

1. CALL TO ORDER AND ROLL CALL

- 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 September 8, 2026, at the Neighborhood Clubhouse, 15443 Swan Lake Blvd, Gulfport, MS 39503.
- b) BOD Members Present: Debbie Biggs – President, Violet Brantley – Treasurer, Allen Jenkins, Michelle Petersen – Secretary, Bonnie Grant, Philip Ward, Jamie Knipper and Damon Reese. Absent - Scott Smith.
- c) Also present were HOA members: Cynthea Hartman, Melinda Ellis, Melody Lapointe, Buck Lawrence, Doug Melton and Holly Melton

2. READING AND APPROVAL OF MINUTES

August 4, 2026 Board meeting minutes reviewed by Board. **Michelle Petersen motioned to accept minutes with amendment to correct Allen Jenkins name appearing as “Alen Jenkins.” Jamie Knipper 2nd. Minutes unanimously accepted with amendment.**

3. HOMEOWNER PRESENTATION

- a) Doug Melton spoke at Board meeting as to rebuilding Swan Lake, future budget suggestions that would include building reserves for future repairs to all community amenities, covenant issues. *See attachments.* Doug addressed the Board from 6:03 p.m. to 6:18 p.m.
- b) Buck Lawrence spoke at Board meeting as to multiple topics: appreciation of transparency; documentation in Board of Directors' Meeting minutes (Jan 2026-Jul 2026); Direction of Oversight Committee; Procedural treatment of Reserve Funds; and Structural breach of dam. Buck addressed the Board from 6:20 p.m. to 6:40 p.m. (4 minutes added to time to allow for Board comment). *See attachments.*

At 6:41 p.m. the homeowner input was closed and the Board meeting resumed.

4. UNFINISHED BUSINESS

- a) Spillway Repair. Allen Jenkins reported. Hydraulic study currently pending. Proposal has been submitted to engineers to ensure will confirm with MDEQ requirements. Geotechnical investigation/core boring pending Board approval.
- b) Spillway Funding. Debbie Biggs reported. Went over financing that was reported at 3Q meeting and SBA funding application. Don't know how much will cost to repair spillway. Can apply for loan but do not have to accept funds. Deadline for applying is October 3, 2026.

Motion by Michelle Petersen to put out ballot to membership for approval or denial of SBA application giving membership 2 weeks to return ballot with physical ballot drop off on September 23, 2026. Bonnie Grant 2nd. Discussion on motion. *Motion withdrawn.*

Motion by Allen Jenkins to put out ballot to membership for approval or denial of SBA application for loan, giving membership 2 weeks to return ballots with physical ballot drop off on September 24, 2026. Michelle Petersen 2nd. Discussion. Motion carried unanimously.

- c) Homeland Neighborhood Management. Debbie Biggs reported.
- d) 2027 Budget. Violet Brantley reported. Budget was presented at 3Q meeting but will need information on spillway repair amounts but those will not be available for a few more months.
- e) Response to Oversight Committee – Discussion as to oversight committee. Response tabled until October 1, 2026.
- f) Renovation of Playground – **Motion by Violet Brantley to remove playground renovation from agenda. Allen Jenkins 2nd.**
- g) Fill Board of Directors Vice President position – tabled.

5. NEW BUSINESS

- a) Beaver Issue in Swan Lake. Jamie Knipper reported. A member of the Village has a French drain that has been chewed by beavers. Doug Melton has offered to set up traps.
- b) Sports Court lock system. Michelle Petersen reported. Damon Reese will undertake to obtain at least 3 quotes for repair of locking system on sports court and will present to Board.
- c) New Committees. Debbie Biggs reported on potential new committees and presented charters.
 - i. Real Asset Management Committee. **Motion by Allen Jenkins to create Real Asset Management Committee. Violet Brantley 2nd. Motion carried unanimously. Chairperson to be designated at a later date. See attached Charter.**
 - ii. Helping Hand Committee. Discussion held by Board. No motion was made to create committee.
 - iii. Communications Committee. Discussion held by Board, tabled to next meeting.
- d) Committee Reports
 - i. Architectural Review Committee. Scott Smith absent. No report.

