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 June & July 2025 minutes. Vote 2-0
- 2. HOA Secretary placed "American Flags" along the curb in the Vanore Common Area for the Holiday. 7/3-6/25
- 3. Ordered 2026 HOA Calendars ordered in January 2026 are scheduled to be delivered by August 9th.
- 4. 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

3 - Virginia - Property Owners Association - (POA)

- 1. The HOA Board received a request for POA Selling Disclosures from Lot-
 - 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 8/5/25)
 - 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 = WAS \$985 / NOW \$1,640 (as of 8/5/25)
 - Lot- = \$675
 - 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 = \$150
 - o Lot- = \$150
 - Owes 3rd Quarter 2025
 - Lot- = \$205
 - Owes \$55 for 2nd Quarter 2025
 - Owes 3rd Quarter 2025
 - 2021-2025 = WAS \$460 / NOW \$610
 - 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 0-3
 - 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 \$610

- o 2021-2024 Late Fees = \$350
- Owes partial 2nd Quarter 2025 + Late Fee = \$110
- Owes 3rd Quarter 2025 = \$150
- 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 (xx) Lots. 8/29/25

Operating Account

1. General Ledger

 \circ \$10,142 - (July 31, 2025) - \$7,473 - (as of 8/5/25)

2. Expenditures - (budgeted average allowance is \$2,458 / month)

0	January 2025	\$2,519 - (\$1,500 is transfer to Reserves)
0	February 2025	\$972
0	March 2025	\$4,951
0	April 2025	\$1,350
0	May 2025	\$2,044
0	June 2025	\$2,370
0	July 2025	\$1,844
0	August 2025	\$2,669 - (as of 8/5/25)

3. Budget Percentages

- Expenditures at the 2025 6-month midpoint (as of 6/30/25) are \$14,207 or 48.16% of budget or -1.84% below the 2025 budget.
- Total Expenditures for 2025 (as of 7/31/25) are \$16,052 or 54.41% of budget or -3.92% below the 2025 budget.

Reserve Funds

- 1. Reserve Savings balance = **\$10,237** (as of 8/5/25)
- 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. Mailed the new owner at Lot-43 a letter verifying that the Lot's assessments were paid in full for 2025 at settlement, and that the next assessment due will be January 1, 2026. 6/22/25

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 contacted the vendor to trim the Vanore Common Area Hollies. 7/6/25
 - Vendor completed the work. 7/20/25

6 - HOA Webpage

Content / Design

1. None

Technical

- 1. GoDaddy account had to be reconfigured with a different Customer Number, PIIN and Username. 5/1/25
 - There was an issue with password change access. 5/1/25
 - The Board Secretary-Treasurer required access to update the credit card of file for auto renewal. 5/1/25
 - The HOA's GoDaddy account was renewed on June 29, 2025, for (10) more years. 6/30/25

7 - Architectural Review

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

ARB Member Feedback

1. None

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

1. Lot — Install new Shed at rear of property. Approved 7/24/25

2. Lot —— Install new ground level Trex Deck from right rear corner to 2nd level deck stairs. Approved 7/24/25

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 and a lot) and Cabin Ridge (Lot-) 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% Fences - 60% Garage Doors – 81% Gutters - 34% Post Light – 51% Patios – 43% 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)

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 Lots with 4-Owners 9% 1 Lot with 5-Owners 2%

8 - Notice of Violations

- 1. Summary of the 2025 ARB Violations by Lot & Street:
 - 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. ARB 2025 re-walk-inspection data. (July 14, 2025)
 - 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

Summary of the "Type" of ARB Violations during 2025 inspection.

Paint/Repair Wood Trim (9) Clean Siding (1) Chimney Cap (2) Vehicles (0) Fencing (1) Foundation Paint (0) > Paint Shutters (0) Missing Shutters (1) Mailbox/Post (4) Lawns/Trees/Bushes (3) Siding (0) Screens (0) Roof (1) Gutters (1) Deck/Shed (1)

- 3. Motion to mail initial Notice of Violations to all Lots with 2025 ARB Violations. Vote 3-0
 - HOA Secretary mailed all ARC NOV's to Lots. 5/8/25
 - Mailed (10) Lots with remaining ARC Violations second-notice letters. 7/15/25
 - Lot emailed HOA that violation was remedied. 7/23/25
 - Lot emailed HOA that violation is in process of being repaired. 8/1/25
- 4. HOA Secretary mailed reminder notices to (3) Lots with front post-lights not lit. 5/8/25
 - o Mailed Lots remainder letters pertaining to unlit front post light. 7/15/25
- 5. Mailed notices to Lots pertaining to the height of grass on lawn. 5/16/25
 - Both Lots remedied the issue. 6/3/25
- 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
 requesting the vegetation to be trimmed. 6/11/25
 - ➤ Completed by all three Lots. 7/15/25

9 - Adjournment & Scheduling of next Board Meeting

- Meeting adjourned at 6:00 pm.
- Motion for next HOA Meeting to be held on 9/2/25 at 5:00pm. Vote 2-0