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

September 26, 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 September 26, 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 President Werries, Chairwoman Schafer declared that a quorum was present. Chairwoman Schafer announced for the record HOA Officers/Directors in attendance were President Paul Werries, Treasurer Shellee Ogden and Secretary Geoff Harton on the conference bridge as well as Directors: Andre Tarro, Luanne Pavco, Ross Randlett, and Amy Daney on the conference bridge.

Chairwoman Schafer distributed the draft agenda to the Board on September 21, 2026. It was noted the Finance Committee report was moved up on the Agenda for the 2027 budget discussion and will follow the Outreach Committee report. 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: Nita Unhoch - Lot 186, Jamie Modelski – Lot 260, and Kathy Tarro – Lot 316.

Minutes:
Chairwoman Schafer called for a review of the Board meeting minutes. Secretary Harton noted the Draft July 26, 2026 BOD Mtg minutes were submitted to the Board on August 5, 2026, for review. A couple of minor changes were received. Secretary Harton motioned to approve the Draft July 26, 2026 Board minutes, as previously submitted to the Board. Motion seconded, motion carried.

The Draft Aug 22, 2026, Annual HOA mtg minutes were submitted to the Board on August 28, 2026, for review. Several major comments were received. A revised version was submitted to the Board on September 18, 2026, for review, including recent comments from Director Pavco. Secretary Harton motioned to approve the Draft August 22, 2026 Annual HOA meeting minutes as previously submitted to the Board, including the additional comments from Director Pavco. Motion seconded; motion carried.

Officer Reports: Chairwoman Schafer called for Officer Reports.

Secretary – No Report. Chairwoman Schafer noted for the record that an emergency resolution without a meeting was presented to the Board and failed. On September 3, 2026, Chairwoman Schafer was contacted by Director Ogden, the Common Area Grounds Committee chair, to request a motion without a meeting pursuant to Bylaw 4.12 for the purchase of pool loungers. This purchase would be for new pool loungers from Wayfair to take advantage of a sale. The motion requested that 76 loungers be purchased at an approximate price of $9,000 with funds from the Replacement Reserve Fund. The quantity of loungers for purchase was reduced to 52. For various reasons, to be

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discussed later under new business, the motion failed by a vote of 5 opposed and 3 yes. The Directors voting yes were Directors Ogden, Daney, and Kurtz. The Directors voting opposed were Werries, Pavco, Harton, Tarro, and Randlett.

Treasurer – Treasurer Ogden noted the Operating budget is currently at $92,000 and the Replacement Reserve Fund is $651,000 after receiving the second deposit. There are 8 lots with unpaid assessments totaling $8,000. Lien notices will be sent to these lot owners. Payment is required within 10 days, or a lien will be placed on their property for the unpaid assessment, including lien processing costs.

Treasurer Ogden made the following motions to move funds. (1) Move $224.20 from budget line 5 (office manager) to budget line 6 (Insurance & Fidelity Bond). Motion seconded; motion carried. (2) Move $95.34 from budget line 5 (office manager) to budget line 13 (pool). Motion seconded; motion carried.

The Operating Budget report as of September 20, 2026, was provided to the Board members. The above approved motions for movement of funds are included in the September 20, 2026 Operating Budget report. Line items highlighted in red are closed out with all expenses, or all expenses have been exhausted. If a committee has a need for additional funds, please reach out to the Finance Committee and Treasurer for a creative solution to meet needs.

President – None

Committee Reports: Chairwoman Schafer called for Committee Reports.

A. Civic Activities: Committee Chairwoman Jamie Modelski noted the following: The Trunk or Treat Halloween event is scheduled for October 31, 2026, in the boat trailer parking lot from 1-4 PM. The Veterans Day potluck dinner is scheduled for November 7, 2026, and the Ladies' White Elephant Christmas event will be held at the clubhouse on December 5, 2026.

