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A PUBLICATION FOR HOLLY TREE RESIDENTS

Visit our web site: [www.myhollytree.com](http://www.myhollytree.com)

Volume 7, Issue 4  
Fall 2009

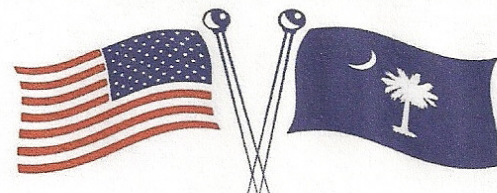
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**If it flaps,  
flutters or flies,  
goes in the ground or  
mounts on a building:  
Call us!**

*inside*

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## Holly Tree Plantation Homeowners Association

Annual Meeting

October 20th 7-9pm

Country Club Ballroom

Please come, sign up to volunteer,  
and socialize with your neighbors.

Beverages to  
be served






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NEW HOMEOWNERS:

Please welcome Stephen Layt of 104 Chestnut Circle, and Adam Pittman of 205 Springhill Drive, both of whom joined us in August.

Welcome to Holly Tree!

2009 Calendar

October 20th: Annual Homeowners Meeting

December 3rd: HTPHA Board Meeting

All meetings are at 7 PM

Please refer to the Holly Tree website for the correct location

Your Holly Tree Plantation web site at <http://www.myhollytree.com> contains other useful information, including:

- \* Real estate transactions/homes for sale
- \* Directory update
- \* Residents Inquiry / Action Request
- \* Phone numbers for several county and state offices, including Highway Patrol, SLED, and Poison Control
- \* Phone numbers for Piedmont Natural Gas and Laurens Electric Cooperative
- \* Architectural change application
- \* Issues / Comments form
- \* Holly Tree Covenants

## Your Holly Tree Board & Committees

### HOMEOWNERS BOARD

**President** - Pat Perkins  
Email: president@myhollytree.com

**1st Vice President** - Darrell Corder  
Email: firstvp@myhollytree.com

**2nd Vice President** - Liliana de Angeli  
Email: secondvp@myhollytree.com

**Secretary** - Joan Close  
Email: secretary@myhollytree.com

**Treasurer** - Joel Kleger  
Email: treasurer@myhollytree.com

**Bookkeeper** - Chuck Archibald  
Email: bookkeeper@myhollytree.com

### COMMITTEES

<p><b>Architectural Review</b> Chairperson: Jeff Helvey Email: <a href="mailto:arch@myhollytree.com">arch@myhollytree.com</a></p> <p><b>Covenant Enforcement</b> Chairperson: Jim Neason Email: <a href="mailto:covenants@myhollytree.com">covenants@myhollytree.com</a></p> <p><b>Publications</b> Editor: Norton Cater Email: <a href="mailto:pubs@myhollytree.com">pubs@myhollytree.com</a></p> <p><b>Street Lights</b> Chairperson: Tom Jones <a href="mailto:streetlights@myhollytree.com">streetlights@myhollytree.com</a></p>	<p><b>Beautification</b> Chairperson: Jennifer Paradis Email: <a href="mailto:beaut@myhollytree.com">beaut@myhollytree.com</a></p> <p><b>Entrance Lights</b> Chairperson: Mike Close Email: <a href="mailto:entrancelights@myhollytree.com">entrancelights@myhollytree.com</a></p> <p><b>Security</b> Chairperson: Vacant Email: <a href="mailto:security@myhollytree.com">security@myhollytree.com</a></p> <p><b>Welcome</b> Chairperson: Gay White Email: <a href="mailto:welcome@myhollytree.com">welcome@myhollytree.com</a></p>
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## The Mortgage Minute with Dwayne Stickler



I have so many people ask me the question, “What do I think rates are going to do?”. I have a pretty standard reply that says that if I could predict that I would be retired and living on the beach. Predicting the future of interest rates is a very risky game. I have had clients that have delayed locking into interest rates because they thought that they were coming down only to have the rates go up.

