

RBHOO
General Meeting

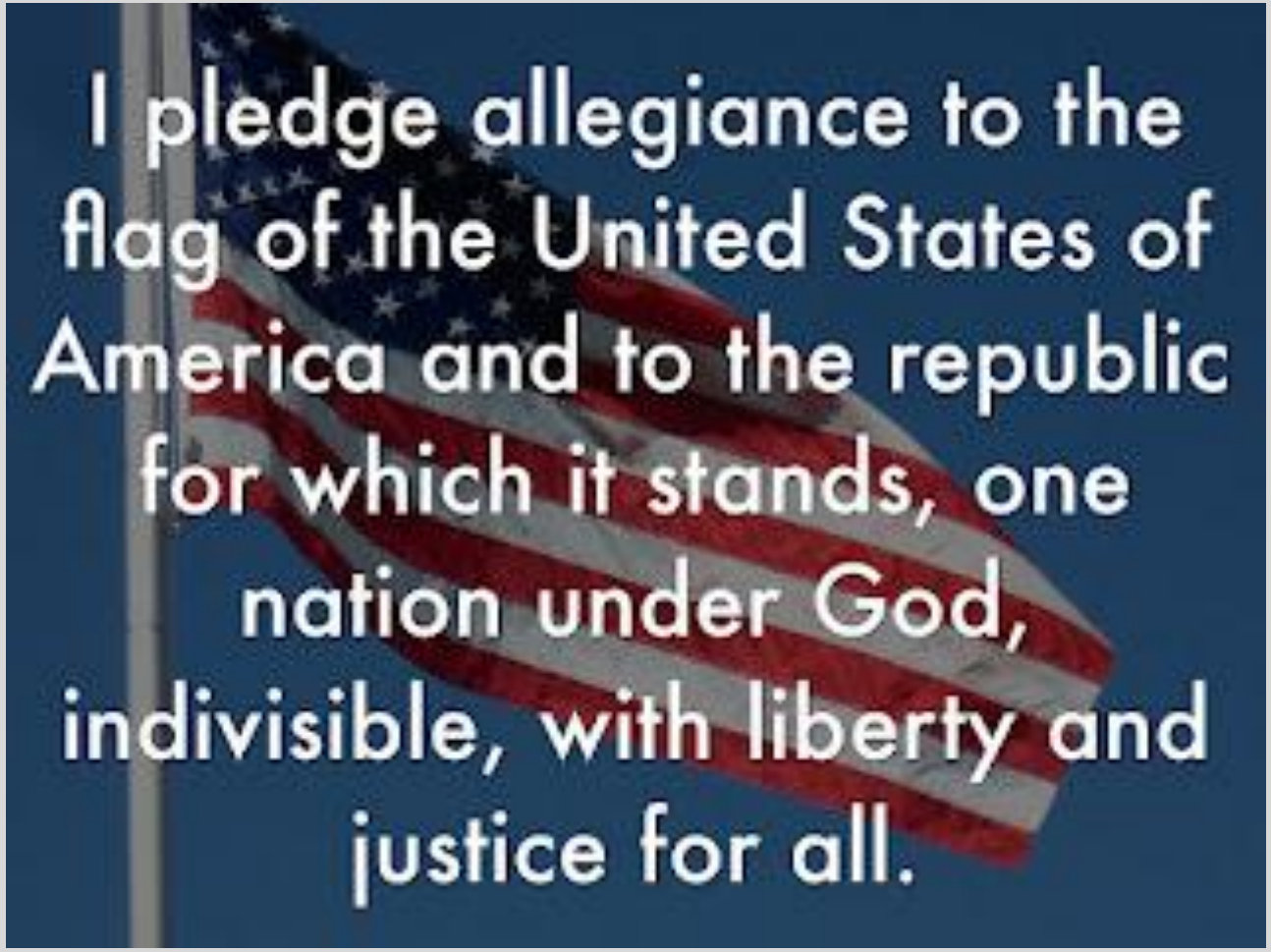
October 14, 2026

Agenda – Call to Order

- Meeting will begin promptly at 6:30pm



Pledge of Allegiance





Before the Meeting Begins

Be considerate and silence your cell phone!



Agenda

- **Old Business**
- **Education/Community Presentations**
- **New Business**
- **Upcoming Events**

Old Business

Secretary Report

- General minutes are housed on the rbhoo.org website in the form of a Zoom meeting.