B. Community Outreach Committee: Committee Chairwoman KT noted the following: The CPR and first aid training event was held September 12, 2026. Seventeen (17) people are now certified. The Tissues, Towels, and Toys event was held on September 19, 2026. Outreach will be supporting the Sheriff's Office "Miles for Smiles" race on December 12, 2026, by helping with registration.

C. Finance:

1. Operating Funds and proposed FY 2027 Budget review.

   Committee Chairwoman Ogden reviewed the proposed 2027 budget report with the Board. "Anticipated 2026 Actuals" and "Difference 2026 to 2027" were highlighted. Chairwoman Ogden noted that a couple of questions were submitted by Director Tarro, and Chairwoman Ogden wanted to address the questions first and have them on the record.

   i.) First question is "Regarding line 6 Staff B (Pool/Gate Monitor), what are the duties, responsibilities, and authorities of the pool manager?" I assume that this will be spelled out before TWALA hires anyone, and I assume the pool monitor will not be a lifeguard, and that he or she will provide feedback or reports to the Board to use in assessing any plans for future improvements.

   The Committee response is "The job description is currently being worked on by the CAG Committee and would be approved by the Board before advertisement of the job." These positions play an important role in ensuring the safety, security, and enjoyment of all pool users, for areas such as ensuring only authorized guests and members use the area, keeping track of how many people enter on one card swipe, ensuring the pool area does

not exceed capacity, treating the members with courtesy and respect, enforcing the rules, reporting any violations to the Board, ensuring children are being supervised by their guardians, maintaining a neat and clean area, checking the bathrooms for any issues, recognizing and following safety protocols, and closing the pool during thunderstorms or if there is a loss of power.

ii.) The second question was regarding budget line 31 (Replacement Reserve Fund), "What leads to reducing the Replacement Reserve Fund needs? I understand we have done some spot repairs and made some improvements, but the real big-ticket items are still out there and, with inflation, may result in a wash or even an increase in requirements. Is the idea that we may consider piecemeal replacements rather than whole replacement (e.g., docks), and that would reduce the net reserve requirement through shorter-term / lower incremental expenses?"

The answer was that for 2026, it's an estimate; in 2027, a Replacement Reserve study will be performed. Big ticket items will be reduced, like the pool equipment, which was $30,000 and had a replacement every 10 years; and the removal of the pond dredging, which was $36,000. The security cameras came in at $8,000 versus $25,000; the gravel parking lots come in at $7,000 versus $13,000 every three years; just receiving accurate pond pricing and have noticed the electricity usage going down with the new, more efficient pond fountain, and Director Kurtz has come up with a great plan to do a phased dock replacement to be performed over a 3-year plan with floating docks with a life of 40 years and a cost of $750,000 verses $950,000, as a one-time cost. Some other items that have exceeded their useful life and are not needed anymore include the Kitchen cabinets, which should be replaced after 50 years; that is not a fact; the vinyl flooring, the concrete driveway, and another big cost driver is the LVP cost for flooring for the clubhouse will be a complete rip-out, with a professional installation estimated at $8,000, with a life of 30-40 years versus replacing the carpet every 10 years at $7000 each replacement. Items where the replacement cost has gone up are the tennis courts resurfacing and the upgraded Marina gate, which were paid for out of the operating budget from collecting past dues. Using the longevity of the commercial grade versus residential grade and proper routine maintenance has extended the useful life of many of the items. All of these items will be included in the new Replacement Reserve study planned for early 2027.

Chairwoman Ogden indicated the Board could keep the Replacement Reserve Fund budget as is. Since 2023, the HOA has come in under budget. In a couple of those years, any surplus money was moved into the Replacement Reserve Fund to help catch up, knowing that the Replacement Reserve Fund was underfunded from 2022 and prior years. Worst case, close out 2026 with $5,000 under budget. That $5,000 could be moved to the Replacement Reserve Fund.

