

Rag Mountain Estates Owners Association

Annual Report & Notice of Annual Meeting

June 29, 2025

Dear Members,

Per our last email, we will be holding our Annual Membership Meeting July 12, 2025 at the RME Lodge on Red Gate Road at from 10am - 12pm.

To prepare for that conversation, the board would like to give you an overview of our work since October and update you on the issues and work ahead of us.

I. RMEOA Management

1) Finances:

- **Bookkeeping and Financial Reporting in keeping with GAAP standards:** We have provided a detailed Unaudited Financial Report for FY 2024-25. We are in the process of bringing RMEOA's accounting practices up to GAAP standards as required by the VA POA Act. To do this, we have aggregated data from our bank records from the past five years along with association records to create a financial balance sheet that has allowed us to do an unofficial internal audit and create a more robust and detailed tracking format for the future.
- **Realistic Budget proposed for 2025-2026.** We evaluated RME costs over the past 15 years to understand our spending patterns and needs. The attached proposed budget reflects assessment and will put the association in a healthier financial position in the future. This budget was sent out over a month ago for member comment and we seem to have a consensus that it provides a needed, realistic basis for likely expenses moving forward.
- **Establishing Reserve Requirement following a formal study.** VA law requires us to conduct a reserve study and define a budgetary reserve to cover unexpected costs. RMEOA will be conducting the study this summer/fall and proposing a reserve to members after it is completed. The special assessments over the past few years were intended to allow us to create this reserve and so we have cash earmarked to put towards this purpose currently in our account.
- **Created a New Dues & Assessments Format.** Thank you for all your ideas and input on our options. Based on our recent meetings and review by our legal counsel, we propose a simplified dues and assessments structure. This structure provides an

objective revenue model for the association with clear, consistent, and equitable parameters. It provides a sound financial basis for RMEOA costs and, by using “per lot” for assessments, it creates some stability caused by fluctuations in the number of owners. Furthermore, it sets a legal and manageable model that does not require RMEOA (1) to use or debate category definitions, (2) to monitor member use of their property, nor (3) implement burdensome enforcement actions. *We will vote on this in person at the July meeting. An electronic proxy will go out as well for you to return to the board prior to the meeting.*

New Proposed Simple Fee Structure for RMEOA

		Dues	Assessments	Total
# of Owners Projected for July 2025-26	35	\$350		\$12,250
# of lots	114		\$50	\$5,700
			Total:	\$17,950
* Dues charged "By Owner" * Assessments "Per Lot"				

- 2) **New Billing and Online Payment Process.** Bills for dues and assessments will be sent via email this year as well as hard copy. Wells Fargo will allow us to use Zelle for electronic payments to RMEOA. More information will come in your bill.

- 3) **Established an Official RMEOA PO Box Address.** We now have a secure RMEOA mailbox address for all association correspondence, invoices, and payments:

**RMEOA
PO Box 194
Madison, VA 22727**

- 4) **Hired Specialized POA Legal Counsel.** At the end of 2024, we changed RMEOA legal representation to a firm that specializes in the legal issues that govern community associations in Virginia. This was done for several reasons, the most compelling of which is that the association is best served by a firm that has deep expertise in community and association law. We also wanted a firm that does not represent individual members of the RME community, which could present a conflict of interest for both the firm and our members. Our new firm, Chadwick

Washington, has been helping us analyze our options on important issues and provides excellent counsel on a host of POA issues. As they state in their overview, “a community association is subject to state laws as well as local ordinances relating to property and land use. Matters that may seem straightforward can become major problems if you do not follow best practices for association governance.”

- 5) **Recreating the RME Archive.** Our records have lived in the hands of many volunteers over the years, and the various moves and handovers have left us with an incomplete archive. We are in the process of recovering both historic and financial records to create a more complete official archive that will be housed both online and in hardcopy for future reference. *If you have any historic records, please let us know.*
- 6) **Created Electronic RME Communications System.** We have fully updated our membership list and created an email listserv to share information. This system allows for timely and efficient updates to members. *Please keep us posted if you have any changes to your contact information.*
- 7) **Holding Monthly Board Meetings.** Our RMEOA board meets monthly on the second Saturday of the month at 10am via Zoom. Members are welcome to join. Please contact any of us if you’d like to attend. We post information on the new website.
- 8) **Created a “RME News” Website.** I am in the process of launching a RME website with news, information, helpful links, weather, history, and meeting packages. Suggestions welcome. It is a work in progress. It will eventually house more records and archives. <https://www.ragmountainstates.com>
- 9) **Offer Virtual Meeting Participation for all members.** To facilitate your participation in community governance, we have implemented virtual and hybrid meetings via Zoom. Guidelines are in process. Let us know if you have any questions.

