

Cormorant Point (CP) Homeowner Association (CPHOA) Meeting Minutes

October 1, 2025

Meeting was called to order at 4:00 p.m. by President John Waddell. Seven residents were present.

Board members present:

John Waddell-President, Nancy Beatty-Treasurer, Anthony Miller- Architectural Review, John Vanhavermaat- Architectural Review, Marcia Lee- Secretary. Lillian Kacheiries - Welcoming.

Not present. Mark Walczak-Vice President

Approval of Meeting Minutes:

Motion made by Anthony Miller to approve September 3, 2025 minutes as presented. John Vanhavermaat seconded the motion. Minutes approved unanimously.

President Report.

The President asked the attendees to introduce themselves. New homeowners Fran and Steve Bowers introduced themselves.

John met with Shannon Nash, HOA representing Attorney, to discuss 1) Cormorant Point HOA 55 + Community status with the state recertification process. This would require door canvassing, a document signed by the homeowner confirming the residents are at least 55 years of age OR the homeowner provides a copy of their driver's license. And 2) to discuss actions required to comply with and implement Florida Chapter 720 Statutes (Florida Homeowner Bill of Rights) for Cormorant Point HOA. This requires hiring a CPA firm. The CPA firm will produce additional reports, including monthly financial reports, required by the Florida State Bill using information provided by the Treasurer. John has received a quote from the agency that currently handles Golf Hammock. John felt the quote was too high and he was going to meet with them again to discuss this. He is not sure the agency understands the difference in the two communities.

Vice President Report.

No report as Mark was absent. Mark also serves as the compliance officer. Mark advised the President that he has received emails advising him of violations without the person identifying themselves. John wants to advise homeowners if they are going to submit a violation to the compliance officer, they need to identify themselves. This information will be kept confidential. If a name is not included, no action can be taken.

Treasurer Report.

Nancy presented the 2025 revenue and expenditures spreadsheet report with the last entry of the month of September.

- Beginning balance \$121,365.84
- Deposits
 - \$75.00 Estoppel
 - \$5475.00 maintenance fees
- Expenses
 - \$23,598.00 Monthly lawn and quarterly Sunny South
- Ending balance \$103,317.84

Welcoming Report

Lillian made an at home visit to the following residents. Patricia Covan, Fred and Tammy Shmidt, Scott Smith & Margie Clark, Lester Nelson & Sandra Herrington, William Sutherland, Steven and Fran Bowers and Nikka Pallone. Lillian provided a welcome packet and answered any questions the new residents had regarding the HOA.

A warm welcome to our community!

Lillian is retiring as the Welcoming Chairwoman in December 2025. Nancy Shere has offered to take over this position when Lillian leaves. Thank you, Nancy!

Architectural Review

Over the past few months, we have received multiple Architectural Review requests. Anthony Miller believes he has made progress in streamlining the process. Recently approval has been given for an in-ground pool and solar panels. There were mailboxes that were damaged when hit by a car. It is noted that our streets are narrow and it can be difficult to navigate when met with a large vehicle or truck. Anthony wishes to remind homeowners that the repair of mailboxes is the homeowner's responsibility, NOT the HOA.

Old Business

None

New Business

We have received a letter from the HOA Attorney, Shannon Nash, advising she is opening her own law firm and is leaving Swaine, Harris, and Wohl on November 1, 2025. The President recommends staying with Ms. Nash. He has found her to be

knowledgeable and easy to work with. Pricing will remain the same. President needs a motion to retain Shannon and sever the agreement with Swaine, Harris, and Wohl. This action will require President, John Waddell to sign a letter to the same. Marcia Lee made the motion, John Vanhavermaat seconded the motion. All agreed.

There was a discussion regarding the desire to have the Attorney attend an occasional meeting to answer any questions the Board or Homeowners might have. There is a mixed response from the Board members. If the attorney attends, the HOA will pay her hourly fee and some members felt this was not necessary as any questions the Board has can be addressed with the Attorney by the President.

It was determined that a change in the covenants would be required to change age occupancy restrictions from 18 to 21 years of age. Covenant changes require 100% homeowner approval. No action was taken on this.

Treasurer, Nancy Beatty advised that Sunny South might come to the November meeting to answer questions homeowners may have and to ensure homeowners are aware of the services Sunny South provides. She will follow up and advise.

Anthony Miller opened a discussion regarding the timeliness of making the necessary changes of the Florida Chapter 720 Statutes which became effective January 1, 2025. Proper changes have yet to be accomplished. As a homeowner Anthony expressed his frustration on how long this is taking. He feels it is important for the Board and CP HOA to be fully transparent and we need to be sure that our website is updated to comply.

Motion made to adjourn the meeting made by Anthony Miller and Nancy Beatty seconded. Approved unanimously. Meeting adjourned at 4:38.

Next meeting is scheduled for November 5, at 4:00 p.m. at the Golf Hammock Activity Center.