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

October 24, 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 10:02 AM on October 24, 2026, by acting Chairman Geoff Harton. Chairman Harton announced that the meeting was being recorded and asked that all electronic devices be silenced. Upon confirming with Treasurer Ogden, Chairman Harton declared that a quorum was present. In attendance were Treasurer Shellee Ogden as well as Directors: Andre Tarro, Ross Randlett, and Kevin Kurtz.

Chairwoman Schafer distributed the draft agenda to the Board on October 19, 2026. Acting Chairman Harton called for any other modifications to the agenda as previously presented. No modifications suggested. Chairman Harton called for a motion to approve the agenda as presented. Motion seconded. Motion carried.

Member Introduction:
The following HOA members were in attendance: Nita Unhoch - Lot 186, Teresa Caldwell - Lot 187, and later in the meeting, Steven Boston - Lot 181.

Minutes:
Secretary Harton noted the Draft September 26, 2026, BOD Mtg minutes were submitted to the Board on October 9, 2026, for review. Several major comments were received. Version 2 of the minutes was submitted to the Board on October 12, 2016, for review. A couple of minor changes were received. Secretary Harton motioned to approve the Draft September 26, 2026, Board minutes, Version 2, as previously submitted to the Board with a couple of minor changes. Motion seconded, motion carried.

Officer Reports: Chairman Harton called for Officer Reports.

Secretary – Secretary Harton noted that at the September 2026 Board meeting there was an inquiry about the location of all the previous Board meeting minutes, as the website only has the last 3 years of minutes. Secretary Harton noted that all the meeting minutes have been identified and are in the Secretary's files. All the files will be uploaded to the new shared system when completed. The "Summary of important excerpts from the minutes" is also being updated. Director Kurtz noted for the record that any reference to Handyman Carter in the minutes should be for contractor Carter Bates.

Director Ogden noted that the meeting minutes only for the years 2024, 2025, and 2026 are on the website for members' access. The members should have access to all meeting minutes. Members can access previous meeting minutes by submitting a request to the officer manager.

Treasurer – Treasurer Ogden noted the Operating budget is currently at $78,000 and the Replacement Reserve Fund is $649,000. There are currently 5 lots with unpaid assessments totaling $7,000. Three thousand dollars has been collected from the lien notices previously issued. Liens will be placed on the remaining 5 lots.

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Treasurer Ogden motioned to move $6,912 from budget line 11(Oak Haven Pond) to budget line 9 (Landscaping other). The Oak Haven Pond fountain work fell under the Replacement Reserve funds, so the allocated funds were not needed. The additional funds will help Landscaping to handle projects like clearing dead trees and trimming trees back at the parking lots and other common areas. Motion seconded. Motion carried.

Director Kurtz noted he will still have money in the marina budget at the end of 2026. What happens to those unused funds at the end of the year? Director Ogden noted that a director could motion to move some of the committee's unused funds into next year for needed projects.

The Operating Budget report as of October 19, 2026, was provided to the Board members.

President – In President Werries' absence, Director Harton noted the Flags will be put out November 7, 2026, at 10:00 AM and taken down November 21, 2026, at 10:00 AM. If anyone would like to help put up the flags, please bring your pliers and flathead and Phillips-head screwdrivers.

Committee Reports: Chairman Harton called for Committee Reports.

A. Civic Activities: In Committee Chairwoman Modelski's absence, Director Kurtz noted the Trunk or Treat Halloween event is scheduled for October 31, 2026, in the boat trailer parking lot from 1-4 PM. There will be a hay wagon ride for the kids.

B. Community Outreach Committee: In Committee Chairwoman KT's absence, Director Tarro noted the following:
   a. Director Werries is scheduling a “How to execute a safe brush fire demonstration " by the Louisa County Fire Dept. for interested people in the neighborhood. Once the demo is scheduled, Outreach will advertise the demo in the neighborhood.
   b. The Committee is investigating whether there is a need for a middle school year supply drive for both the 650 Mobile Home Village Park and Thomas Jefferson Elementary School. If there is a need, the Committee will run an Amazon drive at the beginning of January 2027.

