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

July 25, 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 10:01AM on July 25, 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 were HOA Officers/Directors: President Paul Werries, Treasurer Shellee Ogden and Secretary Geoff Harton as well as Directors: Andre Tarro, Luanne Pavco on the conference bridge, Ross Randlett and Kevin Kurtz.

Chairwoman Schafer distributed the draft agenda on July 20, 2026. One comment was received noting a misspelled name and the agenda was revised. Chairwoman Schafer called for any other modifications to the agenda as presented. No additional modifications suggested. Chairwoman Schafer called for a motion to approve the agenda as presented. Motion seconded. Motion carried.

Member Introduction:
The following HOA members were in attendance: Scott Schafer – Lot 4, Nita Unhoch - Lot 186, Terri Cardwell - Lot 187, Dan Townsand – Lot 336, Charles Pierce - Lot 75, Joan Teselle and Dick Ham - Lot 130.

Minutes:
Chairwoman Schafer called for a review of the June 27, 2026, Board meeting minutes. Secretary Harton noted the Draft June 27, 2026 Board Mtg minutes were submitted to the Board July 7, 2026 for review. Several comments were received. A revised version 2 was submitted to the BOD for review on July 16, 2026. To date, no comments have been received. I motion to approve the 2nd draft of the June 27, 2026 Board minutes, as submitted to the Board on July 16, 2026. Motion seconded. Motion carried.

Officer Reports: Chairwoman Schafer called for Officer Reports.

Secretary – Secretary Harton noted:

(a.) The no street parking language has been updated in the Clubhouse Rental Agreement and the Owners' & Renters' Guide; also, the approved ARC language regarding portable toilets was included in the Owners' & Renters' Guide update. Both documents have been uploaded to the TWALA website, and the About-TWALA page has been updated with the correct dates.

(b.) Reminder – Contract reviews: At the January 24, 2009 BOD meeting, a motion was made, and approved by the BOD, that "*all HOA contracts are to be reviewed by two members of the Contracts Committee".* This approval is also posted in the May 2, 2019 Review of Historical and Board actions, on the TWALA website. A new committee alignment was approved at the February 26, 2022 Board mtg, which removed the contract committee from the commitment list. Secretary Harton motioned that the Contracts

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Committee be reinstated to perform contract/agreement reviews as previously approved by the Board at the January 24, 2009 BOD meeting, to review new HOA contracts/agreements for technical issues, indemnification, insurance, conflicts of interest, accuracy, and clarity. Motion seconded. In discussion, the need for a contract committee was discussed. There was no support for reinstating the contracts committee. The discussion then moved to determine when the Board should review contracts/agreements. Chairwoman Schafer asked if there was a motion to repeal the January 24, 2009, motion that reads all HOA contracts will be reviewed by two members of the contracts committee. Motion made, motion seconded. Director Pavco motioned that the Board follow Bylaw 5.8, which states all agreements, deeds, mortgages, or other instruments shall be executed by any two (2) officers or by such person or persons as may be designated by the Board. The two officers or person/persons designated by the Board to sign the Contract or Agreement would also be responsible for reviewing the Contract or Agreement before execution.

The original motion to reinstate the Contract Committee failed with a vote of 6 yea, 1 nay.

Treasurer – Treasurer Ogden noted the Operating budget is currently at $177,000 and the Replacement Reserve Fund is $606,000. There are 8 lots with unpaid assessments totaling $9,000. Collections from last month were $40. A final email notice will be sent out the week of July 26, 2026, requesting payment before the lien process begins for potentially 7 liens.

The Operating Budget report as of July 22, 2026, was provided to the Board members.

President - President Werries noted the following:

Thanks to the Thirsty Thursday gang for removing the flags, and to Bill Unhoch for helping out with the pickleball courts.

Committee Reports: Chairwoman Schafer called for Committee Reports.

