1. CALL TO ORDER

   a) President Debbie Biggs called to order the Board of Directors meeting of the Swan Lakes Estates Homeowners Association at 6:00 p.m. on August 4, 2026, at the Neighborhood Clubhouse, 15443 Swan Lake Blvd, Gulfport, MS 39503.

2. ROLL CALL

   a) BOD Members Present: Debbie Biggs – President, Allen Jenkins, Michelle Petersen – Secretary, Bonnie Grant, Scott Smith, Philip Ward, Jamie Knipper and Damon Reese

   b) Absent: Violet Brantley – Treasurer

   c) Also present were HOA members: Cynthea Hartman, Melinda Ellis, Steve Ellis, Melody Lapointe, Fred Lapointe, Jeanne Miles, Lynn Henley, T.J Bryant, and Charles Bryant.

3. READING AND APPROVAL OF MINUTES

   a) June 2, 2026 Board meeting minutes approved via email and ratified.

   b) June 23, 2026 emergency meeting minutes approved via email and ratified.

   c) July 7, 2026 meeting minutes reviewed by Board**. Michelle Petersen motioned to accept minutes without amendment. Jamie Knipper 2nd. Minutes unanimously accepted without amendment.**

4. HOMEOWNER PRESENTATION

   a) Request received from Charles Bryant to allow Cynthea Hartman to speak at Board meeting as to Homeland Management Services and the lake/spillway.

   Ms. Hartman addressed the Board with concerns by various homeowners as to Homeland Management Services from 6:03 p.m. to 6:31 p.m. Homeowners in attendance also voiced concerns. Various Board members responded to the concerns voiced by the homeowners in attendance.

   Ms. Hartman addressed the Board with concerns as to the lake/spillway from 6:31 p.m. to 6:58 p.m. Homeowners in attendance also voiced concerns. Various Board members responded to the concerns voiced by the homeowners. Formal request for financials submitted by Cynthea Hartman made at 6:53 p.m. At 6:58 p.m., the homeowner input was closed and the Board meeting resumed.

5. UNFINISHED BUSINESS

    a) Spillway Repair. Allen Jenkins and Debbie Biggs provided update. Prior to the dam failure, bids were solicited with RFP, evaluations made with input from Simpkins & Costelli and a contract was entered into with Helms Contracting. Repairs could not be made until the water level in the lake receded. Unfortunately, the dam breached prior to this occurring. After the breach, it was discovered via dye test that the spillway design was flawed to begin with. After the breach, an ad hoc committee was formed to address the spillway repairs. The committee has met 1-2 times per week since its inception. The Committee consults with Simpkins & Costelli Engineering and various contractors to determine best course of action for repair of dam. The Committee has narrowed down 2 solutions with modifications. Engineering firm working on design proposals and will bid out for RFP for contractors. Solutions will either be a replacement or repair, but it appears repair will be more costly than replacement. Contractors have been making physical inspections and looking at different areas of lake. All options will be submitted to MDEQ to determine if additional designs are necessary. Committee recommends hiring a topographer to survey the lake. Committee hopes to present a number of options at 3Q meeting for member approval. Dam/spillway repair/replacement could cost $200,000+. Several contractors were consulted for excavating the lake to make it deeper, but this will be cost prohibitive. Debbie Biggs expressed that lake repair is her number one priority. Debbie is pursuing all financial avenues possible to secure funding/grants for the spillway/dam repair.

       Motion by Alen Jenkins to engage Patrick Martino to perform typographical survey for $700 of lake/spillway. 2nd Damon Reese. Motion passed unanimously.

    b) Response to Oversight Committee. Debbie Biggs provided update. The Board has been addressing recommendations provided by the Oversight Committee which consisted of Allen Jenkins, Violet Brantley and Buck Lawrence. The Committee reviewed processes and various aspects of Board and management by Board. The Board's full report on the Oversight Committee recommendations is due in August.

       Motion by Scott Smith motion to table response to Oversight Committee report until October 1, 2026. 2nd Damon Reese. Motion passed unanimously.

    c) Fill Board of Directors Vice President position – Tabled

6. INTERIM BUSINESS

    a) Outstanding invoices were presented by Debbie Biggs.

i. Debbie Biggs – Sam’s pool umbrellas $684.67
ii. Scott Smith – Home Depot safety netting around spillway $405.49
iii. Bonnie Grant – Home Depot flowers for entryway flower bed $93.18
iv. Michelle Petesen – Clearwater Gulf Coast pool skimmer $45.99
v. Debbie Biggs – Lowe’s women’s restroom toilet seat $37.43
vi. Simpkins & Costelli - Engineering services performed to date $4,162.50. Copy of invoice will be July financial packet.