The discussion then moved to the boat slip and clubhouse rental charges. In 2026, the boat slip rentals came in under budget. With the water level in the lake down, which is expected to continue into 2027, the expectation is that boat slip rentals will decrease. 11 boat slips are rented. For 2026, boat slip rentals were on an annual basis. For 2027, it's recommended that TWALA rent 5 of the boat slips on an annual basis and drop the yearly cost from $800 to $750. These will be for boat slips in the deepest water. Take the remaining 6 boat slips and charge a $125/month fee. If the boat slip renter does not remove their boat by the end of the rental period, they will automatically be charged for another month's rental fee. There were no questions from the Board.

Clubhouse rentals. For 2026, $900 in clubhouse rental revenue was received. The keypad was installed for $3,500. When the clubhouse rental was free, there were 30 rentals. It is recommended that the clubhouse rental fee increase to $200. This will help to offset the keypad cost. Also, if the clubhouse is not fully cleaned after a rental, the renter

will be charged a $100 cleaning fee for the LVP floor or $350 if the carpet remains in the clubhouse. The rental forms and the Owners' and Renters' Guide need to be updated with these changes.

Chairwoman Ogden discussed key areas of the proposed 2027 Budget. Finance recommends increasing the 2026 HOA Assessment from $574.00 to $625.00, bringing in an additional $21,675.00. These additional funds will help offset the following costs: (Pool/Gate monitor, the Replacement Reserve Study, Landscaping of the various common areas and additional full mowings, additional cleaning for the new clubhouse flooring, and miscellaneous clubhouse upgrades/repairs, and pest control for all the buildings/structures, beach, and around the pool between March and October. Total for the six additional items comes to around $25,000, exceeding the additional funds. There was give-and-take in the various budget lines to balance the 2027 budget. Chairwoman Schafer requested that Chairwoman Ogden pull together an email to help the HOA members understand the reasons for the increase in dues. Chairwoman Ogden noted she has a draft and will work with Chairwoman Schafer. Director Pavco noted that all the volunteer work from the Board needs to be reduced and more outside service providers should be hired to handle more of the grounds work. Director Werries asked if the grounds maintenance company is taking care of the common area corners on Winchester and Lake Forest. Chairwoman Ogden noted that, with regard to beautification, it is not at this time. The pool areas will be addressed first, then the common area corners will be addressed. Director Werries noted there was talk previously about opening up the common area corners to the members living in close proximity to the corners and having beautification contests. Chairwoman Ogden noted that would involve a lot of upkeep and will require further review and planning. Director Pavco asked what the plans are for mowing next year. Chairwoman Ogden noted a meeting needs to be set up with the landscaping vendor for 2027 to discuss their plans. The vendor lost money in 2026 with gas prices increasing, and they were at a fixed rate under the contract. The committee is looking at maybe creating a set fee for each month, with the same number of mowings, and still meeting the mowing requirements. General discussions over the topic of mowing ensued. Chairwoman Schafer asked if there were any additional questions concerning the 2027 budget report.

Chairwoman Ogden motioned to set the budget as presented, with the annual assessment set at $625.00 for the 2027 calendar year. Motion seconded. Motion carried.

Chairwoman Ogden and Chairwoman Schafer to pull together the notes from the 2027 Budget discussions.

Finance Committee Chairwoman Ogden noted that a committee meeting was held on September 17, 2026, from 7:02 PM to 8:00 PM at the clubhouse. In attendance were Deannie Tanner, Jennifer Schafer, and Shellee Ogden. The 2027 operating budget was discussed. The draft budget was completed and made available to the Board and HOA members on September 21, 2026.

2. Replacement Reserve Funds Committee: Committee Chairwoman Schafer noted that TWALA is due for a Replacement Reserve Study in 2027. Miller Dodson, the preferred vendor, was contacted. A price quote of $3,500.00 was received. An off-site study was requested as it may offer cost savings. Miller Dodson indicated they would only do an on-site study. Virginia Code requires 5 years between studies. The study is expected to be completed and presented to TWALA in 2028.

