



Minutes: LLPOA

Jan. 10, 2026, Annual Meeting

Residents and board members in attendance: Judy Cochrane, Elisa Marathas, Leslie and Hutch Hutcheson, Irving and Ginny Rivera, Glenn and Sue Densmore, Sylvia Green, Tom Thomason, Fred Mulkey, Doug and Becky Dabbs, Lamar Kellett, Whitney Kimber, Stephanie and Jeremiah Robinson, Felipe and Claudia Soares, Chris Cater, Bill and Bert Keel, Cindy Post, Paula Campbell, Vera Givens, Barbara Tilley, Shannon Meadows.

Meeting called to order. Quorum confirmed.

Presentation/Cherokee County Sheriff's Office

Due to heavy rain in the area Bill asked if agenda could be altered to allow Cherokee County Sheriff Neighborhood Watch Officer Sgt. Daniel Hayes to make his presentation at the start of the meeting since the officer is on call.

CCSO Hayes introduced himself saying he has been assignment to Ball Ground for the past two years and served with the CCSO for 19 years.

Hayes said as far as reported incidents, Laurel Lake is safe with only a few isolated calls. He said the state regulates which roads CCSO can monitor for speed enforcement and subsequently write citations. He said there are many regulations connected with this. For example, Hayes said he has to be visible within 500 feet of a violator to enforce traffic laws and 90 percent of most neighborhoods do not qualify. Laurel Lake is among the neighborhoods that do not qualify. Hayes said that is why the state has not authorized any streets within Laurel Lake for speed regulations. Hayes added officers could be present in the neighborhood but not write citations or run radar.

Update on proposed Neighborhood Watch: Information from CCSO has been sent to LLPOA and that paperwork is being processed. LLPOA's first step is to identify a committee chair for a Neighborhood Watch operation. Hayes encouraged residents to call if there is a concern.

He said when CCSO does run radar, protocol is to collect the speed of each vehicle that passes. This information might be a resource if the community wants to press the state to lower the speed limit on Hwy 5 from 55 mph.

Mr. Densmore asked if the Community Emergency Response Team was still offering training to civilians and said CERT “was an interesting program.” Hayes said the program was still active. He concluded his presentation.

Bill then stated the goal of the annual meeting was to outline what the LLPOA accomplished in 2025 and to define 2026 goals for the community.

Old Business

At this time, Cindy Post made a motion to start the official business of the Annual Meeting; Shannon Meadows seconded the motion.

Secretary Report

Bert made a motion to accept the Dec. 9, 2025, meeting minutes. Cindy seconded. The motion carried with a unanimous vote.

Treasury Report

Treasurer Paula Campbell presented the attached report and said due to outstanding checks, the LLPOA will end projected expenses in the black. However, she ascertained if all checks issued had been cashed, the annual projected expenses would be in the red.

Paula said she is projecting a negative cash flow of \$625 for 2026

At this time, Bert pointed out expenses that exceeded \$625 which were budgeted but not spent.

Bert also inquired about insurance expenses; specifically, the annual bill of \$1468 for directors and officers insurance. Paula said the policy is something new; last year was the first year the LLPOA was covered by it. She said other annual insurance expenses include our liability insurance policy covering the common area (front entrance) which is \$284 per year and a fidelity bond which protects the HOA from theft, etc. for an annual fee of \$160.

Paula said the board and officers insurance policy was purchased at insistence of people who attended past annual meetings and added no one would serve on the board without it. She said the LLPOA attorney was asked about policy and advised it was the prudent thing to do.

Discussion ensued with mixed response from those in attendance.

Becky Dabbs, who was in the audience, said her daughter is a HOA attorney. Bert asked if the daughter could be at the next LLPOA meeting to provide more information and insight into this type of policy. Mrs. Dabbs said she would ask.

Reimbursement Requests:

Bert presented receipts in the amount of \$28.65 for storage bins to house the 2025 Christmas lights used at the front entrance and \$18.01 for mailing labels. Cindy made the motion to pay the request; Barbara seconded.

The **Social Committee Report** was presented by co-chair Whitney Kimber. She said it was a great year. The committee plans to start the 2026 Halloween party one hour later, based on when people began to arrive at the party this year. She thanked resident Adam Moss for spearheading the hayride and Leslie Hutcheson for providing décor and children's games. Whitney also mentioned various neighbors who loaned their tables for the event.

She said the committee wants to hold two events a year. This would include an annual Halloween party and a cookout in the spring.

