

MOUNTAIN LAKES PROPERTY OWNERS ASSOCIATION
ANNUAL BOARD MEETING MINUTES

Date: Saturday, September 20, 2025

Time: 10:00am

Location: Bluff Dale High School Gymnasium

Recorded and prepared by: Rene Cole, Secretary

Call to Order

The meeting was called to order at 10:14am by Rob Becker, Board President.

Board Members Present:

President, Rob Becker

Secretary, Rene' Cole

Treasurer, Bill Preszler (ONLINE)

Proof of Quorum

Secretary Cole confirmed with Baker Management that Quorum has been achieved.

Approval of Minutes

Secretary Cole presented Meeting Minutes from the last REGULAR Board Meeting, May 29, 2025 for approval by the Board (**ATTACHMENT A**)

- **President Becker** asked for any corrections or additions to these minutes.
None being voiced;
- **Treasurer Preszler** made a motion to accept the minutes as presented.
- **Secretary Cole** seconded, the Board unanimously approved the motion to approve the minutes as presented.

Candidate Call for Board Open Positions and Annual Meeting Election- President Becker

- The Call for Candidates was presented to the community, July 15, 2025. We had 3 Board seats of which the terms are available for election at the Annual Meeting.
- We only received one candidate, but a fantastic candidate, Nena Chapman. Rene Cole, current Board Secretary also voiced her desire to retain her Board seat, Louanne Eldemire, Director of Amenities also desired to retain her Board seat. Mrs. Eldemire submitted her resignation Thursday, September 18th. This open Board seat will result in putting out a Call for Candidates at a later date.
- As we now have two open positions, two qualified candidates, I'll entertain a motion to approve the two unopposed candidates by Acclimation.
- **Treasurer Preszler** makes a motion to approve these two unopposed candidates as Board Directors by acclimation.

Property owner asked a question, why the community was not voting on these candidates. This is chaos.

President Becker explained we are not appointing or electing these candidates. Due to the fact these two candidates are running unopposed, per guidance from the POA attorney, and because this is an Annual Meeting the existing Board members are not allowed to just appoint these candidates. We are able to motion to accept their candidacy for 2 of the 3 available Board Seats by acclamation. Additionally, as they are running unopposed there is no need for a written ballot vote.

Property Owner comment - This Board is trying to change the bylaws!

President Becker says if we would have had to change the Bylaws last night, it was being done to allow for governance today at the Annual Meeting allowing for a quorum reduction. It was not to create chaos. There's nothing being done to change the existing covenants.

- Once again, I have a motion on the floor from Treasurer Preszler to accept the two candidates, Rene' Cole and Nena Chapman to fill 2 of the 3 Board seats currently available.
- Secretary Cole, 2nds the motion. Motion to accept the two candidates, Rene' Cole and Nena Chapman by acclamation to fill 2 of the available Board seats. All in favor say aye", all opposed?
- Hearing no opposition these two candidates are now given 2 of the 3 open Board Director Seats. Congratulations to Nena and Rene'. Nena, please come up to the table! This is Nena Chapman.

Secretary Cole says Nena's Bio is on the white table at the entry should anyone want to see that information.

President's Report

I just wanted to take a few minutes to provide my report via a summary and then we'll move to the other items on the agenda.

In the beginning my applying for the Board to help a neighbor and it's evolved into a full-blown, leadership role, which I don't mind at all. I'm really committed to serving Mountain Lakes, and I do it. I want to do it with integrity and transparency. It's one of the reasons I called off the Zoom Board Meeting last night.

I'm what they call a transformation leader type. I listen at all levels. I take input, review the data. I'm an analyzer I analyze every day; I'm a problem solver. So what I do is to try and learn every day and then make decisions based on the analysis that I have available.

What I've tried to do here as a Board member and now as President, is to prioritize issues, prioritize violations and prioritize election issues. Prioritize where we have capital improvement needs and really try to take us back to the basics in some areas.

There are NEW Courtesy Letters that going to be going out from the Board; these are called Form 209 Courtesy Letters. These will take us back to the basics, following the process outlined in Property Code 209 and our Governing documents for notifying people that you're in violation and here are the steps that you are required to take to remove this violation.

I'm a big believer in meeting in person with property owners. I got a call a couple of months ago to meet with some property owners on a Sunday that felt like there were some property owners that were in violation, so let's get out there and look at it.

One of the properties that they pointed out was definitely in violation, confirmed by our ACC Committee Chairman, Paul Smith. The other property in question, after a thorough review and meeting with the

owner, was not in violation. We have some property owners that have MAJOR violations to go capture past dues, that have just disappeared. We're spending money to track down these owners.

We have one property right that is in violation with several things and the property is For Sale. They will not be able to sell their property until we release the Resale Certificate. They have an unapproved building on their property and they are going to require to remove that building, they will also have to pay their delinquent dues.

We all have to follow the same rules, I have to follow the same rules. I'm just letting you all know, we might be doing it slower than you would hope, but we are methodically going through this process.

I do reach out to our POA attorney periodically, about once a month, just to make sure that we're in compliance, mainly on big items, last night's Zoom Meeting. We've been able to talk as a Board on more minor things and I really value the input that I get from the other Board members.

Financial view: I want to bring this up. We're not in trouble financially; but we need to be careful. I asked Steve Baker (Baker Management) to send me a view of our Reserve Reduction View. Where we were 5 years ago? How are we looking each year? In the past few years, we've lost \$25,000 to \$40,000 as far as income coming in versus expenses going out.

Items like pool maintenance, diseased trees that have died; we've had to remove those trees to ensure the balance of the trees don't become diseased. The wells at the lakes, which we'll get into a lot of these details of these items in the Amenities Report a bit later.

Due to the deficits in the past few years, we've seen our reserve depleted from approximately \$1 million down to about \$850,000. If we continue down that path, we're going to have make some changes. Will we have to shut down some amenities, stop maintaining the lake?

If we want to talk as a community about raising dues, that's a possibility. That's not really something that's pushing for. I'm just trying to make our property owners aware that this is reality. Our current dues are the same amount that was established in 1999. Those dues were setup to collect enough to maintain the existing properties and amenities in 1999.

We have to realize the cost to maintain each of the amenities continues to increase. Our dues have stayed at \$295. In order to change the dues structure, it would require a 67% super majority vote to change that covenant as far as dues; so it's not something we can do with a simple bylaw amendment. We will not do this without discussing with the community and seek feedback on an issue of this importance.

What I'm trying to do is build a foundation for the long term. I'm looking at, a 5 year-year capital improvement view on the wells. Our pool, we've got decalcification (?) issues because of the way the plaster was installed a few years ago.

Managing the lake use. We have recently sought and received a very comprehensive lake management report that we're currently evaluating. Steve Brashier has agreed to talk a bit about our Beacon Lake issues later in this meeting I think the lakes are an integral part of our community. It's a big reason why people have moved out here having our own lakes, that we can all enjoy. We want to protect them; we want the wells to work, we want the dam protected, we want the vinyl liner at Beacon Lake to be protected. That's why it's important not to have anchors on that lake. We just want to protect our long-term assets.

I also want ensure our safety. We had a large pecan tree down at Beacon Lake Park. The tree had suffered severe damage in the Spring storm in April. It was close to the jungle gym equipment and was a safety hazard. It was a big job; 4 large commercial dumpsters full of debris from one tree! We put it out for bid, who do we want to hire to come this big job!

Same safety issue with the pool. The plaster descaling that occurred over the summer, became a safety issue. Children were getting into the pool and peeling the plaster off and it was creating jagged edges down at the bottom of the pool and we had complaints from parents. We had to shut down the pool, evaluate. Do we have to drain it? Louanne Eldemire, our Amenities Director did a lot research and work on this project. To ensure the safety of all our property owners coming to the pool. The Board voted to hire a company to come in and do an in-water plaster repair.

Because I'm in the insurance business, just as an evaluator, I've evaluated our insurance options beyond what we typically have been offered in the last few years. I wanted to make sure we were getting the options available for the proper value. Insurance costs continue to go up.

I wanted to reiterate that we as a Board do not have power to major changes to the covenants. We, the entire community have that power. If 67% of you want to make a change, you can make that happen.** Bring those issues to our attention. We can contact the attorney, write up the desired new language (checking to insure it meets State of Texas Property Codes) put it out for a vote and we'll make the vote process happen.

We've got a lot more work to do. I've got short term and long-term goals for the community and for the Board. I do want to continue to improve the Board's communication and transparency. I just want to make sure we're posting agendas, minutes and financials promptly.

I want to continue to improve the website and the Newsletter that Rene' has begun again. I want to strengthen community engagement, continue to have these annual meetings with great turnout and recruitment of volunteers. We're going to need help with filling the Amenity piece. Louanne Eldemire is leaving a big hole as Director of Amenities. She had some personal decisions she had to make.

I want to engage the community and get you guys to help out. Even if it's like three of you would be in charge of overseeing the pool area, next week three more of you. I'm just throwing out ideas, but I want to get the community more involved.

Operational cleanups, reviewing our contracts, looking at the quick maintenance fixes. Making sure all of our updates, our records are updated and then I've talked a little bit about our financial stability. I just want to have a transparent budget.

I want to build a reserve fund that we're not worried about. The biggest part of that reserve fund are the dams and the lakes. Those dams, if we have issues with that, we'll lose the lake. And so, a big part of that reserve fund goes toward maintaining the two dams at Beacon and Anglers Cove lakes.

Also want to make sure that, from a governance and compliance perspective we're following covenants and bylaws. We're reviewing quorum rules and voting rules. I want to make sure our Board members are trained properly on process. I don't want our Board members having to make decisions without knowing what the proper process is.

