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

February 28, 2026

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 February 28, 2026, 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, Kevin Kurtz and Ross Randlett. Luanne Pavco called in on the conference bridge.

Chairwoman Schafer called for any modifications to the agenda as presented. Chairwoman Schafer noted that the Compliance/Rules committee will be the first committee report as Director Pavco may need to leave early. There were no other 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, Scott Schafer - Lot 4, Nita Unhoch - Lot 186, John Tanner - Lot 375, Bob Richards - Lot 136, and Terry Caldwell - Lot 187.

Minutes:
Chairwoman Schafer called for a review of the January 24, 2026, Board meeting minutes. Secretary Harton noted the Draft January 24, 2026, Board Meeting minutes were submitted to the Board January 30, 2026, for review. A couple minor comments were received. Secretary Harton motioned to approve the Draft January 24, 2026 Board minutes as submitted to the Board January 30, 2026 with a couple minor changes. Motion seconded. Motion carried.

Officer Reports: Chairwoman Schafer called for Officer Reports.

Secretary – None.

Treasurer – Treasurer Ogden noted the Operating budget is currently at $244,000 and the Replacement Reserve fund is $584,000. There are 2 unpaid lots from 2025 and prior. Everyone that has not paid their assessment's will have their key cards deactivated and late fees assessed within the next two weeks.

Treasurer Ogden noted that in the past the Board made a motion to process liens when they are two years in arrears. It has been identified that lot owners are selling their property without going through TWALA and paying for a Certificate for resale and search. Treasurer Ogden motioned that the time period to process liens in arrears be changed from two years to one year. President Werries questioned if there was an amount that made the change economical. Treasurer Ogden provided the numbers indicating the change is economical. Motion seconded. Motion carried. The Operating Budget report as of February 27, 2026, was provided.

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President – President Werries noted that the Honor Flags will be put out in May, 2026. If anyone would like to request a flag, the request must be placed by March 13, 2026. The next time to place a request will be Fall, 2026. There are between 35 and 40 flag positions still open.

Committee Reports: Chairwoman Schafer called for Committee Reports.

Compliance /Rules Committee: Committee Chairwoman Pavco noted she has two items to discuss.

1. Committee Chairwoman Pavco noted that at the January 24, 2026 Board meeting the Board approved a motion to add a rule/regulation in conjunction with Paragraph 2 of the TWALA Covenants, which prohibits structures of a temporary nature, portable storage and moving containers (including, but not limited to, PODS, U-Haul U-Boxes, and similar containers) may be placed on a lot within TWALA for a period not to exceed seven (7) consecutive days. There was one lot that had exceeded the 7day period. They were contacted and given until Feb 28, 2026 to remove the POD. The POD was removed February 27, 2026.

2. Committee Chairwoman Pavco noted that per discussion at the January 24, 2026, Board meeting, alleged STR lots in TWALA (per publicly available sources) that were not registered with TWALA pursuant to Section 86-114 of the Louisa County Code and TWALA regulation (paragraph 4 of the "Owners' and Renters' Guide" received an email asking for compliance by February 27, 2026 and if not compliant a notice would be issued, after which the standard compliance and adjudication process would apply, including loss of amenity privileges. The Compliance Committee identified 40 potential rental properties in TWALA. Of the 40 lots, 23 had self-registered by January 1, 2026 and 17 lots received emails from the Compliance Committee. Of those 17 lots:

    1. 5 lots are no longer doing STR's,
    2. 9 responded and filled out the form,
    3. 3 are outstanding (lot 311, lot 168, and lot 84).

For the three outstanding lots, the Compliance Committee will initiate the compliance process beginning the week of March 2, 2026, with an email and certified letter at the same time, informing the lot owners of a violation of the Louisa County code and the TWALA rule with the standard remedy of the violation within 10 days. If the lot owners do not comply the standard compliance and adjudication process will apply and these lot owners will have their key cards turned off.

3. The Log of complaints for 2025 will be completed and submitted. There is only one complaint that rolled over from 2024.