The social committee also delivered cookies to all of Laurel Lake's new residents. Three properties did not receive a welcome item due to the owners being investors and no one living at properties.

Whitney closed her report by giving updates on the book/wine club, bible club, walking club and running club.

Barbara made a motion to accept the report; Bert seconded.

President's Report/2025 Accomplishments

Bill thanked board and committee members for their work and expressed appreciation to the Laurel Lake community for supporting new and existing projects this year. Among this year's highlights:

- New community clubs spearheaded by the social committee which include the book/wine club, walking club, running club and Bible club. These endeavors are new to Laurel Lake.
- Doing away with the monthly cost of renting a storage unit by transferring LLPOA property to Cindy Post's garage.
- Purchasing and installing Christmas lights at the main entrance to Laurel Lake.
- The transferred funding of Social Committee events. Previously the LLPOA funded all event costs; this year, donations were solicited and more than \$400 was received.
- The installation of speed bumps which included a neighborhood vote/poll presented to the Mayor of Nelson for consideration.
- Removal of a long-existing mulch pile near the front entrance.
- Addressing covenant violations with numerous residents
- And the ongoing discussion surrounding establishment of a Neighborhood Watch

At this time, Vera said the curve at Laurel Cove and Laurel Dr, continues to be a safety concern. Bill stated the matter needs to be discussed with Mayor Green. Stephanie Robinson said the existing speed bump needs to be relocated to be more effective. She suggested it be moved closer to her driveway or mailbox.

Mayor Green, who was in the audience, said the existing speed bumps will soon be replaced with speed tables. She said the city will pay for all materials and installation; this will not cost Laurel Lake residents any money.

New Business: LLPOA 2026 Board Election

With a quorum established, the election of the 2026 board began with Bert passing out printed ballots for residents to write in candidates' names for each position.

Bill asked for three volunteers who were not board candidates to count ballots: Mayor Sylvia Green, Becky Dabbs and Judy Cochran volunteered.

Sylvia Green nominated Bill Keel to continue in his role as president.

Barbara Tilley was nominated to continue in her role as vice-president.

Barbara Tilley nominated Paula to continue in her role as treasurer, with Lamar Kellet seconding the nomination.

Whitney Kimber nominated Bert to continue in her role as treasurer.

Vera said she would serve as a new two-year board member

And Sylvia Green nominated Leslie Hutchenson to serve as a new one-year board member.

Cindy Post was not up for re-election but remains on the board. Cindy was elected to a two-year term as an LLPOA board member; therefore, her term ends in 2027.

There was no opposition to anyone nominated; Bill asked the audience if they accepted everyone nominated. In a unanimous response, everyone in attendance approved.

Irving Rivera then volunteered to chair the ACC and Lake committees.

Whitney and Leslie will continue to chair the social committee.

Open Floor/Comments from Those Attending:

Stephanie Robinson – Asked parents of graduating high school seniors to please let her know ASAP. Stephanie oversees the creation of the annual neighborhood banner that honors our graduation seniors. The banner is placed at the front entrance on May 1st. Stephanie asked for help to immediately start notifying residents.

The 2026 LLPOA Quarterly Meetings will take place the following Tuesday nights at Nelson City Hall starting at 7 p.m. All are welcome and encouraged to attend.

- March 10, with a rain date of March 17
- June 9, with a rain date of June 16
- Sept 8, with a rain date of Sept. 15

- Dec 8, with a rain date of Dec.15

Lamar Kellet thanked board for its work.

Bert made a motion to adjourn the meeting and Cindy seconded.

Laurel Lake Property Owners Association

Annual Meeting

January 10, 2026

Treasurer's Report of 2025 Results and 2026 Projections

Income and Cash Flow

For the year ended December 31, 2025, the LLPOA collected \$8,705 in membership dues for 2025 and \$1,622 for prior years' dues. The Association collected 84.4% of 2025 dues receivable, with 14 members' dues outstanding, with 2 owing for two years, 1 owing for three years, and 1 owing for 3.5 years. The LLPOA also received \$350 in closing letter fees and \$430 in Social Committee donations. 2025 interest income was \$148.

The LLPOA's 2025 recurring operating expenses were \$7,541 and other operating expenses were \$2,070, for total operating expenses of \$9,611.

Net cash flow for 2025 was \$1,624.

At 2025 year-end the LLPOA had \$6,257 cash in its business checking account, \$20,848 in its money market account, and \$1,070 in a Lake Committee Account for a total of \$28,175 in cash.

Delinquencies

The 2025 delinquencies are \$1,395, 2024 and prior delinquencies are \$544.

