

ONION CREEK

www.onioncreekhoa.org

HOMEOWNERS ASSOCIATION

The Newsletter for Onion Creek Property Owners • November – December 2019

President's Message

by Mike Rodriguez



Now that Fall is here, we can expect a respite from the long hot summer.

Hopefully, you managed to nurture your lawn just enough that it can bounce back. Still, if you have driven around other neighborhoods in Austin, we continue to have one of the finest places to live. Onion Creek remains nice because of our lovely setting and most of you take pride in your homes and are considerate neighbors. Still, I must remind folks a few things that can be improved to keep what we have enjoyed.

First, there is no street in Onion Creek where the speed limit is higher than 30mph. In fact, all but a couple of streets only allow for a max speed of 25. Yes, we have children, and, yes, we have pets. Yet, it is still mostly Onion Creek drivers who are speeding on Pinehurst and River Plantation drives, and even La Costa. Please don't put anyone else at risk in your haste. You simply don't save that much time.

Another area for consideration is to keep plants and grass trimmed back from sidewalks and curbs. These should look neat, but are also city easements that our walkers and joggers should be able to

Continued on page 2

UPDATES from your HOA Board of Directors

TREASURER'S REPORT

Kathy Lahaye

Total YTD revenue for August was \$436,606 which is \$24,618 less than budgeted. The total YTD operating expenses for August were \$281,188, which is \$63,493 under budget. The net revenue over expense YTD was \$155,418. Cash balances at 08/31/19: Operating - \$422,297.78; Reserves - \$147,835.50; CD - \$102,652.20

DELINQUENT ACCOUNTS & HOME SALES

Susan Dunning

From the August list of delinquent accounts the HOA received nine payments in full and three partial payments for a total of \$5,219. The current outstanding delinquent accounts total \$40,669.

Payments for three home sales were received and 21 were pending sales, one of which is a new home.

SECURITY

Scott Hutchinson

Security officers had 146 interactions with residents during August. Open garage doors continue to be the most common cause of contacts.

Bids are being received from companies wanting to provide security for Onion Creek. Proposals will be considered at a later date.

GOVERNMENTAL AFFAIRS

Jerry Patterson

The City of Austin had a public hearing about the issue of homeless individuals. No new action was taken.

CodeNext Part Deux indicates there are high density transition zones" being considered for the Onion Creek area that overlap our subdivision. COA Watershed Protection Department provided an

overlay map of the various flood plain areas. A copy is available for viewing in the OCHOA office.

COMMUNICATIONS

Kathy Pillmore

No increase in printing costs for the 2020 newsletter are expected unless the quantity is increased or the post office increases the cost of postage.

The HOA's Facebook page will be revived and used to communicate more timely information from the Board.

The Notification Network is a direct-to-resident communication vehicle that is used to provide immediate and/or emergency information. If residents are not currently receiving posts from the Notification Network it is because the office does not have their email.

ARCHITECTURAL COMMITTEE

Cecily Raiborn

Cecily Raiborn submitted her resignation. Mike Rodriguez is filling the position until a suitable replacement can be secured.

NEIGHBORHOOD WATCH

Martie Owan

National Night Out was set for Tuesday, October 1, 2019 from 6:30-8 pm. (See article p5)

The Dog-Walker-Watch program is yet another way to serve as part of Neighborhood Watch. Officers Marcel Gamboa and Veronica Saldate trained 15 interested Volunteers. The officers also provided a review the Neighborhood Watch; what it's about, its focus and how volunteers are the most important part of having a safe community.

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**Onion Creek
Homeowners Association**

**10816 CROWN COLONY DR., STE. 105
AUSTIN, TEXAS 78747-0760**

PH: 512-280-8110 FAX: 512-280-8162

WWW.ONIONCREEKHOA.ORG

"LIKE" US ON FACEBOOK

OFFICE HOURS: M-T-TH-F 10 A.M. - 2 P.M.

