

1. CALL TO ORDER & ROLL CALL

- a) *President Jeff Wyatt called to order the 1st Quarter membership meeting of the Swan Lakes Estates Homeowners Association at 6 pm on March 24, 2026, in the Coast Electric Power Community Room, 14082 US 49, Gulfport, MS 39503.*
- b) *BOD Members Present: Jeff Wyatt – President, Debbie Biggs – Acting Secretary, Allen Jenkins, Violet Brantley, Treasurer*
- c) *Membership attendance taken via sign-in sheets (attached)*
- d) *Opening remarks – 2026 Board of Directors Election – Eloise Liddell withdrew her candidacy to represent the Overlook on the Board of Directors. As of March 24, 2026, HOA members overdue accounts total more than \$52,000.*

2. APPROVAL OF MINUTES

- a) *Approval of 4th Qtr 2025 Meeting Minutes – Debbie Biggs motioned to accept minutes without amendment. Scott Smith – 2nd. Unanimously approved*

3. UNFINISHED BUSINESS

- a) *Board response to May 2024 Oversight Committee Report (Tabled)*
- b) *Playground Renovation Project (Tabled)*
- c) *Additional stop signs along Swan Lake Boulevard and N. White Swan Drive – No updates received from Harrison County Road Department.*
- d) *Pool Renovation Project –Contract signed with Lorenzo's Pools and Projects, LLC, to complete renovations. Work begins March 30, 2026, and expected completion date is May 18, 2026*

4. REPORTS

- a) *President provided update on finances, board election schedule, amenities, and policies (report attached).*

5. NEW BUSINESS

- a) *Motions from the floor – No motions brought forward by members*
- b) *Points of Inquiry:*
 - i. *Buck Lawrence: Is it beneficial for members to attend Harrison County Board of Supervisors meetings? Response – Yes, if the meeting includes agenda items directly impacting the neighborhood.*
 - ii. *Jamie Knipper: What will the HOA do with any surplus funds from the 2025 Special Assessment to renovate the community pool? Response – There are multiple options, including keeping any surplus in the reserve fund for future pool repairs or reallocating any surplus to offset the cost of another renovation (playground, spillway). Bottom line is the HOA membership will determine how any surplus funds are utilized.*
 - iii. *Jamie Knipper: Is the HOA filing liens against overdue accounts? Dottie Machen: Will the board survey the neighborhood on when to file liens? Response – The HOA follows the collections policy approved by the Board of Directors on January 14, 2025. (attached)*

- iv. *Walt Taylor: Is the pool foundation an issue? Response – The HOA contracted Simpkins & Costelli, Inc. Consulting Engineers, in November 2023, to evaluate pool structure. That report did not identify any condition that will not be addressed as part of the pool renovation.*
- v. *Murray Ladner: Will there be a pool re-opening celebration sponsored by the HOA? Response: Yes, but date and time are dependent on renovation progress.*
- vi. *Casey Lyons: Will Harrison County repair the lake spillway? Response – No, the HOA is responsible for repairs to the spillway.*
- vii. *Buck Lawrence: Has the HOA considered purchasing the property on the west end of the lake? Response – No, currently the HOA is not considering any property acquisition.*
- viii. *Walt Taylor: What are the terms for the two Overlook positions on the Board of Directors? Response – Overlook (A) term expires in January 2028. Overlook (B) term expires in January 2029.*

6. ANNOUNCEMENTS

- a) *2026 Board of Directors Vote Deadline – March 31, 2026*
- b) *Monthly Board Meeting – 6pm, April 16, 2026, Coast Electric Community Room*
- c) *Monthly Board Meeting – 6pm, May 21, 2026, Coast Electric Community Room*
- d) *Quarterly Members Meeting – 6pm, May 26, 2026, Coast Electric Community Room*

7. ADJOURNMENT

- a) *Juliane Wyatt motioned to adjourn. 2nd – Don Newton. Unanimous vote to adjourn. Meeting adjourned at 7:01.*