Longer term, I want to look at infrastructure and amenities and create multi-year plans for the lakes and for the roads. We really don't have control over the roads, but we can be a voice with Sherman, our County Commissioner and we've tried to be that voice. Rene' has continued to stay in touch with Sherman as to his work schedules on our roads. Our community members can also be that voice with the county.

Infrastructure. Lighting, landscaping amenities. Financially, I want the community to have security and to maintain our reserves at a stable level. Buildout a 5–10-year capital plan.

These are some of my short term and long-term goals.

As we continue to grow as a community, we're going to have more and more families coming in. I want them to feel this is a very welcoming place, where they can go use the lakes, use the pool, they can reserve the club house. Our pool is crystal clear...I want to keep that going.

Before I close my report, I want to call out a few people that surround me...

Louanne Eldemire has worked tirelessly and worked behind the scenes as our Director of Amenities. She's answering bid questions while overseas with her family two weeks ago. Getting online 4-5 times a day just to keep the balls rolling on some of these bids. Several weeks ago, we had a gasoline leak in the parking lot over by the pool, where a big truck had parked. She showed up with 6 bags of her own personal kitty litter to clean up the leak. I just wanted to call out Louanne for all of the work she's done since she came on board at the end of March.

Want to call out **Rene Cole**. Rene's been doing some of the same things, she's editing our Corporate Resolution for the sale of one of our POA lots and editing changes to our rules while on vacation in New Mexico. I mean, every day, you know I said, 'Rene' get off the computer'; these people are committed to helping. She worked very closely with our POA attorney firm to ensure we were doing things correctly. Updating all the existing rules...which by the way, existing RULES were not enforceable as they were never filed with the county! Rules for both lakes, our pool, Beacon Lake Park.

We had an incident where a large group showed up and had propped the Beacon Lake Entry gate open, This was a graduation party. Again, we didn't have any rules in place that we could enforce that would prevent a group of 150 guests...We had to update all our rules, institute new rules for Beacon Lake Park, put some limits on areas to ensure safety and then get the properly recorded with Erath County, which is all that's been done...thank you Rene'.

Also want to thank **John Tomsic**. John has been figuring out how to solve several unique issues such as RV Park damage...he got in there and helped us figure out repair issues without us hiring someone to repair these issues.

Susan Ratliff is always going above and beyond to take care of the pool, the pool area and our Club House. The pool is always spotless! She's got the PH balanced somehow....

Tony Jaquillard, our landscape maintenance and mowing, who is also a resident in our community!

Our **Social Committee** puts on fantastic breakfast events and an awesome Annual picnic. I don't have all of their names, but Rene' will give you that report in a bit.

I know I've missed some people, but I want to call out these folks.

Also looking forward to working with Nena, our new Board member. I can already tell you're going to bring an impact with you.

Okay...now I'll turn this over to Rene' to give a summary of actions taken since May 29th, our last regular Board meeting as well as Committee Reports.

Summary of Board Actions - Secretary Cole (Attachment B)

This is a summary of actions taken since May 29th. Rather than reading through this list, I will be including this in these minutes and will post to the website. If you would like to see it, will leave it here on the table in front of me for anyone to look at. As an example, mowing of the Reserve Lake dams

***Director of Amenities - as submitted by Louanne Eldemire - Presented by President Becker
(Attachment C)***

Louanne took on the position of Director of Amenities at the end of March of this year. She's been a resident of Mountains Lake Ranch for 23 years. She oversaw our amenities such as the Club House, the RV Storage area, covered and uncovered, grounds of the RV Park, the Community Garden, , Beacon Lake, Beacon Lake Park and the community pool, Kayak storage areas, Anglers Cove Lake and MLR landscaping area.....she oversaw all of that.

Louanne has partnered with Susan Ratliff, who oversees the pool, cabana and Club House; Tony Jaquillard who is our landscaping contractor and John Tomsic, who handles our Maintenance needs. Louanne mentions they have ALL had a great hand in keeping our community together.

I want to share a few of the accomplishments that the above team of contractors has made in the last 6 months...Louanne wanted me to hit on the highlights:

Our community pool...Louanne says Susan has been incredible in keeping the pool in tip-top shape, being able to repair items that have provided safety and comfort. Louanne purchased new pool chairs and new grids for VE filters at the pool. You would not believe what the old grids looked like when they were replaced. A pump also had to be replaced as it had reached its "lifespan"! I've already mentioned the delamination of the pool surface which caused a 12-day closing of the pool, which was a pretty short time to analyze and get the repairs done. We were trying to minimize that time because it was in the middle of the summer. Susan and Louanne made that quick repair happen.

Beacon Lake Park and RV Park -Removal of Dead Trees - I have already mentioned the removal of the storm damaged tree at the Beacon Lake Park for safety reasons and the removal of diseased trees at the RV Park. Again, those Oak trees were removed to ensure that the other trees in the RV were not corrupted by that disease. Both of these actions took research, bidding by contractors and setting up safety around them to protect our property owners coming in and out of the RV Park as well as the garden area. We will continue to monitor the RV Park trees; Louanne has suggested some possible minor tree trimming as needed...but we'll be waiting until the Spring to do any significant limb removal.

Community Garden...Elaine Hazel, Garden Chairman will address that area in more detail a bit later this morning. Louanne did want to say, Elaine's enthusiasm and love of gardening is infectious. It even had Louanne thinking she could grow her own mint at home.

Clubhouse. It's awesome to know that the clubhouse provides a place to meet, eat, play, celebrate and nourish our community members. Susan Ratliff not only cares for the community pool; she also maintains the appearance and cleanliness of the clubhouse. One of the projects this year has included researching for ways to maintain a cool temperature in the hot, summer month. I that Bill Preszler, our Treasurer has been involved in some this project. He installed a new thermostat control that now allows u to maintain it from the Property Management Company. Anna is able to monitor and control the temperature from her phone. This way someone doesn't have to drive over to the Club House, turn it down and then back up after an event ends. That's fantastic! We're still evaluating the potential installation of a higher tonnage or more efficient unit for the Clubhouse.

Beacon and Anglers Cove Lakes...last two areas. Louanne says the health of our lakes depends on a number of things. The proper functioning of the wells, fishery management, vegetation management, the safe of watercraft and...Mother Nature. We have been very fortunate this summer with plenty of rainfall. Louanne witnessed a lot of people enjoying their time on the lake, fishing, water skiing (Beacon), tubing (Beacon), Kayaking and just enjoying the lake with friends. It's been great! Certain

times of the year, we do have to go to a "no-wake" on Beacon and I'm going to ask Steve Brashier to talk about that here in a little bit.

The "no-wake" on Beacon Lake happens when the rainfall becomes a bit scarcer, the wells can't keep up with the evaporation in hot, dry weather. And the reason we do that is really to protect the liner and Steve will go into some of those details on protecting the "no -wake" lake period, we do encourage just the use kayaks, canoes, windsurfing and other non-power er watercrafts activities.

Another reminder to our boaters that the use of anchors is prohibited; again, it to protect that liner. Major project this year has been the repair of the wells that service both Beacon and Anglers Cove. Right now, we're in the process of repairing one well on Beacon and one well on Anglers Cove. This will put our wells at our optimum level. We'll be back up to 4 wells.

Beacon Lake, once this well repair is finished, think they're going to start to work on Anglers and that will put us up to 2 wells on Anglers. We're down to 1 well on Anglers Cove and down to 3 of 5 at Beacon.

Also on Beacon Lake, we also did a herbicide treatment for pond weed management. We enlisted an expert on some algae growth on Anglers Cove. We were assured this is typical growth and action is not necessary at this time on Anglers Cove.

We are also interviewing some lake management companies to ensure the long-term health and well-being of the lakes I asked Louanne to seek this information out so that we could stop have spikes in spending, where we have been having to spend around \$14,000 a year to get rid of the pond week. If we could have a proper lake management cycle, we'd possibly lower these costs to a few hundred dollars a month as opposed to being forced to write big checks to make both our lakes usable.

So...believe I have tried to cover Louanne's report. I really appreciate everything she did the last 6 months Absolutely we couldn't have accomplished everything she did for the community without her!

Now, we'll hear from the POA Committees', first up will be **Architectural Control Committee**.

Secretary Cole has Paul Smith's Report. (*Attachment D*)

Chairperson - Paul Smith

Members: Glen Levisay, Kasey Townsend, Lyndsey , Rachel Conoly

Applications Reviewed (January – September 15, 2025)

- Total Applications Submitted: 77 as of 9/15/2025
- Applications Approved: 81 as of 9/15/2025
- Applications Denied: 3 Disapproved as of 9/15/2025
- Applications Pending as of Year-End: 4 as of 9/15/2025

Types of Applications Reviewed:

- New home construction: 21 as of 9/15/2025
- Exterior remodels/renovations: 1 as of 9/15/2025
- Roof replacements: 2 as of 9/15/2025
- Fence installations/replacements: 12 as of 9/15/2025
- Decks/patios/outdoor structures: 7 Sheds, 13 Workshop, 3 Pools, 3 Retaining Walls, 2 Carports 2 Docks as of 9/15/2025
- Landscaping/driveways/other: ACC Approval Not Required
- Lot Consolidation 5

Highlights & Key Activities

- Streamlined the application process (e.g., digital submissions, faster review timelines). I Believe the ACC Has a Very Streamlined Application Process We Usually Turn the Project Around in Week or Less If We Get the Correct Information.
- The ACC Has 30 Days to Approve or Disapprove All Projects.