A. Civic Activities: In the absence of Committee Chairwoman Jamie Modelski, Director Kurtz noted the next food truck will be held August 20, 2026, with Burnt Ends supplying the food.

   Chairwoman Schafer noted that the Civic and Family activity groups have been combined into a single group, with Jamie Modelski as the chairwoman.

   Director Pavco asked when a revised Committee Alignment chart will be issued. Chairwoman Schafer noted they are waiting to identify a new Common Area Grounds Chairperson, and that the completed alignment will then be submitted to the Board.

B. Community Outreach Committee: In the absence of Committee Chairwoman KT, Director Tarro noted the following:

   1. Activities for the past month:

      (1) The 605 Village Mobile Home Park School supply drive was active. A list of needs was provided. The drive was scheduled to run for 5 days; however, all items on the list were purchased in 5 hours. Director Werries was asked to include a “thank you” in the next President's Report to the community for their assistance.

   2. Upcoming Activities:

      (1) For the Annual meeting, the Outreach Committee will man the check-in tables and will hand out surveys, and they will be collected at the end of the Annual meeting.

(2) September 12, 2026 is the CPR Training class. The class is full with 13 people. There is a waiting list with 4 people. If a couple more names are added to the waiting list, a second class will be scheduled on a different date. At the request of the Sheriff's department, the scheduled class will be moved to the afternoon of September 12. The committee will coordinate the change directly with the students. If asked, the Certification fees will be paid directly from the students to the instructor. Outreach is not involved.

(3) September 19, 2026, is the annual tissues, towels, and toys collection at the clubhouse. The tissues go to the Louisa County Middle School, used towels go to the Animal shelter, and the toys go to the Louisa Santa Council.

C. Marina Complex Committee: Committee Chairman Kurtz noted the following:

Chairman Kurtz noted a Marina Committee meeting was held July 23, 2026. Following are the notes:

(a) Unfinished business –

1. Minimum Water Level for Safe Operation: The lake is currently 22" below normal pool. All the recent rain has helped keep the lake from dropping further. When the lake reaches 24" below normal pool, there will be a daily inspection of the ramp area and the rock at the end of the ramp. Closure of the ramp is being avoided during the peak rental season. The second week of September, the power plant will begin a shutdown for several months. When the shutdown occurs, the lake will drop 10" in a day. If the ramp is closed, homeowners will need time to remove their watercraft.

2. Dredging Project: Chairman Kurtz stated there have been no updates on the project. Still waiting for a quote from AquaDoc. Committee member Johnston noted we are too far in the year to begin dredging this winter.

(b) New Business.

1. Dock Repairs: Chairman Kurtz discussed several recent repairs completed by Carter Bates. Committee member Johnston mentioned the short wall along the ramp has been damaged again and suggested installing flexible highway markers to the end of the wall to help prevent a trailer or boat from hitting the ramp wall. Use of the flexible markers will be looked into.

2. Safe Marina Navigation: This topic was discussed regarding people swimming in the areas by the docks. There have been several instances of people swimming along the sides of the docks as watercraft were entering and leaving the marina. Section 4.10 of the Owners' and Renters' Guide states, "Swimming is Not Allowed from the boat docks due to safety issues"

   Chairman Kurtz explained Louisa County has a guideline, "Lake Anna Shoreline Commercial and Common Area". The first item under the topic Safe Navigation states "The travel-way must be a minimum of 50 feet whenever serving common areas, launch facilities or commercial properties". Chairwoman Schafer did some research and found the requirement is under Louisa County Ordinance 86-656 (b)(4)(a).

   Understanding the Louisa County guideline, the Marina Committee recommends metal signs be posted to the band boards at the end of each dock finger of the common area dock. The sign will read "Active Travel-Way No Swimming Allowed." At the bottom of the sign, "Louisa County Ordinance 86-656 (b)(4)(a). The sign will be 5" by 17".