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

   a. The boat ramp has been closed. The water level changed slightly; however, the water level is still at 34” below summer pool level. Good and bad responses about the ramp closing have been received from the community. More positive responses than negative ones have been received. The community is glad to see the Board is working to maintain use of the ramp. Some dock repairs will be completed over the next couple of weeks. Contractor Carter will bring in an excavator to move the displaced rocks from the back of the ramp, place them at the end of the ramp, and pack them down.
   b. Several signs will be placed along the boat ramp and extending out from the docks noting “No Power loading or unloading; idle speed only”.
   c. An email will be sent out to the Board to discuss the ramp being closed and whether there should be exceptions to certain watercraft like kayaks, paddleboards, and trolling motor boats with additional guidelines. Markers will be placed on the ramp wall and posts by the ramp to indicate normal lake level and the 24” below summer level. There is currently approximately 1 ½ to 2 feet of water at the end of the ramp.
   d. Calls have been placed around the lake to see if there are any other boat ramps that TWALA may use. None were identified.

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

ARC Application Approvals: Since the last Board Meeting:

Approved Application:

Lot 316 – Greenhouse

Lot 369 - Shoreline work

Two applications are pending (garage and shed).

Total dwellings completed, under construction, or approved as of October 24, 2026, remains 272.

E. Common Area/Grounds Committee (CA/G): Committee Chairwoman Ogden noted the following items:

i. Clubhouse Sub-Committee Chairwoman Ogden noted the following:

a. The new water filtration system was installed and is working as planned. The iron, sulfur, sediment, and hardness are all within range, and the pH is 7.3. The system self-flushes every 3 days or 1,000 gallons, whichever comes first, in the drain pan at midnight. The old filter canister was left in place without a filter. A label was placed on it to avoid someone changing it. Please do not tamper with the system. If someone would like to know how to operate the old filter canister, please reach out to Chairwoman Ogden or the office manager.
b. The gutters and downspouts will be installed in November; exact date TBD and should not interfere with office manager hours while the clubhouse is closed for the holiday season.
c. The Dehumidifier system estimate has been received and is pending the electrician's estimate. The total cost to have the dehumidifier system installed into the HVAC system is estimated at least $10-11K.
d. The LVP (Luxury Vinyl Plank) flooring installation is still on track for December 21 through January 4, 2027. The flooring color choice was No. 1, which was selected by the Board by a vote of 5 to 4.
e. Fire extinguishers are pending recharge and inspection by the company listed on the label. This inspection is done annually.
f. Pest control and trash contracts were signed for 2027 activities.

ii. Pool Sub-Committee – The salt cell broke at the end of the season. The broken salt cell will be replaced under warranty when the pool reopens. New pool loungers were delivered on October 23, 2026. Of the forty-four loungers ordered, forty have been received. The additional four loungers will be delivered on October 26, 2026. The loungers came in under budget at $4,362.00. The 2027 pool service/maintenance has been signed.

iii. Tennis Courts – In sub-committee Chairwoman Schafer's absence, Committee Chairwoman Ogden noted the pickleball courts were trashed again on October 1, 2026, with food, clothes, and bottles. Volunteers cleaned up the courts.

iv. Beach - In sub-committee Chairwoman Daney's absence, Committee Chairwoman Ogden noted the porta-john will be closed from November 1, 2026, through the end of March of 2027. The door will be padlocked. Thank you to Rob Johnson for removing more stumps from the swimming area.