4. A reminder was sent out via the President's letter in January, 2026 regarding the RV rules in the neighborhood.

5. Committee Chairwoman Pavco also noted that The Committee plans to update the compliance guidelines for two items. One will be to update the Virginia County code reference and consider adjusting language that currently exists in the Policy and Procedure guideline regarding proactively doing inspections. The current guideline was set early in the TWALA development without many homes. The community is now over 50% built out and the Committee would like to add the flexibility to inspect, although no proposed inspection activity is on the table.

Family Events Committee: In Committee Chairwoman Laurie Clark's absence Director Ogden noted a Family Bingo night is planned for March 20, 2026 from 5:30PM to 7:30PM. Hot dogs and chips will be provided. Everyone can bring their own beverage. Prizes will be given out.

Community Outreach Committee: Committee Chairwoman KT noted the following:

1. At the Louisa County Historical Society presentation held in the clubhouse February 14, 2026, there were14 guest.

2. The next event is April 4, 2026, with the Master Gardener starting at 10:00AM.

3. The Committee would like to put out a container in the clubhouse for folks to drop off any old or torn flags. The Committee will drop off the flags at the local VFW for proper recycling. There was no objection from the Board. An email will also be released to inform the community of the flag drop off. Director Werries will include the information in the next Presidents Corner.

4. Outreach covers both internal and external areas, and Committee Chairwoman KT's name is being passed around for request for use of the clubhouse and would appreciate guidelines for when request should be passed along to the Office Manager or handled under the Outreach Committee. In discussion the Board agreed that the Outreach Committee should just handle emergency services use, all other calls should be referred to the Office Manager. Director Werries motioned that the Outreach Committee limit their assistance for use of the TWALA clubhouse to emergency services events, i.e. fire, police, etc. Motion seconded. Motion carried. All other request will request will be referred to the Office Manager.

Website/Broadband Committee: No report.

Marina Complex Committee: Marina Committee Chairman Kurtz noted that the following:

1. The water level in up 11 inches since February 12, 2026 and still climbing. An email went out recently noting the boat ramp was open and its use is being monitored.

2. Committee Chairman Kurtz had discussions and met Joe Desalvo at Aqua Doc about the dredging needs and the areas of the TWALA docks. Joe works with a dredging company out of Richmond. A meeting at the TWALA docks with Joe and the dredging manager out of Richmond is scheduled in the next couple weeks. It was noted TWALA already has a bid from Harbor Dredging.

3. Director Tarro, noted that one of the two channel buoys is missing. One of the two buoys was lost last year. The eye bolt had rusted through. A spare buoy from the TWALA basement was used to replace the missing buoy. The buoy that is now lost was the one that did not have new hardware. Director Tarro recommended that the buoys at Beaver Creek also be checked out to see their condition and determine how many new buoys and hardware may be required. The buoys cost around $800 each. The buoys are TWALAs responsibility. The Marina and Beach committees plan to conduct discussions about next steps.

ARC Committee: Committee Chairman Tarro noted the following:

1. ARC Application Approvals:

At the January 24, 2026, ARC committee mtg - Approved:
Lot 169 - Siding change,

At the February 15, 2026, ARC committee mtg - Approved:
Lot 217 - Deck extension and screened porch,
Lot 164 - Dwelling,

Total dwellings completed, under construction or approved effective February 28, 2026, is 270.

2. Approval Letters issued by the ARC Committee have been modified to include a statement about the need to obtain a NEW resale certificate regardless of the date of the previous issuance. The additional language is as follows: *Please be aware that should you resell the property for which this approval letter is issued, regardless of when that sale occurs, you MUST request a NEW resale certificate as required by Virginia Code 55.1-2307 et seq.; a prior certificate may not be reused regardless of how recent it may be.*

Common Area/Grounds Committee (CA/G) -

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

   a. The mounting panel for the lower pond has been installed. Next steps include obtaining the Louisa County permits and coordinating with the Lewey McBride to install the electrical equipment and then have Rappahannock Electric energize the service.
   b. Regarding replacement of the buoy line at the beach, Mr. Wax was contacted and he is very agreeable to extending the buoy line over to his beach area. Pricing is being pulled together for the new buoys and rope.
   c. Pricing for additional placement of dual pickleball lines for the far side tennis courts is being obtained.