Minutes submitted by Debbie Biggs

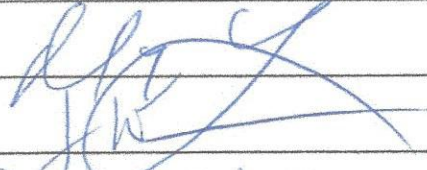
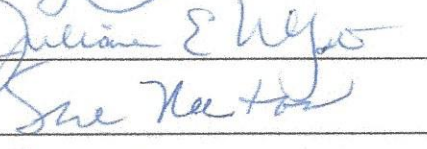
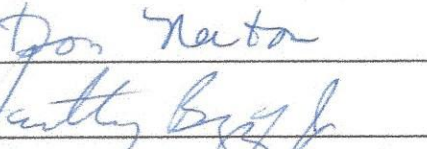
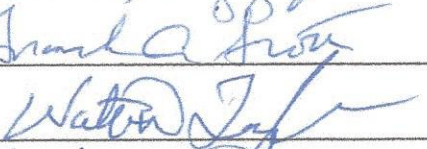
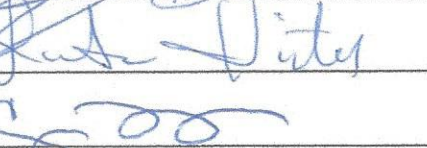
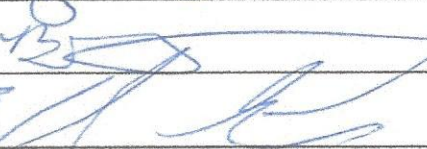
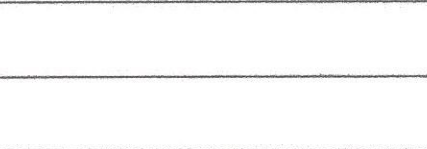
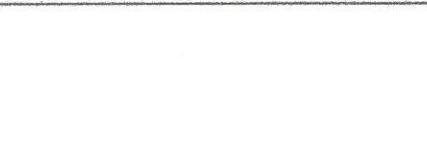
Approved by HOA membership present at meeting on May 26, 2026.

Swan Lake Estates HOA Quarterly Members Meeting

1st Quarter 2026

Coast Electric Community Room

Tuesday, March 24, 2026

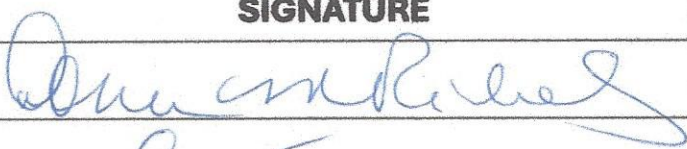
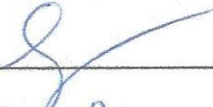
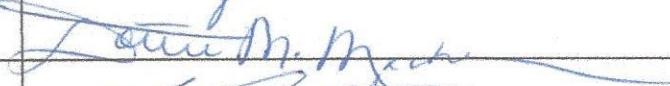
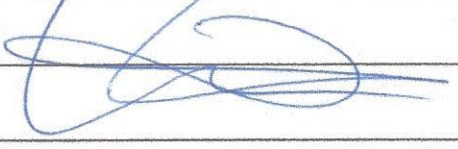
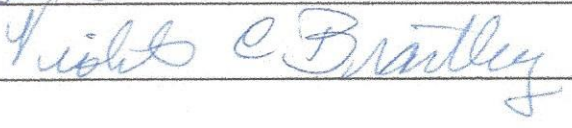
PRINT NAME	SIGNATURE
1. MURRAY LADNER	
2. Jeff Wyatt	
3. Julianne Wyatt	
4. Sue Newton	
5. Don Newton	
6. Hartley Biggs Jr.	
7. Frank Scott	
8. Walter Taylor	
9. Michelle Petersen	
10. M.D. Lawrence III	
11. Michelle Ladner	
12. Tim WACHEN	
13. Linda Hunter	
14. Casey Lyons	
15. Bart Doherty	
16. FORT BIRK	
17.	
18.	
19.	
20.	

Swan Lake Estates HOA Quarterly Members Meeting

1st Quarter 2026

Coast Electric Community Room

Tuesday, March 24, 2026

PRINT NAME	SIGNATURE
1. Donna Richards	
2. Donna Jones	
3. Dottie Machen	
4. Luster Goble	
5. STEVE SAUNDERS	
6. Jacqueline & Scott Smith	
7. Allen Jenkins	
8. Yancy Jenkins	
9. Donnie Jenkins	
10. Violet C Brantley	
11.	
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19.	
20.	

PRESIDENT'S REPORT TO MEMBERS

CAO: 3/24/2026

BOARD OF DIRECTORS ELECTIONS

Current Status

Phase 1 Unit 1 (A) – Allen Jenkins (Term ends January 2028)

Phase 1 Unit 1 (B) – VACANT (Election March 2026)

Candidate: Violet Brantley (Treasurer)

Phase 1 Unit 2 (A) –Debbie Biggs (Acting Secretary) (Term ends January 2027)

Phase 1 Unit 2 (B) – Scott Smith (Election March 2026)

Candidate: Scott Smith

Phase 1 Unit 3 – Phillip Ward (Term ends January 2028)

Phase 2 Unit 1 – Jeff Wyatt (President) (Term ends January 2027)

Overlook (A) and (B) – VACANT (Election March 2026)

Candidates: Bonnie Grant, Cynthea Hartman, Eloise Liddell, Michelle Petersen

Village – VACANT (Term ends January 2030)