   Actual prices will be used to avoid some of the inaccuracies from the previous study. Finance Chairwoman Ogden and Replacement Reserve Study Chairwoman Schafer will go around TWALA with the Miller and Dodson representative. Dock replacement, as recommended by the Marina Committee Chairman Kurtz, will be used in the study.

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

1. The second No-Wake buoy at the end of the community marina floated away. The buoy was recovered, and a new anchor was attached. The buoy was returned to its designated spot.
2. The new warning signs have been installed at the end of the fingers of the main community docks.
3. The warm side of the lake is currently 36 inches below the summer pool. The lake level dropped 11 inches over the three days after Dominion shut down their reactor.
4. Some of the rocks in the middle at the end of the boat ramp have been displaced. This is a result of members power-loading and unloading their watercraft. Manual labor is required to get these rocks back in place. Fortunately, the busy season is over, and the ramp will be open for now.
5. An email was sent to members on Boat Ramp Etiquette. The goal of the Marina Committee is to keep the ramp open even during low water levels.

   Director Ogden suggested that the ramp be monitored closely. The cost for the rocks and placement was over $2,000.00. There was discussion of closing the ramp, based on a previous discussion of ramp closure when the water level went below a certain mark on the wall. Chairwoman Schafer will discuss this with Director Kurtz.

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

ARC Application Approvals: Since the last Board Meeting:

Approved Application:

Lot 415 - Hobby Shop (TWALA's first PAPERLESS Approval process completed)

Three applications are pending (garage, shed, and a greenhouse)

CORRECTION – The August 22, 2026 ARC report included an Estate Sign for Lot 213, which was incorrect; the Estate Sign was for Lot 320.

Total dwellings completed, under construction, or approved effective September 26, 2026 remains 272.

In accordance with the Committee ARC charter, Chairman Tarro spoke to Tom Egeland, Deputy Director of Community Development for Louisa County, regarding recent or upcoming changes to zoning and building codes that might impact the TWALA HOA. There are none to report at this time; however, there are two activities that may result in items for consideration. The first is the Virginia Association of Zoning Officials (VAZO) conference, which will provide its members with information on legislative updates, emerging land-use topics, and zoning best practices, some of which may find their way into Louisa County regulations. Chairman Tarro has another meeting scheduled with Tom Egeland after the VAZO conference for a brief. The second activity of interest is the ongoing work of the Louisa County Planning Commission as they consider options associated with county growth and possible revisions to zoning laws. Tom Egeland and Chairman Tarro agreed to meet periodically (rather than just annually) to keep TWALA abreast of developments and to get a heads-up for any hearings or other opportunities for feedback as updates are made.

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

1. Clubhouse Sub-Committee Chairwoman Ogden noted that some of the stone by the spigot on the lower level fell off the wall. The stone has been repaired.

   The Common Area Ground Committee met via a phone conference on September 17, 2026, from 6:02 PM to 6:22 PM due to rain and the Food truck at the clubhouse. In attendance were Scott Schafer and Shelle Ogden, and Amy Daney was absent.
   The following items were discussed and agreed upon as focus items for next year

2. Pool Sub-Committee - Sub-Committee Chairman Ogden noted the pool has been closed. Next year, the committee is recommending the pool be opened a week earlier, on May 24, 2027, for the residents because May 31, 2027, is Memorial Day. The pool will close on September 6, 2027, a day after Labor Day. There are currently 12 usable pool loungers, covered in mold. The plan is to order 52 new pool loungers. In the future, as new loungers are needed, smaller quantity orders will be placed as the pool loungers fail. The operating funds could be used for the smaller orders. The quantity of 52 would be under the Replacement Reserve Fund. Director Pavco asked if the pool capacity is 52. The CA/G Committee recommends a pool capacity of 75. By Virginia Code, the pool could have a maximum capacity of 90-120 people in the pool water, using the minimum 12-15 sq. ft. requirement per occupant. The Committee feels the 90-120 quantity is way too many people, and 75 is a more comfortable capacity with loungers. Further discussion ensued about the pool capacity and lounger purchases. There was a question about funds in the Replacement Reserve Fund for Loungers. Chairwoman Schafer noted there is $4,375 allocated in the Replacement Reserve Fund study. It was noted that the sling replacement for the existing loungers is over $200, another reason for the purchase of new loungers. Wayfair is being looked at for the purchase of new loungers. They would deliver, unpack the loungers, and haul off all the cardboard and shipping materials.