- Improved communication with homeowners through email templates, website updates, or workshops. When I Receive a New Project, I Send the Applicant / Owner An Email Either Request for More Information or That Their Project Has Been Sent to the Other Members of the ACC for Their Review, the Applicant / Owner Needs to Respond to the Email or Check Their Junk Mail.
- Conducted site inspections for compliance and provided follow-up guidance where needed.
- No Site Inspections by ACC
- Collaborated with the Board on updates to the Architectural Guidelines. ACC Only Enforces Per the Covenant.
- Addressed homeowner questions on material choices, paint colors, and design standards. ACC Already Answers Homeowners Question in a Timely Manner.
- ACC Only Enforces Per the Covenants.

Compliance & Enforcement

- Number of Compliance Inspections Conducted: The ACC Has Never Done Compliance Inspections for as Long as I Have Been on the ACC (approximately 5 years). I Believed This is Supposed to be on the Honor / Integrity System.
- Violations Identified and Resolved: I Have Sent the Violations to The Board I Know There Are More Out There but We Do Not Run Around Looking for Them.
- Ongoing/Outstanding Issues: Only What I have Already Sent to the POA Board

Secretary Cole.....This is something we, as a Board are trying to tackle...we must have Site Inspections. We may need to ask for some help from our property owners. There are so many violations and we're getting lots of new people coming into the community. The Board is working to develop some processes for instituting Site Inspections. Paul is collaborating with the Board on updates to our Architectural Guidelines. The ACC enforces per the covenants, not what the Committee thinks, but what our covenants state.

Challenges

- **Common homeowner misunderstandings of guidelines (e.g., roofing materials, setbacks).** ACC does not know what a homeowner misunderstands.- ACC only enforces per the covenants.
- **Delays in project completion or lack of communication from contractors.** Owners who have not completed their projects within the 6 months, it is not due to lack of communication with the ACC. Applicant / owners are not reading their approval letter or they are ignoring it. All approval letters are sent out with six-month deadline noted on the approval letter. Extensions are available upon request and ACC approval.
- **Need for clearer standards on [specific items, e.g., solar panels, detached structures, etc.].** ACC only enforces per the covenants.

Goals for Next Year ([Upcoming Year])

- **Review and update ACC guidelines to reflect modern building trends and community needs.** ACC only enforces per the covenants. The ACC or the Board cannot change or update the ACC guidelines without making changes to the covenants and that would require a 2/3 majority vote from all members / property owners.
- **Enhance homeowner education through workshops, FAQs, or community newsletters.**

- **Implement a digital tracking system for applications and approvals.**
- **Work with the Board to ensure enforcement remains fair, consistent, and transparent.** I think the ACC already does communicate with the POA Board; however, I have noted very little, if any enforcement.

ACC Closing Statement

The ACC thanks the Board of Directors and all property owners for their cooperation throughout the year. We remain committed to upholding the community standards that make Mountain Lakes Ranch a desirable place to live.

President Becker - Thank you Paul. Paul and the ACC Committee communicate with the POA Board quite a lot and....very clearly. I think a lot of it has to do with the Board returning to enforcement. We're trucking through a lot of issues. You've heard and seen so much of what we've been doing since Rene and I came into leadership in March and Louanne came in at the end of March. I'm going to be perfectly honest; we inherited a MESS! It's all out there for everyone to see. But this Board is 100% committed to getting things cleared up!

We are trying to communicate with the community and we ask that you communicate with us through the Website. There is direct communication with the Board. We get your emails and try to answer quickly. This is a VERY LARGE COMMUNITY and the Board members are volunteers, as you would be should you join the Board or a Committee.

Secretary Cole - I haven't talked my husband into a golf cart or ATV yet. I may have to borrow Rob's ATV! Fair warning, the community needs to be prepared WE ARE going catchup on violations!

President Becker - I want to encourage each of you to be our eyes and our ears and if you do see violation or thing that are in question, please submit an email to Board on the website. If you see something....say something. And, like I said, you can call me. Don't paint a tattletale on your neighbor. We're all following the same rules, we all had to build our homes the same way. We ask that you point something out and the Board, in cooperation with our Management Company will try very hard figure it out!

Secretary Cole - Our **Social Committee**, who provides us with such fun events. I'm going to call out your names, if you're here, please raise your hand.

Chairman: Cindy Ellis
 Members: Shelia Dove
 Martha Johnson
 Johnna Goldberg
 Hildegard Lombardo...there's Hilda!
 Lynn Cherry - Lynn's right there
 Sharon Miller
 Kay Richabaugh
 Z Smith - right there on front row, next to Paul
 Teena Noel
 Denise Fanuko

Let's give the Social Committee a BIG HAND. We also have to thank the Social Committee because they switched their date for their breakfast to last week so we could have this date for the Annual Board Meeting...so thank you guys for making that change!

Social Committee reports the following events this year (ATTACHMENT E)

Pokeno at the Clubhouse Third Tuesday of every month
 1st Qtr Breakfast - March 22

2nd Qtr Breakfast - June 21
3rd Qtr Breakfast September 13th

Upcoming Events:

Annual Picnic - October 4
Mountain Lakes Mania race - November 8
4th Qtr Breakfast - December 6

We average around 150-200 participants to our breakfast and have averaged 185-225 participants for the annual picnic.

The Mountain Lakes Mania Race is our fundraiser for each year, please buy a t-shirt and join the race; it is a very fun day. Also t-shirts can be purchased for the race without having to participate. Please see or contact Social Committee Member, Shelia Dove for details.

Thanks Cindy for a great report. And, thanks to your committee and all of those who have hobbies who have helped out with cooking, setting up tables and chairs, moving equipment back and forth from the storage trailer at the RV Park!!!

Also....Shelia gave me lot of info regarding the Mania Race and it's over at the white table as you walked in the door. Also, the race information is on the POA website!

Kayak report (Attachment F)

from Hayley Albright. Hayley in charge of the Kayaks at both lakes.
She wants to remind you there a few spaces at both of the lakes and the Kayak rental space fee are \$50 per year and it renews every May. Thanks Hayley!

Elaine Hazel, Community Garden Chairman, reporting about our beautiful Community Garden. (Attachment G)

Elaine Hazel - a lot of things about the community garden in Louanne's report, but just for those you who don't know, the Community Garden is located in the NW corner of the RV Park. The garden is a fenced-in area. We have 28 raised beds that we plant in. You can rent/lease a bed for \$20 from March through November, that's our season. After November, when it gets cold, we turn the water off. It's a great opportunity to learn about gardening and you learn to get to meet new people and make new friends, It's just a lot of fun.

- Thank you to Peter Riggio for installing Rabbie Guard around the garden fence...he did a great job! So no more rabbits in the garden. We have the compost area inside the garden.
- Thanks to John Batchelder for new irrigation tubing for all the beds.
- Thanks to Noel Worthy for mowing our crazy compost area. And finally, thanks to Camille Eckersley for leading our free workshops.

Community Garden Report (cont.)

- Workshops are for everyone Our next workshop is going to be September 30th at the Clubhouse at 5:30pm. Subject matter will be seed germination, "growing seeds indoor"! It's free, I'd love to see you at the Clubhouse!

Secretary Cole we're going to ask Steve Brashier to give us additional information regarding Beacon Lake.

Steve Brashier - Beacon Lake Report (Attachment H)

First of all, I'd like to thank the Board for all they've done in the past year working with only 4 Board members. Louanne stepped into the role as Amenities Director and with the Board's support has accomplished a great deal. I've been sharing with her much information about Beacon Lake.

The Board recently approved recommendations we made for the splitting the Beacon Lake Committee into separate committees for Beacon and Anglers Cove . For many years there had only been one lake committee which I chaired and with the help of many others we established written rules for boating activities on the lake, boater registration and best practices for bilge cleaning to protect against zebra mussels. So now we have the Anglers Cove Lake Committee that focuses on fishing activities and a Beacon Lake Committee focused on recreational boating and protecting the dam.

Rob asked me to explain a little bit about the dam and its reconstruction in 2009 or 2010. During the initial construction of the dam and bottom excavation, the developer apparently went too deep and exposed a layer of sandstone that prevented the lake to hold water.

So, under the leadership of many others that were here before including Richard Skinner, the POA was able to secure a settlement from the developer for re-construction and come up with a solution to partly solve the problem with a vinyl liner using the available funds.

So I'll explain the construction starting at the spillway. The elevation of the spillway on the dam is at 935 feet above sea level (ASL). There are a couple of different levels for leakage mitigation. First and primary is the vinyl liner that comes up to 920 feet ASL on the deeper portion of the lake. So that portion of the lake down all the way to the bottom is a good thick, environmental quality vinyl liner and covered with a thickness of soils for protection.

From 920ft up to 926ft, the area around the lake is treated with bentonite-treated soils. Now bentonite is a naturally occurring clay that when exposed to fresh water expands. This expansion fills the pore space in the soils and closes off leak and seepage pathways in that layer. From 926ft ASL and above is just native soil. You're going to see natural seepage at a greater rate from 926ft all the way up to the spillway at 935 ft.

Regarding Louanne's report, we indeed had a great summer for rainfall. Beacon Lake was severely low before April and the boat ramp had to be closed for safety reasons. Through the Spring and Summer, we had some great rainfall and the lake level came up to a safe boating level allowing the lake to be open to watercraft pretty much the entire season, from Memorial Day to Labor Day. We're thankful that we had that great rainfall early.

Since that time, the lake has fallen and progressively. Over the last month and half or so the lake level has gone down quickly. Over the last few weeks, it fell 5 inches. So it's now at 4ft, 1 inch below the spillway. At 930ft, there is an earthen bench that comes out from the dam. It is about 10 ft wide at the top and goes all the way to the bottom in a stair step fashion. This bench is composed of a mixture of soil, bentonite and cement to give it some stability. However wave action on that earthen bench will erode it. That is why we try to control boating activities below established levels.