   Chairman Kurtz will obtain quotes to have the signs made. Chairman Kurtz motioned to purchase 13 signs as presented and place them at the end of each finger on the band board to promote the safe operation of the marina. Motion seconded. Motion carried. Chairwoman Schafer also found a reference to safe navigation in another ordinance; the reference is included for the record. Ordinance 86-656 (b)(3) which references 86-656(b)(4)(a). Director

Harton inquired about funding for the signs. Monies will be moved around the budgets as needed.

Chairman Kurtz noted Director Andre Tarro recommended the following language be added to the TWALA Owners' and Renters' Guide section 4.10.

> "The TWALA Marina "Safety Zone" includes all the area out to a distance of 50 feet from the maximum extent of any dock segment and continuous along that line between dock segments without reduction for access lanes to interior slips".

Director Pavco noted that the above language is a clarification of the existing language of section 4.10 of the Owners' and Renters' Guide, which states "Swimming is not allowed from the boat docks due to safety issues". This language was approved at the first Board meeting in 2006. At the time the rule was put in place, there were no homes by the marina and the Board did not anticipate access to the lake from the homes on Winchester Trail. The intent was that the original rule addressed all swimming in and around the marina.

Chairman Kurtz motioned that the above language, along with an image of the TWALA marina and the Safety Zones noted for each dock finger, be included. Motion seconded. Motion carried.

The Owners' and Renters' Guide in the beach and marina bulletin boards will be updated. Chairman Kurtz will update the guide on both bulletin boards.

D. ARC Committee: Committee Chairman Tarro noted the following:

1. ARC Application Approvals:

   a. At the June 27, 2026, ARC Committee meeting - Approved:
      Lot 213 – Boat lift

   b. Two additional applications have been received. However, they have been returned to the applicants for additional information.

   c. Total dwellings completed, under construction, or approved effective July 25, 2026, remains at 271.

E. Common Area/Grounds Committee (CA/G): Acting Committee Chairman Werries.

1. Clubhouse Sub-Committee - Acting Sub-Committee Chairman Werries noted new carpeting for the clubhouse is still being researched.

2. Pool Sub-Committee - Sub-Committee Chairman Randlett noted everything is fine in the pool. There was an emergency pool closure to handle an unforeseen issue that required the pool to be cleaned and receive shock treatment.

3. Tennis Courts Sub-Committee - Sub-Committee Chairman Schafer noted someone broke the middle pickleball net on the far side. Director Kurtz fixed the damage. When the gate was open from the storm, someone came in and damaged the far net. The plan is to fix the net in the next few days. It was questioned if any of the cameras are pointed at the tennis courts. Director Werries noted that four new cameras will be installed shortly. One of the new cameras will be pointed towards the tennis courts. Sub-Committee Chairman Schafer noted that with the high temperatures, it is very hot on the tennis courts and asked if the Board could look into adding

some shade areas to the tennis courts. Discussion around using sails ensued; where to place them; use of umbrellas and whether they would be vandalized.

4. Beach Sub-Committee - Sub-Committee Chairwoman Daney - no report.

5. Landscaping Sub-Committee - In Sub-Committee Chairwoman Tyra Lee's absence, Director Ogden noted that, for Landscaping, costs are on budget and the plan is for a full cut the week of July 26, 2026.

6. Ponds Sub-Committee - Sub-Committee Chairwoman Schafer noted no report.

F. Compliance /Rules Committee: Committee Chairwoman Pavco noted the following:

Every month between Memorial Day and Labor Day weekend, an Amenities Usage report will be provided. The Committee will also be checking the report for any possible changes for next year's reports. Copies have been passed out and can be obtained from the Office Manager, Travis. The report is similar to last month's report, and the marina had the most access, with the pool coming in at second. The latest report shows indications of some increased use of the tennis courts.

