**GOLF HAMMOCK OWNERS ASSOCIATION, INC.**
Board Meeting, November 9, 2026, at 7:00 PM
Golf Hammock Activity Center

**BOARD MEETING MINUTES**

1. **Call to Order and Welcome** – The meeting was called to order at 7:00 PM.

2. **Attendance of Board** – John Waddell present, Brian Simmons present, Norm Sochia present, Nancy Beatty present, Antonia D'Elia present, John Rovero present.

3. **Approval of Minutes – October 12, 2026, Meeting** – Motion to approve the minutes made by Brian Simmons, seconded by John Rovero. Motion carried.

4. **Committee & Officer Reports:**

**a. Activity Center & Special Events – Rachelle Lovett/John Waddell.**
John Waddell commented that Rachelle Lovett continues to be pleased with the use of the Activity Center.

**b. Architectural Committee – Brian Simmons.**
Brian Simmons reported that he had 9 requests, with 8 approved and 1 pending.

**c. Common Grounds – Nancy Beatty.**
Nancy Beatty reported on the art project and read the following into the record: "The base will be cement, 4" thick, resting on a 3–6" compacted gravel base, 3 ft. by 2.5 ft. in length and width. The object will be securely bolted to withstand theft and hurricane-force winds. The area around the object will be 7 by 6 ft. with a brick border. The perimeter within the bedding will consist of weed barrier, stone, and flora. The tree sapling would be relocated to another location of your choosing, if applicable, to preserve it on common grounds. This should complete the final demands placed on the approved installation, which will commence in 30 days. Best regards, Anthony Miller." She also reported that she will be doing some landscaping around the circles in Golf Hammock so that the next person in charge of Common Grounds will not have a lot to do.

**d. Database / Directories – Antonia D'Elia** – No report.

**e. Lakes & Ponds – Norm Sochia**
Norm Sochia reported that the rain filled all the ponds back up and to his knowledge everything is good.

**f. Roads and Drainage – John Rovero**
John Rovero reported that the recent rain receded within 2 days and that the previously installed drains appeared to work well. He noted that some areas of Dog Leg Drive were in poor condition after the extensive rainfall. He is putting together a project to address the pipes under the road, which will be the next project he will be working on. He commented that he can't really do anything on the issues on Fairway because it might make other areas worse.

**g. Violations – John Waddell. Dumping Yard Waste, Parking in Grass Areas. Violation Committee Openings**
John Waddell reported that he addressed a couple of violations this month.

**h. Welcoming – Mary Lou Woodard** – No report.

**i. Secretary – Antonia D'Elia** – Antonia D'Elia reported that all minutes have been posted to the HOA website in a timely manner.

**j. Treasurer – Brian Simmons**
Brian Simmons gave his financial reports for October. Checking account balance was $390,923.76 and ending balance was $381,582.34. Saving account balance: $138,830.74 Outstanding account receivables is $31,000.00.

**k. Vice President – John Rovero** - No report.

**l. President – John Waddell** – No report.

**5. Old Business**

**a. Compliance – FL State Bill – Progressing – Should have adjustments to Website Completed in the next month.**

John Waddell reported that he is working on adding password protection to some of the items posted on the website. Once it's setup, we will be able to get residents setup.

**b. Open Positions on the Board – Total of 3 Positions – 1 with term thru 2026 & 2 with terms thru 2027 – The 2026 position will be filled first.**

John Waddell reported that the board is still 3 positions short. At the annual meeting in January, there will be a total of 4 open positions as the terms of current members expire. Volunteers would be greatly appreciated.

**6. New Business – 2027 Budget Discussion**
John Waddell asked Board members to prepare for the upcoming budget discussion and to check with all vendors on pricing for next year so the Board can plan accordingly.

**7. Homeowner Questions / Comments – see Sign in Sheet**

**8. Next Monthly Meeting is December 14, 2026.**

**9. Motion for Adjournment**
Meeting adjourned at 7:26 PM, Motion by Antonia D'Elia and seconded by Norm Sochia. Motion carried.

