Paul Werries
Director & HOA President

Jennifer Schafer
Director & Chairwoman of the Board

Geoffrey Harton
Director & HOA Secretary

Shellee Ogden
Director & HOA Treasurer

Ross Randlett
Director

Luanne Pavco
Director

Amy Daney
Director

Kevin Kurtz
Director

Andre Tarro
Director

The Waters At Lake Anna Homeowners' Association, Inc.

Board of Directors Meeting

December 6, 2025

Meeting Minutes

The regular meeting of the Board of Directors ("Board") of The Waters at Lake Anna Homeowners' Association, Inc. ("HOA") was held at The Waters at Lake Anna Homeowners' Association, Inc. clubhouse and was called to order at 10:00AM on December 6, 2025 by Chairwoman Jennifer Schafer. Chairwoman Schafer announced that the meeting was being recorded and asked that all electronic devices be silenced. Upon confirming with Secretary Harton Chairwoman Schafer declared that a quorum was present. In attendance in person were HOA Officers/Directors: President Paul Werries, Treasurer Shellee Ogden and Secretary Geoff Harton as well as Directors: Andre Tarro, Luanne Pavco, Amy Daney, Kevin Kurtz and Ross Randlett.

Chairwoman Schafer called for any modifications to the agenda as presented. There were no modifications. Chairwoman Schafer called for a motion to approve the agenda as presented. Motion was seconded. Motion carried.

Member Introduction:
The following HOA members were in attendance: KT Tarro - Lot 316, Toby Nann – Lot 426, Nita Unhoch - Lot 186, Terri Curtis - Lot 209, Mike Morris – Lot 222 and Scott Schafer – Lot 4.

Minutes:
Chairwoman Schafer called for a review of the latest draft version of the October 25, 2025 Board meeting minutes. Secretary Harton noted the Draft October 25, 2025 Board Meeting minutes were submitted to the Board November 4, 2025 for review. A few minor comments were received. Secretary Harton motioned to approve the revised Draft October 25, 2025 Board minutes as submitted to the Board November 4, 2025 with the minor changes included. Motion seconded. Motion carried.

Officer Reports: Chairwoman Schafer called for Officer Reports.

Secretary – No report.

Treasurer – Treasurer Ogden noted the Operating budget is currently at $55,000 and the Replacement Reserve fund is $586,000. There are currently 4 unpaid lots. The 2026 assessments are being pulled together. The assessment will be $574.00, the same as 2025. The assessments will be mailed out the end of December, 2025, with a due date of January 31, 2026.

Treasurer Ogden made the following four (4) motions to move funds around to pay for higher-than expected expenses in certain budget lines.
(1) Motioned to move $3,950.00 from Budget line item 8 (Mulching and Weeding), as these items were canceled, to Budget line 7 (Mowing). Motioned seconded. Motion carried.
(2) Motioned to cancel $753.00 moved from Budget line 19 (Dock and Marina) to (Common area D Beach) Budget line 11 in the September 27, 2025 Board meeting. The funds were not needed as the project was completed within the current 2025 budget. Motion seconded. Motion carried.

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(3) Motioned to move $1,356.03 from Budget line 12 (Pool) to Budget line 18 (General Maintenance) to fund all the electrical work recently completed. Motion seconded. Motion carried.
(4) Motioned to move $76.80 from Budget line 12 (Pool) to Budget line 20 (Security and Safety) to pay for the monthly $75.00 charge for the cloud and remote access for the gates. Motion seconded. Motion carried.

The Operating Budget report as of December 5, 2025 was presented. The report indicates the remaining budget as of December 5, 2025 is $29,912.82. All the projects have been completed and after all the normal utilities and other maintenance items are paid for in 2025, a remaining balance will be around $20,000.00. In 2023, an end of year surplus of around $10,000.00 was available. Some of those funds were used for the replacement of the pool handrails. In 2024, the end of year budget had a surplus of around $22,000.00, of which $19,000.00 of the funds were used for replacement of the Marina gate. Great job Shellee.

President – President Werries noted the following:

1. President Werries thanked everyone that helped remove the entrance flags last week and store them away. For 2026, President Werries proposed that the flags be placed back out around a week before Memorial Day and the flags will stay up until approximately a week after the fourth of July. For Veterans Day, the flags will go back up around a week before Veterans Day and they will stay up through the month of November.

2. Thanks to an anonymous donation from an HOA member to purchase a 30 foot flag pole with a light at top and a United States flag. President Werries suggested the flag pole be placed in the middle of entrance median with some decorative blocks around the bottom of the pole with gravel. It was also noted that another member has suggested they plan to donate a bench to be placed by the flag pole. It was also noted there will be room for two (2) flags on the pole. A United States flag and a TWALA flag. President Werries motioned for placement of the flag pole in the middle of the entrance median. In discussion it was suggested that TWALA have a community contest to identify a flag to represent the TWALA community. President Werries will put together information about the proposed "design a TWALA flag" contest. Motion seconded. Motion carried.

3. As a reminder the Louisa County Sherriff's office is having a Miles for Smiles 5K run on the TWALA roads Saturday, December 13, 2025, starting at 9:30AM. Registration will begin at 8AM. The SHIELD volunteers should be at the clubhouse by 8:30AM to help with traffic flow on the TWALA roads.

4. As a reminder, effective January 1, 2026, the clubhouse rental fee will be $150.00 for non-community functions. The rental fee is fixed regardless of the number of hours of the rental period. It was suggested that certain days be considered "Black Out" days. The Board agreed that all Federal holidays will be considered as "Black Out" days.