The Committee has noticed several lots that are violating Covenant 7, which states that lawn height should not exceed 15 inches. Emails will be sent out to those lots with the high grass violation. A complaint filing is not required because it's an official Covenant violation. Director Werries questioned how the Board could notify member lots in violation for high grass when some of the TWALA common areas are in violation. There was discussion about the common areas not being properly cut. Director Ogden updated the Board on the current cutting schedule. Luanne will recheck the lots with the grass violations and see if they have mowed before sending emails to the lots in question. It was also noted that a reminder should be placed in the President's Report to watch grass heights. A violation of Covenant 7 has 10 days to cure.

G. Finance (Operations and Reserve):

1. Operating Funds: Committee Chairwoman Ogden encouraged committee chairs to engage often and early with the Treasurer if a committee chairperson feels they are out of funding or need assistance. Also, the committee chairs need to provide their 2027 budgets by August 15, 2026.

2. Replacement Reserve Funds Committee: No report.

H. Safety and Security Committee: Committee Chairman Randlett noted the following items:

The recent storms damaged many electronic systems. The GFI at the front was damaged, the gates were down for a bit, and had to be reset. The surge protector in the basement was replaced and required rewiring. Currently looking to identify a way to provide increased protection for the electronic systems.

Director Werries noted that the four new cameras will be placed in the same location as the existing cameras. At the front entrance, one for traffic entering and one for traffic exiting, one at the marina boat ramp, and one looking at the tennis courts. The new cameras are Gen. 6; the existing cameras are Gen 4.

A new aluminum plate/cover has been designed, which is intended to prevent non-members from reaching through the fence and tapping the exit button to open the tennis court gate. Director Ogden noted she just installed a cover. The new cover/plate will be installed shortly.

Chairwoman Schafer asked if it would make sense for the committee chairs for the marina and tennis courts to have access to the video recording system. Director Werries indicated that he and Director Randlett have access to the cameras. If there is an incident, please provide Directors Werries and Randlett with the date and times of the incident, and they will research the backup videos.

Chairwoman Schafer suggested that the Board should establish littering fines. People are leaving trash all over on the tennis courts. She and member Scott Schafer have been cleaning the courts of trash and food.

Chairwoman Schafer suggested assessing a $100 fee if someone is caught littering. If caught 3 times in 12 months, they will have their swipe cards deactivated for some period.

It is hoped the new cameras will help identify the person/s responsible for the littering. It was suggested the tennis court camera could be repositioned. Director Werries noted repositioning a camera is expensive and a tree is in the way of the tennis court gate.

Director Pavco indicated there should be a sign posted at the court's entrance that only beverages are allowed on the tennis courts. No Food. All trash brought in must be removed, or fines may be assessed. Also, facility users will be assessed fines for repair and/or replacement of damage to the courts, nets, etc. Chairwoman Schafer and Director Pavco will collaborate to develop proposed language for the Board to consider at the September 2026 meeting. The language will also be applicable to the marina and the beach areas. Chairwoman Schafer noted there is a county ordinance of $250 for littering. A Compliance Committee meeting will be scheduled to discuss the littering.

VI. Unfinished Business: None

VII. New Business: Director Ogden noted that in the resale package they include all the Board meeting minutes. The May 17, 2026 minutes are missing. Director Harton will add a May 17, 2026 meeting note that there was no meeting because there was no quorum.

Chairwoman Schafer noted the following items:

1) The property insurance is up for renewal, and the rate is going up 5.5% or about $400 for the next 12-month period. The insurance representative was contacted. They indicated the insurance went up because of (a) inflation, and (b) added more coverage on the clubhouse. It was questioned how the HOA could reduce the costs. There are no viable choices. The rep also indicated insurance companies are backing out of HOA business. This was an FYI for the community, as the Board is working hard to hold costs down. Director Ogden noted that the 6%-10% increase is about what is being seen each year. Director Pavco noted that, with this inflation that we're seeing here, and probably every other contract, at some point the Board will need to discuss increasing the annual HOA dues to have the budgets stay in place with annual inflation rates. Director Ogden noted again that the committee chairs need to submit their 2027 budgets by Aug 15, 2026, for the September Finance Committee meeting. All planned jobs to start in 27 and finish in 27 are to be included.

