1 - Attendees

Board member(s): President – Willie Smiley; VP – Steve Wells; Secretary/Treasurer Jim Faulk; ARB members: none: Lot owners: none

2 - Board of Directors

- 1. Motion to adopt August minutes. Vote 3-0
- 2. The HOA was contacted by (postal letter) Nationwide Insurance pertaining to a claim upon the HOA policy. 7/15/25
 - HOA Secretary emailed and responded by phone. 7/30/25
 - Nationwide Insurance commercial claims specialist notified the HOA that they had denied the claim to the requesting agency. 8/21/25
- 3. HOA 2026 Calendars were delivered and HOA Treasurer remitted payment. 8/8/25
- 4. Owner of Lot- notified the Board that his company's work vehicles would be at his Lot for about one week as his location is having an inspection and he has to move his vehicles temporarily. 8/14/25
- Owner of Lot- notified the Board that there was a random car with expired tags parked on Cabin Ridge adjacent to the Vanore Common. 8/16/25
- 6. HOA 2025 Annual Meeting
 - Officer up for election is the Secretary/Treasurer. The current HOA Secretary/Treasurer has stated he is rerunning in 2025.
 - Motion to conduct the 2025 Annual Meeting by ZOOM. Vote 3-0
 - Motion to select calendar date and time of Thursday 11/6/24 at 6:30pm. Vote 3-0
- 7. Review and discuss the continuation of the current 2025 HOA vendors into 2026.
 - o Motion to continue with the same HOA vendors in 2026. Vote 3-0

3 - Virginia - Property Owners Association - (POA)

- 1. The HOA Board received a request for POA Selling Disclosures from Lot
 - o Request was submitted by Owners Real Estate Agent. 7/29/25
 - ✓ Board HOA Secretary/Treasurer confirmed receipt by HOA. 7/30/25
 - ✓ Board HOA Secretary/Treasurer forwarded the requested information. 8/4/25

4 - Financial

Assessments

- 1. Lots Paid in 2025 (as of 9/2/25)
 - o 1st Quarter = 45 / 96%
 - o 2nd Quarter = 45 / 96%
 - o 3rd Quarter = 43 / 91%
 - 4th Quarter = 16 / 34%

Past Due / Collections.

- 1. Total Assessments in Arrears = **\$1,715** (as of 9/2/25)
 - Lot- = \$700
 - Owes 4th Quarter 2024 + Late Fee = \$175
 - > Owes 1st Quarter 2025 + Late Fee = \$175
 - Owes 2nd Quarter 2025 + Late Fee = \$175
 - Owes 3rd Quarter 2025 + Late Fee = \$175
 - Lot- = \$175
 - Owes 3rd Quarter 2025
 - o Lot- = \$205
 - Owes \$55 for 2nd Quarter 2025
 - Owes 3rd Quarter 2025

- 2021-2025 = Was \$460 / NOW \$635
 - ➤ Board VP talked to the Lot owner and was told that \$300 would be submitted in Payment by 3/8/25.
 - Owner asked about submitting electronically.
 - The Board discussed issuing a monthly payment plan to the owner once the \$300 is received. Vote 3-0
 - > Received \$400 in payment from the Lot. 3/20/25
 - Mailed follow-up letter to Lot requesting continued monthly payments. 4/2/25
 - Received \$1,650 in payment from the Lot. 5/1/25
 - Motion to Waive Remaining Assessment amount in arrears. Vote 3-0
 - Motion to continue collection process for remaining Assessments of \$85 and then waive all
 previously assessed Late Fees in arrears if past assessments are paid in full. Vote 3-0
 - Motion to send letter outlining the Board decision. Vote 3-0
 - Mailed a follow-up letter to Lot requesting continued monthly payments. 4/2/25
 - Mailed Lot letter from HOA requesting \$85 in assessments and the Board will forgive Late Fees. 5/8/25
 - Lot still is in Arrears \$635
 - 2021-2024 Late Fees = \$350
 - Owes partial 2nd Quarter 2025 + Late Fee = \$110
 - Owes 3rd Quarter 2025 + Late Fee = \$175
- 2. Mailed 3rd Quarter 2025 Assessment "Reminder" letters were mailed to (8) Lots. 7/16/25
- 3. Mailed 3rd Quarter 2025 Assessment "Late Fee Will Be Assessed" letters were mailed to (5) Lots. 7/23/25
- 4. Mailed 3rd Quarter 2025 Assessment "Late Fee Assessed" letters will be mailed to (4) Lots. 8/30/25