WEDS 8 A.M. - 5 P.M.

SECURITY: 512-940-9269, EMAIL-ONIONCREEK13@YAHOO.COM

**2019 Board of Directors,
Committees and Support Staff**

President

Mike Rodriguez – 512-292-1300
lmiker@msn.com

Vice President

Jerry Patterson – 512-740-5650
jerrypattersontexas@gmail.com

Secretary / Treasurer

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Directors

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Martha Owan	512-394-5087	mmowan28@att.net
Jerry Patterson	512-740-5650	jerrypattersontexas@gmail.com

Committees & Chairs

<i>Architectural Control Committee:</i>	Vacant
<i>Communications:</i> Kathy Pillmore	512-797-5400
<i>Crisis Management:</i>	Vacant
<i>Development / Infrastructure:</i> Wendy Braniff	512-924-2216
<i>Garage Sale:</i> Susan Dunning	512-280-8110
<i>Governmental Affairs:</i> Jerry Patterson	512-740-5650
<i>Landscape & Parks:</i> Stuart Osantowski	512-291-4800
<i>Neighborhood Watch:</i> Martha Owan	512-394-5087
<i>Security:</i> Stuart Hutchinson	512-809-2168
<i>Traffic Control:</i> Carolyn Dyer	512-280-6732

EXTERNAL COMMITTEES

COA Airport Advisory Board	Mike Rodriguez
Council Member Kitchen Kitchen's Cabinet	Ken Jacob
	Kathy Pillmore

Staff

<i>Office Manager:</i> Susan Dunning	512-280-8110
<i>Asst. Ofc Mgr:</i> Annette Waller	512-280-8110
email: ochoa8110@sbcglobal.net	

Financial Services Company

Giles and Shea, Terri Giles – 512-451-9901

*President's
Message* cont'd from page 1

freely traverse. The city code also requires trees overhanging sidewalks to be trimmed up to a height of 7ft 6 inches (14 ft over streets). When walking my dogs, if even I have to duck... your trees are clearly too low. Further, if you have a corner lot, please be considerate in not growing plants or trees so near the corner that you obstruct the view of drivers.

On your personal vehicles, I know you have heard it before, but if your truck is too large for you to park in your garage, it likely is not allowed by our HOA CC&Rs to be parked in driveway, either. Last, don't leave your trash and recycle carts out beyond dark on trash days or beyond, either in the street or on sidewalks.

Changing subjects, the City of Austin has made substantial progress in demolishing the flood buyout homes in the first phases. Nearly 60 houses have been removed. A drive to the far south end of Pinehurst Drive is like a ghost of the former old Onion Creek, with green belt and deer in greater abundance than homes. We are still pressing COA Watershed Protection to remove the old driveway stubs and restore the curbing. Both have been promised but, like our substandard street resurfacing, the city departments move at a slow pace to put things right. We will continue to lobby.

For those of you whose homes are in the 500 year flood plain, we have been pursuing some modification to the WPD "Atlas 14" plan. (You can read more about this on their website). We are well aware that very few of your homes have ever flooded, and this city initiative does more harm than good to affected homeowners resale values by suggesting that these properties are at high risk of flooding.

Sadly, we have not been able to get the city WPD to commit to flood mitigation for Onion Creek. Were their theory of higher flood risk in the Onion Creek basin accurate, you would think that they would be pursuing at least one or two of the mitigation solutions proposed by the Half consulting firm they have long worked with. WPD has been openly pushing their Atlas 14 plan all year as a (partial) solution, though they still have not submitted to city council for approval. I think they are concerned about push back on the land use code modifications involved. Expect them to finally seek council approval for their plan in November.

My best wishes to everyone for a Happy Halloween and Thanksgiving!