   The thought process for the pool/gate monitor is to have 2 people for 5-hour shifts from Friday through Sunday. The first shift would be 9 AM to 2 PM. The 2nd shift would be 2 PM to 7 PM or 3 PM to 8 PM. Their main focus is not to save lives but to limit inappropriate and unsafe behavior from coming in, whether they are a member in good standing or someone trying to get in by piggybacking off someone. They will need to track the number of people coming in on one card. The pool/gate monitors need to be at least 18 years old. Now that the Board has approved the budget, the CA/G Committee will get back together and work on the job description. The report indicated there was minimal pool usage between 7 AM and 10 PM. The CA/G Committee was thinking about having the pool open from10 AM to 8 PM. The Board members discussed limiting hours or leaving the hours in place as used in 2026. There will be further discussions in January 2027. The non-slip mats in the lower-level rooms have worked great. The committee will look at potentially placing the non-slip mats all around the pool edge.

   CA/G Chairwoman Ogden motioned to support the use of funds from the Replacement Reserve fund for at least 25 new pool loungers in 2027. In discussion, the Board suggested capping the funding level for the purchase of new loungers to allow for purchases as sales may occur. Director Pavco motioned to provide funding to CA/G Chairwoman Ogden to use $4,375 from the Replacement Reserve funds at the discretion of the Pool subcommittee chairwoman for the purchase of as many loungers as the funding will allow. Motion seconded. Motion carried.

CA/G Chairwoman Ogden is working with Handyman Carter to develop a sunshade system versus umbrellas and looking into using long rectangular shades.

A big focus for 2027 is getting the clubhouse and the pool looking good. Three quotes have been received for LVP flooring replacement. CA/G Chairwoman Ogden motioned to spend up to $8,000 for the installation of LVP flooring. This amount provides a cushion in case some unknown problems are found after the carpet is removed. Handyman Carter will provide the labor at a cost of $4,200. This cost includes removing all the carpet and hauling it away. TWALA will buy the LVP flooring as well as thresholds, moldings, and other miscellaneous materials. The installation will take 2 weeks while the Office manager is on vacation at the end of December. The bathrooms and office floors will not be changed. The color will be a neutral light color to hide the dust. CA/G Chairwoman Ogden motioned to spend up to $8000, from the Replacement Reserve Fund for removal of the existing carpet flooring and installation of LVP flooring. The installation will be completed in the last 2 weeks of December, 2026. Color samples will be submitted to the Board for final approval. Motion seconded. Motion carried.

The next big item for the clubhouse is to replace the leaking gutters and downspouts, which are a hazard in the winter. An estimate came in from Brandon of B and R Gutters for $2,825. Handyman Carter will oversee the project at no cost. Two other suppliers have been contacted, and they are not interested. The funds would come out of the Replacement Reserve Fund, which has a $4,000 estimate. CA/G Chairwoman Ogden motioned to replace the clubhouse gutters and downspouts with Brandon for $2,825. The price includes removal and disposal of the existing gutters and downspouts. Also, the replacement of the gutters and downspouts is in alignment with the 2023 Reserve Study that recommends replacement in 2027. Motion seconded. Motion carried.