F. Landscaping – In Committee Chairwoman Lee's absence, Committee Chairwoman Ogden noted the following:

i. The main entrance flower beds have been completed.

ii. Thanks to the watering crew, including Ken & Elizabeth Houser, John & Deannie Tanner, Michelle Lane, Kevin Horne, Vivian Wangness, and Jennifer & Scott Schafer.

iii. The Common area dead and overgrown trees/shrubs were removed at the front entrance, beach, marina, tennis/pickleball courts, and common area streets. Weed killer was applied to all gravel lot areas.

iv. Tentatively, there will be one more full mowing once more of the leaves drop.

Ponds – In Committee Schafer's absence, Committee Chairwoman Ogden noted the new lighting for the front entrance fountain was installed, and the remaining payment was made. The fountain lights are on from 5 PM to 5 AM.

G. Compliance /Rules Committee: No Report:

H. Finance:

1. Operating Funds – No Report.

2. Replacement Reserve Funds Committee – No Report.

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

The tennis court gate was not working. A new plate to prevent reach-ins from opening the gate was received. The magnet lock was repaired on October 23, 2026.

VI. Unfinished Business: None

VII. New Business: Director Ogden noted that some members of her committee would like to have access to the security cameras since the pickleball courts have been trashed several times and there have been issues with the pool, and also to check the vendors to be sure they are providing services for which they are paid. Director Kurtz noted that he forgot to ask about a camera for the boat ramp area. Director Randlett noted that they are looking to readjust the camera that is at the dock and add another camera to provide a better view of the ramp. The cost for a new camera, including installation and an electrician, is being looked into. Director Randlett noted that if anyone needs to identify an activity/damage that has occurred, please provide a date and time so they will know when to check the camera recordings.

VIII. Public Forum-members: Nita Unhoch once again thanked the all-volunteer Board for all they do for the TWALA community. Please enjoy the snacks.

Teresa Caldwell asked if anyone leaving trash at the courts was identified by the cameras. Director Randlett asked if anyone has a date and time the trashing occurred to help identify and check for anyone leaving trash. October 1 was noted. Not sure of a time. Teresa also noted that a woman and some boys were on the TWALA beach area, then they moved over to the property to the right of the beach. They were jumping off the dock. If someone on their property had an accident, would the lot owners/s be responsible? Director Ogden noted she will ask the office manager to give the lot owners a heads-up about kids on their dock.

`````` Steven Boston offered up some questions and suggestions. Regarding the ramp closure, he suggested that pictures showing the result of power loading may be helpful. Another suggestion is to open the day slips to allow some parking for small non-powered watercraft or boats with a trolling motor. Director Kurtz noted it was a good suggestion. However, the day slips are not usable due to very low water levels in the day slip area. A question to be reviewed later with the full Board is how to provide allowances to responsible boaters. Mr. Boston asked why there is a need to raise the
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clubhouse rental rate. Director Ogden noted the Board paid $3,500 to install a lock on the back door so Board members did not have to volunteer their time to open and close the clubhouse. Electric bills are going up, as are other utilities, so the increase helps to offset increased expenses. How often has the clubhouse been rented? When the rental was free, it was 36-40 times a year. So far for 2026, the number is 7. Starting in January 2027, the fee is $200.00; the cleaning fee, if the clubhouse is left trashy, has gone from $50.00 to $100.00. The actual cost to have the carpet cleaned was $350.00. LVP flooring versus carpet should decrease cleaning costs if the clubhouse is left dirty and not cleaned. Only members in good standing may rent the clubhouse. It was noted that when there was a fee, the clubhouse was rented around 24 times during a year for $50 for four hours. Mr. Boston thanked the Board for volunteering their time and effort. Nita Unhoch noted that, in her opinion, with all the volunteer time provided by the Board, the Board should not have to pay an annual assessment fee

IX. Board Executive Session: None

X. Future Agenda Items: None

XI. Adjourn: Director Ogden motioned to adjourn. Motion seconded. Hearing no objection, Acting Chairman Harton declared the Board meeting adjourned at 10:52 AM.

Prepared and submitted by:

Approved by the HOA Board of Directors at the December 5, 2026 Board Meeting.

DRAFT