Motion by Allen Jenkins to approve reimbursement for expenditures with documented receipts. 2nd Scott Smith. Motion passed unanimously.

7. NEW BUSINESS
   a) New Resident Packets – Michelle presented report on new resident packets, what is included, how to determine new homeowners going forward. Allen recommended that new homeowner packet be delivered by that Phase’s representative.
   b) Conflict of Interest and Ethics – Debbie addressed Conflict of Interest and Ethics Policy. These policies and signed by each Board member yearly. All board members have signed or will sign policies before leaving meeting today.
   c) Posting policies on HOA website – Debbie addressed need to post Architectural Review Policy, Conflict of Interest and Ethics Policy, Collections Policy and Enforcement and Violation. Documents will be submitted to web administrator to post.
   d) Open Forum at Quarterly Member meetings – **Motion by Michelle Petersen to adopt a 30-minute open forum for homeowners to speak at quarterly meetings with a 3 minute per member time limit. Sign in sheet necessary for speaking, but not a question-and-answer session. 2nd Bonnie Grant. Discussion by Board as to specifics of format and process. Motion carried unanimously.**

8. COMMITTEE REPORTS
   a) Architectural Review Committee – Scott presented report. Scott discussed issue with architectural approval due to Homeland’s submission process. Scott hopes to get this resolved in the coming week. Scott provided an overview of architectural approval process. All architectural requests must be submitted via the Homeland website. Homeland manages front end of approval process. If the request is not filled out completely or accurately, Homeland kicks back the request to the homeowner without the committee

ever receiving notice that a submission was made. Three members of architectural review must approve a request. If the request does not receive the requisite 3-member approval, the homeowner has 30 days reach out to the President of the Board for approval. More volunteers are needed for the Architectural Review Committee.

b) Social Committee – Michelle presented report. Kristy Young has contacted two food trucks who have expressed an interest in coming to the neighborhood – Southern with a Twist and Meatbawls. Neither truck requires a minimum order guarantee and there would be no expense to the HOA for the food trucks. Discussing a Saturday evening in August and another in September. It would still be warm enough that families could have fun at the pool and then pick up dinner at the trucks. There are leftover popsicles from the Fourth of July event that were donated and these could be handed out in conjunction with the food truck event as well.

c) Pool Committee – Debbie presented report. A request was sent out in a weekly update for volunteers to be on the Pool Committee . Only 1 person volunteered. The Committee will keep eye on pool and report any issues to the Board. Additional volunteers are needed. Michelle recommended that email be sent HOA wide setting forth all committees within the HOA and requesting volunteers.

d) Beautification Committee – Bonnie presented report. Bonnie reported on status of landscaping. HOA's landscaping company has been asked to remove the dead bushes at the neighborhood entrance.

e) Finance Committee – Debbie presented for Violet Brantley. June financials were reviewed.

9. HOMELAND MANAGEMENT SERVICES

a) The Board discussed Homeland's management services to date. Need to determine going forward if we will use an accounting firm and a separate code enforcement entity or if will use an all in one. Discussed whether need to send out RFP for services.

10. 2027 BUDGET

a) Each phase representative was to reach out to his/her Phase to request homeowner input on 2027 budget recommendations. Only 8 homeowners replied to the budget input request. These recommendations will be presented to Violet to determine what can or cannot potentially be built into budget.

b) Debbie discussed need to have Board budget workshop upon Violet's return.

11. ANNOUNCEMENTS

   a) Next board meeting is September 8, 2026, at 6:00 p.m. in the Neighborhood Clubhouse 15443 Swan Lake Blvd, Gulfport, MS 39503.

   b) Next Quarterly Members Meeting is August 25, 2026, at 6:00 p.m. at Coast Electric Community Room

12. ADJOURNMENT

   a) Michelle Petersen motioned to adjourn. Bonnie Grant 2nd. Motion approved unanimously. The meeting was adjourned at 8:18 p.m.

Minutes submitted by Michelle Petersen, Secretary