CA/G Chairwoman Ogden met with a water filtration company because there are still problems with the water. The pool is getting iron stains and calcium hardness stains. It was discovered that even though a new system was put in place 3 years ago just for sulfur, the vendor noted the softener system is not working; the water is coming out hard. High concentrations of iron were also found in the water. This company has a system that filters the sulfur out, removes all sediment and iron, and is a water softener. It's a self-filtration system and pumps through every hour, or however the user wants, based on how many gallons are coming. Having to change the water filter every 2 weeks is eliminated. Once a year, the company will come in to service the system. The water going into the pool is not currently going through the existing system. The company's quote for their system is $5,300. The system would replace all the existing equipment. The existing softener system is 23 years old and is broken. The newer sulfur removal system could be used as backup; however, it is not needed. The company is River City Solutions out of Bumpass. They also provided quotes for what it would cost to fix some of the urinals and toilets that do not flush properly all the time, and replace some faucets. Quotes were also received from Culligan for a new filtration system; however, it would only fix 2 of the issues. CA/G Chairwoman Ogden motioned to go with River City Solutions to replace the existing water treatment systems, which will fix all 3 current water issues, for $5,366. The funds would come from the Replacement Reserve Fund. The Reserve study line item is funded at $4,000. Motion seconded. In discussion, Director Pavco proposed the motion be amended such that the Board approves the motion pending CA/G Chairwoman Ogden receiving satisfactory written guarantee language that the supplier's

proposed system will rectify all the current TWALA water problems and if the new system does not work as proposed, the supplier will replace the system and/or return all of the money paid. There needs to be some teeth in the supplier's guarantee. Motion carried.

Estimates are out for the dehumidifiers to fix the condensation and odor problems in the basement. Estimates are expected in the first week of October.

3. Tennis Courts Sub-Committee – In Sub-Committee Chairman Scott Schafer's absence, Chairwoman Ogden noted that, for next year, the tennis/pickleball courts focus will be on net replacement for the courts, additional shade replacements, and any cracks that need to be repaired.

4. Beach Sub-Committee – In Sub-Committee Chairwoman Daney absence, Chairwoman Ogden noted the Adirondack chairs will be checked out and replaced as they break for $300 each, and the old weathered wooden picnic table will be removed and disposed of. Some of the round metal tables from the pool area will be taken to the beach. Handyman Carter will do a safety inspection of the tot play equipment to make sure there are no safety issues. Ensure that the weeds in the sand are treated by the Landscaping Co. and that the weeds in the playground and mulch area are treated. Also, reflectors or some mode of lighting are being looked for the big rocks that folks are tripping on in the dark.

5. Landscaping Sub-Committee - In Sub-Committee Chairwoman Tyra Lee's absence, Director Ogden noted that 2 dump truck loads of debris from the storms were removed from the easements of member lots, as the debris was hindering the Landscaping mowers from cutting the easements. This was a one-time clean and will not be done in the future. If a tree is down in the road, go online with VDOT to request removal. During storms, VDOT has 2 crews: one quickly gets the tree out of the way and reopens streets, and another removes trees from easement areas. If VDOT throws the logs in the easement, anyone can issue another ticket to have logs removed. A reminder will go out to members to clear their easements of debris.

   The front entrance flower bed beautification has been started. Thank you to the six members who have volunteered to water the plants.

6. Ponds Sub-Committee - Sub-Committee Chairwoman Schafer spoke with Aqua Doc regarding the front pond lights. Unfortunately, Aqua Doc cannot use the previous lighting system with the new fountain. They tried, and it caused electrical surge problems. A quote was requested for compatible lights, and it came in at $2,104.99. Funds would come from the Replacement Reserve Fund. Sub-Committee Chairwoman Schafer moved in the Pond sub-committee meeting to purchase compatible lights from Aqua Doc. The CA/G committee voted on the motion to purchase new lighting. The motion failed by 2 to 1.

   Sub-Committee Chairwoman Schafer indicated she brought a motion to the Board for a vote to purchase the lighting for the front pond. The Board members discussed the pros and cons of spending funds from the Replacement Reserve Fund for fountain lighting. Director Werries motioned that the Board approve spending $2,104.99 for installation of a lighting system for the front pond fountain, utilizing funds from the Replacement Reserve Fund, with work to be completed by Aqua Doc. Motion passed 5-1. Director Oden voted No. Directors Werries, Daney, Pavco, Tarro, and Harton voted yes.

