

HIGHLAND RIDGE HIGHLIGHTS

www.highlandridgehoa.org

January 2008

FROM THE PRESIDENT

Happy New Year Neighbors!

I have a few announcements to make at this time:

Thank you to all the outgoing 2007 board members, the donation of your time to our community is greatly appreciated!

In the November newsletter one of our neighbors submitted a request calling out certain car for speeding. It is unclear whether or not the person submitting the request actually knew the person driving the car.

In the future, if you are having a problem with a neighbor please have a conversation directly with the source to address the issue. If not resolved to the satisfaction of the offended party then the HOA board should be notified. The board will determine if the grievance has merit and will set appropriate course in action. Due to this situation anonymous entries to the newsletter will not be allowed and the President of the HOA will review the newsletter prior to printing.

Lastly, I would like to thank the community for electing me to serve you as the President of the HOA. Over the last month Tammy & I have spent a great deal of time weighing several great business opportunities that have been presented to me. I have elected to take a 6 month (at minimum) position overseas and am leaving immediately. Due to this decision I am resigning as President, effective Jan 4th. Scott Ferguson will assume the President's role and will work with the board to back fill his open position as quickly as possible. I have the utmost confidence in the existing board and know they will serve the neighborhood well.

Thank you to all.

Kiffer Andress

A friendly reminder:
The 3 way stop sign is a STOP sign, please abide by the law and encourage your guests to as well.

Dear Friends and Neighbors,

Thank you so very much for your thoughts, prayers, love, e-mails, cards, and flowers. My family really appreciates all the love shown to us during my Daddy's illness and passing. It is such a blessing to live in our neighborhood and have all of you around us. Thank you again. You have blessed us with your kindness.

Love to all--The Kinnard family

Kids in the Neighborhood



Do you find you need help with some subjects? Tutoring is Available!

Subjects:

- Math/Science,
- History/Social Studies/
- Literature/French/SAPrep
- Grade levels:
- Elementary/Middle/High

Contact:
Michael Hart
3739 Thunderway NE
7706799225
Reference Available

BABYSITTERS

See hardcopy newsletter for contact information



**Pet
Sitters**

See hardcopy newsletter for contact information

Sunshine Committee

The purpose of the Sunshine Committee is to deliver a meal to any family in the neighborhood who has had a birth, death, serious illness or injury, and is in need of sunshine. Each meal requires three to four people to volunteer. This is a wonderful opportunity to meet your neighbors who live in other parts of Highland Ridge and to help them feel community support. If you or someone you know needs sunshine, please give me a call. Sherin Fahmy.....678/560-1446

Prayer Chain

I hope you will prayerfully consider joining our Highland Ridge e-mail prayer team, which provides much needed (and appreciated) support for our neighbors, friends and families. From lifting up our military troops to providing comfort during times of need - think of the great things we can accomplish when Highland Ridge becomes united in prayer!

If you have a confidential prayer request, would like to join our prayer team, or have any questions, please contact Diana Durie at 770/509-1598 or ddurie@bellsouth.net

Newsletter articles need to be e-mailed to
Lori Hackbart at:
gratefulives@comcast.net
no later than the 25th of each month.
Thank you for your cooperation.

**Boot Scootin'
Barbeque & Auction!**

Save the Date
Feburary 23, 2008
7:00-10:00 pm

Benefiting
Lassiter High School Orchestra

Join us for great food, fun, prizes, performances by our 2007 National Champion Orchestra students and our annual auction.

RSVP to: Debbie Baker: Baker_david@bellsouth.net

FREE APPRAISAL* AND CREDIT REPORT

LOAN FUNDED WITH THE JUANITA MCDOWELL TEAM AT COUNTRYWIDE HOME LOANS. REDEEMED AT CLOSING.

(*UP TO \$350 VALUE)

Offer good until March 31, 2008

The McDowell Group is available to answer any mortgage or credit questions you have. It may be that you currently hold the best loan for your situation, but at least you have the peace of mind of knowing this. Find out how we can help by calling us today for your **FREE MORTGAGE CHECK-UP**. Let us know what you are looking to achieve. Here are problems we solve everyday.

“I currently have 5.75% on a fixed 30 year loan, but I’m paying over 15% interest on my credit cards. Add to that, I have a \$600 truck payment.”

***Solution: Cash-out Refinance.* Combine all high interest credit card debt and the truck payment into the mortgage loan with one low interest rate. This will save you hundreds per month.**

“I have 2 loans. The second is fixed, but over 10%, the first is an adjustable rate that will readjust in three months. I know my payment will be higher soon.

***Solution: Rate and Term Refinance.* Refinance your loan into a fixed 30 or 40 year mortgage with a lower interest rate.**

**The McDowell Team
Top 200 in the USA from *Loan Originator Magazine*
Platinum Award Winning Team – Mortgage Banker’s Association of Georgia
404-401-6209**

www.juanitamcdowell.com

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(Pictured from left to right--Stephanie Brown, Sr. Loan Consultant, Jennifer Bailey, Production Assistant/Client Services, Juanita McDowell, Mortgage Financial Planner, GT Grad, XINNIX Certified)