2. Beach Sub-Committee - No report.

3. Landscaping and Ponds Sub-Committee - In sub-Committee Chairwoman Tyra Lee's absence, Director Ogden Noted the following for Landscaping:

   a. Requested President Werries to put a notice in the Presidents Corner reminding homeowners to clean up their front easement area before mowing resumes.
   b. The Mowing and Landscaping Work Requirement was released through Next Door. There has been a lot of response. The Sub-Committee is on track to have a recommendation to the Board at the March 28, 2026 Board meeting. Weather permitting, mowing is expected to begin the first or second week of April.

   Ponds – In sub-Committee Chairwoman Tyra Lee's absence, Director Schafer noted the following for Ponds –

   a. The first report has been received from Aqua Doc noting both ponds are healthy and look good.
   b. Director Randlett has indicated there are problems with the lights in the front pond. When Aqua Doc comes back in two weeks, they will be requested to take a look at the pond lights.

Civic Activities Committee: The Committee Chairperson position is vacant. Director Kurtz noted the first Food Truck event for 2026 is April 16, 2026 with "Not Your Mama's Food Truck". They will have vegetarian options and two - three workers to help move the orders along. The event will start at 5:30PM.

Finance - Operations and Replacement Reserve Committees: Finance - No report.

Replacement Reserve Committee– Director Schafer noted a check for approximately $2300.00 was released to Aqua Doc as a down payment for the diffusing system to be installed on the lower pond. This expenditure was approved at the January 24, 2026 Board meeting.

Safety and Security Committee: Committee Chairman Werries noted the following items:

   a. The access control system is back up and running. There was a loose cable in the basement.

b. A new card reader was installed at the back entrance door. When the clubhouse is reserved through the Office Manager, the date and time of the reservation will be input to an App. The renting party will be able to use their swipe card to open the door for their event.
c. Dominion Energy (DE) came by the clubhouse last week to measure for the placement of a 100" TV in the clubhouse. This is a donation from DE to TWALA for allowing DE to use the clubhouse for their event.
d. If anyone has a pot hole or road damage to report, please contact VDOT.
e. Several new golf carts have been noticed in the neighborhood. Be sure your golf cart has a registration sticker. The sticker can be picked up from the Office Manager.
f. Director Werries asked member Bob Richards if he had any information about communications. Bob Richards noted:
    a. Within the last month 5 TWALA members have attended a CPR training at the Bumpass Fire Station and all passed.
    b. Louisa County has turned on the use of an App on cell phones called Pulse Point. Pulse Point will alert anyone within a quarter mile of a request from 911 emergency services. A user of the App must be certified.
    c. Bob and John Matysek have been working on communication devices for use within the TWALA community. MURS (Multiple use Radio Service) has been identified as an acceptable communication means. No FCC license required for the use of a MURS radio. The 2-way radios can be purchased for about $25-$30 and have a pretty good range. Bob was able to communicate from the Slasher Place to the clubhouse and Beaureguard Way and Highlander Path back to Slasher Place.

Other Committee Reports: Director Ogden note that Firefly has installed phone service in the clubhouse. The office phone number is still the same.

Director Werries also noted that one of the storage packs for the video cameras recently died. The defective unit has been replaced and is working fine.

Unfinished Business: None

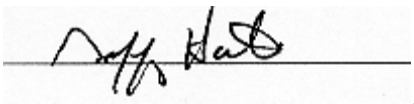
New Business: None

Public Forum-members:
a. KT Tarro, inquired if anyone will be taking over the Civic Activities Committee? Director Werries indicated there will be a replacement.
b. Nita Unhoch asked what LACA means. It's an acronym for the Lake Anna Civic Association.
c. Terry Caldwell inquired if there are any restrictions on fencing in front of a Dwelling. It was noted there are no TWALA restrictions on the location for placement of fencing.

Board Executive Session: Director Tarro motioned the Board enter executive session at 10:41AM. In the executive session the Board discussed handling of lots in TWALA, which are non-compliant with the current TWALA Architectural Rules and Guidelines. At 11:34, Director Kurtz motioned the Board out of executive session.

Future Agenda Items: None

Director Ogden motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 11:35AM.

Prepared and submitted by: 

Geoffrey Harton, Secretary and Director

Approved by the HOA Board of Directors at the March 28, 2026, Board Meeting.