Over time, there has been some erosion on this bench as the lake level falls toward 930 ft. Winds, waves and boat activity is the cause of that erosion. Boating activity is restricted at 2ft above that 930ft level to protect that earthen bench from wave action caused motorized watercraft like ski boats and jet skis.

We've tried to allow fishing boats to go out there below that point until such time that you just can't control everything. Anytime the boat ramp is open, the temptation is really great to get out there on a warm, sunny day and not consider the erosion at the dam. So today, the lake level is at 930ft. We are way below the 932ft close point and it's open today. I encourage the Board to consider closing the boat ramp to stop any motorized watercraft for now. There was a pretty fast boat on it today!

I hope this has been clear and everybody understands why the closing action takes place.

Again I don't have anything else, really except to thank the Board and thank Louanne for all the work that she's been doing. Two wells have been down for a little over a year, we really need to get them back online. Thank you

President Becker - Thank you Steve so much for all of this information. We can all better understand how our lake management is such an important part of managing our community.

Property Owner question, what's the story with Anglers Cove only allowing Trolling Motors in the new rules.

Secretary Cole we did not restate that rule correctly. Obviously, your motorized boat can also have a trolling motor and we will edit the new Angler's Cove Lake rule to reflect that change. The 5mph will also remain in effect and that will be reflected in the edited rule as well. Thank you for bringing that to our attention!

Secretary Cole Louanne has worked so hard on all of the signage for the entire community. The Anglers Cove Lake signage will be changed to reflect any rules changes in the coming weeks. Keep in mind even though there were signs showing some rules, no lake rules for either lake were enforceable. This is why we now have new rules; they have been filed with Erath County. The Board has the power to formulate and enact rules, per Article VIII, Duties and Powers of the Property Owners Association, Section 8.10, Power to Adopt Rules and Regulations.

Property Owner - Is there going to be a limit on the number of boats that be on Beacon Lake at one time?

Secretary Cole....Louanne has setup for trailer parking spaces to be painted at Beacon Lake, maybe when we run out of parking spaces that limits the number of boats...just a thought!

President Becker....How would you control a limited number of boats...we're not going to solve that problem today but, certainly worth a discussion with more and more folks moving into the community.

Secretary Cole - Anglers Cove Lake Committee - Chairman John Tomsic
Committee Members: Joe Rickabaugh, Mike Jacob Joel Allis, Ryan Minonno, Seth Gill, David Jones, Kevin Turnipseed, Jason Parrot.

No report for Anglers Cove Lake, excepting to reiterate the Anglers Cove Lake Rules will be changed to reflect the 'motorized boats with trolling motors' will be allowed as well as the 5mph that is currently in effect will also be so stated in the new rule.

Anna Baker from Baker Management will be giving a report on the RV Park Storage Spaces, RV Covered Spaces, Clubhouse Rental, Pool Rental and Beacon Lake Park reservations. **(ATTACHMENT I)**

I'll talk about the RV park and the uncovered storage area. As you all are aware by now, first of all, the uncovered areas have a form located on the POA website that you need to fill out to set up to store your RV/trailer/boat in the uncovered area.

At the beginning of every year, no matter when you first filled out that form, the form needs to be filled out again, even if your information hasn't changed. This allows Curtis Gage, who is now the Chairman of that area to keep an accurate record of who has RV's, Trailers, Boats, etc. in that area. Also, this form allows for current contact information such as say an RV, a boat has been damaged or something has to be moved, we're able to reach out to you.

With regard to the RV Park, on the website there also is a place for you to register to stay at the RV Park. All the property owners have 10 free nights every year. It doesn't carry over, and it is not transferable to other property owners to use. It is for you and you alone. If you need to go over the 10 free nights just let Curtis know and he will need to get with the Management Company and the Board to gain approval for any time over the 10 free nights. If you need extra nights over the 10 free nights, the charge will be \$30 per night.

Reminder, the dump station is only to be used by those staying at the RV Park or if approval has been received from the Board of Directors or Management Company. It is not to be used by anyone else. If you are staying for an extended period during construction or have approval from the RV Park Chairman and the Board to use the RV Park after your 10 free nights you will need to contact a waste removal company to rent a disposal cart from them. The dump station is not to be used by those staying an extended stay or past the 10 free nights, nor is it available for those camping on their property.

The new recorded Rules will print out for you when you go to register your stay through the Website. They are also available for you to look at under "Homeowner/Homeowner Documents" on the website.

Reminder, ALL the new rules are now posted to the website, mountainlakestx.com. Each rule is posted separately in order for you to be able to pull that rule and print it out should you have a need to do so. You also now have the ability to email the Board of Directors directly on the website. Your email is sent directly to each Board member and they are very good about responding. You may also reach out to the management company and we will get back to you as quickly as possible.

I wanted to point out; we're getting really close to the end of the year. Holiday season is really, really close. This is the time that I push our community to make sure that we have your updated email addresses. We're not going to know if there's a change to your contact information. You need let us know ahead of time and that way, when it comes to the first week of December, when we begin generating invoices to send out to each property owner/s you will be sure to receive your POA Dues invoice in a timely manner. The Invoice always goes out during the first week of December and is due January 1st. If you own 1 lot the amount due is \$295 by January 1st, if you own 2 or more lots the amount due is \$590 by January 1st. Please, be sure to check your junk or spam folders as sometimes the invoices will be delivered there. If you do not receive your emailed invoice by the beginning of the second week of December contact us asap and we will be sure to resend it out to you. Remember the due date for your Annual POA Dues is ALWAYS January 1st each and every year.

It was also referred to before by President Becker, about the Property Code 209 collection letters that will be going out to anyone who owes money to the POA. Along with that letter, there will be a statement on your account explaining the charges. If you have any questions with regard to this letter, please reach out to us at abaker.bmc@gmail.com. We can also offer payment plans to help assist you to get your account current.

If you owe money, contact us, we'll help get things worked out.

The website has become an integral part of the community. It is something that has immensely improved service to our owners. You have a place to go in and fill out your form. Right now, the RV Covered, Storage Unit, Pool Reservations, Beacon Park and Clubhouse reservation forms come to me (Anna Baker). The forms will be distributed to the appropriate person in charge of the area you are reserving. The management office will verify that your account is current. If your account is not current, you will not be able to use the amenity you are trying to reserve. You will not be approved. If you have a problem with your account, please contact us...we can get your account cleared up so you can enjoy the amenity you are trying to reserve.

The RV Covered spaces are full. There is a waiting list should you want to be notified when a space has opened up. The Registration form is on the website. Once you submit the form it will come to me and I will contact you, letting you know the space number that will be yours. I will also add the area to your access card(s). Invoices are sent out at the beginning of each month, Once the agreement is received and your account is verified to be current you will be assigned a unit and invoiced for the full month. And, if you want a smaller space or larger space, we'll do our best to make a switch.

The smaller spaces are 1-10, \$75 per month, measuring 10' wide, 40'deep and 14' in height.
The larger spaces are 11-20, \$100 per month, measuring 12' wide, 50'deep and 14' in height.

The storage units are \$65 per month with a \$65 deposit. They are all 10X10 and we have 4 available.

The Board has made a decision to allow the Social Committee to move out of the trailer and into a storage unit, to better protect their items. The POA Documents will also be put into one of the storage units. Once the trailer has been emptied, the Board will see to its' removal from the storage area.

Treasurer's Report - Steve Baker and POA Treasurer, Bill Preszler (online)
(Because of the microphone system we had at the Gym, Bill was on Zoom, but unable to be heard to the owners. Bill and Steve have worked together very well since Bill came onboard several months ago. Steve stepped in to convey this report).

Steve Baker - We have posted the August financial results on the Website,
mountainlakestx.com. The documents are all there for you to look at, so everything I talk about will be available for you to look at.

(FINANCIALS CON'T):

As of August:

- \$31,000 in our operating account,
- \$633,000 in Reserve Funds
- \$132,000 in accounts receivable (I'll talk about that area a little more, once I get through the main overview)
- Net loss \$17,000 Year to date through August

Up through July, we were showing a profit. The month of August is when the Brazos River Authority bills us for water usage. That bill was \$21,200. That was a big hit last month, which flipped us into a loss.

Financial actuals compared to the 2025 Budget:

We planned for \$249,000 in revenue. We are currently at \$256,000, so we are \$7,000 ahead of revenue. For our monthly assessments, we invoice you in December, we take that number and allocate it over 12 months. This matched budget exactly at \$202,000. We also have user fees, covered storage rental fees, 10X10 rental fees, Clubhouse rental fees, RV Park rental fees and other fees. These fees were \$7,000 more than budget causing the difference in revenue. Our expenses were \$273,000 vs. a budget of 263,000 or \$10,000 over. This is through 8 months. We are only off by \$7,000-\$10,000 a negative \$3,000 through 8 months. Which is pretty close budgeting.

For our 2026 Budget, we calculate revenue by taking the number of one lot owners times \$295 and the number of multi-lot owners times \$590. So, added together, for 2026, that's \$306,000, plus \$71,000 for estimated user fees resulting in total revenue of \$377,655.

Bill and I worked together on the 2026 budget. We typically try to make the budget show a break-even. We try to estimate income and expenses accurately. We're not trying to make a big profit, but we are going to try and stay at least on the positive side. What we've done over the years is move revenues in excess of expenses from the operating account into the Reserve Accounts.