II. Roads

- **Made major Structural repairs in late 2024:** We put a crew of 6 volunteers and contractors on road repairs in October -November 2024 who put in over 60 hours of work—mostly pro bono. We resolved all the major wash out areas that were virtually impassable, such as upper Chimney Hollow Rd and lower Rag Hill Rd. *A special thanks to Gary Deal and Joey Knighting for all their hard work.*
- **Repaired Extensive Damage due to 13” of rain in 36 hours in May:** Our team was out in force the morning after the deluge on May 13-14th. The entrance to RME was a lake (with fish in it!) and had to be completely redone. Other areas of wash out were

also restructured. *That storm has left its mark in many areas that still need attention, including:*

- Lisa Lane
- Orchard Rd
- Meadow View
- Chimney Hollow (upper and lower)

Thank you for your patience while we address these areas. This all takes time and the storms keep coming.

- **Working to Return to Regular Maintenance.** RMEOA must get back to a monthly maintenance protocol on our roads to keep them sound and resilient. An improved budget will make this possible again.
- **Exploring Potential Capital Investment in Conduit Repair and Other Solutions.** RME has old conduits that have not been maintained and are clogged and crumbling. We received an estimate to redo these that came in at \$17k. We are also looking into a suggestion from Mike Horrocks for using recycled guardrails to channel water more effectively. *If you would like to be on the RME Road Committee, please let one of us know.*
- **Volunteers needed for Road Committee.** *Contact me if you can spare a little time to help monitor the roads and plan repairs.*

III. Common Property

- **Maintained Lodge and Added New Security.** The lodge is open and has a lockbox system. Code: 4202. Robert Hudock is setting up WIFI in the lodge for member use only. We consider it a safety feature due to the lack of cell service here. Robert will give us information on access at the meeting. A security camera will also be put in place to monitor access. *Thank you to Carla and Don for maintaining the lodge and to Robert for making WIFI possible!*
- **Working on Pond & Picnic Area.** Pond is full. Water treatment for algae will begin next week. The main floating dock needs to be repainted. The old drainpipe dock needs to be decommissioned or repaired. Picnic area is under gravel washed down in storm. Signs and safety equipment to be replaced. Damaged tables and gate have been removed. The runoff area over the road needs reinforcement.
- **Roadsides trimmed and Meadow looking for a volunteer.** Our roadsides will be trimmed this week. We're looking for a volunteer to mow the meadow.
- **Barn will be assessed as part of reserve study.**

- **Volunteers needed for Building & Grounds Committee.** *Contact me if you can spare a little time to help monitor the roads and plan repairs.*

IV. Firewise:

- **Grant Reimbursement.** We have completed our work clearing debris from the roadsides and taking down many dead and dangerous trees. I will submit our records to the VA Dept of Forestry in July for reimbursement of the \$10,000. They said it would take about a month for us to receive the money.
- **Member Responsibilities.** Members are responsible for keeping their lots maintained and free of as much flammable debris as possible. Many lots have a high “fuel” load and need attention. Please attend to that now before another drought hits us and makes us all vulnerable to fire again. I have listed contractors on the website who have charged very reasonable rates for this work within RME.
- **Outside burning and firepits are discouraged, especially in dry weather—due to RME being designated as a high-risk area by the Forestry Department.** We will let you know when County Burn Bans are in effect—they apply to all of us in RME.

V. New Infrastructure Coming: Firefly. They say fiber broadband will be here within the year. You can sign up for notifications here: <https://www.fireflyva.com>

VI. Next Steps: Revising our Governing Documents. We will pick up where we left off in the fall to revise and update our governing documents to bring them up to modern standards. We have them under legal review at this time and will be soliciting feedback from members soon. We will be creating a working committee for this process and hope you will consider participating. Please let me know if you can do this.

On behalf of our RMEOA board, a big thank you to everyone for your input on these matters—and a special thank you to those of you who invest a great deal of personal, volunteer time to make RMEOA an exceptional community.

See you on July 12th!

