

1. CALL TO ORDER

- a) *President Jeff Wyatt called to order the 2nd Quarter membership meeting of the Swan Lakes Estates Homeowners Association at 6 pm on April 17, 2025, in the Coast Electric Power Community Room, 14082 US 49, Gulfport, MS 39503.*
- b) *Opening remarks – President provided amplifying remarks related to agenda items for the meeting.*

2. ROLL CALL

- a) *BOD Members Present: Jeff Wyatt – President, Debbie Biggs, Michelle Ladner, Allen Jenkins, Dennis Nowell*
- b) *Membership attendance taken via sign-in sheets.*

3. UNFINISHED BUSINESS

- a) *Volunteers still needed to serve on the ad hoc committee to examine converting the operational management of the association from volunteers to a professional management firm. No members present at the meeting volunteered to serve.*
- b) *Buck Lawrence raised a point of order that the 2024 Q4 playground repairs failed to address the overall condition of the playground. He moved to include short, intermediate, and long-term plans and budget requirements for all amenities as part of the 2026 budget presentation. 2nd – Allen Jenkins. Discussion followed. Motion approved by majority of members present.*

4. READING AND APPROVAL OF MINUTES

- a) *Buck Lawrence moved to defer approval of 1st Quarter Members Meeting Minutes because minutes were not available for review. Jeff Wyatt 2nd – noting that the draft minutes were complete, but he failed to post them on owner's portal for review. Review of minutes deferred.*

5. REPORTS

- a) *President provided update from latest financial reports. 30 households have failed to pay the 2025 Annual Assessment. The balance of the Special Assessment to renovate the community pool is at 32% of anticipated funds. The Reserve Fund balance is at 7% of funds required to renovate or replace existing amenities.*
- b) *President provided update on board election schedule, amenities, and policies (report attached).*

6. NEW BUSINESS

- a) *Motion to amend Bylaws by removing all references to an HOA corporate seal. 2nd – Dennis Nowell. Discussion ensued. Motion tabled to allow Board of Directors to forward motion as a recommendation as part of 3rd Quarter Members Meeting*

- b) Motion from the floor to suspend punitive actions against members failing to pay the 2025 Annual Assessment in full (contents on following pages). 2nd – Allen Jenkins. Discussion ensued. Vote held; motion failed.*
- c) Motion from the floor for President to hold special meetings to discuss the ramifications of members filing lawsuits against the HOA (contents on following pages). 2nd – Allen Jenkins. Discussion ensued. Vote held; motion failed.*

7. ANNOUNCEMENTS

- a) 3rd Quarter Members Meeting – Thursday, July 17, 2025, Coast Electric Community Room, 14082 US 49, Gulfport, MS 39503*

8. ADJOURNMENT

- a) Dennis Nowell motioned to adjourn. 2nd – Michelle Ladner. Unanimous vote to adjourn. Meeting adjourned at 7:45.*

Minutes submitted by Debbie Biggs

Approved by HOA membership present at meeting on July 24, 2025.

A motion presented by Mr. Buck Lawrence,

Whereas Amendment #3 to Protective Covenants for Swan Lake Estates Subdivision Phase 1 Unit 1 was executed by 51% of lot owners and duly recorded in the Harrison County Chancery Court 1st Judicial District land records, and

Whereas this document sets forth voting requirements to increase assessments, and

Whereas the Harrison County Chancery Court, as of this date, has not adjudicated the provisions of this amended restrictive covenant to be against the public interest, and

Whereas certain lot owners of Phase 1 Unit 1 paid in a timely manner, their required assessments in accordance with their restrictive covenants provisions, yet have been assessed late fees and loss of membership privileges,

Therefore, be it resolved, that these late fees and loss of membership privileges be rescinded, until such time as the Harrison County Chancery Court 1st Judicial District adjudicates the validity of said restrictive covenants.

A motion presented by Mr. Buck Lawrence,

WHEREAS, Section 4.07 of the Swan Lake Homeowners Association Bylaws authorizes the President of the Board to call for a Special Meeting of the homeowners, and,

WHEREAS, there is not clarity among the membership as to the immediate and long-term ramifications of a probable lawsuit regarding the interpretation of certain provisions of the Restrictive Covenants of Phase 1, Unit 1.