Membership Report

- 2026 Members – 193
- 2026 Goal – 200

Old Business

Treasurer Report

- **Beginning Balance (8/31)** **$6418**
- Dues $0
- Other Income: $0
- Expenses $131
  - $126 - Storage Unit
  - $5 – Account Analysis Fee
- **Current Balance (9/30)** **$6287**
- Outstanding Liabilities $1,796
  - $835 - CAC Remodel (member's)
  - $835 - CAC Remodel (RBHOO match)
  - $126 - Storage Unit
- Outstanding Deposits $0

Save the Date

- Date: October 15, 2026
- Time: 9:00am – Noon
- Where: Bay View Villas Parking Lot

- How: Up to eight containers or bundles of paper
  Leave staples in
  No spiral binders
  No magazines

- Place bundles in line as you arrive
- Shredding will occur on first come/first serve
- You can wait or leave your paper to be shredded
- Containers need to be picked up by noon

- Next: October timeframe at Bay View Villas



Save the Date

- What: Break the Bank
- When: Tuesday, November 10th
- Time: 3pm – 6pm
- Where: Rarity Bay County Club



Save the Date

- What: RBHOO Chili Cook-off
- When: Saturday, November 14th
- Time: 2pm – 5pm
- Where: CAC

- ***Vols not at home!***



Save the Date

- What: RBHOO Christmas Party
- When: Wednesday, December 9th
- Time: 6pm – ??
- Where: CAC



