

# Apusento Gardens Homeowners Association

## Special Meeting of Board of Directors Minutes

June 30, 2025

### Apusento Gardens Homeowners Association Resident Manager's Office

The meeting was called to order by Secretary/Treasurer, Jerold Filush, at 6:00 pm. Board members in attendance included: Jerold Filush, Galen Haye and Kevin Kay. The RM, Jemimah Kay also was in attendance.

The only matters on the agenda were:

1. To be available to answer questions of Homeowners since the survey indicated that the Board would be meeting on this day to review the results of the survey.
2. Interview any potential new Board members.

The Board had previously decided by email to:

1. Keep the survey open until July 2 as the RM expects to receive further responses by then.
2. Hold the next regularly scheduled Board meeting on July 14.
3. Meet with **Dave Silva, GM at AB Risk**, as suggested by Mr. Chieng, prior to the July 14 Board meeting.

No Homeowners appeared before the Board with questions related to the property insurance or the survey.

Two potential Board members did attend, with those being:

1. Karen Gayle – Homeowner
2. Aaron Filush – Vice President of Operations for Ocean Pacific Properties, Inc., a company which owns 4 rental Apusento Gardens units. (Aaron is the son of the Secretary/Treasurer, Jerold Filush.)

The discussions between the parties covered the areas of concern of both the Board members and the candidates. After the candidates were dismissed, the Board members concluded that both candidates would be acceptable members should they desire to serve on the Board in the future.

There being no further business, the meeting ended at 6:45pm.

I hereby certify that the above minutes are true and correct.

  
Jerold Filush, Secretary (A)

9/22/25  
Date

(A) Represents the officer position of the signer at the time of the meeting, not the date of the signature.

# **Apusento Gardens Homeowners Association**

## **Special Meeting of Board of Directors Minutes**

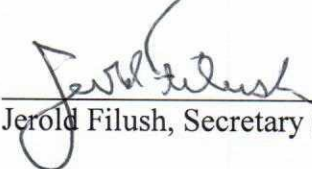
**April 3, 2025**

### **Apusento Gardens Homeowners Association Resident Manager's Office**

The meeting was called to order by Vice President, Sandy Yow, at 6:05 pm. Board members in attendance included: Sandy Yow, Jerold Filush, Galen Haye and Kevin Kay.

The only matter on the agenda was the amount of the Association's property insurance coverage considering the presentation that AMI representatives had made at our March 20, 2025, Board meeting. The Board discussed various aspects concerning whether the Association was appropriately covered in this area. The discussion was lively and interactive, but no decisions were made as members had items they wanted to research further. The Board then decided to meet again on April 21 to discuss this matter further along with the Officer presentations at the Annual Homeowners' meeting on April 26. The meeting ended at 7:10 pm.

I hereby certify that the above minutes are true and correct.

  
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Jerold Filush, Secretary (A)

9/22/25  
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# **Apusento Gardens Homeowners Association**

## **Special Meeting of Board of Directors Minutes**

**April 21, 2025**

### **Apusento Gardens Homeowners Association Resident Manager's Office**

The meeting was called to order by Vice President, Sandy Yow, at 6:00 pm. Board members in attendance included: Sandy Yow, Jerold Filush, Galen Haye and Kevin Kay.

The only matters on the agenda were:

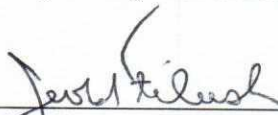
1. The Association's property insurance coverage.
2. The Agenda and the Officer presentations at the Annual Homeowners' meeting on April 26.

The discussion around the amount of coverage of the property centered upon the results of the research each of the board members had performed after our April 3 meeting. While more information was presented, no decision as to the amount of coverage could be agreed upon. It was concluded that this matter should be presented to the Homeowners for their guidance at the Annual Meeting and should a quorum not be reached at that meeting, through a survey of the Homeowners. Treasurer, Jerold Filush, indicated that he would put together a presentation on property insurance to be handed out at the Annual Meeting and be discussed during his Treasurer presentations at that meeting. The presentation will include a background on the matter, the primary issues we discussed in our last two meetings and an indication of the increase in common area fees. He will circulate it for input from the Board prior to the Annual meeting. (See copy attached to these minutes.)