Mike

The *Onion Creek Homeowners Newsletter* is published six times per year by the Onion Creek Homeowners Association. It is one of four official sources of information for Onion Creek residents which include the OCHOA website (www.onioncreekhoa.org), the Onion Creek HOA Notification Network, and Facebook. The purpose of the newsletter is to inform residents of issues that directly involve the neighborhood and impact our community, to promote neighborhood events, and to encourage a sense of community in the Onion Creek neighborhoods. Editor: Kathy Pillmore, ochoa2019kp@gmail.com. Submissions are welcome and may be included in appropriate issues, subject to editor's approval, and/or space available. • **Advertising:** Cathy Miller 512-426-9758, catmiller@mindspring.com. Ads must be formatted as TIFF, EPS, or PDF. Written permission to use customer-supplied art/specialty fonts must accompany all ads. • **Photo Guidelines:** Written permission to reproduce must accompany all copyrighted material. Photo caption and photo release must accompany photos. Photos should be 300 dpi at 100% in jpeg or tiff format. • **Disclaimer:** Neither OCHOA nor CMC endorses any advertising in this newsletter, nor will either entity incur liability. Always ask for references.

The Onion Creek HOA Newsletter is looking for interesting stories about interesting neighbors to feature in upcoming issues. If you know or are someone with a story to tell, contact the editor at 512-797-5400, ochoa2019kp@gmail.com

UPDATES

continued from page 1

Observation of people and cars was stressed and practiced as part of the training. Residents can be part of this program without walking a dog—just being a walker adds great depth to the program.

TRAFFIC CONTROL Carolyn Dyer

A request has been made to TXDOT to replace missing delineators at the turnaround lane on the south service road at the Onion Creek overpass. The City is to advise the HOA when scheduling the work that will complete the building of the sidewalk along Pinehurst Drive as part of the Neighborhood Partnering Program application. Curtis Beaty, the South Area Transportation Engineer for the City of Austin, indicated a new speed management program would be presented to city council to be looked at and voted upon this month.

DEVELOPMENT/ INFRASTRUCTURE Wendy Braniff

- **Cascades at Onion Creek West** (Phase I) and **Cascades Multi-Family**, 11601 I-35 northbound service road and 11811 So. I-35 northbound service on south bank of Onion Creek between I-35 and along OCC Hole #3, south of OC subdivision. These two tracts, consisting of 88 and 117 acres respectively, are planned for construction of 44 single-family detached homes, 116 multi-family low-rise units, and 500 multi-family mid-rise units (totaling 660 units) and will include a clubhouse, mail building, laundry facility, maintenance building, parking, sidewalks, drive aisle, stacked water quality and detention ponding, park trails, a pond, water, wastewater, and drainage with associated improvements. The projected 24-hour two-way traffic volume of 8,294 requires a directional traffic signal at S. IH-35 and OC Parkway, and restriping of east, west, and southbound lanes. The site is in an urban watershed and the proposed wastewater line lies within the critical water quality zone requiring a functional assessment and riparian restoration. The drainage will be routed to two proposed water quality/detention ponds designed for sedimentation filtration with detention only within the east pond. Case Numbers C8-2018-0181 2019-157927 SP.

- **Oaks at Slaughter**, 8409-8417 So. Congress Avenue (west side of IH-35, north of HEB tract on IH-35 southbound service road) and **HEB** at 8700 So. IH-35 southbound service road, at corner of Slaughter and IH-35 southbound service road. HEB plans to subdivide their 18.762 acres into ten commercial retail lots plus a public right-of-way. Ralph Albalanedo Drive will be extended through the property in a 62ft right-of-way. Storm improvements are to be located along Ralph Albalanedo Drive as well as the planned private drive and will carry storm water to a planned detention and water quality pond. Case Number C8-2018-0109. Site plan application includes a fuel station and car wash. Case Number SP-2019-0302C.

- **2201 Onion Creek Parkway**. The 2-acre tract at southeast corner of Onion Creek Pkwy and IH-35 northbound access road has been sold to Westlake Dermatology. A fee in lieu of building

onsite stormwater detention was paid to the city's Regional Storm Management Program.