Samantha

PS. Bring a lawn chair or blanket so we can sit in the cool shade in the yard.

RMEOA ANNUAL MEETING

July 12, 2025

10:00 am

RME Lodge & on Zoom

AGENDA

- I. Call to Order
- II. Rollcall & Introductions
- III. Approval of Minutes – *Robert Hudock*
- IV. Treasurer’s Report for FY 2024-2025- *Don Richeson*
- V. Review and Adoption of Budget for 2025-2026 – *Don Richeson*
- VI. Discussion and Vote on new Dues & Assessments Structure– *Samantha Guerry*
- VII. Overview and Outlook on Roads & Right of Ways – *Samantha Guerry*
- VIII. Overview and Outlook on Buildings & Grounds
 - a. Lodge - *Don Richeson & Carla Settle*
 - b. Pond – *Bill Guerry*
 - c. Barn & Meadow- *Don Richeson*
 - d. Firewise- *Samantha Guerry*
- IX. Next Steps: Revising our Governing Documents
- X. Open business

2024-2025 Unaudited Report	RMEOA	
Expenses:	Approved Budget	Unaudited Final
Association Mgmt	\$4,061.00	\$4,435.54
-Postage & Printing	\$500.00	\$628.04
-D & O Insurance	\$1,025.00	\$1,096.00
-Insurance (Fire)	\$1,011.00	\$1,052.00
-Legal Fees**	\$1,500.00	\$1,659.50
-SCC	\$25.00	\$0.00
Lodge	\$1,200.00	\$255.04
-Electricity	\$250.00	\$255.04
-Structure & Repairs		\$0.00
-Grounds & well		\$0.00
Pond	\$2,000.00	\$2,720.84
- water treatment	\$2,000.00	\$2,660.85
- docks		\$59.99
Barn & Meadow	\$1,200.00	\$900.00
- Mow	\$1,200.00	\$900.00
- Repairs & Maintenance		\$0.00
Roads ***	\$6,500.00	\$16,750.63
-General Maintenance		\$150.00
-Snow Removal		\$1,200.00
-Major Repairs/Gravel		\$2,900.63
-Major Repairs/Contractors		\$2,500.00
-FireWise Fuel Clearing		\$10,000.00
Repayment of Debt*	\$19,727.91	\$19,727.91
Total Expenses:	\$33,738.91	\$44,789.96

<i>Outstanding Liability/Debt</i>		\$0.00
<i>Unpaid Dues & Assessments</i>		\$2,230.00
<i>Grants Outstanding</i>		\$10,000.00

Beginning Balance (July 1, 2024)	\$37,321.48	
Income Deposits	\$32,759.20	(Includes \$3,250 in donations and \$8,281 in past dues)
Expenses	\$44,789.96	
Balance June 30, 2025	\$27,290.72	