THEREFORE, it is requested that the Board President call for a special meeting (or meetings) to fully and completely facilitate a discussion of this probable legal action. This discussion to include the 2008-2009 concerns over the same issue, the resolution of the matter at that time, the funding sources for this legal challenge, the long-term effects as to the future viability of consolidation of covenants and bylaw updates, and neighbor-to- neighbor relations.

PRESIDENT'S REPORT TO BOARD OF DIRECTORS

12 MAR 25 – 8 APR 25

BOARD OF DIRECTORS ELECTIONS

Current Status

Phase 1 Unit 1 (A) – Allen Jenkins (Term ends January 2028).
Phase 1 Unit 1 (B) – Dennis Nowell (Term ends January 2026).
Phase 1 Unit 2 (A) –Debbie Biggs (Term ends January 2027).
Phase 1 Unit 2 (B) – Scott Smith (Architectural Control Committee Chair) (Term ends January 2026).
Phase 1 Unit 3 – Phillip Ward (Term ends January 2028).
Phase 2 Unit 1 – Jeff Wyatt (President), (Term ends January 2027).
Overlook (A) – Michelle Ladner (Term ends January 2028).
Overlook (B) – Bart Loftis (Vice President). (Term ends January 2026).
Village –Diashia West (Term ends January 2027)

ELECTION SCHEDULE

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

OFFICERS

Current Status

President – Jeff Wyatt (Term ends January 2027)
Vice President – Bart Loftis (Term ends January 2026)
Secretary – Juliane Wyatt (Term ends January 2027)
Treasurer – Violet Brantley (Term ends January 2028)

AMENITIES PROJECTS

Entrance Fountain

- A. Wind damage to fountain structure. Vendor expects to start repairs within 15 days.
- B. Debris from nearby trees clogging skimmer, reducing water flow in fountain.

Fishing Pier

- C. No new activity.

Clubhouse

- A. Make repairs to structure.

To Do List / Recommendations:

1. Replace the broken window in the men's bathroom.
2. Repair gutters and down spouts.
3. Pressure wash the exterior of the clubhouse.
4. Remove the interior gate from the breezeway.
5. Remove overgrown bushes from the northeast side of building.
6. Repair book exchange cabinet to protect contents.

Pool

- A. No new activity.

To Do List / Recommendations:

Sports Court

- A. Needed repairs:

To Do List / Recommendations:

1. Repair wind screen.
2. Repair surface.
3. Repair fence.
4. Repair gate and lock.

Lake

- A. Beavers damming up stream feeding the lake.

To Do List / Recommendations:

1. Vendor monitoring lake to trap and remove beavers.
2. Review lake report for recommendations, turn into action items with cost estimates for 2026 and 2027 budgets.

Playground

- A. No new activity.

Greenspace

- A. Overlook Entrance Markers Irrigation System

To Do List / Recommendations:

1. Repair irrigation system at the Overlook entrance markers.
2. Install metal borders around garden beds in front of entrance markers.

- B. Overlook Boulevard Landscaping

To Do List / Recommendation:

1. Update landscaping

Nature Trail

- A. No new activity.

GENERAL ACTIVITY

Bylaws

- A. Amend Section 9.0(c) Duties of Secretary to read "The Secretary shall (i) record the votes and keep the minutes of all meetings and proceedings of the Board and of the Members; (ii) ~~keep the corporate seal of the Association and affix it on all papers requiring said seal,~~ (iii) serve notice of meetings of the Board and of the Members; (iv) keep appropriate current records showing the

Members of the Association together with their addresses; and (v) perform such other duties as required by the Board.

Recommendation: Amend bylaws Section 9.0(c)

- B. Amend ARTICLE XI CORPORATE SEAL to read ~~“The Association shall have a seal in circular form having within its circumference the name of the Association.”~~

Recommendation: Amend bylaws to remove ARTICLE XI CORPORATE SEAL

Budget & Finance

- A. Forecasting a \$450 annual assessment for 2026 to meet current operating expenses and increase reserve fund to 11% of estimated replacement cost of amenities. Best Practice is 70%.

Charters

- A. No changes.

Motions from Quarterly Meeting

- A. Ad Hoc Committee to investigate feasibility of Professional Neighborhood Mgmt Company.
1. Visited Homeland Neighborhood Management, LLC. to discuss enhanced management of HOA.

Policies

- A. Finished draft on Surveillance policy.
- B. Drafting Enforcement and Fine Schedule policy. Will need to link with collections policy.