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

There have been several high grass issues in the neighborhood from lot owners over the grass height of 16". The committee had agreed that grass was not an issue that did not require a formal complaint, and that the committee would approach the lot owner. The committee has been sending out emails to subsequent violations of the 16" grass height. One lot in particular, number 246, has 4 acres, and they want to return 2 acres back to natural habitat. Given that Virginia encourages returning land to natural habitat, the committee asked the lot owner to provide their plan to return the area to natural habitat. The area is a side area, not the front. There is nothing in the HOA rules; however, the committee wants to be sure the integrity of Covenant No. 7 is not affected. The lot owner did come back with a phased plan where they will plant trees and seed over a period of time. They would keep the area like a meadow with a path in between so it would look like the area was a maintained piece of property. The committee thought the plan was acceptable, and since there are no TWALA rules about planting and the Virginia policy supports natural habitat plans, the committee would inform the Board of the committee's acceptance of the lot owner's plans and place the accepted plan in the lot owner's folder. If they do not follow their plan, the Board would have the right to invoke Covenant number 7.

There are a couple of lots that have not responded to the committee and are approaching the 10-day response period. Covenant number 7 states the HOA may go in and cut the lot owner's grass. The committee plan is to reach out again to the lot owners, remind them they are approaching the end of the 10-day response period, and ask what their plan is to cut their grass. Committee Chairwoman Pavco asked CA/G committee Chairwoman Ogden how would the CA/G committee approach this. CA/G committee Chairwoman Ogden indicated she would need the lot number, a Google map of the lot, and then send the information to the vendor and see what they would charge. Board discussion ensued. It was noted that the lot in question has maintained their lot and typically mows their front yard. The plan is to call the two lot owners and remind them of Covenant number 7.

The Amenities Usage report after the pool was closed is available. There is not much difference in trending from what was trending previously. On average, it was about 7 days that members used the pool.

A complaint was received about a temporary fence on a lot. Director Tarro was contacted to verify if any ARC applications for construction or lot change were planned, and there is no record of an application. The lot owner will be contacted about the fence to determine if there is a violation.

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

The three cameras that were not working are back up. The TV in the clubhouse seems to not be working properly.

Golf Carts – Director Werries noted there have been 10 golf carts driving around the TWALA roads without a Registration Sticker. Notices of the Golf cart registration requirement have been published several times in the Board minutes, the President's Corner, and the Owner's and Renter's Guide. Lot Owners' have had plenty of time to register their golf cart. There were discussions about lot owner penalties for noncompliance for golf carts w/o Registration Stickers. Follow-up discussion will be brought up at the October 24, 2026, Board meeting, which includes a motion from the Safety & Security Committee to address penalties for golf carts with no Registration Sticker.

VI. Unfinished Business: None

VII. New Business: Chairwoman noted the following items:

i. Chairwoman Schafer noted she and President Werries will not be available for the October 24,

2026, Board meeting. Volunteers requested. Director Pavco indicated she will volunteer to act as Chairperson for the October 24, 2026, Board meeting.

ii. The TWALA website has been down for three days. No one is sure of the problem.

iii. There was an administrative meeting on September 6, 2026, hosted by a resident on Lot 4. Scott Schafer from Lot 4 met with several TWALA members to discuss a new TWALA website and a shared document calendar system. Scott Schafer offered to volunteer his time. Scott Schafer's proposal and timeline were shared with the Board on September 6, 2026.

Highlights of the proposed shared document system:

1.)A shared system for the TWALA documents, all of the files, minutes, documents, etc., located in one place off of personal computers.
2.)Email addresses based on position rather than personal email. For example, president@thewaters.org.
3.)An updated calendar system which can be accessed by committee chairs and/or Directors. Committee Chairs will no longer have to go through the website committee to post meetings, agendas, and events,
4.)An updated website with the old TWALA URL. TWALA can redirect thewaters2022.org website to the new/old address. Mike Pickard indicated that the old address is now available.
5.)Cost - TWALA currently pays $900 for the website and maintenance fees. The shared system will cost about the same; however, TWALA will get so much more. Member Scott Schafer is donating his time to build the new website and get everyone set up with Google Workspace.
6.)This new system will be up and running in about 90 days.