What has happened in the last 4 years and this year as well, is that we have spent more than the income coming in. We have had to move funds from the Reserve Funds over the Operating Funds to cover major expenditures. As I said, we are in that same situation for 2025 and we are budgeting for that next year, 2026.

We put in some extra interest income, because that is what we have been seeing, but we also budgeted \$25,000 for the possibility of a new A/C system at the Club House. I know that those of you on the Social Committee with both ovens on, and other events that have been held at the Clubhouse have really struggled with the heat up there. The existing system is fine if you don't have a big crowd, and the doors don't open and close a lot. If you have large groups like the Community Breakfasts or you have a party with a lot of people, and in and out of the doors a lot, the existing A/C cannot keep up. We are trying to allow for that possibility.

We also put in \$40,000 for repairs on Beacon Lake for well repairs, \$50,000 for pool delamination repairs as Rob spoke about earlier. Obviously all of these repairs will require bids (which have already been done on the lake wells).

We have increased our legal fees. Primarily because planned collection activity of the accounts receivable number of \$132,000 as of September 15. We receive money almost every day. That is money that Mountain Lakes Property Owners owe the POA, mostly dues and some owners owe for multiple years. There are 125 delinquent accounts. 4 of those accounts those accounts

have already been turned over to the attorney for collection and 16 have credit balances. That leaves 105 accounts that are not paid adding up to \$88,000.

I know most of you have paid your dues and you expect your neighbors to pay theirs. Unpaid accounts should not be allowed to use the amenities, if they are not paying their dues and we have the legal right to turn off their access cards.

That is the Form 209 legal demand letters that Rob was also talking earlier; those delinquent owners will be receiving these letters provided to us by our attorney and they will be mailed to every single one of those delinquent accounts, except the 4 that have already been sent to the attorney for collection.

Along with this demand letter we will send a statement for their account, giving the property owner 50 days (which is required by law) to bring the account current. If the owner/s do not clear their account within 50 days, those accounts will be turned over to the attorney for collection. Which explains why we have added some additional attorney fees for 2026.

Of the \$88,000, only \$13,000 are small balances, less than \$590. So, most of those are only for one year with added late fees. The Board has agreed we are going to be aggressive. We are running short of cash each year. If this continues, we will again be short again next year.

Legally, we can foreclose. Although, if the owner has a mortgage, that takes precedent over our debt. If they are behind on property taxes and the county forecloses, we lose our claim. The County will sell that lot on the courthouse steps, and all of the other debts will be extinguished. The only upside is, the lot is sold to another owner who will hopefully be a better steward toward paying their dues.

The 4 accounts in collection at this time, the POA is seeking judgement in court. They are large amounts, \$5,000 to \$10,000.

All financial documents reported are available on the POA WEBSITE - mountainlakestx.com.

Secretary Cole - Reminder, as Rob stated earlier, we inherited a mess! Thanks Steve for the report. Bill...do you have any additional comments? **Treasurer Preszler** responded no, thanks Steve!

Property Owner Questions and Answers (These questions were asked during the main meeting)

President Becker- now we get into the questions and answers phase. Hopefully, people were able to submit the index cards. I want these questions and answers documented. We'll open the floor for questions now and try to answer those. For the index cards, we'll research them, we'll respond in the question-and-answer section of the meeting minutes. That entire document with the questions and answers we also be available on the website from any folks that are on the ZOOM call.

Property Owner - Since the Court of Public Opinion is probably the strongest one in the world, is it the legal restrictions that prohibit you from publishing these people who are a year or more in debt to the community.

President Becker - No, unfortunately, there are privacy constraints that prevent that information being given to the POA membership.

Property Owner - What is this project or the thing with Aqua that their doing that's going to affect our storage area?

President Becker - Yes, we're still learning about that. Basically what they want to do is come and take a corner of the enclosed corner of the RV Park. We're actually talking about the possibility of charging them to allow that small amount of land to be sold to them. They want to drill a new well, so that they can provide better service to the community from that water tank. We have a meeting with them setup I believe for October 4th to meet with the Board. They're going to walk us through the details. In addition, we're going to invite them to our next Board Meeting on October 25th to further explain the project to the community and what the details are.

Treasurer Preszler and Louanne met with the Aqua Representative initially and Bill says the tank will be the same size as the tanks on Holt(2481).

Secretary Cole - This tank will only service Mountain Lakes. It will not service Bluff Dale.

Property Owner - So, they're controlling the water, but how does that impact water rights around that area? Because, we're still needing water rights for our existing wells and possibly securing additional wells. We've been trying to get water rights for many years.

President Becker - Good points and questions.

Property Owner - So, if you're well is on a land system are owned by MT, those water wells underneath the ground should be dedicated?

Treasurer Preszler - Yes...we definitely need to see about the water rights and maybe fight for that! More on our meeting that we're going to have with them. But it was originally in the Developer's plan setup for them to have a well setup there. They did not go through the process to plot the land the well was platted, but not the land. So, that's why they're trying to "get the land". But they could still go in and legally and just take it by Imminent Domain. We're trying to keep them from doing that!

Property Owner - So you're saying they have a site identified to take control of the well. But the next step would be Imminent Domain of water right to allow them permitting that well. They're public utilities...they can pretty much do that right?

Treasurer Preszler - Was that Steve Brashier asking those questions. Yes....let's ask him to come the meeting at the RV Park on October 4th. Since Steve is more knowledgeable about the water rights, let's have him at that meeting.

Property Owner - Do we know what they will tapping into, Brazos or Mid Trinity?

President Becker - I don't know. They're going down approximately 600 feet is our understanding. So, what we learned, which I believe was what Bill was just alluding to was they did not plot the actual land. That's why they're approaching us. Not sheepishly but hey, can you guys work with us on this? Money talks!

So before we close, any other questions before we move onto our door prizes? Okay no more questions....let's give away some good stuff!

So if there's no further business, I will entertain a motion to adjourn the meeting.

Secretary Cole - I make a motion to adjourn the meeting . President Becker seconds the motion. Secretary Cole, Director, Nena Chapman and President Becker vote in the affirmative to adjourn the Annual Meeting.

President Becker - ***This meeting is now adjourned at 11:51am and our next Board Meeting will be held in November and will be announced in the next few weeks.***

THANK YOU EVERYONE FOR ATTENDING!!

ATTACHMENTS INCLUDED IN THESE MEETING NOTES:

- Meeting Minutes Approved for May 29, 2025 - ***Attachment A***
- Summary of Board Actions since May 29, 2025 - ***Attachment B***
- Amenities Report - ***Attachment C***
- Architectural Control Committee Report - ***Attachment D***
- Social Committee Report - ***Attachment E***
- Kayak Report - ***Attachment F***
- Community Garden Report - ***Attachment G***
- Steve Brashier's Beacon Lake Report - ***Attachment H***
- Baker Management Report - Anna Baker - ***Attachment I***

- All Financial documents reported by Steve Baker are available on the POA website...mountainlakestx.com

Questions and Answers submitted by owners following the Annual Meeting - *Attachment J*

*****After further research, we have determined that the POA Dues/Maintenance fees can be adjusted with a 51% majority vote of the POA Membership.***

ATTACHMENT A
MOUNTAIN LAKES PROPERTY OWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING MINUTES

Date: May 29, 2025

Time: 6:38 PM – 7:42 PM

Location: Mountain Lakes Clubhouse

Recorded and Prepared by: Rene Cole, Secretary

Call to Order

The meeting was called to order at 6:38 PM by Rob Becker, Board President.

Board Appointments and Officer Announcements

- ***Board Appointment***

Rob Becker nominated Bill Preszler to serve on the Board of Directors. The motion was seconded by Louanne Eldemire.

Vote: All active Board members voted in favor. Motion carried.

- ***Officer Roles Announced***

- o Rob Becker – President
- o Rene Cole – Secretary
- o Louanne Eldemire – Director of Amenities
- o Bill Preszler – Treasurer

- ***Candidate Call for Upcoming Vacancy***

Following David Kincaid's resignation, a call for candidates has been issued. The vacant position term ends in August, along with the current terms of Mrs. Cole and Mrs. Eldemire. An election will be held at the Annual Meeting in September.

Infrastructure and Project Updates

- Louanne Eldemire, Director of Amenities reported
(Refer to Attachment A – Amenities Report)
-

5-29-25 Board of Directors Meeting Minutes

- ***Board Actions Since Last Meeting***

(Refer to Attachment B – Board Decisions)

Rene Cole reported:

- Recent board decisions enacted since March 15, 2025
 - Ongoing communication with Erath County Commissioner Sherman Edwards
 - Street repairs scheduled to begin June 9, 2025
 - Budget: \$420,000 for 2025, \$500,000 for 2026
 - Development of a Neighborhood Watch program
 - Review of covenant enforcement and collection processes
 - Evaluation of Microsoft OneDrive purchase with Baker Management to enhance board collaboration
-

- **Financial Report**

Steve Baker of Baker Management presented the financial overview:

- Net profit of \$23,000 for January–April 2025
 - Total cash balance: \$828,000
 - Accounts receivable decreased to \$137,000
 - Clarified that the POA remains financially stable and solvent
 - Discussed plans to transfer excess funds into a replacement reserve for future capital improvements
 - All financial documents will be posted on www.mountainlakestx.com
-

- **Lake Management and Community Updates**

- Rob Becker called for more committee volunteers and community involvement
 - A five-year lake well study is ongoing to maintain lake levels
 - Louanne Eldemire reported an 8-inch rise in lake levels since March due to rainfall
 - Continued work to secure well permits and improve water management
 - Emphasis on enforcing lake use rules and the development of Beacon Lake Park rules and event registration processes
-

5-29-25 Board of Directors Meeting Minutes

- **Owner Questions and Board Responses**

- o Beacon Lake Pump Repairs – Previously addressed in Louanne’s report
- o Weed Control at Beacon Lake – Previously addressed in Louanne’s report
- o Opening Beacon Lake for Boating/Jet Skis – Previously addressed in Louanne’s report
- o ACC Compliance Issues on Anglers Point
- o Rob Becker reviewed concerns and confirmed ongoing communication with ACC Chair Paul Smith
- o Written Questions (1½ pages) – Will be addressed jointly by the Board and Baker Management and posted with the meeting minutes.