# Golf Hammock Owners Association, Inc.
## Balance Sheet - Tax Basis - No Disclosures
## As of October 31, 2026

| | Oct 31, 26 |
|---|---|
| ASSETS | |
| Current Assets | |
| Checking/Savings | |
| MidFlorida WC | 381,582.34 |
| Savings | 138,831.92 |
| Total Checking/Savings | 520,414.26 |
| Accounts Receivable | |
| Accounts Receivable | 39,379.80 |
| Total Accounts Receivable | 39,379.80 |
| Other Current Assets | |
| PrePaid Insurance | 10,193.23 |
| Total Other Current Assets | 10,193 23 |
| Total Current Assets | 569,987.29 |
| TOTAL ASSETS | 569,987.29 |
| LIABILITIES & EQUITY | |
| Equity | |
| Net Equity | 461,994.23 |
| Net Income | 107,993.06 |
| Total Equity | 569,987.29 |
| TOTAL LIABILITIES & EQUITY | 569,987.29 |

No assurance is provided on these financial statements

# Golf Hammock Owners Association, Inc.
## Statement of Operations - Budget vs. Actual - No Disclosures
## January through October 2026

| | Jan - Oct 26 | Budget | $ Over Budget | % of Budget |
|---|---|---|---|---|
| Income | | | | |
| Assessments | 289,500.00 | 289,500.00 | 0.00 | 100.0% |
| Estoppel Fee | 3,150.00 | 3,000.00 | 150 00 | 105.0% |
| Finance charges | 0.00 | 250.00 | (250.00) | 0.0% |
| Fees | 3,475.00 | 1,500.00 | 1,975.00 | 231.7% |
| Garage Sale Income | 280.00 | 360.00 | (80.00) | 77.8% |
| Interest Income | 11.56 | 14.16 | (2.60) | 81.6% |
| Assessment Write-off | (25.20) | (600.00) | 574.80 | 4.2% |
| Total Income | 296,391.36 | 294,024.16 | 2,367.20 | 100.8% |
| Gross Profit | 296,391.36 | 294,024 16 | 2,367.20 | 100.8% |
| Expense | | | | |
| Annual Assessments | 0.00 | 1,003.00 | (1,003.00) | 0.0% |
| Annual Meeting | 21.50 | 1,102.16 | (1,080.66) | 2.0% |
| Clubhouse Rental | 7,000.00 | 8,400.00 | (1,400.00) | 83.3% |
| Common Grounds | 56,671 64 | 60,582.00 | (3,910.36) | 93.5% |
| Garage Sale Expense | 139.80 | 200.00 | (60.20) | 69.9% |
| Insurance | 11,119.14 | 9,710.00 | 1,409.14 | 114.5% |
| Lighting | 8,618.99 | 10,440.00 | (1,821.01) | 82.6% |
| Office Expense | 1,600 16 | 4,500.00 | (2,899.84) | 35.6% |
| Professional Fees | 12,052.82 | 20,795.00 | (8,742.18) | 58.0% |
| Security | 0.00 | 7,800.00 | (7,800.00) | 0.0% |
| Special Projects | 87,515.00 | 330,000.00 | (242,485.00) | 26.5% |
| Taxes | 61.25 | 200.00 | (138.75) | 30.6% |
| Web Site Maintenance | 3,598 00 | 4,100.00 | (502.00) | 87.8% |
| Emergency Use | 0.00 | 10,000.00 | (10,000.00) | 0.0% |
| Total Expense | 188,398.30 | 468,832.16 | (280,433.86) | 40.2% |
| Net Income | 107,993.06 | (174,808.00) | 282,801.06 | (61.8)% |