2024-2025 Account Activity

Account Details	Deposits/Credits	Withdraws/Expense Details	Category	Date	Notations
Title Company	\$1,454.40		D&A	7/26/24	Deposit of back dues Jeffrey Constanz
2024-2025 Dues from Members	\$5,882.00		D&A	8/23/24	
2024-2025 Dues from Members	\$2,677.00		D&A	9/3/24	Included past due amt \$618 for 2023
2024-2025 Dues from Members	\$4,488.00		D&A	9/16/24	One partial payment for dues
2024-2025 Dues from Members	\$2,117.00		D&A	9/30/24	
2024-2025 Dues from Members	\$4,609.60		D&A	10/9/24	Included interest payment on back dues
RGS Title Co	\$1,255.20		D&A	1/9/25	Back dues from Sale of Property
Donations by Semerad & Coates	\$2,000.00		Donation	1/9/25	
224-25 Dues	\$608.00		D&A	1/14/25	
Donatons by Levitsky & Bedinger	\$1,250.00		Donation	1/21/25	
Back Dues	\$1,536.00		D&A	4/25/25	
Back Dues	\$1,666.00		D&A	5/22/25	
Back Dues	\$3,216.00		D&A	5/23/25	
July 2024 - January 2025					
REC		\$21.73	Electric	7/2/24	
Davis Barrell		\$45.00	Legal	7/3/24	
Horrocks - Mow		\$300.00	Mow	7/22/24	
Guerry- Dock Safety Equipment		\$59.99	Dock	8/5/24	
Guerry- Pond Water Treatment		\$1,307.79	Pond	8/5/24	
REC		\$20.15	Electric	8/6/24	
Weaver- Preparation of invoices		\$94.46	Print&Post	9/16/24	
REC		\$20.71	Electric	9/16/24	
Schratwiser- Preparation of Annual Pkg		\$533.58	Print&Post	9/18/24	
Horrocks- Mow		\$300.00	Mow	9/20/24	
Taylor - Emergency Road work		\$600.00	Roads	10/8/24	
Taylor - Reimbursement		\$19,727.91	Debt	10/8/24	Debt from 2021-2022
REC		\$21.01	Electric	10/10/24	
Horrocks- Mow		\$300.00	Mow	10/29/24	
REC		\$23.23	Electric	11/8/24	
REC		\$21.00	Electric	12/13/24	
January - June 2025					
Davies, Barrell, Will, Lewellyn & Edwards		\$22.50	Legal	1/21/25	
Chadwick, Washington,		\$125.00	Legal	1/24/25	
Rappahannock Electric Coop		\$19.94	Electric	1/27/25	
Chadwick, et al		\$125.00	Legal	1/27/25	
Rappahannock Electric Coop		\$20.11	Electric	2/3/25	
Hudock reimbursement for road work		\$2,300.63	Roads	2/4/25	
Field Inner Prizes		\$1,200.00	Snow	2/19/25	
Rappahannock Electric Coop		\$19.81	Electric	3/11/25	
Rappahannock Electric Coop		\$19.81	Electric	4/7/25	
State Farm lodge fire insurance		\$1,052.00	Insurance	4/16/25	
Armentrout Insurance for directors and officers (4/17/25)		\$1,096.00	Insurance	4/17/25	
Chadwick, et al legal fees		\$312.00	Legal	4/18/25	
Rappahannock Electric Coop		\$23.77	Electric	5/13/25	
Kings Trees for anti-fire cleanup		\$8,000.00	Firewise	5/28/25	
Field Inner Prizes		\$2,500.00	Roads	5/28/25	
Gail Shotwell for tree removal		\$150.00	Roads	6/2/25	
Rappahannock Electric Coop		\$23.77	Electric	6/6/25	
Chadwick, et al		\$1,030.00	Legal	6/6/25	
Expenses for June 2025					
Kings Tree		\$2,000.00	Firewise		
The Pond Guy		\$1,353.06	Pond	6/27/25	Water/Algae Treatment Products
Total:	\$32,759.20	\$44,789.96			<i>\$25,062.05 when debt not incl</i>
Net:	-\$12,030.76				

TREASURER'S REPORT

RMEOA INC. Wells Fargo Acct. Expenses and Revenues — January-June 2025

(Starts in January 2025, rather than July 2024, because current treasurer did not have access to account until Jan. 9, 2025).

Beginning balance on Jan. 9, 2025 — \$38,408.12

Withdrawals

Davies, Barrell, Will, Lewellyn & Edwards legal fees (1/21/25) — \$22.50
Chadwick, Washington, Moriarty, Elmore & Bunn legal fees (1/24/25) — \$125
Rappahannock Electric Coop electric for lodge (1/27/25) — \$19.94
Chadwick, et al legal fees (1/27/25) — \$125
Rappahannock Electric Coop electric for lodge (2/3/25) — \$20.11
Hudock reimbursement for road work (2/4/25) — \$2,300.63
Field Inner Prizes for snow removal (2/19/25) — \$1,200
Rappahannock Electric Coop electric for lodge (3/11/25) — \$19.81
Rappahannock Electric Coop electric for lodge (4/7/25) — \$19.81
State Farm lodge fire insurance (4/16/25) — \$1,052
Armentrout Insurance for directors and officers (4/17/25) — \$1,096
Chadwick, et al legal fees (4/18/25) — \$312
Rappahannock Electric Coop electric for lodge (5/13/25) — \$23.77
Kings Trees for anti-fire cleanup (5/28/25) — \$8,000
Field Inner Prizes for road work (5/28/25) — \$2,500
Gail Shotwell for removal of trees from roads after storms(6/2/25) — \$150
Rappahannock Electric Coop electric for lodge (6/6/25) — \$23.77
Chadwick, et al legal fees (6/6/25) — \$1,030