Projections for 2026

Income projections for 2026 are \$10,600 for member dues and receivable payments, and \$100 in interest income from the money market account. Closing letter income is estimated at \$250.

Recurring operating expenses are forecast at \$8,500, comparable to 2025 recurring expenses.

Other operating expenses are forecast at \$3,075. The 2026 forecast includes a nominal estimate for legal expenses of \$600 incurred for court and legal costs for the purpose of collection and covenant issues.

Total expense is forecasted at \$11,575.

A negative net cash flow is forecast at (\$625).

Laurel Lake Property Owners Association
Status of Cash & Receivables from Homeowners as of January 10, 2026

2025 Dues are:

84.38% Paid

Bank Balances:	Checking	\$	6,257.15
	Money Market		20,847.62
	Savings (Lake Committee)		<u>1,070.37</u> *
	Total	\$	<u>28,175.14</u>
			=====

* Includes \$500 loaned to Lake Committee from checking account
to keep lake funds separate (Savings Acct).

Social Committee Donations (Included in Checking Acct Bal.):	\$	<u>430.00</u>
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2025 Unpaid:

<u>Due</u>	<u>Last Name</u>	<u>First Name</u>	<u>Property</u> ☐ <u>Address</u>
	90 McNiff	Bill	1006 Laurel Lake Dr.
	45 Cronic	Duane & Blair	1007 Laurel Lake Dr
	90 Dean	John	1011 Laurel Lake Dr.
	90 Strongman & Armour	John and Debbie	1024 Laurel Lake Dr.
	90 Thompson	Justin R. & Katie	1027 Laurel Lake Dr.
	90 Rodriguez	Nathanael & Paola	2019 Laurel Cove
	90 Hutcheson	Matthew & Leslie	2018 Laurel Cove
	90 Sallee	Mitchell	2050 Laurel Cove
	90 White	Wilma	2062 Laurel Cove
	90 Bawden	Brian & Kathryn	2066 Laurel Cove
	90 Lumpkin	Susan	3001 Cypress Cove
	90 Green	Sylvia	3008 Cypress Cove
	90 Skinner, Doug	Cooper, Martha	3021 Cypress Cove
	90 Ferguson	Alison	3071 Cypress Cove

\$ 1,215.00 14.5 unpaid

2024 Unpaid:

<u>Due</u>	<u>Last Name</u>	<u>First Name</u>	<u>Property</u> ☐ <u>Address</u>
	90 McNiff	Bill	1006 Laurel Lake Dr.
	90 Strongman	John & Debbie	1024 Laurel Lake Dr.
	90 Thompson	Justin & Katie	1027 Laurel Lake Dr.
	49.32 Owen (uncollectable)	Charles P.	3040 Cypress Cove
	90 Ferguson	Alison	3071 Cypress Cove

\$ 409.32 4.5 unpaid

2023 Unpaid:

<u>Due</u>	<u>Last Name</u>	<u>First Name</u>	<u>Property</u> ☐ <u>Address</u>
	90 Thompson	Justin & Katie	1027 Laurel Lake Dr.
	45 Ferguson	Alison	3071 Cypress Cove