Director Pavco motioned to proceed with the new website and shared document system. Motion seconded. Motion carried.

iv. Bylaw 4.12 states "Board Action Without Meeting. Any action that may be taken at a meeting of the Board may be taken without a meeting if such action is authorized in a writing setting forth the action taken, signed in approval by all of the Directors, and signed as being witnessed by the President and Secretary of the Association".

Chairwoman asked if everyone agrees that Bylaw 4.12 is for emergency use. Board discussion ensued. No actions were taken.

v. The need for a unanimous vote under Bylaw 4.12 was discussed. The Board agreed that the vote does not need to be unanimous; however, all Board members are required to sign the action taken by the Board, and each Board member's vote will be recorded.

vi. Director Pavco noted that when a rule is superseded by a new or revised rule, the superseded rule should stay as noted and indicate superseded by the new rule and date. The Board agreed.

vii. Upcoming document reviews. All the existing TWALA documents will be reviewed by the Board to ensure consistency and correct language terms under the various committees. The SOPs for all committees and Rules of Order will also be reviewed and revised as necessary. Director Tarro noted there is also an amended SOP with a small subset of terms.

viii. ARC Committee Chairman Tarro noted he had a couple of items to discuss.

1) Director Tarro motioned that SOP "Rules of Order for Annual Meetings, Board meetings and committee meetings", section 5.6 be revised to allow full-time residents who are NOT lot owners to participate on Committees. The Bylaws only restrict Board members to be lot owners, not committee members. Currently, section 5.6 states "Committees will consist of at least three (3) Committee Members and generally no more than five (5) to seven (7) members, who shall ALL be HOA Members". This motion will allow Committees to accept members who are full-time residents but not lot owners of record to participate as full members of TWALA Committees. This does not include participation as a Committee chair. The exact wording of the SOP change will be made when a general update is prepared later this year. Motion carried.

2) Director Tarro motioned to add new operating procedures (new section 4.6) to the SOP for Rules of Order for Annual Meetings, Board Meetings, and Committee Meetings. These new operating procedures would be specific to the ARC Committee. The new section is summarized below; the motion is also to allow the ARC to conduct business according to the procedure generally described below, with the exact wording of the SOP defined when a general update is prepared later this year. Motion seconded, motion carried.

- A revision to the SOPs specific to the ARC will allow for two members of the Committee to process applications without requiring a Committee meeting and the two members to be considered a sufficient body to sign approval sheets rather than requiring a scheduled committee meeting with quorum for such transactional processing. This removes the burden of biweekly in-person meetings, allows for increased Committee size without increasing the number of signatures on transactional paperwork, and reduces schedule delays for lot owners seeking ARC approval. The plan will be for the two signatories to include the Chair OR Review Coordinator (newly defined role), and one "at large" member of the ARC. The intent is to keep things streamlined and improve responsiveness while allowing the ARC to add members to assist with overall duties of the committee and ensure better preparation for succession of Committee members.

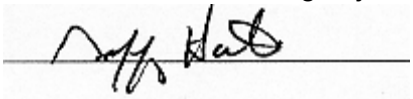
- A further change is proposed with respect to operating tempo/scheduling for the ARC. The plan is to process applications AS THEY ARE RECEIVED and "asynchronously" to reduce schedule delays and unnecessary burden on committee members. In addition, the committee will no longer meet every two weeks but rather will meet on a quarterly basis (and as needed) to conduct "non-transactional" committee business.

.VIII. Public Forum-members: None

IX. Board Executive Session: None

X. Future Agenda Items: None

XI. Adjourn: Director Werries motioned to adjourn. Motion seconded. Hearing no objection, Chairwoman Schafer declared the Board meeting adjourned at 1:07 PM.

Prepared and submitted by: 

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