ADAPTING AND ADJUSTING IN AN AI WORLD

How to feel confident navigating AI in everyday life



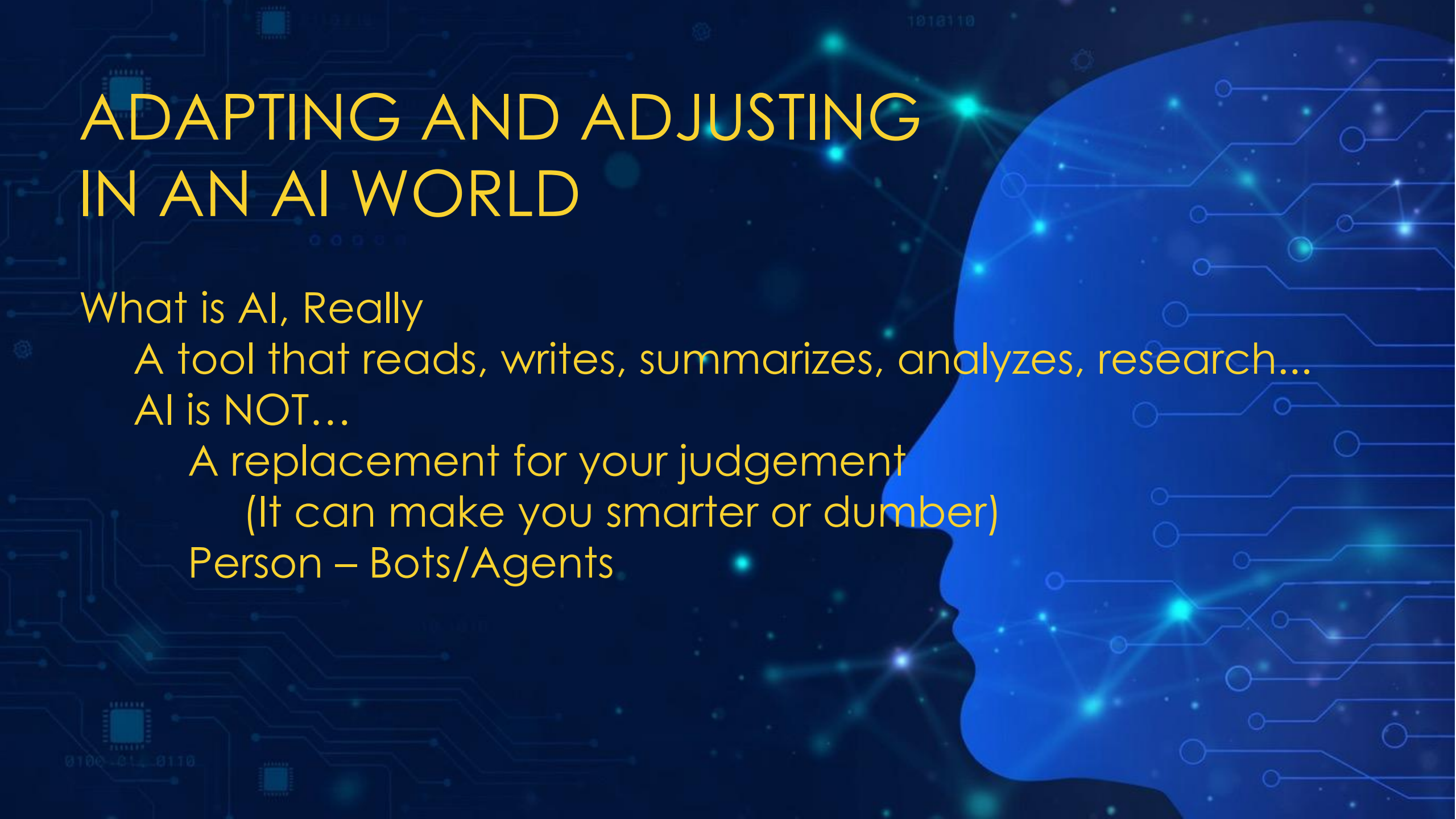
ADAPTING AND ADJUSTING IN AN AI WORLD



Why this Matters

- We've adapted before, this is just the next step
- AI is already in our lives, spam filters, GPS, spell checkers, smartphones, facial reckognition…
- Getting comfortable and confident with where it's going
- Same pattern, more advanced tool.