Here is what I can tell you about interest rates. They are still at historically low levels and will likely not get much lower. If you are thinking about buying a new house or refinancing your existing house there will likely be no better time to do that. I think that the best advice that a professional mortgage lender can give you is if you are comfortable with the payment then you should lock into your interest rate and don't look back. You don't want to lose your dream house because you were greedy on the interest rate. Even if you do not hit the absolute lowest point in the market, you will be very happy with your rate when rates climb back to more normal levels.

If you are thinking about buying a new house or are paying higher than 5.50% on your existing mortgage, feel free to call me for a free consultation or preapproval. Our independent mortgage company has relationships with many local and national lenders which enables us to find the best loan for you. I can be reached at (864)201-5895 or at [dwaynestickler@charter.net](mailto:dwaynestickler@charter.net).



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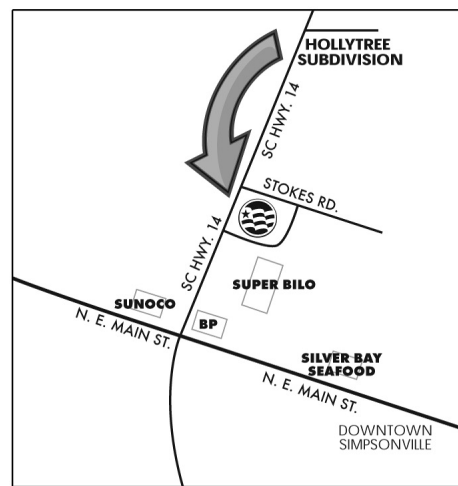
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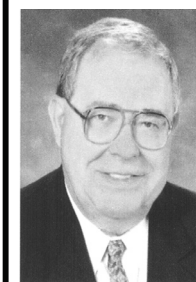


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## *Holiday Season Parties*

*The Holiday Season is right around the corner!  
Christmas Season starts on November 30th*

*Reserve the Dining Room or Ballroom  
for private parties  
November 30-December 29*

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967-9511*

[daryljoseph@charterinternet.com](mailto:daryljoseph@charterinternet.com)



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### Christmas Tree Safety

- 1) Purchase a live tree. Pull on the needles, if they come off easily, it is probably not in great condition. The trunk should be sticky and the limbs should be very flexible. Lift the tree and bounce the cut end on the ground, if a bunch of needles come tumbling off, it isn't a safe tree to take home.
- 2) Fresh cut your tree. Cut off the bottom two inches of the trunk. This will create a fresh, raw cut. If you don't do this, the trunk may not be able to drink in the water in the Christmas tree stand.
- 3) Water your tree. Keeping your thirsty tree well hydrated is the best way to fire-proof it. Keep the water in the stand well above the fresh-cut bottom. Just add water, nothing else. Water is best for trees.
- 4) Keep it cool. Do not place your tree in front of fireplaces or heater vents. The cooler the tree stays, the better.

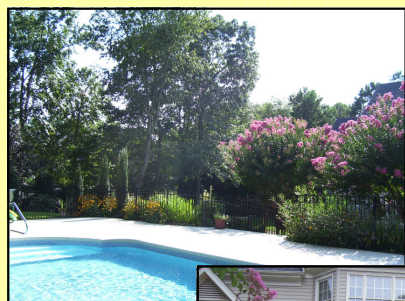


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Every effort has been made to ensure the correctness of the enclosed data, but we assume no responsibility for errors. All conditions and pricing subject to change without notice.



**BEAUTIFICATION COMMITTEE - FALL 2009 REPORT**

The late Spring rains provided our community with beautiful flowers and lush green grass throughout most of the Summer and significantly helped with the widespread drought conditions. For the upstate of South Carolina we were fortunate to have a mild Summer. Now the Autumn has arrived and we can enjoy the colors of the season.