- ii. Social Committee. Michelle Petersen reported. Food truck was present in August. Damon Reese provided a food truck contact to Christy Young for September.
- iii. Pool Committee. Debbie Biggs reported. Allen Jenkins will reach out to Lorenzo Pools to obtain final documentation/warranties. Once obtained will release last payment.
- iv. Clubhouse Committee. Michelle Petersen reported. There have been 2 reservations for clubhouse for birthday parties.
- v. Beautification Committee. Bonnie Grant reported. Bonnie will request LMK leave strings around spillway that were placed by surveyors, etc. Bonnie will also request Fall flowers be placed.
- vi. Finance Committee. Violet Brantley reported. Because meetings are at beginning of month, will be 2 months behind on presenting financials. **Violet Brantley motioned to move monthly BOD meetings to third Tuesday of the month. Jamie Knipper 2nd. Motion carried unanimously.**
- vii. Cynthea Hartman addressed Board at 7:44 p.m. Wants to have fundraiser Halloween party in order to scholarship those in arrears to help bring members' accounts current. Believes great volunteer opportunity for community. Will provide proposal to Board.

6. ANNOUNCEMENTS

- a) Special called board meeting on September 29, 2026 at 6:00 p.m. in the Neighborhood Clubhouse 15443 Swan Lake Blvd, Gulfport, MS 39503.
- b) Next board meeting is on October 20, 2026, at 6:00 p.m. in the Neighborhood Clubhouse 15443 Swan Lake Blvd, Gulfport, MS 39503.
- c) Next Quarterly Members Meeting – **Motion by Michelle Petersen to conduct the Fourth Quarter General Membership Meeting on Thursday, November 19, 2026, at 6:00 p.m. at Coast Electric Community Room. Phillip Ward 2nd. Motion carried unanimously.**

7. ADJOURNMENT

Michelle Petersen motioned to adjourn. Jamie Knipper 2nd. Motion approved unanimously. The meeting was adjourned at 8:03 p.m.

Minutes submitted by Michelle Petersen, Secretary

SWAN LAKE ESTATES HOMEOWNERS ASSOCIATION, INC.
REAL ASSET MANAGEMENT COMMITTEE CHARTER

Purpose and Product of the Real Asset Management Committee

The committee will advise and assist the Board of Directors (board) on matters pertaining to the community assets located in Swan Lake. These assets include:

1. Spillway and Dam
2. Pool
3. Clubhouse
4. Pier
5. Sports Court
6. Playground
7. Nature Trail
8. Fountain
9. Landscaped main entrance
10. Overlook entrance
11. Parking lots

The committee will:

1. Monitor the structural condition of community assets through annual assessments.
2. Evaluate and present to the board issues needing to be addressed for approval.
3. Obtain bids for repair work, recommend a contractor for board approval.
4. Ensure vendors performing work complete all contracted actions.

Relationship to the Board of Directors

The committee is a standing committee and is subordinate to the board.

Membership

The committee will consist of a board member acting as chair, and a minimum of two HOA members in good standing and maximum of eight HOA members in good standing. The board will approve committee members.

Meetings and Structure

The presence of the committee chair and one committee member will constitute a quorum. The committee chair will schedule meetings, prepare agendas and coordinate reporting to the board. Meetings may take place in-person or virtually. Meetings will be open and committee recommendations, reports, products and minutes will be available to HOA members.

Reporting

The committee will report on all activities as directed by the board.

CERTIFICATE OF SECRETARY

This Real Asset Management Committee Charter supersedes any previous version. The covenants and bylaws governing the Swan Lake Estates Homeowners Association take precedence over this document. This charter was adopted by the Board of Directors on September 09, 2026.

Michelle Petersen, Secretary