Deposits

RGB Title (1/9/25) — \$1,255.20
Coates donation (1/9/25) — \$1,000
Semerad donation (1/9/25) — \$1,000
Corneal dues (1/14/25) — \$608
Levitsky donation (1/21/25) — \$1,000
Bedinger donation (1/21/25) — \$250.
Alford dues and fees (4/25/25) — \$1,536
Horrocks dues and fees (5/22/25) — \$1,200
Conley dues and fees (5/22/25) — \$466
Kemper dues and fees (5/23/25) — \$3,216

Ending balance (as of 6/11/25) — \$28,643.78

Expected expenses for remainder of fiscal year

Kings Trees for anti-fire cleanup — \$2,000

Expected deposits for remainder of fiscal year — \$0

Expected Fiscal Year 24-25 ending balance — \$26,643.78 (perhaps, since this money is leftover from the current fiscal year, it could be called a “reserve”?)

Traditionally, RMEOA has also spent money on mowing, pond treatment and postage/mailing. No mowing bills have come in this fiscal year (since it is being done by volunteers for now). I think pond treatment was paused this current fiscal year (FY 24-25), but will likely resume in FY 25-26. Mowing bills will likely return in FY 25-26 as well, as will postage/printing and SCC expenses.

Our budgeted expenses typically run about \$14,000 per year, but this figure is often exceeded due to unplanned major weather events washing out the roads, unusual legal fees, etc.

Typical Expenses:

Electricity — \$250

D & O insurance — \$1,096

Lodge fire insurance — \$1,052

Legal fees — \$1,500

Lodge/grounds/mowing — \$1,200

Pond treatment — \$2,000

Postage/printing — \$500

Roads — \$6,500

SCC — \$25

Total typical expenses — \$14,123

I believe we should budget for at least \$16,000 in expenses, so we have a \$2,000 contingency cushion. My sense is that the membership wants to avoid special assessments, so we should have a realistic budget. I am open to going to \$18,000 in expenses to stay on the safe side.

RMEOA 2025-2026		
Expenses:	Proposed Budget	Fiscal YTD - Unaudited
Association Mgmt	\$5,885.00	\$0.00
-Mailbox, Postage & Printing	\$200.00	\$0.00
-D & O Insurance	\$1,100.00	\$0.00
-Insurance (Fire)	\$1,060.00	\$0.00
-Legal Fees**	\$3,500.00	\$0.00
-SCC	\$25.00	\$0.00
Lodge	\$415.00	\$0.00
-Electricity	\$265.00	\$0.00
-Structure & Repairs	\$150.00	\$0.00
-Grounds & well	\$0.00	\$0.00
Pond	\$1,750.00	\$0.00
- Water treatment	\$1,400.00	\$0.00
- Docks	\$350.00	\$0.00
Barn & Meadow	\$500.00	\$0.00
- Mow	\$300.00	\$0.00
- Repairs & Maintenance	\$200.00	\$0.00
Roads	\$9,450.00	\$0.00
-General Maintenance	\$450.00	\$0.00
-Snow Removal	\$2,500.00	\$0.00
-Major Repairs/Gravel	\$3,500.00	\$0.00
-Major Repairs/Contractors	\$2,500.00	\$0.00
-Tree Removal & ROA Clearing	\$500.00	\$0.00
Repayment of Debt	\$0.00	\$0.00
Total Expenses:	\$18,000.00	\$0.00
<i>Contribution to Reserve</i>	<i>TBD</i>	
Net:		

RMEOA Reserve Fund	<i>TBD*</i>	
<i>Outstanding Liability/Debt</i>	\$0.00	
<i>Unpaid Dues & Assessments</i>	\$1,464.00	
<i>Grants Outstanding</i>	\$10,000.00	

*RMEOA will conduct a reserve study in 2025 and make a determination based on that study as to reserve requirements

New Proposed Simple Fee Structure for RMEOA

		Dues	Assessments	Total
# of Owners Projected for July 2025-26	35	\$350		\$12,250
# of lots	115		\$50	\$5,750
			Total:	\$18,000
* Dues charged "By Owner" * Assessments "Per Lot"				