ADAPTING AND ADJUSTING IN AN AI WORLD



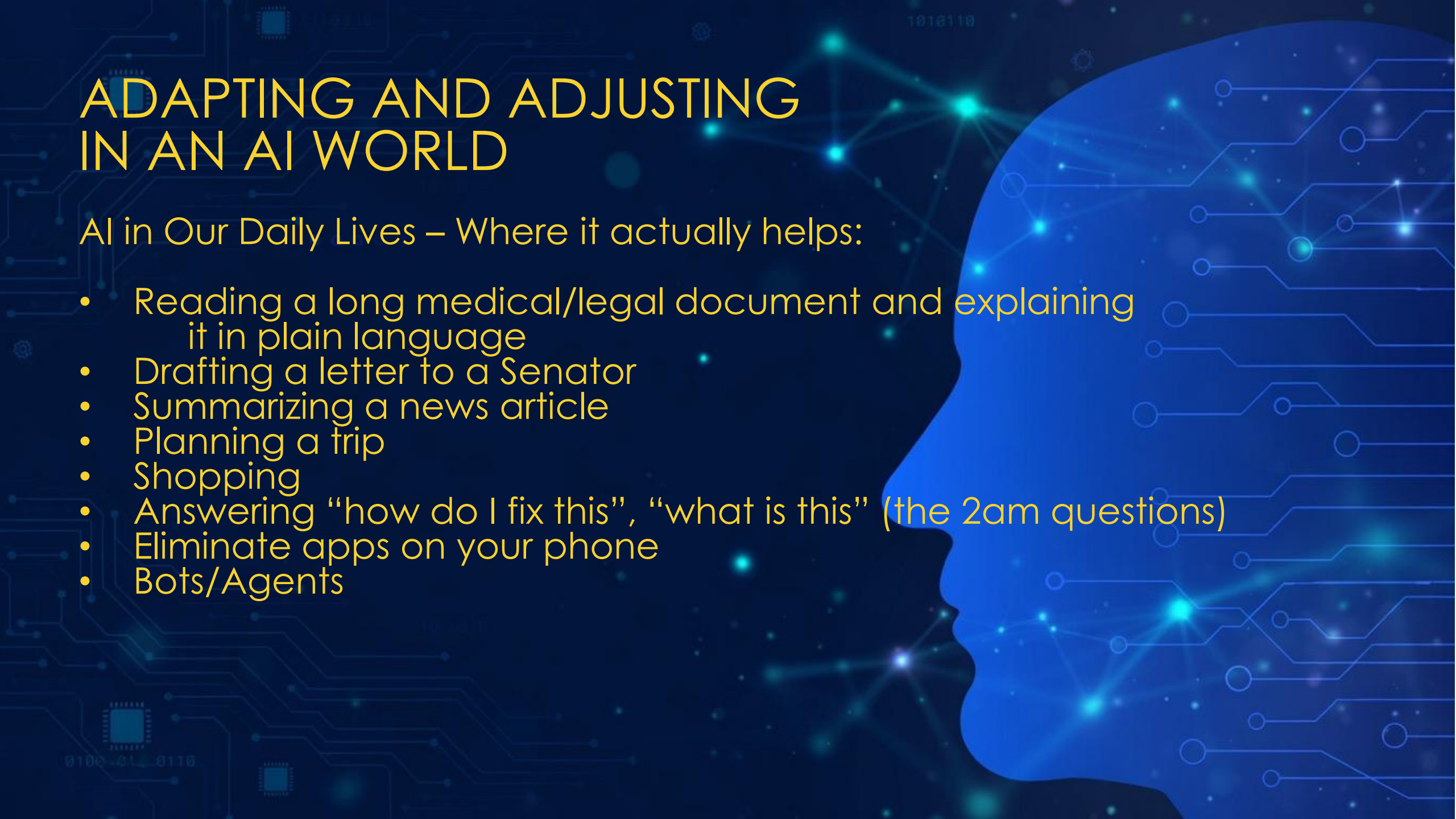
What is AI, Really

- A tool that reads, writes, summarizes, analyzes, research…
- AI is NOT…
  - A replacement for your judgement
    - (It can make you smarter or dumber)
  - Person – Bots/Agents

ADAPTING AND ADJUSTING IN AN AI WORLD

AI in Our Daily Lives – Where it actually helps:

- Reading a long medical/legal document and explaining it in plain language
- Drafting a letter to a Senator
- Summarizing a news article
- Planning a trip
- Shopping
- Answering “how do I fix this”, “what is this” (the 2am questions)
- Eliminate apps on your phone
- Bots/Agents