Operating Account

- 1. General Ledger
 - o \$7,637 (as of 9/2/25)
- 2. Expenditures (budgeted average allowance is \$2,458 / month)
 - January 2025 \$2,519 (\$1,500 is transfer to Reserves)
 February 2025 \$972
 March 2025 \$4,951
 April 2025 \$1,350
 May 2025 \$2,044
 June 2025 \$2,370
 - July 2025 \$1,844August 2025 \$2,805
 - Sept 2025 \$ 0 (as of 9/2/25)
- 3. Budget Percentages
 - Total Expenditures for 2025 (as of 9/2/25) are \$18,857 or 63.92% of budget or -2.74% below the 2025 budget allowance.

Reserve Funds

- 1. Reserve Savings balance = \$10,237 (as of 9/2/25)
- 2. Reserve CD balance = \$27,434 (as of 7/5/25) interest is paid quarterly; Rate is now 3.90% / Matures 8/5/26
 - Motion to roll-over the CD upon maturity. Vote 3-0
 - > The HOA CD# (8659248499) matured on 7/5/25 and accumulated \$1,276.51 dollars during its 13-month term at 4.5%.
 - The HOA Treasurer rolled over the CD# (8659248499) at a future rate of 3.90% for a term of 13 months and a maturity date of 8/5/26. The rolled over amount started at \$27,433.63. 7/7/25

Other

- 1. Determine overview of 2026 Budget and Assessment rate.
 - Motion to adopt the drafted 2026 Budget presented by the HOA Treasurer. Vote 3-0
 - Motion to adopt the \$150 quarterly assessment rate for 2026 presented by the HOA Treasurer. Vote 3-0
- 2. Pertaining to the HOA Seller POA Disclosure Fee of (\$200).
 - Motion to increase the \$200 Seller POA Disclosure Fee to \$250 in 2026. Vote 3-0
- 3. Pertaining to the HOA Seller POA Disclosure Expedited Fee of (\$50).
 - Motion to increase the \$50 Seller POA Disclosure Expedited Fee to \$75 in 2026. Vote 3-0

- 4. Pertaining to the HOA Buyer Cap Fee (\$350).
 - Motion to increase the \$350 Buyer Capital Fee to \$400 in 2026. Vote 3-0
- 5. Pertaining to the HOA Buyer Account Set-up Fee (\$50).
 - Motion to increase the \$50 Buyer Set-up Fee to \$75 in 2026. Vote 3-0

5 - Common Areas

- 1. Motion to allocate up to \$1,000 in funds for planting additional hollies between the maples along the exterior fence line in the Cabin Ridge Common Area in the Fall of 2025. Vote 2-0 - 8/5/25
- 2. HOA Secretary/Treasurer Board member pruned and shaped all the front entrance bushes. 8/31/25
- 3. HOA Secretary/Treasurer Board member purchased (6) new hollies from Meadow Farms Nursery to be planted in the open spots between the Maples along the Cabin Ridge common area. 9/1/25

6 - HOA Webpage

Content / Design

1. None

Technical

1. None

7 - Architectural Review

ARB Member Feedback

1. None

ARB Applications – (Submitted, Pending and/or Approved) - since last Board Meeting:

Install new Ingress/Egress window to the lower level of house. Approved 8/10/25

Board Actions

- 1. The ARB entering 2025 has only (2) returning members.
 - Motion to search for ARB members. Vote 3-0
- 2. The Board President and Sec/Treasurer did the annual HOA ARB inspection. 5/6/25

o There were (15) Lots with Violations.