2) VA Code 55.1-1815 and 55.1-1816 allow TWALA community members access to HOA records and also meeting agendas before meetings. The Board members receive agendas before meetings. Board meeting agendas are emailed to the entire TWALA community on the Monday before a Board meeting. If an agenda is revised before a meeting, a revision will be made available before the meeting; ask the Office Manager for a copy. All committees will post meeting agendas on the TWALA website under the “event detail” where the meeting is posted on the

TWALA calendar. Committee meeting minutes will also be made available. Anytime a committee meeting is held, not only does the committee chair need to have an agenda for the website, but meeting minutes must also be made available. This information was previously shared with the Board. These actions are to ensure the TWALA HOA is compliant with VA Code 55.1-1815 and 55.1-1816.

3) Director Pavco asked if there is a way the Board can do a shared calendar, like 365, or something else, and have the information pulled into the TWALA website through an API or something? Chairwoman Schafer indicated she spoke to member Pickard, and he is not in favor of sharing passcodes. It's too easy to get into the website and screw something up. Member Pickard prefers to remain with just the website committee, which is himself, Directors Werries, and Harton. There was continued discussion about using OneDrive, licensing, cost, users, and 365. Member Scott Schafer will get with member Pickard to review shared options, best practices, and come up with a plan moving forward. The discussion switched to passcodes and where they are stored, as well as padlocks: where are the keys and codes?

4) Chairwoman Schafer noted that, as part of the VA Code 55.1 1815 discussion, the Board also needs to pull all the existing Committee SOPs and Rules of Meetings from the TWALA website. They are all inaccurate and violate the VA Code. Director Harton will remove all the noted documents. They will be updated and loaded back onto the TWALA website in September, 2026.

5) Chairwoman Schafer noted she recently met member Paul Kelly. He has a certified emotional support dog, named Luke. He works for Wags for Hope, and I wanted to include this in the minutes as community information. I know we don't usually advertise for someone's business. I don't. I don't know that he generates any money from this, but I think it's a wonderful program. He takes Luke to assisted living facilities, hospitals, and shut-ins, as well. He offered to meet with residents in TWALA if anyone is older and alone and wants to pet a puppy. That's what this is. I will put some of his cards on the clubhouse bulletin board. It's a lovely program.

VIII. Public Forum-members: Member Nita Unhoch stated I've listened to all of you (Board) talk about the littering and spending your time picking up trash from the beach, marina, and tennis courts. I listened to Ross last month. I come on almost every month. He's picking up garbage down at the marina or wherever that was. He's picking up garbage, and I think somebody needs to do something. The $250 littering fee is not unreasonable. Once those people start having to pay, they will stop throwing trash around. And if that means better cameras, more cameras, I don't care if my dues go up. None of you (Board) should be picking up trash. You're volunteers, for God's sake! You're volunteering all your time, and you're picking up trash. That's ridiculous. That's number one. Number two, in the president's notes, it ought to tell people: you throw that trash out, you get down there, and you clean it up. On a nicer note, now that these people don't think I'm a terrible person, I did make cake. Most importantly, I want to thank the Office Manager, Travis, for all the times he's helped me.

Member Terri Caldwell wanted to know who is in control of the mowing on the Johnson Road side of the emergency access gate. VDOT is responsible.

Nita Unhoch noted, and as part of my three minutes, thank you to the Board for all that you do and the volunteering that you do, well beyond sitting here and conducting these meetings.

Member Townsend noted that Nita Unhoch's comments resonated with him that the littering is not done by residents. It's more than likely being done by renters or the commercial people that are in here doing work. I don't know how to address the commercial workers, but I think with the renters, there has to be a way in which the HOA can collect a deposit, a substantial deposit, at the beginning of the year, maybe as

high as $500, and saying if any of your renters are caught on cameras littering or destroying property, we are going to take it out of the deposit being held for your particular lot.