\$ 135.00 1.5 unpaid

Laurel Lake Property Owners Association, Inc.
Cash Flow 2025 Actual

2025 Actuals	Jan	Feb	March	April	MID'	June	July	8Y9	Sept	Oct	Nov	Dec	Year to Date	☐	☐
	actual	actual	actual	actual	actual	actual	actual	actual	actual	actual	actual	actual			Budget 2026
Revenue															
Current Year Membership Dues			\$ 180	\$ 90	\$3,690	\$ 1,775	\$ 1,710	\$ 270	\$ 405	\$ 405	\$ 180		\$ 8,705.00	\$ 9,000	\$ 9,000
Prior Year's Membership Dues	225	766	181	270						180			\$ 1,621.68	\$ 1,845	\$ 1,600
Closing Letter Fees	50		50		50			100			50	50	\$ 350.00	\$ 250	\$ 250
Payments toward receivable													\$ -		
Net Lake Committee revenue													\$ -		
Social Committee Revenue					145	25	120		110		10		\$ 410.00		
Member Directory Ads													\$ -		
Interest income			0.6				0.2					147.7	\$ 148.43	\$ 2.00	\$ 100.00
Sub total	\$275	\$766	\$411	\$360	\$3,885	\$1,800	\$1,830	\$370	\$515	\$585	\$240	\$ 198	\$ 11,235.11	\$11,097	\$ 10,950
Operating Expenses															
<u>Recurring Operating expenses</u>															
Grounds Maintenance	390		780	390		780	390	390		780	390	390	\$ 4,680.00	\$ 5,000	\$ 5,000
Speed Bumps														\$ 1,000	\$ -
Water	15	23	18	23	18	12	12	12	12	17	17	25	\$ 203.31	\$ 600	\$ 600
Power	32	33	32	39	39	39	39	39	39	26	39	39	\$ 431.04	\$ 440	\$ 440
Web site fees	23	23	23	23	23	23	23	23	23	73			\$ 279.50	\$ 500	\$ 500
Insurance				160	284						1,468		\$ 1,912.00	\$ 1,900	\$ 1,925
Taxes & Licenses		35											\$ 35.00	\$ 30	\$ 35
Subtotal	\$460	\$114	\$853	\$635	\$363	\$853	\$463	\$463	\$73	\$896	\$1,914	\$453	\$ 7,540.85	\$ 9,470	\$ 8,500
<u>Discretionary Operating Expenses</u>															
News Letter													\$ -	\$ -	
Bank Charges													\$ -	\$ -	
Legal & Accounting				(60)	235								\$ 175.00	\$ 600	\$ 600
Office supplies	56		146										\$ 202.42	\$ 100	\$ 100
Storage Unit													\$ -	\$ -	
Printing/Signs													\$ -	\$ 100	\$ 100
Decorations													\$ -	\$ 200	\$ 200
Postage		64	73	66					145	86			\$ 433.30	\$ 475	\$ 475
Lawn Replacement / Entr. Impr.											750		\$ 750.00	\$ 500	\$ 1,500
Christmas giving & comm. Events	85		425										\$ 509.71	\$ 60	\$ 100
other (includes Lake Comm.)													\$ -	\$ -	
Annual meeting Exp													\$ -	\$ 100	
Subtotal	141	64	644	6	235	0	0	0	145	86	750	0	\$ 2,070.43	\$ 2,135	\$ 3,075
"total Operating Expenses	601	178	1,497	640	598	853	463	463	218	981	2664	453	\$ 9,611.28	\$11,605	\$ 11,575
Net Cash Flow	(\$326)	\$588	(\$1,086)	(\$280)	\$3,287	\$947	\$1,367	(\$93)	\$297	(\$396)	(\$2,424)	(\$255)	\$ 1,623.88	\$ (508)	\$ (625)

Laurel Lake Property Owners Association, Inc.
Comparative Income Statement

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>21 Year Average</u>
Revenue												
Membership Dues	10,327	8,722	10,634	9,440	9,115	10,030	9,435	10,728	9,530	10,260	9,931	10,341
Advertising Sales - Member Directory					1,340							76
Closing Letter Fees	350	250	200	350	500	100						83
Net Lake Committee revenue				350						50	369	37
Net Social Committee Revenue	410											
Payment Taward Receivable							100			400	850	148
Interest income	148	2	2	2	3	56	100	7	7	5	5	24
Subtotal	<u>11,235</u>	<u>8,974</u>	<u>10,836</u>	<u>10,142</u>	<u>10,958</u>	<u>10,186</u>	<u>9,635</u>	<u>10,735</u>	<u>9,537</u>	<u>10,715</u>	<u>11,155</u>	<u>10,708</u>
Operating Expenses												
Recurring O1,2erating ex1,2enses												
Grounds Maintenance	4,680	4,755	5,574	4,335	5,765	4,400	5,070	4,680	4,355	4,680	4,680	4,874
Water	203	501	367	341	407	541	479	561	446	678	356	564
Power	431	364	361	359	355	371	370	343	382	386	382	420
Web site fees	280	300	295	284	269	227	227	227	267	227	247	272
Insurance	1,912	1,912	1,901	1,799	2,920	426	426	426	414	414	414	695
Taxes & Licenses	35	30	60	20	50	50	20	50		30	30	34
Sub total	<u>7,541</u>	<u>7,863</u>	<u>8,559</u>	<u>7,139</u>	<u>9,766</u>	<u>6,015</u>	<u>6,592</u>	<u>6,287</u>	<u>5,864</u>	<u>6,414</u>	<u>6,109</u>	<u>6,859</u>
Other O12erating Ex12enses												
News Letter												25
Bank Charges		30	45				36	59			150	27
Electrical Maintenance												5
Water system				140						1,405	120	190
Front Entrance Maintenece & Impr.	750	886	2,542								2,200	636
Directory expenses												33
ACC supplies												6
Legal & Accounting	175	420	805	5,192	312	4,085	500	360	360	458	620	908
Office supplies	202	11	63	20		135	354	19	136	96	226	144
Storage Unit		832	320									55
Printing/Signs			527			9				51		48
Decorations				306	380			17				107
Postage	433	425	156	348	211	385	383	282	333	274	291	280
Social Events/Christmas Giving	510			280	1,000							85
Other			124	463	9	61	92			38	34	222
Annual meeting Exp												22
Sub total	<u>2,070</u>	<u>2,604</u>	<u>4,582</u>	<u>6,750</u>	<u>1,912</u>	<u>4,675</u>	<u>1,365</u>	<u>738</u>	<u>829</u>	<u>2,322</u>	<u>3,640</u>	<u>2,793</u>
Total O12erating Ex12enses	<u>9,611</u>	<u>10,466</u>	<u>13,141</u>	<u>13,888</u>	<u>11,678</u>	<u>10,690</u>	<u>7,958</u>	<u>7,025</u>	<u>6,692</u>	<u>8,737</u>	<u>9,749</u>	<u>9,652</u>
Balance sheet Item												24
Net Income	<u>1,624</u>	<u>(1,492)</u>	<u>(2,305)</u>	<u>(3,746)</u>	<u>(721)</u>	<u>(504)</u>	<u>1,678</u>	<u>3,709</u>	<u>2,845</u>	<u>1,978</u>	<u>1,406</u>	<u>1,056</u>
Net Income	<u>1,624</u>	<u>(1,492)</u>	<u>(2,305)</u>	<u>(3,746)</u>	<u>(721)</u>	<u>(504)</u>	<u>1,678</u>	<u>3,709</u>	<u>2,845</u>	<u>1,978</u>	<u>1,406</u>	<u>1,076</u>