As for the Annual Meeting, since the Agenda is set forth in Section 3.13 of the Bylaws, we discussed the Officer presentations. Sandy Yow was to run the meeting as Vice President and to report on the status of the major projects during the last year. Jerold Filush was to present the actual December 31, 2024 operations report along with the budget for 2025 and the property insurance information as noted above.

There being no further business, the meeting ended at 7:15 pm.

I hereby certify that the above minutes are true and correct.

  
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Jerold Filush, Secretary (A)

9/22/25  
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**Apusento Gardens Homeowners Association**  
**Meeting of Board, Property Managers and Resident Manager**  
**June 5, 2025**

**Apusento Gardens Homeowners Association Resident Manager's Office**

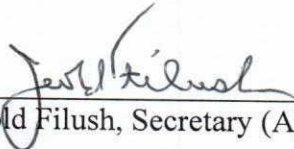
The meeting started at 4:00 pm. Board members in attendance included: Jerold Filush, Galen Haye and Kevin Kay. Property Managers in attendance were Anne Castillo and Rochelle Sugiyama. The Resident Manager, Jemimah Kay, also attended.

The purpose of the meeting was to plan the distribution of the survey to the Homeowners relative to the amount of coverage to maintain for our property insurance. The survey along with relevant property insurance background information had been previously drafted by the Secretary/Treasurer, Jerold Filush, and circulated to the other board members for comment and revisions. The survey was given a final review, and no further changes were made. The discussion then turned to the most effective way to deliver the survey to the Homeowners. It was decided that we would use Registered Mail through the United States Postal System. The discussion then turned how to:

1. Determine the best address available for each Homeowner.
2. Handle off-island owners whose units are managed by local Real Estate professionals.
3. Handle the stuffing of envelopes, applying postage and mailing the letters at the Post Office.

After much discussion, duties were assigned to the Property Managers and the Resident Manager with the intent of mailing the survey packet to the Homeowners by June 10. The Homeowners' response date requested in the survey will be June 24 with the Board to meet on June 30 to review the responses and reach a conclusion. The meeting then ended at 4:55 pm.

Attached is the letter to the Homeowners containing the survey along with the background information on the property insurance matter.

  
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Jerold Filush, Secretary (A)

9/22/25  
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# Apusento Gardens Homeowners Association

## Zoom Meeting of Board and Dave Silva

July 10, 2025

The ZOOM meeting started at 6:00 pm. Board members in attendance included: Jerold Filush, Galen Haye and Kevin Kay. Also attending was Dave Silva, GM of AB Risk Micronesia.

Dave welcomed everyone to the meeting and wanted to emphasize that he does not represent Apusento Gardens Homeowners Association in any capacity, nor does he have a thorough understanding of the Association's insurance requirements. He is only meeting with us to discuss general property insurance coverage aspects in Guam and is doing so at the request of Mr. Chieng of TFI, which owns 40 units in the Apusento Gardens complex. We advised him that we understood his position.

We then held far-ranging discussions covering:

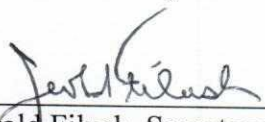
1. The coverage under our current policy.
2. Historical property insurance losses on Guam.
3. No insured loss incurred at the Apusento Gardens complex at the time of the 8.0 earthquake in August 1993.
4. The fact that there are 7 separate buildings.
5. The fact that the Association is responsible for the exterior walls and common areas and the Homeowners are responsible for the interior walls and contents.
6. The results of our recent Homeowners' survey on coverage.
7. Deductible amounts and effect on premiums and coverage.

After thorough discussion of these matters, it was still obvious that a case could be made to not raise the coverage, to raise it to \$25 million, \$30 million or more but basically to a balance that is comfortable for all involved.

Dave then suggested that we begin searching for insurance coverage at least three months in advance of the expiration of the current policy so we have adequate time to evaluate any proposed coverage. He could not guarantee we could locate an affordable policy with only 1% deductible but did feel coverage might be easier to negotiate since it has been over two years since the Marwar losses filtered through the insurance system.

The ZOOM meeting concluded at approximately 7 pm.

Attached are an email summarizing the results of the Homeowners' survey and the summary of the data collected that was provided to Dave in advance of the meeting and discussed during it.

  
Jerold Filush, Secretary (A)

9/22/25  
Date

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