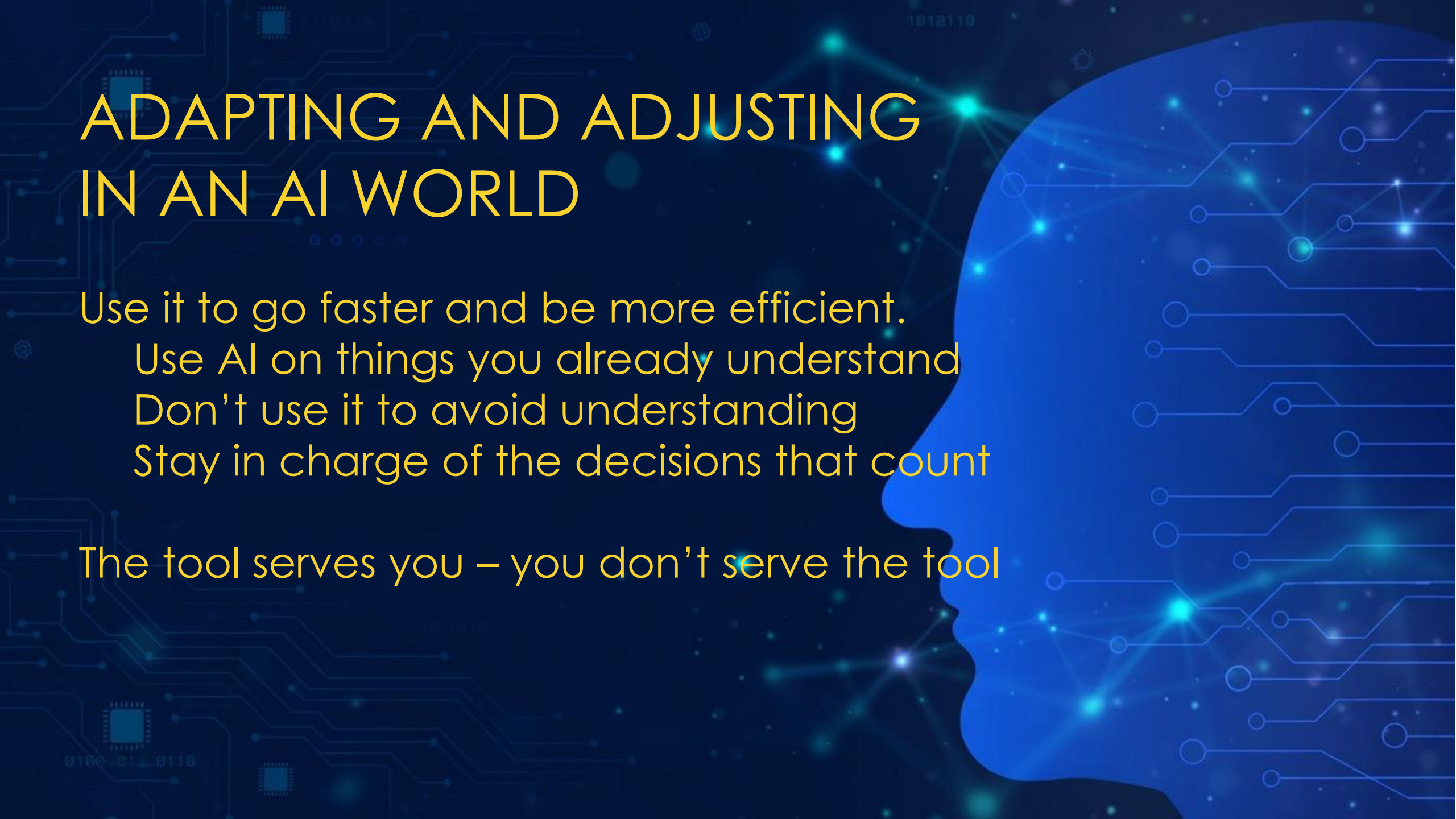


ADAPTING AND ADJUSTING IN AN AI WORLD

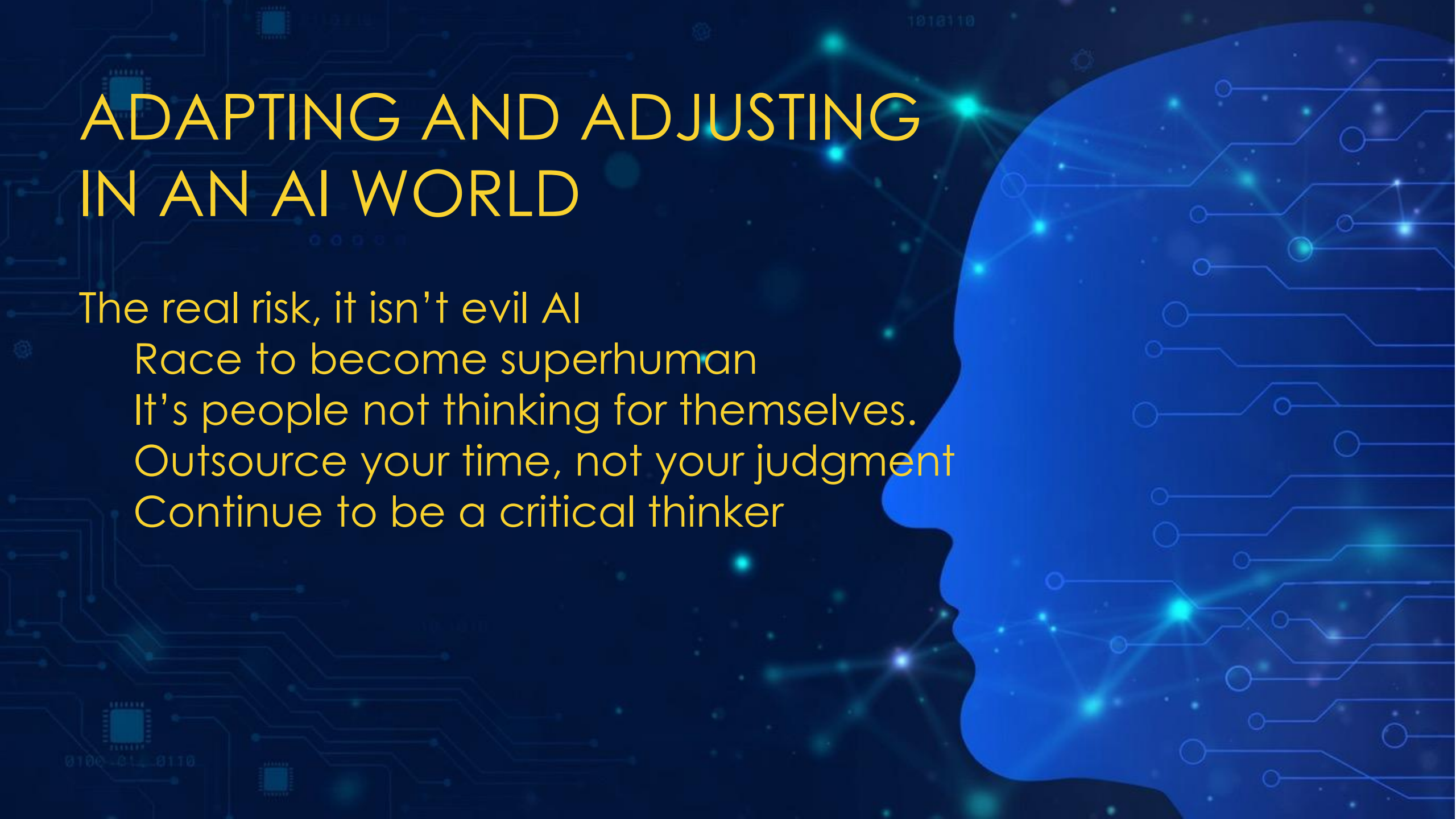
Use it to go faster and be more efficient.