- **Copperstone** Meritage Homes is proposing a 158-unit detached condominium and associated site improvements on a site located in Manchaca at the northeast corner of FM 1626 and Polk Road, abutting the railroad tracks.

- **Texas Regional Landfill** (TDS) 9924 FM 812 proposes to increase the footprint of its waste disposal facility to 118.8 acres.

LANDSCAPE/PARKS Stuart Osantowski

Four viburnum bushes at the entrance of River Plantation Dr. and Bradshaw Rd. required replacement due to water irrigation problems, when the OC Club prevented the HOA from irrigating the bushes for ten days. The beautification project for both entrances into Legends Way at Lehman Way and River Plantation Dr. is complete.

NOMINATING COMMITTEE Jerry Patterson

Recruiting of board applicants to date resulted in one hard commitment and two other applications. Homeowners are encouraged to contact Jerry Patterson or the HOA office if they would consider serving on the board. *The deadline for submitting an application is November 15.*

OLD BUSINESS

Proposed park in Legends Way

Landscaping & Parks committee member Dick Perrone presented a proposed plan to create a third park in our neighborhood located in Legends Way, including a diagram showing proposed development.

Onion Creek Club Pebble Beach pond status: A meeting scheduled with the club general manager had to be rescheduled as he departed the manager's position prior to the original meeting.

Pickle Ball Court: The proposal was tabled for a later date.

YOUR HOA NEEDS YOU!


Your HOA is now accepting applications for the 2020 Board of Directors.

Contact Jerry Patterson 512-740-5650, jerrypattersonatexas@gmail.com or contact the



HOA office to obtain an application. **Completed applications are due to the office by November 15**

Protect Onion Creek: How our CC&Rs help to sustain the desirability, beauty and value of our neighborhood

 Onion Creek experiences a regular turn over in residents. New homeowners moving in replacing others who spent many years in the neighborhood. The newcomers are welcomed with open arms as they keep our neighborhood relevant. However, even though each new homeowner receives a copy of the Onion Creek Conditions, Covenants and Restrictions (CC&Rs) at their closing, few actually read them and subsequently cannot appreciate their importance to sustaining the value of the largest purchase they're likely to make. This phenomenon, however, is not limited to new residents of Onion Creek.

There are several versions of the CC&Rs that govern Onion Creek, each written when the particular section of the neighborhood was developed. The original CC&Rs were written in the 70s when Lumberman's Investment Company was developing Onion Creek. They covered the sections that run north and south along Pinehurst Drive and were very basic filling only nine pages. When the bridge was built over Onion Creek in the 90s and Legends Place was developed, a new and more comprehensive set of CC&Rs were written. In the 2000s Legends Way across Bradshaw followed and the Legends Place CC&Rs were adopted and again updated. As new sections with their own HOAs such as Cypress Ridge, The Pointe, The Greens, etal. were added to Onion Creek over the years, they developed their own CC&Rs, but all 13 of the smaller HOAs within Onion Creek are subject to the CC&Rs written in the 70s when Lumberman's had the controlling interest on the HOA board. Additionally, when Onion Creek was annexed by the City of Austin in 2005 city code regulations trumped some provisions of the CC&Rs.

The CC&Rs are critical to the continued preservation of the way of life that drew us to this neighborhood. It's been 45 years since the groundbreaking for the first homes in Onion Creek. Over the years we have managed to remain a respected and desirable neighborhood because a strong homeowners' association that has striven to protect and

enforced the CC&Rs.

Frequently new residents as well as old need to be reminded of the CC&Rs in general and specifically those which seem to be most commonly misunderstood or ignored. And because we have different governing documents for different sections of Onion Creek, the resolution to disputes or complaints varies with the HOA's ability to enact enforcement. Our Architectural Control Committee exists to help you understand the CC&Rs that apply to your property, to approve proposed modifications, major maintenance actions and improvements to your property, and to enforce compliance with the CC&Rs.