1. Builder for 7305 Lakeside Drive – Rene will confirm; preliminary info: www.sburesscustomhomes.com
2. Potential Sale – Georgia Property Company – Sale expected in several weeks.
3. Well Permits and Water Rights
 - o Louanne is researching the history of six original wells; some permits were lost during developer transition.
 - o Associated Wells is assisting with technical evaluations and permit recovery.
4. Water Rights Process
 - o Explained that most owners on the lake have already released their water rights to the POA.
 - o Multiple owner permissions are required for each well.
5. Alleged Leak in Beacon Lake
 - o Steve Brashier clarified: no leak, only expected seepage due to the construction method and soil composition.
 - o Use of vinyl liner and Bentonite explained.
 - o Reinforcement of “No Wake” policy to protect erosion-sensitive areas.

Closing Remarks

- o Rob Becker encouraged owners to report concerns or maintenance issues through the POA website’s shared email system.
 - o Louanne urged all owners to register on the new website for timely updates, access to forms, financials, governing documents, and announcements.
-

5-29-25 Board of Directors Meeting Minutes

Adjournment

- o The meeting was adjourned at 7:42 PM by Rob Becker.

Prepared by: Rene Cole

Secretary, Mountain Lakes POA Board of Directors

Attachments:

- A. Amenities Report
- B. Board Decisions Since 3/15/25
- C. Written Owner Questions Submitted to Board

ATTACHMENT B
Summary of Board Actions
May 30 - September 5

DATE	VENDOR	ITEM	COST
6/11/25	All About Plumbing	Board Approval for Cabana Restrooms - leak repairs	\$ 1,780.00
6/11/25	Qualified Tree Service	Board Approval for Removal of Diseased Trees/RV Park	\$ 3,000.00
6/16/25	3omllc Lake Company	Board Approval Update to Treatment - Beacon Lake (Original invoice approved May 1 for \$5,671.43)	\$ 8,123.73
6/19/25	Total Landscape Care	Approval of Tony's Bid to mow 4 Berms (Beacon Lake, Anglers Cove, Reserve #10 & 11)	\$ 3,400.00
7/01/25	MLR Board	July 4th Community Notice	
7/03/25	Associated Well Svcs	Board Approval of Associated Well Repair/Anglers Cove	\$13,814.13
7/12/25	Paradise Pools	Pool Pump Replacement	\$ 2,900.00
7/30/25	MLR Board	Approval of Corporate Resolution to list Lot 67 (POA owned)	
7/31/25	MLR Board	Turnover of 4 Delinquent POA Member Accts	
7/31/25	Pullium Pools	Board Approval of Temporary Pool surface repair	\$ 500.00
7/31/25	Microsoft 365	Board Approval- Subscription One Drive for 6 Users - \$36 per month	
8/06/25	B & S Southern Sign Svcs	Board Approval for various signage in Amenity Areas	\$ 636.51
8/12/25	Peter Riggio	Board Approval for Rabbit Fencing- Community Garden	\$ 995.00
8/26/25	MLR Board Special Meeting	Community Zoom Call for various Board Approvals Motion to approve - All Board members voted in the affirmative 1) Corporate Resolution for sale of Lot 67 (POA property) 2)Bank Signatory Changes for Sierra Bank - Aledo First National Bank - Stephenville (CD's) 3)New MLR Amenity Rules, Regulations and Forms	
9/05/25	MLR Board	Approval of Special Board Meeting Minutes from 8/26/25	

ATTACHMENT C
Amenities Report - Prepared by Louanne Eldemire
9-20-25

Good morning Mountain Lakes community.

I am so glad to see all of you here today.

As you know, my name is Louanne Eldemire. I have been a resident of Mountain Lakes for 23 years.

I took on the position of Director of Amenities at the end of March of this year.

I oversee our amenities, such as the Clubhouse, RV Park, Community Garden, RV Storage, covered and uncovered, Beacon Lake, Beacon Lake Park, the Community Pool, Kayak storage, Anglers Cove Lake, and landscaping.

I partner with Susan Ratliff who oversees the community pool, Tony Jaquilliard who is our landscaper and John Tomsic who handles our maintenance needs, all who have a hand in keeping our community together.

As you can imagine, there is quite a lot to do in keeping our community fit. I'd love to share all the accomplishments my team has made just in that past 6 months, but I'll just hit on the highlights.

Community Pool - Susan is incredible with keeping the pool in tip top shape. We were able to repair or replace items that provide safety and comfort. New chairs, new grids for the filters and even a new pump that reached its lifespan. We had a small area of delamination that required us to shut down the pool for a short period of time until we could find the reasonable solution that could be achieved without draining the pool. That was accomplished. All in all, the community has been able to enjoy the summer by the pool. I want to thank Susan for helping make that happen.

Beacon Lake Park and RV Park - One of the items that we dealt with this year was the removal of dead or diseased trees. This occurred at the Beacon Lake Park and the RV Park. We removed a 50-foot dead pecan tree from Beacon Lake Park which required 4 large dumpsters to remove all of the debris. We also had to remove some dead and diseased trees from the RV Park. That project took about 10 dumpsters to remove the debris. It was quite a job. We are keeping an eye on the other trees at the RV park. We will do some minor trimming as needed; however, we will wait until the end of February to do any significant limb removal.

Community Garden - Elaine Hazel will address the community garden. I would like to say that her enthusiasm and love of gardening is infectious. It even had me thinking I could grow some mint at home. We had some repair and improvement projects that occurred this year. We recently added a rabbit guard fence. The most difficult part of that was finding the rabbit that made its way in while the fence was going up.

The Clubhouse - It is awesome to know that the clubhouse provides a place to meet, teach, play, celebrate, and nourish our community members. Susan Ratliff not only cares for the community pool, she also maintains the appearance and cleanliness of the Clubhouse. Our projects this year have included looking for ways to maintain a cool temperature in the hot summer months. It has been a challenge but we are working on it.

Beacon and Anglers Cove Lakes - the health of our lakes depends of a number of things. The proper functioning of the wells, fisheries management, vegetation management, the safe use of watercraft and Mother Nature. We have been very fortunate this summer with plenty of rainfall. I witnessed so many enjoying their time on the lake. From fishing, waterskiing, tubing, kayaking and just enjoying the lake with friends. It was great. Certain times of the year we have to go so a No Wake Lake. This occurs when rainfall is scarce and the wells can't keep up with evaporation and hot, dry weather. The reason we do this is to protect the liner in the lake. During a no wake lake period we encourage the use of Kayaks, canoes, wind surfing and other non-powered watercraft activities. I would also like to remind boaters that the use of anchors is prohibited.

Our major projects this year has been the repair of the wells that service Beacon and Anglers Cove. Right now we are in the process of repairing one well on Beacon and one well on Anglers which will put our well numbers at our optimum level - four on Beacon and two on Anglers.

We have done a herbicide treatment on Beacon Lake and have enlisted the expert opinion on some algae growth on Anglers that we have been assured is typical growth and action is not necessary at this time.

We are also interviewing lake management companies to help ensure the health and wellbeing of our lakes so that we can continue to provide enjoyment with boating, fishing and typical recreational lake activities.

ATTACHMENT D
Architectural Control Committee (ACC) Annual Report
September 18, 2025

ACC Committee Members

- Chairperson: Paul Smith
 - Members: Glen Levisay, Kasey Townsend, Lyndesy Gericke, Rachel Conoly
 - Board Liaison: Paul Smith
-

Applications Reviewed (January – September 15, 2025)

- Total Applications Submitted: 77 as of 9/15/2025
- Applications Approved: 81 as of 9/15/2025
- Applications Denied: 3 Disapproved as of 9/15/2025
- Applications Pending as of Year-End: 4 as of 9/15/2025

Types of Applications Reviewed:

- New home construction: 21 as of 9/15/2025
- Exterior remodels/renovations: 1 as of 9/15/2025
- Roof replacements: 2 as of 9/15/2025
- Fence installations/replacements: 12 as of 9/15/2025
- Decks/patios/outdoor structures: 7 Sheds, 13 Workshop, 3 Pools, 3 Retaining Walls, 2 Carports 2 Docks as of 9/15/2025
- Landscaping/driveways/other: ACC Approval Not Required
- Lot Consolidation 5

Highlights & Key Activities

- Streamlined the application process (e.g., digital submissions, faster review timelines). I Believe the ACC Has a Very Streamlined Application Process We Usually Turn the Project Around in Week or Less If We Get the Correct Information. The ACC Has 30 Days to Approve or Disapprove All Projects.
- Improved communication with homeowners through email templates, website updates, or workshops. When I Receive a New Project, I Send the Applicant / Owner An Email Either Request for More Information or That Their Project Has Been Sent to the Other Members of the ACC for Their Review, the Applicant / Owner Needs to Respond to the Email or Check Their Junk Mail.
- Conducted site inspections for compliance and provided follow-up guidance where needed. No Site Inspections by ACC
- Collaborated with the Board on updates to the Architectural Guidelines. ACC Only Enforces Per the Covenant.
- Addressed homeowner questions on material choices, paint colors, and design standards. ACC Already Answers Homeowners Question in a Timely Manner. ACC Only Enforces Per the Covenant.

