

BRUCE EVANS

Background Information

College graduate from Fitchburg State University with a BS in Business Administration - 1984. I recently retired from Fairfield Glade as a Senior Manager for 15 years, primarily in charge of Fairfield Glade's Sewer System.

Community Involvement

I have been a small business owner in Crossville for the past 5 years. Prior Civic Involvement

Thoughts on Fairfield Glade

As an employee of Fairfield Glade for the past 15 years, I have witnessed the Community Club grow significantly. The growth has resulted in a membership of over 10,000 strong. Until recently, the Community Club and the Declarant worked side by side to see that the long term goals of the Club were the main focus. The direction the current Board is leading the Community Club favors the Declarant over the members and that needs to change. If elected to the Board, I will put the Community Club and its members first.

List any other pertinent information you would like to present

GARY KRIVO

I moved to Fairfield Glade with my wife Betsi in 2022. We have 3 children and 5 grandchildren. I grew up in Minnesota and received both my undergraduate and MBA degrees from the University of Minnesota.

I have nearly 40 years of experience in finance, including corporate finance, asset management, and risk management. Most recently, I was Chief Risk Officer of JPMorgan Investment Management, overseeing a global team and nearly \$2 trillion in assets.

Significant accomplishments include;

- Developed a new Governance framework for Investment Management
- Built both Investment and Liquidity Risk Frameworks
- Developed strong relationships with key regulators and Boards along with serving as a member of several related boards
- Global Chair of the Reputation Risk Committee

- Chair of GARP Asset Management, a Risk industry group.

Additionally, I have extensive Investment banking experience;

- Successfully built and led a global Asset Management and Hedge Fund banking team

- Built a \$20bn Structured Derivatives business that successfully withstood the 2008 financial crisis

- Regularly presented the hedge fund business, it's risk and strategy to JPM's Board of Directors

- Led the 3rd largest IPO at the time in U.S. history

Current member of the FFG Financial Advisory Committee and appointed Vice Chair in January 2026. Actively involved in the annual budget process, review of monthly financials and of large projects relative to our financial commitments.

My wife and I are active members of our FFG community. We thoroughly enjoy our golf, tennis, and pickleball facilities, and find our hiking trails remarkable. Spending time with friends on Lake Dartmoor, dining at Stonehenge, or listening to great music at The Grove make living here in Fairfield Glade special.

The foundation of our community's future is a strong financial position. The number one priority of the board is to ensure that we maintain this position despite headwinds (e.g. the loss of Wyndham revenue) and remains the cornerstone of all planning and large projects. I would focus on enhancing "Key Performance & Risk metrics" along with transparent reporting to ensure the overall financial health of our community.

Secondly, the board should complete a deep-dive into our key governing documents (e.g. bylaws, C&R's and TN Nonprofit Corp Act). This review would be done separate from any requested changes so that the Board and our community would have a stronger foundation when considering any changes in the future. These are complex documents and should be a key priority of the board.

Thirdly, I have a strong track record of managing large projects, acting as a fiduciary and dealing with complex situations. I would focus on ensuring clear communication of decisions based upon facts and cutting through much of the "noise" currently felt in our community. As a representative of Fairfield Glade, I would truly embrace the opportunity to serve.

Thank you for your consideration.

TED LANDERS

Background Information

My wife Linda and I have been married for 41 years and became FG members in 2018. I have big picture mentality and always consider how decisions can have unintended consequences. Was the chair of the National Board for Certification of Orthopedic Technologists for 4 years, which was tasked with creating a national exam administered by ETS. I have an abundance of common sense which will serve the community well when considering conflicting opinions. Not afraid of change or tackling difficult issues.

Community Involvement

Am actively involved in many activities within our community. I Attend Board & special meetings. Served on ACC's subcommittee for tree policy. I am a driver for FG Residential Services. In 2025, I drove 152 residents to their medical appointments. I am a member of 3 wine groups, attend Living Room Concert series. Enjoy Mirror Lake concerts. Have season tickets to Cumberland Playhouse. Enjoy Cumberland County Film Society movies. Attend Southern Stars Brass Band concerts.

Prior Civic Involvement

- Served 25+ years as a board member of 4 different Condo/Townhome Associations. Major overhaul of Assoc. C&R's, which included creating an index and removal of Developer info once he left. Successfully pushed to conduct a "Reserve Study" which is 100% fully funded.
- Spent 2 years working with architects and Cook County Assessor's office to correct townhome sq ft and property tax inequities resulting in substantial property tax savings.
- Was president of Lake Wildwood Association in Varna, IL which is a private gated lake association with many similar amenities as FG.
- Created a professional marketing video with 2 other members for use by the realtors.
- Created and chaired council of committees which consisted of the chairs of the 8 committees where we annually created and prioritized association needs list which was provided to BOD.

Thoughts On Fairfield Glade

The Board is not meeting member expectations. The owners' response to the October 2024 survey that rated both the Board and management with a score of 29 out of 100. The average score of all associations was 61. This is not a small number of disgruntled owners

but a real problem. Suggestions from the focus groups have been mostly ignored. Need less secrecy and more openness to rebuild trust. If Elected, I Will Strongly Advocate To:

1. Replace the Association's attorney.
2. Severely narrow or restrict use of nondisclosure agreements (NDA's).
3. Follow the TN Open meetings act. Regular Board business should NEVER be held in executive session.
4. Tree policy must be enforced and comply with Core Value #6.
5. Need a more constructive partnership with the Declarant, no more give aways!
6. Board must do a better job of educating the members on why difficult changes need to be made.
7. Must restore members' trust in the Board and its decisions

**** I Would Appreciate Your Support****

ANDY WHIRL

Background Information

My First experience with Fairfield Glade was a buddy golf trip in 1990. In 2020 my wife and I, Hoosiers by birth, moved from Florida to this wonderful community. Originally starting my career in finance and banking, we eventually started 2 successful businesses. One in Indiana and retiring from the second in Florida. I was also extremely grateful to be a college athlete. That experience taught me the meaning, and life lesson, of teamwork.

Community Involvement

In 2021 I worked as a starter at Stonehenge Golf Course. It was a nice way to meet the residents. I also welcomed golfers from all over the United States and bragged about our wonderful community. At the end of the year awards luncheon, I was honored when the Board and Jeff Huston presented me with the community "promoter of the year " award. For the past 4 years I have been employed part-time by Fairfield Homes. I jokingly refer to my role as the "Walmart greeter". It is a real treat to share the unique lifestyle opportunities here in Fairfield Glade. Part of my duties also include warranty reviews, in order to provide a positive customer experience.

Prior Civic Involvement

We lived in Florida for 16 years. For 8 years, I was a member of the Master Association Board of Directors. Serving as Board President for 3 of those years. Although we only had

one restaurant and one golf course, that experience will be invaluable when applying to be a candidate for this Board.

Thoughts on Fairfield Glade

For Many years, The Board was hardly noticeable. As I feel it should be. Recently, there has been a growing atmosphere of negativity. This has not been limited to our community, but has spilled out into social media. Is this due to a lack of communication and explanation of issues by the Board? Is this negativity warranted or justified? It is my hope, and intention, to improve that communication gap. It is my experience, that when the lines of communication are open and clear, most issues can be resolved. We have numerous items that will require attention and common sense solutions. As a Board member, I hope to contribute to that effort.