Back to Board discussions. Director Pavco noted the Board has to approach problems in the HOA uniformly, and so having a penalty once it's discovered, if you do, regardless of your status-commercial, short-term rental, full-time resident, part-time resident-is how we have to approach it. There's actually a clause in the TWALA Covenants that states “all homeowners and lots need to be treated equally”, and so I do think a fine needs to be put in place, and I believe the Board needs to do it uniformly, regardless of your status.

Director Tarro noted: I'm in favor of putting a fee on rentals that is not treating people individually. It is not treating anybody, but the law allows you to put a fee for use of amenities, and so for short-term rental, $50 for each week they rent. The renter is getting five grand; $50 is an insignificant amount for them, but it allows for a fund for the added wear and tear on the TWALA amenities. The tennis courts are going to get beat up. I don't care how much we try to put into it. The added wear and tear is going to add up on the marina, etc., and it provides for reserve funds that you can't make money off, but it would allow for maintenance of those things that are going to see more wear and tear by renters than they do by others, and it's not a penalty. It's only when they rent. So, if they're not renting, they're not paying anything extra. It's not a burden on the lot owner if he chooses not to rent. He's not paying anything. It's a direct pass-through, and I believe that's what we've talked about: mentioning that to our HOA lawyer and seeing what their thoughts were. But I would be very much in favor of something.

Director Randlett noted it's a $50 fee; it's in the code in both Louisa County and in the state relative to that fee.

Director Pavco noted - So that’s why we're doing the amenities usage report so that we can see what the baseline uses are, what lots are using what, and be able to determine if there's excessive usage? If you notice in the summary and interpretation, there's an interpretation of monitor, monitor baseline, peak demand, things like that. That's exactly why we're doing this report, so that we can have an informed decision of who to charge, what to charge, and for what reason. After this season, the committee will get together and define fines and what that will look like. We want to be sure whatever the Board comes up a process that is easily administered, and everyone is treated equally.

Chairwoman Schafer noted: So, to your point, what we've been doing this summer is we've been collecting data. Every time someone uses a red card to access an amenity, we have a record, and if you're a short-term rental, you have to register with TWALA. It's a county ordinance. We're hoping most do. We get messages from time to time that someone isn't registered with us, but it will identify when someone uses a rent pass, if they're a short-term renter or a lot owner, for the most part. And what we've been doing is after last summer, we thought, let's get all of our data together and then sit down and make a big decision on how we want to handle this and if we want to handle it going forward. So we now have had two amenity reports, and we'll have a third for the end of August, and then most of our amenities, the bigger ones, the pool, which is the biggest issue, shuts down in September. And then what the Board plans to do is that the Compliance Committee gets together, goes through all the data that is being collected, and then the Board formulates a plan.

I'm hoping that maybe this fall we can come up with a plan to present to the community and move forward with this plan. Director Pavco agreed.

Director Pavco replied No, that's perfect. That's exactly what we're doing. Yep, and I just will note, like last time, that the amenity report doesn't do volume of people using an amenity. So, for example, a lot can go to the tennis court and take up all the tennis courts. We don't see that volume, so someone can come to the pool with one guest. So, outside of just the usage, we are going to consider, at the end of the season, maximum capacity usage as well.

If anyone would like to see the Usage Reports they're provided, please contact the Office Manager - Travis. Just email Travis, and he will send them to you. It was noted in terms of occupancy that, because the access has been down so much, we may not get the heart of the tennis data because the swipes weren't working for a while and a large number of people were not measured. To the point in terms of occupancy, but also because the access has been down so much, A little bit of light regression on the data will be required.

IX. Board Executive Session: None

X. Future Agenda Items: None

XI. Adjourn: Director Harton motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 11:37 AM.

Prepared and submitted by:

Approved by the HOA Board of Directors at the September 26, 2026 Board Meeting.

DRAFT