Hopefully all of the residents were able to enjoy the flowers at the entrances. The flowers at the main entrance set the stage for our community. The Spring/Summer flowers were removed on September 21<sup>st</sup> and Biolawn retreated the beds with newly enriched soil and mulch. The Fall plantings were complete at the end of September. Holly Tree is always very grateful to Biolawn for helping maintain the common areas.

The Fall plantings consist of pansies and mustard greens, all purchased from Country Boys on Woodruff Road. Rain gage sensors on the irrigation system have been installed at the entrances to help prevent over watering. As some of you might recall, the pansies from last Winter were lost at the main entrance due to the high amount of rain the area received during November and December. The new rain sensors will help prevent the loss of flowers. More importantly, this is beneficial to the environment by preventing the irrigation system from running during scheduled watering while it is raining.

At the main entrance, pear trees suffered major damage during our Winter storm of 2009. Also, the silver maple at the end of the bed had Scaley Bark disease that eventually would have killed the tree and spread to neighboring trees.

After thoughtful consideration the trees were removed, with Flattop Tree Service completing the project within one day. The tree stumps were ground to allow for new trees to be planted, and the new trees will be planted this Winter.

The Holiday season will be here soon. The Beautification Committee is responsible for decorating the entrances for the Holiday season and the Committee would love to make this a community event. On Sunday November 22<sup>nd</sup> from 2-4 pm, Holly Tree Country Club has graciously agreed to provide the green space beside the pool for us to gather as a community. Our goal is to gather Holly Tree residents and children for refreshments, apple cider, hot chocolate, and prepare to decorate Holly Tree Plantation. The decorating items and instructions on where and how to decorate will be provided. If you would like to participate in this community event the Committee would love to hear from you. Please email questions and RSVP (so we can plan refreshments and activities) to Jennifer Paradis at [beaut@myhollytree.com](mailto:beaut@myhollytree.com).

As always, thanks to the homeowners who go the extra mile in helping our community stay beautiful. Thank you, also, to the residents who have volunteered to help keep the flower beds looking their best! The HTHOA cannot be successful without homeowners taking an active role in our community. Volunteers are needed and appreciated.

Again, please join your neighbors on November 22 beside the Holly Tree Country Club pool for an opportunity to strengthen our community!





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## Halloween & Holidays Decorating Contest

Once again this year there will be a contest on the most creative Halloween and Holidays home decorations. A first place prize will be given for the Best Halloween design, for the Best Traditional Holiday design, and for the Most Extravagant Holiday Lights show.

The winners will get dinner for two @ the Holly Tree Country Club!  
Honorable Mention will be awarded for the second and third place winners in each category



## Fall Food Drive

Collection for the semiannual Holly Tree Food Drive will be Saturday, October 31, Halloween !!!!!!!!!!!!!!! Our donations will benefit the areas less fortunate during the Holiday Season so our generosity will be especially appreciated. With our contributions we can help to make a local family's Thanksgiving dinner a much needed blessing. Let's share our blessings!

Please place your non perishable donations beside your mailbox by 10am Saturday for pickup. Contact Cecille Palacio 421.5891 or palcd4020@charter.net if you need special arrangements for pick up or if you are able to volunteer to pick up in your immediate area. Happy Holidays!

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 If there is no answer, please call the alternate number **864-213-7403**  
 If the alternate number is unavailable, please call **911**

**COVENANTS COMMITTEE REPORT**

**Leaves / Trash Burning in Holly Tree**

Per Article 2.1 of our covenants, the burning of trash, leaves, clippings or other debris is not permitted. From time to time, some of our residents either forget this covenant or are not aware of it. Therefore, look on this as a friendly reminder. The covenant was put in place for the safety of the residents. Holly Tree is very wooded and surrounds a lovely golf course. Fires can get out of control very quickly and could lead to a significant amount of damage. This is especially a concern of the HOA as a result of the drought and the recent fire along Hwy I-385. Please contact your garbage hauler to arrange leaf and yard waste pick up. Also, please note that if you have access to a truck, yard waste can still be dumped for free by a resident at the Enoree Landfill on Anderson Ridge Road.

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