- Use AI on things you already understand
- Don't use it to avoid understanding
- Stay in charge of the decisions that count

The tool serves you – you don't serve the tool



ADAPTING AND ADJUSTING IN AN AI WORLD



The real risk, it isn't evil AI

- Race to become superhuman
- It's people not thinking for themselves.
- Outsource your time, not your judgment
- Continue to be a critical thinker

ADAPTING AND ADJUSTING IN AN AI WORLD

Privacy

Platforms prioritize privacy to varying degrees, but they differ in defaults, transparency, data usage for training and user controls. They don't share your personal data but they all strongly advise against sharing personal information…

Never share…

- Social Security numbers
- Health details – medical record numbers/passwords
- Financial data - usernames/passwords

ADAPTING AND ADJUSTING IN AN AI WORLD

What to watch for:

Changing at an incredible pace.
Deepfakes and fake voices
Scams that sound human
Confident wrong answers
AI can be wrong and with total confidence



ADAPTING AND ADJUSTING IN AN AI WORLD

Free vs paid subscriptions

Free is good for occasional questions.
- Usage limits
- Limited features

Consumer pices - $20-$30 per month (yearly discounts)
Bundle with other apps. X/Grok
Pro/Heavy users - $100-$300 per month



ADAPTING AND ADJUSTING IN AN AI WORLD

Popular AI Platforms and what they do

- Grok (xAI)
  - Realtime info, truth, and conversational depth without heavy censorship
- ChatGPT (OpenAI)
  - General use, creative work, and casual conversation
- Claud (Anthropic)
  - Writing, coding, summarizing long texts and tasks needing precision
- Google Gemini
  - Deep integration with Google services, (Gmail, Docs, Sheets, Youtube)
- Microsoft Copilot (OpenAI)
  - Office users, enterprise productivity and professional document work

ADAPTING AND ADJUSTING IN AN AI WORLD



It’s already in our lives, we’ve adapted before.

What it is Not.

Where it actually helps.