# Golf Hammock Owners Association

## Treasurer Report

## October 2026

| Date | Description | Budget Line# | Amount | Memo |
|---|---|---|---|---|
| **10/1/2026** | **CHECKING ACCOUNT** | | | |
| **10/1/2026** | **Beginning Balance** | | **$ 390,923.76** | |
| 10/1/2026 | RUTHIE O'NEILL - BILL PYMT - NB | 31 | ($325.00) | Web hosting |
| 10/5/2026 | Duke Energy | 21 | ($767.26) | DR Entrance |
| 10/5/2026 | Duke Energy | 21 | ($33.39) | Entrance |
| 10/5/2026 | Duke Energy | 21 | ($45.61) | Fountain |
| 10/5/2026 | Heartland Real Estate | 15A | ($700.00) | Activity Rent |
| 10/5/2026 | Aquatic weed Control | 17 | ($1,156.00) | Lakes & Ponds August |
| 10/5/2026 | LawnMasters of Highlands | 17D | ($2,980.00) | Common Grounds |
| 10/5/2026 | Pella & Associates | 25 | ($950.00) | Accounting |
| 10/5/2026 | Mow & Behold LLC | 16C | ($325.00) | Common Grounds |
| 10/5/2026 | John Revero | 16B | ($18.33) | Sign Repair |
| 10/7/2026 | Lerma's Landscaping | 17B | ($800.00) | Common Grounds |
| 10/13/2026 | Extra Space Storage | 23F | ($186.86) | Records storage |
| 10/15/2026 | Lerma's Landscaping | 17B | ($800.00) | Common Grounds |
| 10/15/2026 | Nancy Beatty | 16B | ($53.97) | Common Grounds |
| 10/15/2026 | Nash Legal | 24 | ($200.00) | Legal |
| 10/31/2026 | **Ending Balance** | | **$ 381,582.34** | |
| **10/31/2026** | | Total Deposits | $0.00 | |
| | | Total Payments | $9,341.42 | |
| | | Net Change | $9,341.42 | |
| | **SAVINGS ACCOUNT** | | | |
| **10/1/2026** | **Beginning Balance** | | **$ 138,830.74** | |
| 10/31/2026 | Credit Dividends | | $ 1.18 | |
| **10/31/2026** | **Ending Balance** | | **$ 138,831.92** | |

**Total Accounts Receivable as of the end of October 2026 was $31,115.39 19 Lot Owners owe the GHOA money, resulting in over 3.0% of the Total Lot Owners.**

**GOLF HAMMOCK OWNER'S ASSOCIATION**

**OF TOTAL AMOUNTS OWED BY OWNERS WITH AMOUNTS DUE FOR 2025**

**AFTER PAYMENTS RECEIVED THRU 10/31/2026**

| Amount Owed | Address | Lot# | | |
|---|---|---|---|---|
| $ 1,295.29 | 2501 Par Lane | 00031 | | x |
| $ 1,295.29 | 2511 Par Lane | 00032 | | x |
| $ 830.62 | 3402 Par Rd | 00041 | | x |
| $ 5,802.00 | 2300 Fairway Circle | 00053 | Lien | x |
| $ 1,295.29 | 2814 Par Rd | 00082 | | x |
| $ 1,324.25 | 3109 Par Rd | 00094 | | x |
| $ 3,030.94 | 3003 Divot Rd | 00122 | | x |
| $ 830.94 | 2762 Duffer Rd | 00228 | | x |
| $ 858.03 | 1800 Chip-It Way | 00282 | | x |
| $ 1,288.88 | 4109 W. Mulligan Ct | 00299 | | x |
| $ 3,446.88 | 4309 Duffer Loop | 00304 | Lien | x |
| $ 4,000.67 | 4609 SandWedge Way | 00323 | Lien | x |
| $ 830.67 | 4604 Duffer Loop | 00363 | | x |
| $ 830.94 | 1905 Dog Leg Dr | 00371 | | x |
| $ 830.94 | 2408 Lost Ball Dr | 00424 | | x |
| $ 830.94 | 2537 Dog Leg Dr | 00483 | | x |
| $ 830.94 | 2921 Summertree Dr | CP049A | | x |
| $ 830.94 | 2408 Golf Hammock Dr | GPV02A | | x |
| $ 830.94 | 2401 Golf Hammock Drive | 00001-1 | | x |
| $ 31,115.39 | **Report Total** | | | |

**Golf Hammock Owners Association (GHOA) Monthly Meeting Sign-In Sheet**

**Date:** 11/09/2026
**Time:** 7:00 PM
**Location:** GH Activity Center

| Name | Address | Topic |
|---|---|---|
| HILDA WADDELL | 3407 Golf Haven Terr. | |
| PHILIP VAN RENSBURG | 4624 DUFFER LOOP | |
| FRED PINKSTON | 1812 SANDTRAP CT. | |
| EDDIE & LYNDA PANTOJA | 1300 PUTTER CT. | DRAINAGE PROJECT |
| Phil Gilbert | 2125 Par Rd | |
| HARRY LOVELOSS | 2214 DOG LEG DR WT 399 | WATER ISSUE |
| LARRY WILLIAMS | 3209 Duffer Rd | |
| ANTHONY MILLER | ——— | items not on the agenda |
| DAVID STRATTON | 2021 PAR RD | |
| Marlene D'Souza | 2766 Duffer Rd | |
| DONOVAN D'SOUZA | 2766 DUFFER RD | |
| | | |
| | | |