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

March 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 March 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 were HOA Officers/Directors: President Paul Werries on the conference bridge, Treasurer Shellee Ogden and Secretary Geoff Harton as well as Directors: Andre Tarro, Amy Daney, Luanne Pavco and Ross Randlett.

Chairwoman Schafer called for any modifications to the agenda as presented. No modifications suggested. 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, Nita Unhoch - Lot 186, Bob Richards - Lot 136, Jamie Modelski - Lot 260, Stephen Randolph - Lot 269, Bob & Martha Kobliska - Lot 362, Paul Littlefield - Lot 272.

Minutes:
Chairwoman Schafer called for a review of the February 28, 2026, Board meeting minutes. Secretary Harton noted the Draft February 28, 2026, Board Meeting minutes were submitted to the Board March 9, 2026, for review. A couple minor comments were received. Secretary Harton motioned to approve the Draft February 28, 2026 Board minutes as submitted to the Board March 9, 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 $245,000 and the Replacement Reserve fund is $582,000. There are 45 unpaid assessments. Assessment Notices will be going out March 30, 2026 to lots with unpaid assessments along with a $50.00 late fee.

Treasurer Ogden motioned that $50.00 be moved from budget line 27 to budget line 26 to pay for additional CPA fees. Motion seconded. Motion carried.

Treasurer Ogden noted that the 2025 taxes have been filed. The federal taxes came in at $2871.00 less than anticipated due to creative funding of projects.

The Operating Budget report as of March 24, 2026, was provided to the Board members.

President – None.

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Committee Reports: Chairwoman Schafer called for Committee Reports.

Civic Activities Committee: The new Committee Chairwoman Jamie Modelski noted she had met with Toby Nann. Toby provided various signs and papers and went over various processes. The next event will be the first Food Truck event for 2026 on April 16, 2026.

Family Events Committee: In Committee Chairwoman Laurie Clark's absence Director Ogden noted the Family Bingo night on March 20, 2026 was a great success and will probably schedule another Family Bingo later this year. There were 24-25 members in attendance. Bo Madison was the big winner winning 3 of the rounds. Future events being planned are a cornhole tournament and a golf cart scavenger hunt.

Community Outreach Committee: Committee Chairwoman KT noted the following:

1. The next event is April 4, 2026, with the Master Gardener starting at 10:00AM.
2. The Committee is working on a CPR class for September 3, 2026.
3. The Committee is also working on a training class for Stop the Bleed.
4. At the February 28, 2026 Board meeting the Board agreed the Outreach Committee should limit their assistance for use of the TWALA clubhouse to emergency services events, i.e. fire, police, etc. Chris McCotter may be requesting use of the clubhouse as he did last year and Chairperson KT just wanted to verify that if Mr. McCotter does request use this year, his use would not be allowed. The Board concurred.

Website/Broadband Committee: No report.

Marina Complex Committee: In Marina Committee Chairman Kurtz absence, Director Schafer noted the following from Committee Chairman Kurtz's notes:

1. Dredging project: On March 26, 2026, member Johnston met with Aqua Doc and their dredging partner. Aqua Doc will be putting together a quote for the TWALA dredging project.
2. Cove Buoys: The two buoys for the marina cove are currently next to each other. Member Mike Pickard and Chairman Kurtz are going to move the buoys to their correct placement using a document that gives their specific GPS locations.
3. The week of March 16, 2026, a member had reported a down tree in the water. Chairman Kurtz went all around the marina with his boat and did not see anything down in the water. They might have been referring to the old beaver hut.

ARC Committee: Committee Chairman Tarro noted the following:

1. ARC Application Approvals:

   At the March 14, 2026, ARC committee mtg - Approved:
   Lot 97 (slip I-8 – Boat lift)

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

2. Questions were recently received regarding:
   1) Electrical service and availability of public water in the neighborhood. Lot owners advised that public water is NOT available in TWALA.
   2) The use of T1-11 siding in TWALA. The Covenants specifically prohibit T1-11 siding from any structure in the TWALA community. However, there are new materials on the market which look similar to T1-11, which are made of either composite materials or are treated and carry up

to a 50-year warranty. These materials are becoming more commonplace and have been approved for use in the TWALA community by the ARC Committee.

