate?

Is that responsibility held by **Director and Treasurer Melody Lombardo, Director and Board President Patsy Paster, Director and Vice President Jaria Howard, Director and Member at Large Eugena Nurse, Property Manager Andrea Beaird, American Community Management (ACM)**, the Board collectively, management, or some combination of them?

Each of these individuals was included in my June 12 written request. **I did not receive a substantive response from any of them addressing the discrepancies or providing the supporting documentation I requested.**

If these questions remain unanswered, homeowners should reasonably ask:

Who is actually responsible for verifying that the Association's financial records and expenditures are accurate?

Today is **August 11, 2026**.

It has been **60 days since my June 12 written request**, and I still have not received substantive answers

So I Think Homeowners Should Ask a Few Questions

Would you approve a \$2,400 invoice containing unexplained discrepancies if the money were coming from your personal checking account?

When Association money is not carefully reviewed, homeowners ultimately bear the financial consequences. Our operating expenses, reserves, future budgets, and the assessments each of us pays are all connected.

If you wouldn't pay your own bills without checking them for accuracy, should you expect anything less from the people managing your condo fees?

Should Association invoices be reviewed for accuracy before homeowners' money is spent?

If an elected Director identifies discrepancies and cannot obtain answers, who is ensuring that your assessment dollars are being properly reviewed?

And perhaps most importantly:

Is the Board properly managing your money, or are invoices simply being paid without an adequate review for accuracy and supporting documentation?

I am not asking homeowners to accept my conclusions.

I have attached the relevant documents so you don't have to take my word for it. Look at the invoice. Look at the numbers. Look at the questions I asked and the responses I received. Look at how long those questions have remained unanswered. Then decide for yourself.

This is not just about one invoice.

During my review of Association financial records, I have raised questions regarding several other invoices as well. I have not completed my review of all of them, and I will not make conclusions before doing so. As those reviews are completed, I intend to share additional documented examples with homeowners.

Staying Informed

I will continue updating **NeighborTerry.org** with information about issues affecting our community, including the questions I have raised and the challenges I have encountered obtaining answers and supporting records.

Reviewing Association records, documenting these issues, and keeping homeowners informed requires a significant amount of time and effort. I may not be able to provide updates as quickly or as frequently as I would like, but I will continue making the information I obtain available to homeowners.

As an individual Director, I can review the information available to me, ask questions, request records, raise matters before the Board, and make motions. **I cannot independently establish Board policy or take action on behalf of the Board as a whole.** Those limitations are important for homeowners to understand when I report that I have raised an issue but have been unable to obtain a resolution.

This is about whether your Board of Directors is exercising the financial oversight you elected us to provide.

Every dollar the Association spends comes from homeowners. Every invoice should withstand reasonable scrutiny. Every Director should be able to ask reasonable questions and receive reasonable answers.

I don't ask these questions to delay repairs or create conflict.

I ask them because that's what I was elected to do.

I encourage every homeowner to stay informed, ask questions, attend Board meetings, and hold every member of the Board—including me—accountable for how your assessment dollars are managed.

Respectfully,

Terry White

Director

Catonsville Gateway Condominium

NeighborTerry.org

6 attachments



4.png
207K



3.png
228K



2.png
234K



1.png
218K

 **TC Services Now LLC_1100_3b-2b.pdf**
2087K

 **Gmail - Request for Additional Information Regarding Invoice #000208 - TC Services Now LLC.pdf**
80K