CC&R's vary depending on what section of Onion Creek you live in, so it is important that you refer to the CC&R's that apply to your property. If you have any questions please contact the Homeowners Association office or look for them on our website at www.onioncreekhoa.org.

EXAMPLES OF THE MOST FREQUENTLY MISUNDERSTOOD OR ABUSED CC&RS/CODE VIOLATIONS

- Failure to obtain prior approval for a modification to the exterior of your property to include (but not limited to) installing a pool, a new roof, a structure in the yard, or a fence; building an addition, painting the exterior of your home, etc.
- Leaving trash and recycling receptacles in public view (Legends Place and Legends Way specifically.)
- Parking commercial vehicles in driveways overnight.
- Parking overweight/large commercial vehicles on the street for other than deliveries or repairs to your home (city code).
- Having more pets than allowed in your section.
- Not picking up after your pets (city code).
- Creating a "nuisance" and/or disturbing your neighbors' right to the peaceful enjoyment of their property.

Neighborhood Watch

by Martie Owan



NATIONAL NIGHT OUT

National Night Out 2019 was an unqualified success. Approximately 100 Onion Creekers attended the annual event held this year on October 2nd at the Onion Creek Club. Each child took home a goody bag while the adults received tickets for the drawing of such items as wines, beers, gift cards, dog leashes, dinners at the club and rounds of golf. A huge thanks to the Onion Creek Club and to those who provided the take-a-ways and helped with the event.



DOG WALK WATCH TRAINING

The training for volunteers who signed up to become "Dog Walk Watchers" was held September 17 at the club. Everyone who attended the training received a bandana for their pet along with several other cool items. Chef Roman provided great pizza and yummy cookies. The AFD firetruck came and dazzled us with lights.

Officer Gamboa, our APD District Representative, talked about the importance of the Neighborhood Watch program in curtailing crime and being the eyes and ears for the police department.

A Huge



to the Neighborhood Watch District Captains, Section Chiefs, HOA Chiefs and Dog-Walk Watchers for your service to the Onion Creek Community



The most enjoyable and entertaining part of the evening was taking pictures with the fun props brought by the trainers.

A most grateful thank you to the team of Neighborhood Watch volunteers that helped with the set up and clean-up.

Susan Acklen
Joyce Anderson
Martin Benevides
Mary Jo Benton
Barbara Birdwell
Larry Bjorkman
Micki Blasczyk
Carol Buras
Abe/Becky Canela
Mary Jane Caudill
Mavi Chapa
Charlie Corona
Carrie Courson
Sean Crow
Debbie Dinderman
Margaret Drake
Carolyn Dyer
Mary Eckert
Bill Fier
Frank Grazier
Reed Helmlly

Ken Jacob
Crystal King
Melinda Kinnick
Kathy Lahaye
Rosy/John Moore
Shona Nietsche
Mike Nietsche
Jerry Patterson
Norma Peper
Kathy Pillmore
Leslie Raver
Scott Rholoff
Chris/Fred Sans
Harvey/Susan Starks
Debbie Staub
Connie Synnott
Rosemarie Trevino
Jerry Tucker
George Wetzel
Susan Woodrow
Pat Zellmer



Officer Gamboa with on of the many children who attended



Fun fotos with props



Martie Owan drawing for door prizes



Volunteers with Austin Firefighters

Camping: a Hazard Under IH-35/Onion Creek Bridge

by Cathy Miller

I was crossing over the IH-35 frontage road bridge outside Onion Creek one evening in early September curious to watch the Mexican free-tailed bats emerge from under the bridge, when a splash of color and human activity caught my eye.