RME Member List	As of July 2025			Fiscal Year 2025-2026					
				\$350	\$50	\$0		Collected	Outstanding
Name	RME Address	# of Lots	Lots	Dues	Assess	Special Assess	Amount Due	Amount Paid	Past Due
Jane Alford	201 Lisa Lane	3	Lots A-39, 40, 41	\$350	\$150		\$500		
Teianya Marie and Russell E. Allen	Chimney Hollow Road	1	Lot C-23	\$350	\$50		\$400		
Desi Alston	114 Park View Rd	5	Lots A-45, 46, 48, 49, 50	\$350	\$250		\$600		
Caroline & George Bedinger	893 Red Gate Road	1	Lot B-3	\$350	\$50		\$400		
Leigh McCue-Weil & Charles (Charlie) Weil	432 Chimney Hollow Rd	1	Lot C-26	\$350	\$50		\$400		
Ben Legg, RE Investment Co, -- Holds Mortgage for investor	Red Gate Rd	1	Lot B-9	\$350	\$50		\$400		
Anne & Paul Coates	Red Gate Rd & Green Gate	6	Lots B-12, E-1, 2, 3, 4, 5	\$350	\$300		\$650		
Matthew Conley	Chimney Hollow Rd	1	Lots C-20	\$350	\$50		\$400		
Mark Corneal	329 Lisa Lane	3	Lots A-42, 43, 44	\$350	\$150		\$500		
Butch Davies & Marty Moon	250 Lisa Lane	2	Lots A-32, 33	\$350	\$100		\$450		
Christopher & Charity Duncan	Red Gate Rd	2	Lots A-2, 3	\$350	\$100		\$450		
Brownie Duval	19 Rag Hill Road	2	Lots B-19, 20	\$350	\$100		\$450		
Richard Dwyer	Chimney Hollow Rd	5	Lot C-21, D-4, 5, 7, 8	\$350	\$250		\$600		
Becky & William Graham	18 Rag Hill Road	1	Lots C-1	\$350	\$50		\$400		
Ann Marley Green	Chimney Hollow Rd	1	Lot B-4	\$350	\$50		\$400		
Samantha & Bill Guerry	547 Red Gate Rd	7	Lots A-13, 14, 15, 16, 17, 18, 47	\$350	\$350		\$700		
Will Guerry	Red Gate Rd	1	B-8	\$350	\$50		\$400		

***For informational purposes only. Not to be used for pecuniary gain or commercial solicitation.
Code of Virginia, Property Owners' Association Act, §55.1-1815.B.1.***

Mike Levitsky & Marissa Potenza	250 Rag Hill Rd	3	Lots D-1, 2, 3	\$350	\$150		\$500		
Frances & Mike Horrocks	Orchard Road	1	Lot C-4	\$350	\$50		\$400		
Louisa & Robert Hudock	383 Red Gate Rd	5	Lots A-5, 6, 7, 8, 9	\$350	\$250		\$600		
James H Johnson	Orchard Road	2	Lots C-2, 3	\$350	\$100		\$450		
Cynthia Elizabeth Leach	Chimney Hollow Rd	2	Lots C-5, 19	\$350	\$100		\$450		
Tracy Propes	Meadow View Drive	1	Lots B-18	\$350	\$50		\$400		
Don Richeson	21 Meadow View Drive	3	Lot B-21, 13, 14	\$350	\$150		\$500		
Barbara Rodier (& Anne Sanda)	662 Red Gate Rd	5	Lots A-23, 24, 25, 26, 29	\$350	\$250		\$600		
Diane & Hugh Schratwieser	55 Chimney Hollow	3	Lots B-5, 6, 7	\$350	\$150		\$500		
Kate Semerad	897 Red Gate Road	7	Lots A-19, 20, 21, B-1, 2, B-10, 11	\$350	\$350		\$700		
Carla Settle	348 Red Gate Road	1	Lot A-35	\$350	\$50		\$400		
Jeffery T. Smead	586 Red Gate Road	2	Lots A-27, 28	\$350	\$100		\$450		
Cheryl Strasser & Kenneth Meehan	Chimney Hollow Rd	2	Lots C-24, 25	\$350	\$100		\$450		
Lauren & John Taylor	422 Red Gate Road, 111 Quiet Ridge, 106 Quiet Ridge	25	Lots A-4, 10, 11, 12, 22, 31, 30, 36, 37, 38, B-24, 25, 26, 27, C-6, 7, 8, 9, 10, 11, 12, 13, 14, Lots B-15, C-15, 16, 17	\$350	\$1,250		\$1,600		
Richard Vickers	Quiet Ridge Rd	4		\$350	\$200		\$550		\$1,464
Elissa and David Weaver	187 Meadow View Rd	2	Lots B-22, 23E	\$350	\$100		\$450		
Joanne White	Red Gate Rd	1	Lot A-1	\$350	\$50		\$400		\$766
Patricia & William White, John M White, Trustee	Rag Hill Road	2	Lots B-16, 17	\$350	\$100		\$450		
Total Number of Owners & Lots	35	114	TOTALS:	\$12,250	\$5,700	\$0	\$17,950	\$0	\$2,230

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Code of Virginia, Property Owners' Association Act, §55.1-1815.B.1.