5. The annual Christmas decorating contest will be held again this year with judging by the Board members to be performed December 18-21, 2025. Winners will be announced on December 23, 2025. First place will receive $100.00 and the second place will receive $50.00.

6. President Werries motioned to establish a new stand-alone committee called "Landscaping and ponds". The committee will be responsible for all the same activities as the existing same named sub-committee handled. Motion seconded. Motion carried.

7. President Werries thanked all the Board members and Travis Schaefer for another successful year.

Committee Reports: Chairwoman Schafer called for Committee Reports.

Civic Activities Committee: Committee Chairwoman Nann noted the following:

1. On November 8, 2025, the Military Appreciation and Fall kickoff event was held, and it was another wonderful Potluck dinner.

2. On December 6, 2025 from 2-4PM the Ladies Stocking Stuffer and Cookie exchange will be held.

3. On January 17, 2026 the International Potluck dinner will be held.

4. On February 14, 2026 the Bourbon and Valentines Day Potluck event will be held.

Children's Events Committee: In Committee Chairwoman Laurie Clark's absence Director Ogden reminded everyone that December 21, 2025, will be a family movie night from 4-6PM. The movie will be "Klaus" a PG movie. Popcorn, pizza and drinks will be provided.

Community Outreach Committee: Committee Chairwoman KT noted the following:

The first 2026 Outreach project will be a school supply drive to support the 605 Trailer Park. The manager of the park will provide Sandy Brockel with a list of needs after school is out for the Christmas break. Outreach will then create an Amazon wish list, as done in the past, and request donations from the TWALA community. The Committee also hopes to reschedule the Louisa County history presentation for early in 2026.

Website/Broadband Committee: No report.

Marina Complex Committee: Committee Chairman Kurtz noted that he and member Bruce Johnston will meet with Harbor dredging December 12, 2025, to discuss dredging the front basin as well as review the area now designated for the spoils and will ask for a revised dredging cost. The neighbors located next to the spoils area will also be contacted to review the planned process. New placards for the new Rental Day slips will be ordered and installed.

ARC Committee: Committee Chairman Tarro noted the following:

ARC Application Approvals:

At the October 25, 2025 ARC committee mtg – Approved:
Lot 127 – Shed,
Lot 210 – Dwelling,
Lot 339 – Shed and Entrance columns addition,

At the November 15, 2025 ARC committee mtg – Approved:
Lot 13 – Color change (gutters/downspouts),
Lot 336 – Solar Panels,
Lot 412 – Shed,
Lot 30 - (Dwelling) plans changed again, Final changes approved and a letter was sent November 20, 2025.

Total dwellings completed, under construction or approved effective November 30, 2025 is 266.

The Committee has begun contacting lot Owners/Agents with outstanding or "inactive" applications to clear old paperwork, while also determining whether applicants may be "stuck" in the process awaiting updates or information, or no longer intend to proceed with their applications. Those applications for

which no response is received by December 31, 2025 will be closed and lot Owners/Agents notified that they will have to submit new applications should they decide to proceed later.

Common Area/Grounds Committee (CA/G) -

1. Clubhouse, Pool & Tennis Courts – Committee Chairman Randlett noted the following:

   a. Installation of new ceiling lights has been completed in the clubhouse. Plan to changeout/fix all the outside lighting in 2026.
   b. Replacement and updates of the front electrical panel by the upper pond was completed.
   c. The fountain lights are not working properly. Solitude is supposed to be out the week of December 7, 2025 to fix the problems. Not sure why the pond levels are low.
   d. Replacement of the clubhouse carpeting is being reviewed. Estimates for laminate flooring are be reviewed. HOA member labor may be used. Checking with the flooring experts indicate the new laminate flooring does not cause echoing.
   e. Options for the lower pond are still pending reviews as well as a REC estimate to provide AC power at the lower pond. Plans are to have a new contract in place for pond maintenance by February 2026.

2. Beach sub-Committee - No report.

3. Landscaping & Ponds – In Committee Chairwoman Lee's absence, Director Ogden noted Chairwoman Lee is working on the Scope of Work using TWALA requirements for a new Landscaping/mowing contract in 2026. It is expected the Scope of Work will be ready for release shortly.

Compliance /Rules Committee: Committee Chairwoman Pavco noted:

The requirement for completion of the STR registration for 2026 will be published in the Presidents Corner. In February 2026, a review will be conducted of the HOA member lots that have filled. Those that have not filled will be sent an email to remind them of the county and TWALA requirement. Eight (8) registrations of the alleged 32 lots that advertise as STR in TWALA have been received.

Finance - Operations and Replacement Reserve Committees: No report.

Replacement Reserve Fund Committee: No report.

Safety and Security Committee: Committee Chairman Werries noted the card reader will be installed in January 2026.

Other Committee Reports: None

Unfinished Business: None

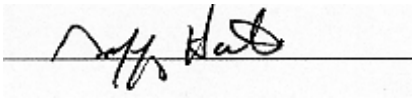
New Business: Chairwoman Schafer noted that all the comments concerning the new Confidentiality and Non-Disclosure Agreement has been received. Committee members which deal with confidential information, contract negotiations, or lot owner personal information will need to sign the Confidentiality and Non-Disclosure Agreement.

Public Forum-members: Member Curtis questioned if the Board has any responsibility to respond to a complaint that does not have a signature. Director Pavco responded that the Compliance Committee has no responsibly or obligation to respond to an anonymous complaint. Also, it is not a Bylaw or Convenance issue.

Board Executive Session: None

Future Agenda Items: None

Director Ogden motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 10:41AM.

Prepared and submitted by: 

Geoffrey Harton, Secretary and Director

Approved by the HOA Board of Directors at the January 24, 2026 Board Meeting.