

Barak Group

12455 Adams Rd. Suite C
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574-258-4155

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Dear Crossing Neighbors

Wanted to take a moment to introduce ourselves. We are The Barak Group, a company dedicated to building and developing homes and homesites throughout St. Joseph and Elkhart Counties. With pride and dedication to every detail of the development of these homes and communities we strive for not just the quality in our homes but for the quality of the neighborhoods when the construction is completed.

Why I am taking this time to introduce ourselves is because as developers we were given the opportunity to purchase the remainder of the Crossing. This includes about 6 lots in the existing area and the remainder of the undeveloped land. The previous ownership was entrusted with developing an HOA unfortunately they failed to accomplish this. As we progress with both building on the remaining lots and begin the development of the next phase, the creation of a HOA has become not only a priority but a necessity to comply with the Post-Construction Stormwater Management Plan (PCSMP). Forming an HOA and having the existing residents join in has many benefits not just compliance with the PCSMP but other benefits such as:

- Reduced Maintenance & Upkeep.
- Stabilized Property Values.
- Dispute Settlement.
- Community Engagement & Bonding.

We are hopeful that you will see how a HOA would benefit us all. I have enclosed two letters from the City of Goshen that explain the need for the HOA and the importance of the PCSMP. While we are still working through the creation of the HOA the HOA fees have not yet been established but our goal is to make them as affordable as possible.

Each household will be given the opportunity to decide whether they choose to join the HOA or not. Those households who choose not to join will be without the protection of the HOA and will bear sole responsibility for the compliance with the PCSMP and any repairs associated with the upkeep of any berms, and retention areas which may fall on their property.



Barak Group LLC

Please I encourage you all if you have any questions to contact me.

Regards,

Tom

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