I stopped, parked my car on the embankment, and peeked over the ledge of the bridge. I saw signs of light bat activity and smelled the pungent odor of bat guano, but I also saw people, cars, and a great amount of brightly-colored graffiti art covering most of the lower portions of the bridge walls.

So, the story goes. . . What started out as a potential article about the Mexican free-tailed bat colony living so close to our Onion Creek neighborhood, gravitated to my pursuing a story about the art. However, after taking a walk under the bridge with Kathy Pillmore (HOA board director) and one of our Onion Creek security guards September 6, we discovered more than just an abundance of colorful paintings: We found folks camped out in the area, a newly-erected fence with “no trespassing” signs attached, a pickup truck and a pontoon boat that were being used as living quarters, parked in the flood zone. This encampment is located on the creek bed below The Pointe condominiums, adjacent to Windrock Villas condominiums.

Two or three years ago the same area was home to a handful of homeless campers, apparently oblivious to the knowledge that they were living in a potential flash-flood area. They were causing problems for the residents of the aforementioned condominiums. They eventually migrated elsewhere after our OCHOA board members were alerted and proceeded with the arduous process of having the campers removed. The area was relatively quiet for a while, but a new group—or possibly the same campers as before—has returned.

As of October 5, and after the easing of homeless camping restrictions by the city council, the camping has evolved and there are now more cars parked and used as living facilities, and the hoarding of large-item trash is growing (see photos).

The issue isn't just that we have homeless residents camping so close to our homes and littering the creek bed. A potential problem arises the next time we experience a flood. Homeless lives will be in serious danger, and the accumulated large chunks of debris and vehicles will wash down the creek, becoming floating hazards and impeding the natural water flow. ★

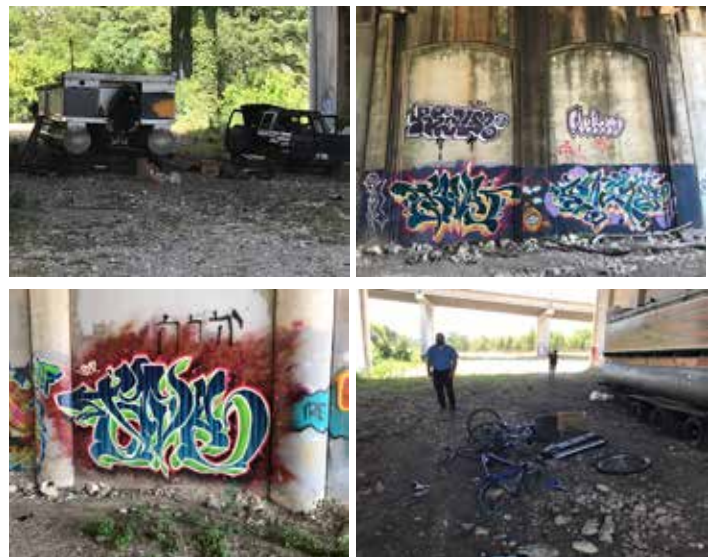
Various news sources reported in early October that, “the City of Austin Public Works Department will continue conducting underpass cleanups to remove hazards and debris, despite the city ordinance allowing homeless camping. Crews remove general solid waste and debris “only directly under bridges in the

designated locations,” The Public Works Department started doing the cleanups in May. This was previously the responsibility of the Texas Department of Transportation.

Mayor Adler said at a recent press conference that “We have ordinances in place and we’re not going to change them.” However, On October 2, Governor Abbott sent a letter to Adler giving him until November 1 to clean up the homeless camping situation or “I will unleash the full power of state agencies to insure the health and safety of all Texans.”

According to Pillmore, “This situation will continue to be monitored by the HOA.” (At press time, it was reported that large trucks were seen hauling trash off.)

★(Editor's note) TxDOT was contacted September 7 about the situation and stated then that the City of Austin had taken over the cleanup of these locations. Subsequently our city council representative was also notified of the situation.