Evil AI

Privacy


THANK YOU!
Qusetions


New
Business

New Business

BESS Update

State Route 322 Update

RBHOO Election Information

Election Information

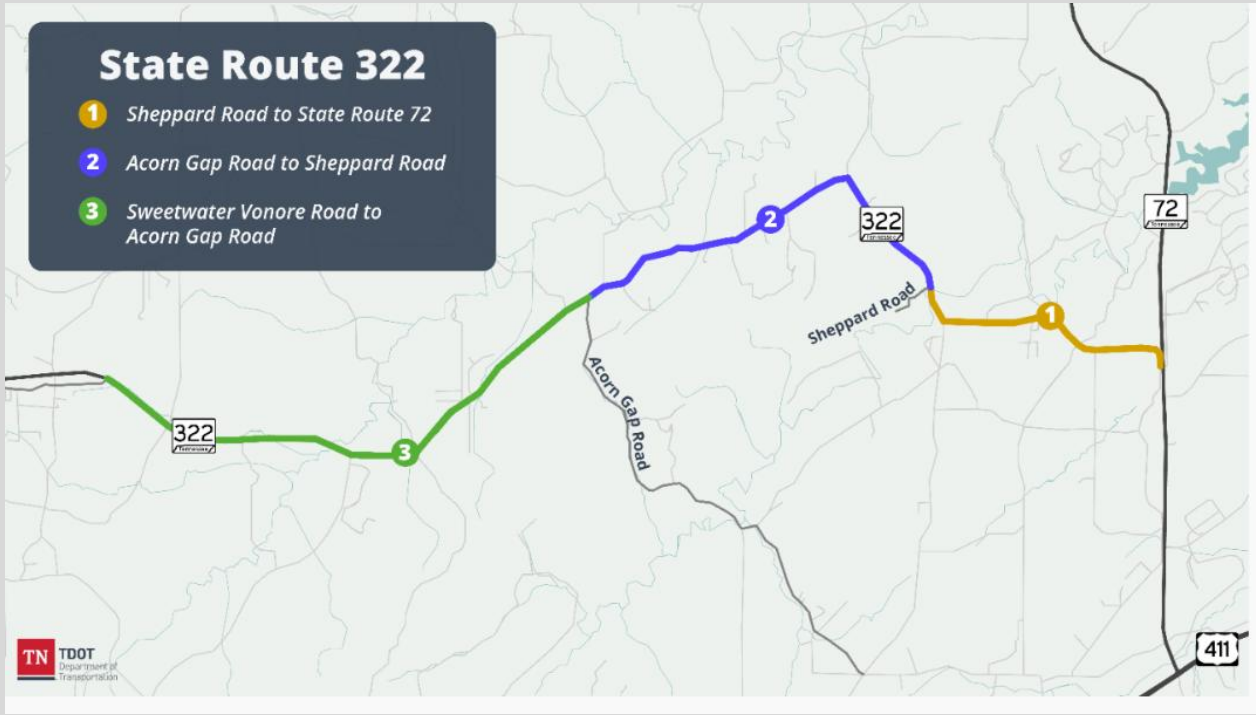
Legal Update

Battery Energy Storage System (BESS)

From TVA:

"We have had some issues coming to a commercial agreement with Hitachi related to the re-work they need to do on the foundation issues. once we can work out the revised commercial terms and get to commissioning, we will be able to finalize the ERP".

State Route 322 Update



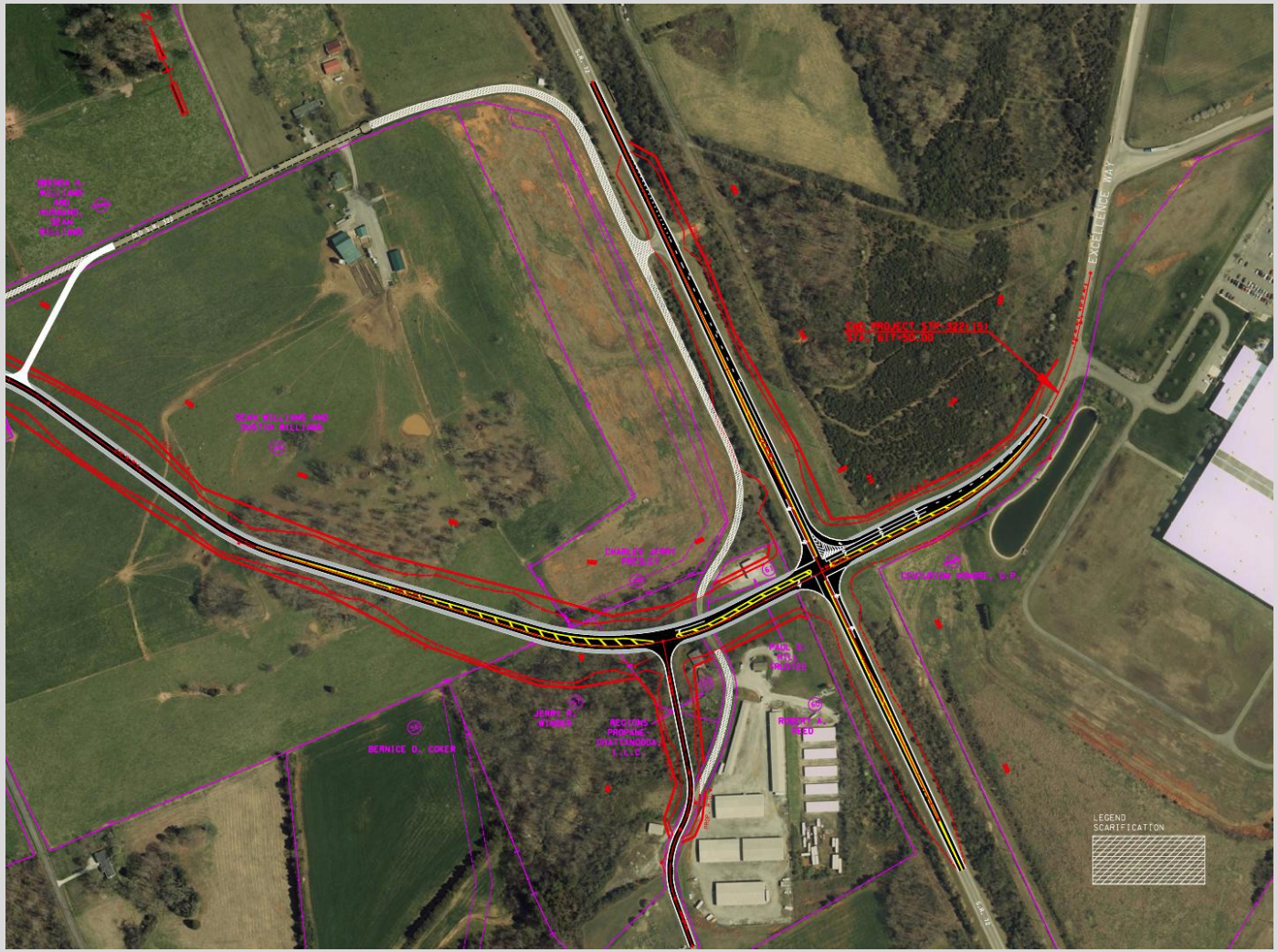
One phase of this project, from Sheppard Road to SR 72, is identified for funding in TDOT's 10-Year Project Plan, with construction scheduled for Fiscal Year 2026. The other two phases have not yet been identified for funding.