Compliance & Enforcement

- Number of Compliance Inspections Conducted: The ACC Has Never Done Compliance Inspections for as Long as I Have Been on the ACC (approximately 5 years). I Believed This is Supposed to be on the Honor / Integrity System.
- Violations Identified and Resolved: I Have Sent the Violations to The Board I Know There Are More Out There but We Do Not Run Around Looking for Them.
- Ongoing/Outstanding Issues: Only What I have Already Sent to the POA Board

Challenges

- Common homeowner misunderstandings of guidelines (e.g., roofing materials, setbacks). ACC Does Not Know What a Homeowner Misunderstands - ACC Only Enforces Per the Covenant.
- Delays in project completion or lack of communication from contractors. Owners Who Have Not Completed Their Projects Within The 6 Months, it is Not Due to Lack of Communication but Applicant / Owner Are Not Reading Their Approval Letter or They Are Ignoring It. All Approval Letter Sent Out with Six Month Deadline Noted on The Approval Letter. Extensions are Available Upon Request and ACC approval.
- Need for clearer standards on [specific items, e.g., solar panels, detached structures, etc.]. ACC Only Enforces Per the Covenant.

Goals for Next Year ([Upcoming Year])

- Review and update ACC guidelines to reflect modern building trends and community needs. ACC Only Enforces Per the Covenant. The ACC or the Board Cannot Change or Update the ACC Guidelines Without Making Changes to the Covenant and That Would Need a 2/3 Majority Vote from All Members / Property Owners.
- Enhance homeowner education through workshops, FAQs, or community newsletters. ????
- Implement a digital tracking system for applications and approvals. ????
- Work with the Board to ensure enforcement remains fair, consistent, and transparent. I Think the ACC Already Does Communicate with the POA Board.- However, I Have Noted Very Little If Any Enforcement.

Closing Statement

The ACC thanks the Board of Directors and all property owners for their cooperation throughout the year. We remain committed to upholding the community standards that make Mountain Lakes Ranch a desirable place to live.

Submitted by:

Paul Smith

Architectural Control Committee Chair

ATTACHMENT E
SOCIAL COMMITTEE REPORT
9-20-25

Social Committee Members:

Chair: Cindy Ellis
Members: Shelia Dove
Martha Johnson
Johanna Goldberg
Hildegard Lombardo
Lynn Cherry
Sharon Miller
Kay Rickabaugh
Z Smith
Teena Noel
Denise Fanuko

The Social Committee has held the following events this year:

Pokeno - Clubhouse	Third Tuesday of every month
1st Quarter Breakfast	March 22, 2025
2nd Quarter Breakfast	June 21, 2025
3rd Quarter Breakfast	September 13, 2025

Upcoming Events:	
Annual Picnic	October 4, 2025
Mountain Lakes Mania Race	November 8, 2025
4th Quarter Breakfast	December 6, 2025

We average around 150 -200 participants to our breakfasts. We have averaged 185-225 participants for the Annual Picnic.

The ***Mountain Lakes Mania Race*** is the Social Committee fundraiser for each year. Please buy a T-Shirt and join the race; it's always a fun day!

Also, T-Shirts can be purchased for the race without having to participate!
Please contact a Social Committee Member, Shelia Dove, for details.

ATTACHMENT F
Kayak Report from Hayley Albright
9-17-25

Kayack Rental space is \$50.00 per year and it renews every May.

There are a few spaces available at both lakes....come join the fun!!!

ATTACHMENT G
Community Garden report
September 20, 2025

The garden has had the following improvements this year.

- **New irrigation tubing in all 28 beds**
- **Wooden beds changed out to metal beds**
- **Rabbit Guard fencing installed around the garden fence**

Thank you to Noel Worthy for mowing our compost area.

Thank you to John Batchelder for installing the new tubing.

Thank you to Camille Eckersley for leading our free workshops.

Our next workshop will be Tuesday, September 30th at 5:30 in the MLR clubhouse. The subject matter will be seed germination.

“Growing seeds indoor”

Elaine Hazel

elainehzl@yahoo.com

ATTACHMENT H
Annual Board Meeting - 9-20-25
Steve Brashier, Beacon Lake Update

First of all, I'd like to thank the Board for all they've done in the past year working with only 4 Board members. Louanne stepped into the role as Amenities Director and with the Board's support has accomplished a great deal. I've been sharing with her much information about Beacon Lake.

The Board recently approved recommendations we made for the splitting the Beacon Lake Committee into separate committees for Beacon and Anglers Cove . For many years there had only been one lake committee which I chaired and with the help of many others we established written rules for boating activities on the lake, boater registration and best practices for bilge cleaning to protect against zebra mussels. So now we have the Anglers Cove Lake Committee that focuses on fishing activities and a Beacon Lake Committee focused on recreational boating and protecting the dam.

Rob asked me to explain a little bit about the dam and its reconstruction in 2009 or 2010. During the initial construction of the dam and bottom excavation, the developer apparently went too deep and exposed a layer of sandstone that prevented the lake to hold water.

So, under the leadership of many others that were here before including Richard Skinner, the POA was able to secure a settlement from the developer for re-construction and come up with a solution to partly solve the problem with a vinyl liner using the available funds.

So I'll explain the construction starting at the spillway. The elevation of the spillway on the dam is at 935 feet above sea level (ASL). There are a couple of different levels for leakage mitigation. First and primary is the vinyl liner that comes up to 920 feet ASL on the deeper portion of the lake. So that portion of the lake down all the way to the bottom is a good thick, environmental quality vinyl liner and covered with a thickness of soils for protection.

From 920ft up to 926ft, the area around the lake is treated with bentonite-treated soils. Now bentonite is a naturally occurring clay that when exposed to fresh water expands. This expansion fills the pore space in the soils and closes off leak and seepage pathways in that layer. From 926ft ASL and above is just native soil. You're going to see natural seepage at a greater rate from 926ft all the way up to the spillway at 935 ft.

Regarding Louanne's report, we indeed had a great summer for rainfall. Beacon Lake was severely low before April and the boat ramp had to be closed for safety reasons. Through the Spring and Summer, we had some great rainfall and the lake level came up to a safe boating level allowing the lake to be open to watercraft pretty much the entire season, from Memorial Day to Labor Day. We're thankful that we had that great rainfall early.

Since that time, the lake has fallen and progressively. Over the last month and half or so the lake level has gone down quickly. Over the last few weeks, it fell 5 inches. So it's now at 4ft, 1 inch below the spillway. At 930ft, there is an earthen bench that comes out from the dam. It is about 10 ft wide at the top and goes all the way to the bottom in a stair step fashion. This bench is composed of a mixture of soil, bentonite and cement to give it some stability. However wave action on that earthen bench will erode it. That is why we try to control boating activities below established levels.

Over time, there has been some erosion on this bench as the lake level falls toward 930 ft. Winds, waves and boat activity is the cause of that erosion. Boating activity is restricted at 2ft above that 930ft level to protect that earthen bench from wave action caused motorized watercraft like ski boats and jet skis.

We've tried to allow fishing boats to go out there below that point until such time that you just can't control everything. Anytime the boat ramp is open, the temptation is really great to get out there on a warm, sunny day and not consider the erosion at the dam. So today, the lake level is at 930ft. We are way below the 932ft close point and it's open today. I encourage the Board to consider closing the boat ramp to stop any motorized watercraft for now. There was a pretty fast boat on it today!

I hope this has been clear and everybody understands why the closing action takes place.

Again I don't have anything else, really except to thank the Board and thank Louanne for all the work that she's been doing. Two wells have been down for a little over a year, we really need to get them back online. Thank you.

ATTACHMENT I

Baker Management Report

9-20-25

~ Invoices for the 2026 POA Dues will be emailed out during the first week of December.

- Payments are due no later than January 1st.
- This process occurs every year.

~ Please be sure that the Management Company has your email address so you will receive your invoices in a timely manner. Reminder, when you receive that emailed invoice, you can pay directly from it using your debit/credit card. Keep in mind the only way your contact information is updated in the system is if you contact us and let us know.

~209 Collection Letters will be going out to all that owe monies to the POA along with a statement showing details of the account. And as Bill/Steve have just said you will have 50 days from the date on that Collection letter to either pay off your debt to the POA or to contact the management office to arrange for a payment plan

~ The Website has become an integral part for the POA, because it contains Documents, Rules, Minutes, Agendas, Financials, Online reservation/registration forms, the recorded rules, Calendar and notices/Announcements. And a way for you to contact the ACC, the Board of Directors and the Management Company. There is also a directory for those that want to list their contact information.

~ Please, be sure to review the filed and recorded Rules for the RV Park, Anglers Cove Lake, Beacon Lake, Beacon Park and the Pool/Cabana Rules. It is your responsibility to become aware of the rules and to follow them.

~ The Website has been working very well for the Clubhouse rentals; it has proven to be a very smooth function for all involved. The thermostat will be adjusted accordingly for scheduled events. There are now 3 trash cans or soon will be to help prevent overflow after events held there. Be sure to clean up after yourselves to avoid being contacted for a cleaning fee.

~ The RV Covered spaces are all full. There is a waiting list should you want to be notified when a space comes open. Registration is on the website, once you submit the form it will come to me and I will contact you, letting you know the space number that will be yours, and I will add the area to your access card(s) Invoices are sent out at the beginning of each month. Once the agreement is received and your account is verified current you will be assigned a unit and invoiced for the full month.