Photos by Cathy Miller and Kathy Pillmore



The top four pictures were taken September 6, the bottom picture was taken in early October and the amount of collected detritus had increased noticeably. The graffiti is very intricate and colorful, but the trash and debris are not.

2019-20 Calendar

OCHOA Board of Directors Meeting, Onion Creek Club, 4 pm..... Oct. 17

HOA Board of Directors Applications Due..... Nov. 15

OCHOA Board of Directors Meeting, Onion Creek Club, 10 am..... Nov. 23

OCHOA office closedNov. 28-29

OCHOA Board of Directors Meeting, Onion Creek Club, 4 pm.....Dec. 19

OCHOA Office Closed..... Dec. 25 - 27 and Jan. 1

OCHOA Board of Directors Meeting, Onion Creek Club Executive Dining Room, 4 pmJan. 16

ANNUAL GENERAL MEMBERSHIP MEETING
Onion Creek Club Main Dining Room, 9am.....Jan. 18

Check www.onioncreekhoa.org for meeting changes, agendas, and notices

HOA OFFICE HOURS

M-Tu-Th-Fr — 10 am - 2 pm

Wednesdays — 8 AM TO 5 PM

If It's An Emergency Call 911 FIRST
Then Call
Onion Creek Security
512-940-9269
IF IT'S NOT AN EMERGENCY CALL 311

• 2020 Newsletter Deadlines •

The Onion Creek Newsletter is published six times per year by the Onion Creek Homeowners Association. Articles and/or photos are welcome and may be submitted via email to ochoa2019kp@gmail.com. Publication is subject to approval and space available.

Issue	Editorial/Photo Deadline	Advertising* Deadline
January/February	December 1	December 1
March/April	February 1	February 1
May/June	April 1	April 1
July/August	June 1	June 1
September/October	August 1	August 1
November/December	October 1	October 1

*Direct all advertising inquiries to Cathy Miller, 512-426-9758, catmiller@mindspring.com

Neighbor-to-Neighbor

Got something to sell or swap? List your items here - FREE!
You must be an Onion Creek resident. Individuals Only
— No business/commercial listings. Submit your items to ochoa2019kp@gmail.com

FOR SALE 3-drawer, hand-carved dresser, mahogany. Recently refurbished. Measures 30" high, 48" wide, 24" deep - \$250. Call 512-797-5400 to view.

DON'T BE A PARTY POOPER
BE A POOPER SCOOPER!

SCOOP YOUR PET'S POOP - IT'S THE LAW!

Please Note
IF YOU ARE NOT RECEIVING IMPORTANT NOTICES FROM THE HOA OFFICE, IT'S BECAUSE WE DO NOT HAVE A CURRENT EMAIL ADDRESS FOR YOU. PLEASE CONTACT THE OFFICE TO UPDATE YOUR INFORMATION. 512-280-8110 OR EMAIL ochoa8110@sbcglobal.net



ONION CREEK HOMEOWNERS ASSOCIATION

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Weds 8 am - 5 pm

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The Onion Creek HOA board meetings are held primarily the 3rd Thursday of each month from 4 to 6 p.m. and once per quarter on the 3rd Saturday of the month from 10 am to 1pm. All meetings are held at the Onion Creek Club. Check www.onioncreekhoa.org for the meeting date, agenda and any changes.

Yard of the Month



SEPTEMBER 2019

Joseph & Patricia Tully • 10215 Pinehurst



OCTOBER 2019

Charles Lewis & Myra Bullacavoli • 2402 Innisbrook

REAL Estate Round Up

with Hector R. Eichelmann
Mustin & Porter Realtors

Onion Creek Real Estate as of July 15, 2019

20 Houses & Condos for sale - average price of \$448,110.
6 Houses & Condos pending - Average Price of \$414,983.

14 Houses & Condos sold for:
List Price Average \$393,457 - Max. \$540,000
Sold Price Average \$382,682 - Max. \$540,000