Leased Lots within Community

1. Vanore (Lots 2 & 26) and Cabin Ridge (Lot-39) for a total of 6.4% of the Lots in the community are leased.

ARB Historical Inventory - (1-31-25)

1. Lot external ARB improvements by percentage: - (last updated 6-10-25)

New Roof – 96%	Decks – 91%	Front Exterior House Lights – 89%
Front Storm Door – 81%	Garage Doors – 81%	Fences – 60%
Post Light – 51%	Patios – 43%	Gutters – 34%
Sheds – 32%	Driveways – 17%	Screened Porches – 17%
Satellite Dishes – 15%	Playsets – 15%	Pools – 11%
Windows – 13%	Radon Systems – 6%	Shutters – 4%
Siding – 2%	Solar Panels – 2%	

Lot Ownership Historical Data - (6-24-25)

1 Lot with 5-Owners 2%

12 Lots with 1-Owner	25.5%	Cabin Ridge sales	31
18 Lots with 2-Owners	38%	Vanore Place sales	19
12 Lots with 3-Owners	25.5%	Corryton Court sales	10
4 Lats with 4-Owners	9%	•	

Yearly Inspection Schedule

1. Motion to conduct the 2025 ARB Walk-through's and schedule. Vote 3-0

Initial Walk-thru complete between – April 30, 2025
 First re-walk thru complete between – July 15-31, 2025
 Second re-walk thru complete between – September 15-30, 2025

Final re-walk thru complete before Annual Meeting – in November 2025

8 - Notice of Violations

- 1. Summary of the 2025 ARB Violations
 - There were (15 or 32%) of Lots in the community issued an ARB Notice of Violation in 2025.
 - > Cabin Ridge Court (7 or 35%) / Corryton Court (4 or 50%) / Vanore Place (4 or 21%) of Lots.
- 2. Summary of the "Type" of ARB Violations during 2025 inspection.

Clean Siding (1)
 Vehicles (0)
 Paint Shutters (0)
 Siding (0)
 Roof (1)
 Paint Shutters (1)
 Chimney Cap (2)
 Foundation Paint (0)
 Mailbox/Post (4)
 Screens (0)
 Deck/Shed (1)

- 3. Motion to mail initial Notice of Violations to all Lots with 2025 ARB Violations. Vote 3-0
- 4. HOA Secretary mailed all ARC NOV's to Lots. 5/8/25
- 5. HOA Secretary mailed reminder notices to Lots with front post-lights not lit. 5/8/25
 - Mailed Lots 16, 17 and 32 remainder letters pertaining to unlit front post light. 7/15/25
- 6. Mailed notices to Lots 1 and 31 pertaining to the height of grass on lawn. 5/16/25
 - Both Lots remedied the issue. 6/3/25
- 7. Motion to mail Lots with vegetation on fences along Grant Street to trim as they are impeding people walking on the sidewalks. Vote 3-0
 - HOA Secretary issued letters to Lots 1, 7 and 8 requesting the vegetation to be trimmed. 6/11/25
 - Completed by all three Lots. 7/15/25
- 8. ARB 2025 1st re-walk-inspection data. 7/14/25
 - o Cabin Ridge Court
 - > (7) or 35% of Lots.
 - (2 Lots) remedied; (0 Lots) partially remedied; (5 Lots) no items remedied. 7/15/25
 - Corryton Court
 - (4) or 50% of Lots
 - > (2 Lots) remedied; (0 Lots) partially remedied; (2 Lots) no items remedied. 7/15/25
 - Vanore Place
 - > (4) or 21% of Lots.
 - > (2 Lots) remedied; (1 Lot) partially remedied; (1 Lot) no items remedied. 7/15/25
- 9. HOA Secretary mailed (10) Lots with remaining ARC Violations second-notice letters. 7/15/25
- 10. Lot 32 Whitehouse emailed HOA that violation was remedied. 7/23/25
- 11. Lot 42 Cooley emailed HOA that violation is in process of being repaired. 8/1/25

9 - Adjournment & Scheduling of next Board Meeting

- Meeting adjourned at 5:36 pm.
- Motion for next HOA Meeting to be held on 10/7/25 at 5:00pm. Vote 3-0