Candidate: None

ELECTION SCHEDULE

NEIGHBORHOOD PHASE	TERM BEGINS	TERM ENDS
PHASE 1 UNIT 1 (A)	JANUARY 2025	JANUARY 2028
PHASE 1 UNIT 1 (B)	MARCH 2026	JANUARY 2029
PHASE 1 UNIT 2 (A)	JANUARY 2024	JANUARY 2027
PHASE 1 UNIT 2 (B)	MARCH 2026	JANUARY 2029
PHASE 1 UNIT 3	JANUARY 2025	JANUARY 2028
PHASE 2 UNIT 1	JANUARY 2024	JANUARY 2027
OVERLOOK (A)	JANUARY 2025	JANUARY 2028
OVERLOOK (B)	MARCH 2026	JANUARY 2029
VILLAGE	MARCH 2026	JANUARY 2030

OFFICERS

Current Status

President – Jeff Wyatt (Term ends January 2027)

Vice President – Vacant

Secretary – Debbie Biggs (Acting)

Treasurer – Violet Brantley (Term ends January 2028)

AMENITIES PROJECTS

Entrance Fountain & Boulevard Greenspace – No new activity.

Fishing Pier – No new activity.

Clubhouse

A. Authorized repair of water leak in women's restroom. HNM mx making repair.

B. Broken glass block in window of men's restroom. HNM mx making repair.

Pool – Accepted bid from Lorenzo's Pools and Projects, LLC. Project start date is March 30, 2026, with expected completion date of May 18, 2026.

Sports Court – No new activity.

Lake – The soil adjacent to and under spillway is compromised (undermining, piping). Will require further evaluation to determine an effective course of action.

Playground – No new activity.

Greenspace – Accepted bid from JMK Landscape, LLC to continue service.

Nature Trail – No new activity.

Street Signage – Harrison County Road Department set up road use and speed monitoring equipment the week of December 29, 2025. Survey completed. Road department requesting data from the Sheriff's Department. Following receipt and evaluation of data, Road Department will send recommended action to Harrison County Board of Supervisors.

GENERAL ACTIVITY

Service Vendor Contracts

- A. Neighborhood Management – Homeland Neighborhood Management, LLC
Selected
- B. Insurance Service – State Farm, Rocky Eleuterius
- C. Landscape Service – JMK Landscapes, LLC selected
- D. Common Area Janitorial Service – Request for Bid solicited
- E. Pool & Fountain Cleaning Service – Request for Bid approved by Board of Directors
- F. Pest Control – Coast Pest Control selected

Budget & Finance

- A. Membership account delinquency status > \$52,000 owed
 - 1. 2025 Pool Renovation Assessment – 29 accounts with an unpaid balance totaling \$21,820
 - 2. 2026 Annual Assessment – 57 accounts with an unpaid balance totaling \$24,500
 - 3. 2023-2025 Late Fees – 59 accounts with unpaid late fees totaling \$1,475
 - 4. Liens – 8 properties have liens attached

Charters – No changes

Policies – No changes

Calendar of Events

- A. Move Board of Director meetings to 3rd Thursday of the month
- B. October (Annually) Approve RFPs for all service contracts
- C. November (Annually) Send out RFPs for all service contracts



SWAN LAKE ESTATES HOMEOWNERS ASSOCIATION, INC.

January 14, 2025

Policy

COLLECTIONS

1. Swan Lake Estates Homeowners Association annual assessment is due on January 1st of each year. A statement will be mailed to the lot owner of record in late November. Accounts will incur a returned check fee for a check returned unpaid by a bank for any reason. Partial payments for the annual assessment will not be accepted after January 1st.
2. Accounts not paid in full on March 1st are considered delinquent and incur a \$25 late fee. A delinquency statement will be mailed to the lot owner of record.
3. Accounts not paid in full on April 1st will have association voting rights suspended. Amenity access key cards will be deactivated. A final delinquency statement will be mailed to the lot owner of record indicating the account must be paid in full by March 31st to avoid a Lien being filed against the property.
4. Accounts not paid in full on April 1st are subject to having a Lien filed against the property in the land records of the First Judicial District of Harrison County. The delinquent account will incur all associated administrative processing, filing and postage fees. A Demand Letter will be sent along with a copy of the Lien (if applicable) and the statement of account to the lot owner of record.
5. Accounts not paid in full on May 1st may be turned over to an attorney for legal action, which could include the filing of a suit in a court of competent jurisdiction for collection of all sums due, including the delinquent assessments, late fees, administrative fees, legal costs, and all other charges associated with the collection. This action could result in the foreclosure of the Lien and sale of the property as allowed by law.

Certification: This Collections Policy supersedes any previous version. The covenants and bylaws governing the Swan Lake Estates Homeowners Association take precedence over this document. This policy was adopted by the Board of Directors on January 14, 2025.

Juliane Wyatt, Secretary