Current Status: Contractor began clearing and grubbing activities.

Construction start: August 2026

Estimated completion*: Fall 2028

State Route 322 Update



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RBHOO Election Information

Congratulations to:

Matteo Giordano

Nancy Langhoff

Trish Poe



Election Information

Tuesday, November 3, 2026 - State and Federal General Election

Lawsuit Update

Lawsuits – Bankruptcy

- Engage website – Resources→Legal→SPC Bankruptcy
  - **Docket Report** – lists documents (by number) filed with a summary
    - Most relevant documents are on Engage website
  - **Schedule** – list hearing dates with relevant documents numbers

Lawsuit Update

Lawsuits – Bankruptcy

- Timbertop was confirmed as the successful bidder
  - Need to close sometime in Early November
- Declarant Rights were not purchased.
- Trustee has filed numerous adversary cases
  - Michael Ayres,
  - Amy Ayres,
  - American Express Company,
  - Premier Resort Management, LLC,
  - Bank of America,
  - Visa Global Services, Inc
  - ORNLFederal Credit Union,
  - Rarity Bay Partners,
  - Navy Federal Credit Union,
  - Kubota Credit Corporation, U.S.A.,
  - UT Federal Credit Union,
  - EFCU Financial,
  - Blaylock Gaskins,
  - US Foods, Inc
  - Simplot AB Retail, Inc.
  - Selective Insurance Company of America
  - PNC Equipment Finance
  - Kapitus LLC
  - J.S. Held LLC
  - Harrell's LLC
  - Bluecross Blueshield of Tennessee, Inc.
  - Acushnet Company

Lawsuit Update

Lawsuits – Bankruptcy

- Important Documents
  - 1315 - Sale Approval Order pursuant to the Memorandum Opinion delivered from the bench
  - 1320 - Memorandum Containing Findings of Fact and Conclusions of Law
    - "In closing argument, the Objecting Property Owners asked the Court to disapprove the Sale but, alternatively, if the Court approves the Sale, to (1) expressly find that the Sale does not include any right to enforce any disputed mandatory membership and (2) include in the Sale Approval Order an injunction against Timbertop attempting to exercise Declarant Rights until further order of the Court. The Court will grant the alternative request for the Objecting Property Owners and include an injunction against Timbertop enforcing the mandatory membership requirements of the Sixth Amendment against the Objecting Property Owners until this or another court of competent jurisdiction decides the dispute over the mandatory membership provision in the Sixth Amendment. The Court will also enjoin Timbertop from attempting to exercise Declarant Rights pending further order of this Court. "

Lawsuit Update

Assessment – 20-489

- Notice of Appeal has been filed
  - Board deposited appeal bond with Monroe County Chancery Court - $446,076.91
- RBCAI filed their brief on May 26, 2026
- RBP filed their response brief on July 24, 2026
- RBCAI filed response to RBPs response brief on August 17, 2026

- ***Waiting for Court of Appeals to set oral argument date.***

Lawsuit Update

Partnership 19-943

- Tennessee Court of Appeals
- Oral arguments delayed till after May 28, 2026
- Trustee has agreed to continue with appeal

Lawsuit Update

Lawsuit – 22-237 filed by RBP on December 5, 2025

- Basic premise of lawsuit is that RBCAI needed 75% community support to file appeal on the Assessment Lawsuit
- RBCAI's 'Motion to Dismiss' based upon belief that Judge Bryant no longer has jurisdiction
  - Hearing was held on September 17. Waiting on decision by Judge Bryant.
- RBP file 'Motion for Summary Judgement' was denied.

Lawsuit Update

Lawsuit – 22-277 (Filed by RBP)

- No movement on lawsuit

Upcoming Events

RBHOO Regular Meetings

- **November 11**

Upcoming Events

- **October 15 –** Document Shredding
- **November 3** – State and Federal General Election
- **November 10** – Break the Bank
- **November 14** – Chili Cookoff
- **December 9** – Christmas Party at CAC

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Questions



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