Common Area/Grounds Committee (CA/G)

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

   1) Lake Anna Pool will be maintaining the pool again this year. The pool cover and pool start up is scheduled for May 1, 2026. The pool opening for the TWALA Community use will be Thursday May 21, 2026. The pool is planned to be closed just after Labor Day this year.
   2) Floor pads have been installed in the bath rooms in the lower level of the clubhouse thanks to Director's Ogden and Schafer. Additional pads for the men's side will be ordered and installed.
   3) Looking for a tradesperson to handle tree trimming for the TWALA common areas.

2. Tennis Courts – Director Ogden noted the following:

   Work has been in process for over a year to identify additional suppliers to repair the cracks in the courts and convert the far court to two additional pickleball courts. Two new suppliers were identified and their cost came in between $25,000 and $28,000. Through negotiations, the previous supplier has agreed to repair all the cracks and covert the far court to two additional pickleball courts for $15,000. Funds will come from the Replacement Reserve Fund. Professional grade nets will be installed. Director Ogden motioned to approve up to $16,000 for the tennis courts repair and upgrade of the far court to two pickleball courts. Director Pavco questioned when the next Replacement Reserve Fund Study is scheduled. Director Ogden noted the Study is scheduled for 2027. Motion seconded. Motion carried.

3. Beach Sub-Committee – Director Randlett noted the following:

   1) Replacement of the old buoy line for the beach swim area will be expensive. The cost estimate for three buoys for the ends and a middle is $870.00. The cost for buoy labels is $153.00 and the float line is $2/ft for 250 ft, or $500. Total estimated cost for the buoy line is $1523.00. Other suppliers will be reviewed for lower cost.
   2) There are plans to purchase a safety throw out ring for the beach area.
   3) While the water level was out, members Bob Richards and Rob Johnson work to removed many stumps that could be accessed. One large stump remains.

   - Beach Sub-Committee chairwoman Daney noted:
   1) Three of the beach chairs are broken and approximately eight remain. One chair cost is approximately $25. Replacement chairs are planned to be purchased.
   2) April 9, 2026, the Porta John will be placed back in service.

4. Landscaping and Ponds Sub-Committee – In sub-Committee Chairwoman Tyra Lee's absence Director Ogden noted the following:

   An email was recently submitted to the Board with a summary of the Landscaping offers, including pricing. Vendor "C" was recommended by the Landscaping Committee and all Board members concurred with email responses. On February 28, 2026, a Landscaping vendor meeting was held at the clubhouse. Six vendors showed up and only these six vendors were allowed to provide estimates. The requirements were the same for all six vendors. The recommended vendor is Blanco Landscaping LLC ("Blanco"). Blancos' offer came in under the estimated budget and the previous vendor. The Landscaping Committee will be meeting with Blanco on March 3, 2026 to finalize and sign the contract.

   The first mowing is anticipated for April 8, 2026. Mowings should be performed on Wednesdays with Thursday as the backup day of the week.

5. Ponds – In sub-Committee Chairwoman Tyra Lee's absence, Director Randlett noted the following:

   At the Oak Haven Pond, Rappahannock Electric (RE) ran a service line from the closest connection to the meter at the new mounting panel. Total cost $2470.26. There will be 100 Ampere service at the panel as well as an outlet with surge. Total cost $1890.00. The installation have been inspected. Waiting for RE to connect the service to the meter within the next 30 days. Total cost for the electric connection is $4360.26.

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

1. Committee Chairwoman Pavco noted as a reminder that from the discussion at the January 24, 2026, Board meeting, alleged STR lots in TWALA that were not registered with TWALA received an email asking for compliance. 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 3 were outstanding. The 3 outstanding lots were submitted letters and all 3 have responded. With all the STR lots identified, it will be easier this year to track the STR usage from these lots.