~ RV covered space information (con't)

- The smaller spaces 1 – 10 are \$75 per month and measure 10' wide x 40' deep x 14' height
- The larger spaces 11 – 20 are \$100 per month and measure 12' wide x 50' deep x 14' height

~ The Storage Units – I do have 4 units available - The POA will be using one Storage Unit to store the POA documents in and a second unit has been made available to the Social Committee so they will have a decent place to store their items. Once the old trailer is emptied the Board will see to its removal from the Storage area.

- The storage units measure 10 x 10 and are \$65 per month with a \$65 deposit.
- Once the agreement is received and your account is verified current you will be assigned a unit and invoiced for the full month.
- There is no prorating of the monthly dues. Invoices will be emailed out at the beginning of each month. The POA lock will be removed, and you will need to provide your own lock.
- The uncovered Storage area is free to all property owners.
- Remember to fill out the Uncovered Storage form every January no matter if your information has not changed.
- This information is updated every year.

~ The RV Park registration form is on the website as well along with the rules.

- The property owner receives 10 free nights each year.
- These nights are not transferable; they are only to be used by the property owner.
- The property owner can use those free nights for themselves, family or friends that are visiting. And the forms need to be submitted by the property owner only.
- Remember the dump station is only to be used by those staying in the RV Park. It is not to be used by anyone else. And if you are staying for an extended period during construction or have approval from the RV Park Chairman and Board to use the RV Park after your 10 free nights you are to contact a waste removal company to rent a disposal cart from them.
- The dump station is not to be used by those staying for an extended stay or past the 10 free nights, nor is it available for those camping on their property.

ATTACHMENT J
QUESTIONS AND ANSWERS SUBMITTED
FOLLOWING THE ANNUAL MEETING

Date: September 22, 2025

Question 1: Has the Legal team provided the Board with the 2025 Changes for our documents?

- **Answer/Response:** *Our attorney provided the Board with the suggested change to our Bylaws concerning quorum requirements. They have not provided the Board with any 2025 Changes to our Covenants. There is a difference between Covenants, Bylaws, and Rules. The Board can change Bylaws and Rules. The Covenants cannot be changed without a 66.67% vote of the Owners or State Law that is in conflict with them. State Law trumps our Covenants.*

Question 2: What can the board do if and when the covenants are not followed?

- **Answer/Response:** *This would depend on the covenant that was not followed. Homeowners can be made to remove structures, fences, etc. that do not comply with the covenants. They could be given variances. They could be fined until in compliance. If fines are not paid, they can be foreclosed on or have liens filed on their property.*

Question 3: I would like to discuss the new rules on the fishing lake – Rich Johnson

- **Answer/Response:** *Mr. Johnson also asked this question at the Annual Meeting. His concern was about the trolling motor.*
- *9-29-25 - Anglers Cove Lake Rules have been edited to reflect new verbiage. This edited rule will be given to the Board for approval. Upon approval, will be filed with Erath County.*
- *Motorized watercraft with trolling motors*
- *5 mph will remain in effect*

Question 4: My wife and I have 2 acres and would like to fence it in for security. Section 3.06 says the fence can be no closer to the front property line than the front line of the house on 4 acres or less. My question is why?

- **Answer/Response - NEW TEXAS LAW**
Effective September 1, 2025
- *Per SB711 - Security Measures:*
- *POA can prohibit fencing that obstructs a sidewalk, drainage area or easement or license areas*
- *Require a driveway gate be set back at least 10 feet from the street*
- *Prohibit the installation of fencing in front of the front most building of a dwelling (if a POA's restrictive covenants prohibits same).*

MLR CURRENT CONVENANTS:

- *Declaration off Covenants, conditions and Restrictions, Section Two, 2.06 and Section Three, 3.06 Walls and Fencing conform with the above New Texas Law and are currently being used by the ACC.*

Question 5: The 2026 Budget shows a \$100,000 deficit. So, in 8 years we'll be bankrupt? What actions is the Board taking to address this?

- **Answer/Response:** *The planned deficit for 2026 is a one-year plan caused by major costs anticipated for the lake wells, the pool, and the clubhouse air conditioning. All of this money does not have to be spent; it could be less. It is not expected that the deficit will run this same amount every year. Our average deficit for the past 4 years has been about \$50,200. As Rob mentioned the Board is going to look at a 5 Year Plan to see what will be needed going forward. Some actions that may be taken:*
- *Increase user fees.*
- *Increase the dues. (change in covenants, 2/3^d of Owners must agree)*
- *Have a special assessment.*
- *Do not do major repairs and cut out some amenities.*

Question 6: What # amount is the Reserve Fund as of August 31, 2025?

- **Answer/Response:** *\$683,552.75.*

Question 7: Do we know of improvements to the water supply lines by Aqua?

- **Answer/Response:** *No. You would have to ask Aqua. They are a public company, part of Essential Utilities, one of the largest publicly traded water, wastewater, and natural gas providers in the U.S.*

Question 8: Will permanent repairs be done to the pool this winter?

- **Answer/Response:** *Possibly if needed.*

Question 9: Can security cameras be installed at the pool to monitor/prevent further damage?

- **Answer/Response:** *There are already security cameras installed at the pool.*

Question 10: Please remind of how many years in arrears before a property is foreclosed on?

- **Answer/Response:** *In Texas (and most other states with similar property owners' association laws), there isn't a set number of years that a POA must wait before it can foreclose for unpaid dues. Instead, it depends on:*
 1. *The Governing Documents (CC&Rs / Deed Restrictions)*
 - *Your POA's declaration or covenants usually spell out when assessments become delinquent and what remedies are available (late fees, interest, liens, and foreclosure).*
 - *Some associations are empowered to file a lien as soon as an assessment is overdue, and to pursue foreclosure after proper notice.*
 2. *Texas Property Code §209 (for residential POAs)*
 - *A POA must give written notice of the delinquency and an opportunity to cure before moving toward foreclosure.*
 - *The Code doesn't require a certain number of years in arrears—it only requires the POA to follow statutory notice procedures.*
 - *Foreclosure is typically allowed once dues are past due and the account remains unpaid after notice, though most associations wait until the balance is several months (sometimes years) overdue to justify the legal costs.*
 3. *Practical Reality*
 - *Many POAs don't pursue foreclosure unless the debt is substantial (often several years' worth of dues plus fees). However, legally, they could start much sooner—sometimes after just a few months of unpaid assessments, if the governing documents allow.*

Question 11: Are foreclosures published and available for redemption similar to a tax sale?

- **Answer/Response:** *HOA/POA foreclosures in Texas are not quite the same as a tax sale. Here's how they differ:*
 1. *Publication & Notice*
 - *Tax Sale: County tax foreclosures are conducted by the sheriff/constable, posted publicly, and included in official foreclosure sale listings.*
 - *POA Foreclosure:*
 - *The POA (or its attorney) conducts the sale, but it must follow Texas Property Code Ch. 209 procedures.*
 - *Notice of the sale must be filed and posted at the courthouse (similar to mortgage foreclosures) and mailed to the owner and lienholders.*
 - *So yes, POA foreclosure sales are publicly noticed, but they're not in the same official "tax sale" list — they follow the deed of trust/real property foreclosure posting process.*
 2. *Right of Redemption*
 - *Tax Sale: Texas law gives the owner a 6-month redemption right (2 years if homestead/agricultural property).*
 - *POA Foreclosure:*
 - *Texas Property Code §209.011 gives the property owner a 180-day (6 months) right of redemption after a POA foreclosure sale.*
 - *This applies to residential property in a subdivision covered by Ch. 209.*
 - *The former owner must pay the purchaser:*
 - *Amount bid at foreclosure sale*
 - *Deed filing costs*
 - *Any assessment amounts paid after foreclosure*

Question 12: Suggest better surface for walking path at the RV Park. Maybe crushed granite?

- **Answer/Response:** *Good suggestion. We will take a look at this and the cost of doing so.*

Question 13: Do you have the ability to do a special assessment? Because it seems impossible to up the annual dues!

- **Answer/Response:** *We believe that there is a way to do this. We will consult with our attorney who is familiar with our covenants and find out the process.*

Question 14: POA president has stated in an email owner placing a travel trailer on their property: The 7-day period is available each month to property owners that have not initiated construction of their home. Once the homeowner construction is initiated, they can locate a travel trailer for up to 6 months while their residence is being built. Is this an indefinite period and where does it state so in the covenants?

- **Answer/Response:** *If the construction is not finished by the 6-month approval time, they would need to get an extension from the ACC.*
- Is this new interpretation or always been this rule *No, Covenants remained unchanged.*

Question 15 What keeps Mountain Lakes from being an HOA??

- **Answer/Response:** *It was organized as a POA.*
 - *In Texas, HOA (Homeowners Association) and POA (Property Owners Association) are terms that often get used interchangeably, but they can mean slightly different things depending on context. Here's the breakdown:*
 - 1. Legal Definition**
 - HOA (Homeowners Association):**
 - *Typically refers to an association in a residential subdivision.*
 - *Governed primarily by Texas Property Code Chapter 209 (the "Texas Residential Property Owners Protection Act").*
 - *Almost always residential in nature (single-family homes, townhomes, condos).*
 - POA (Property Owners Association):**
 - *A broader term that can cover residential, commercial, or mixed-use property.*
 - *Defined in Texas Property Code §202.001 as an association that governs real property under restrictive covenants.*
 - *POA is the umbrella term — so legally, every HOA is a POA, but not every POA is an HOA.*
 - 2. Summary:**
 - *POA is the legal umbrella term for any association enforcing deed restrictions.*
 - *HOA is a type of POA that specifically governs residential subdivisions and falls under Chapter 209.*
 - *In Texas law, if your community is residential, your POA is legally treated as an HOA — even if the paperwork calls it a "POA."*