Addendum

After the Jan. 10 LLPOA Board Election, two board members requested a second election be held in order to sign the election certification document. The certification document was not signed at the Jan. 10 election because no candidate was opposed. Secretary Elberta McKnight saved the original ballots for a permanent file/record.

The same residents who voted at the Jan. 10 meeting were contacted and asked to vote again. Fourteen residents responded with a completed ballot.

Residents Irving Rivera, Becky Dabbs and Adam Moss served as the election certifiers.

They reviewed and counted ballots from the Jan. 10 election and the subsequent repeat election on Feb. 28, 2026. Both sets of ballots were certified. The election outcome was unchanged. Please see attached document.



13 January 2026

Hello, neighbors!!!!

I want to thank all of you for coming out to the annual meeting and participating in our discussion and the voting process for the 2026 Board.

In our haste, we accepted the election results as complete since there was no opposition to any members nominated. However, our bylaws state each vote has to be counted on a ballot, and those ballots must be certified by three independent property/homeowners. Therefore, I am sending each of you a ballot to complete, sign and return to me. You can either mail them back to my home address or just leave your ballot in my mailbox. Please just return it in a sealed envelope.

After I receive your return, I will set a date when we can tally the vote and certify the election. We will not need everyone to attend that meeting; we only need three designated homeowners who are not on the ballot to open the sealed envelopes, tally the votes and certify the results. This should take about 15 minutes. We'll meet at Nelson City Hall for this purpose.

I apologize for the confusion. All of you are very much appreciated!

Bill Keel

Bill Keel

President LLPOA

3024 Cypress Cove

Ball Ground, GA 30107

(815) 715.9966

LAUREL LAKE ELECTION CERTIFICATION

PRESIDENT: Bill Keel

VICE-PRESIDENT: Barbara Tilley

TREASURER: Paula Campbell

SECRETARY: Elberta Keel

2 YEAR MEMBER AT LARGE: Leslie Hutchinson

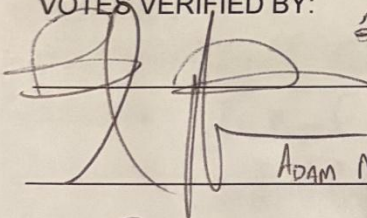
2 YEAR MEMBER AT LARGE: Vera Givens

1 YEAR MEMBER AT LARGE: Cindy Post

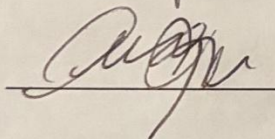
DATE: Jan. 11, 2026

Certification:
Feb. 28, 2026

VOTES VERIFIED BY:

 2/28/2026
Becky Davis

Adam Moss 28 FEB 2026

 Irving Rivera Feb 28, 2026