2. The Log of complaints for 2025 will be completed and submitted to the office manager.

3. Two complaints were received in March, 2026 for political signs. One was from lot 263, which was resolved; one from lot 268, which is still pending.

4. VA Code changes:
   1) A code change will be made to section 1, paragraph 5 to clarify the reference is to the VA code. Currently the paragraph does not correctly reference the title as Code of VA.
      a. The new paragraph will read "in accordance with section 54.1-2354.4 of the Code of Virginia, relating to the Common Interest Community Ombudsman process",
      b. Section 1, paragraph 5 - To clarify the reference is to the VA code - Section III. Procedures paragraph the following is added (d) … update to have "Title 55.1-1819, of the Virginia Property Owners' Association Act."

5. Propose to make wording updates to the "Compliance Committee Policies and Procedures" to provide flexibility and change to make it easier for TWALALHOA to act as needed:

   1) Update Section II Policies (1), paragraph 2 to read as follows:

      " Going forward inspections of TWALA property may be conducted at such times as: (1); Upon receipt of a request for a resale disclosure certificate, as required under section 5555.1-1808 through table 55.1-1815 of the Code of Virginia; (2) Upon receipt of a complaint alleging a violation of the Association's governing documents, provided the Compliance Committee/Board determines the complaint contains sufficient information to warrant investigation; Such notification to the Association's Compliance Committee/ Board of Directors will be judged on a case-by-case basis as to whether the violation complaint contains a majority of elements of the information required by the Complaint Form discussed in Part II, Para 2; (3) by the Architectural Review Committee in conjunction with the approval and /or verification of house plans submitted for approval and the follow-on construction, or; (4) At any other such times as the Board of Directors deems reasonably necessary to ensure our neighborhood maintains its standards and that we ensure compliance with the Declaration, Bylaws, and duly adopted rules and regulations of the Association. Inspections, if proposed, shall be conducted in a manner consistent with the Association's governing documents and applicable law."

Compliance Committee Chairwoman Pavco motioned that the proposed changes to the VA code and the TWALA Compliance Policies and Procedures (para 4 and 5 above) be approved. Motion seconded. Motion carried.

Director Ogden asked if was feasible to email the STR's to be sure the owners have the new red access card. Director Pavco prefers that a notice be included in the Presidents Report and update the Owner's and Renters' Guide to indicate a "Red" access card is required.

Director Tarro would like to add a note that the ARC is not in the business of approving an out houses. Suggested Language will be submitted to President Werries for his next report.

Directors Pavco and Tarro will send their updated changes to the Owners' and Renters' Guide to Director Harton.

Finance - Operations and Replacement Reserve Committees: Finance – Nothing additional to report.

Replacement Reserve Committee: No report.

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

1. As a reminder the clubhouse will be in use April 16, 2026 from 7:00 AM to 2:00PM for a practice exercise for the Annual training exercise in July, 2026.
2. A new card reader was installed at the back entrance door. When the clubhouse is reserved through the Office Manager, the renter will receive a code to open the back door. The renter will also need to notify someone to turn off the alarm system before opening the door as well as notify someone that you have vacated the premises.

Other Committee Reports: None

Unfinished Business: None

New Business: None

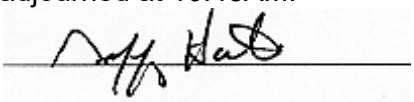
Public Forum-members: Member Kobliska requested that a new clock be purchased for the pool. The existing clock is not easy to read. A new clock will be purchased.

Member Richards volunteered to assist with a group that may be organized to clean up of the Tot lot of grass and weeds. President Werries will add this item to his Presidents Report.

Board Executive Session: None

Future Agenda Items: None

Director Randlett motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 10:48AM.

Prepared and submitted by: 

Geoffrey Harton, Secretary and Director

Approved by the HOA Board of Directors at the April 25, 2026, Board Meeting.