RME Member List 2025-2026	July 2025 Update						
Name	Mailing Address	Land Phone	Cell Phone	Cell Name	Preferred Email	RME Address	Lots
THIS LIST AND ITS CONTENTS ARE PRIVATE. THEY MAY <u>NOT</u> BE USED FOR SOLICITATIONS or ANY COMMERCIAL PURPOSES NOR PROVIDED TO NON-RMEOA MEMBERS. per the Code of Virginia, Property Owners' Association Act, § 55.1-1815.B.1.							Highlight indicates Currently For Sale
Jane Alford	304 Carroll Avenue, Bay St. Louis, MS 39520		(228) 342-2244	Jane	jane@bay-tique.com	201 Lisa Lane	Lots A-39, 40, 41
Teianya Marie and Russell E. Allen	1349 Gilmore Street, Fredericksburg, VA 22401		(540) 413-6455	Marie	teianyamarie@hotmail.com	Chimney Hollow Road	Lot C-23
Desi Alston	2701 Franklin Court, Alexandria, VA 22302	703-379-0482				114 Park View Rd	Lots A-45, 46, 48, 49, 50
Caroline & George Bedinger	322 Broxton Road, Baltimore, MD 21212		202-744-6343	Caroline	gbedinger@yahoo.com	893 Red Gate Road	Lot B-3
Leigh McCue-Weil & Charles (Charlie) Weil	5405 Sherier Pl NW Washington DC 20016	(703) 993-6231 work			leigh@vesseldynamics.com	432 Chimney Hollow Rd	Lot C-26
Ben Legg, RE Investment Co, -- Holds Mortgage for investor	BHL Group, 977 Seminole Trail, Suite 292, Charlottesville, VA 22901	434.260.3737 Ext. 1			ben@bhlgroupplc.com	Red Gate Rd	Lot B-9
Anne & Paul Coates	1428 South F.T. Valley Road, Banco, VA 22711	540-923-4428			Coatesann09@gmail.com	Red Gate Rd & Green Gate	Lots B-12, E-1,2,3,4,5
Matthew Conley	612 Winterberry Drive, Fredericksburg, VA 22405	540-220-1443			matthew.conley0@gmail.com	Chimney Hollow Rd	Lots C-20
Mark Corneal	1903 Towne Centre Blvd, #242 Annapolis MD 21401		410-303-1269	Mark	Markcorneal@gmail.com	329 Lisa Lane	Lots A-42, 43, 44
Butch Davies & Marty Moon	1208 Oaklawn Drive Culpeper, VA 22701	540-825-4740			etwmwm@gmail.com	250 Lisa Lane	Lots A-32, 33
Christopher & Charity Duncan					christophersduncan@gmail.com	Red Gate Rd	Lots A-2, 3
Brownie Duval	3123-B Stony Point Road, Richmond, VA 23235	804-272-0762			bbduval@verizon.net	19 Rag Hill Road	Lots B-19, 20
Richard Dwyer	124 Judd Lane, Culpeper, VA 22701	540-272-8997			n/a	Chimney Hollow Rd	Lot C-21, Lots D-4, 5, 7, 8
Becky & William Graham	18 Rag Hill Road, Syria, VA 22743	(540) 923-4375			grahamrd18@gmail.com	18 Rag Hill Road	Lots C-1
Ann Marley Green	117 Hibiscus Drive, Stafford, VA 22554	703-772-3467			writethegreens@gmail.com	Chimney Hollow Rd	Lot B-4
Samantha & Bill Guerry	547 Red Gate Rd, Syria, VA 22743	540-923-4419			guerry@mac.com	547 Red Gate Rd	Lots A-13, 14, 15, 16, 17, 18, 47
Will Guerry	1629 Columbia Road NW, Apt 810, Washington DC 20009	301-633-7849			willguerry@mac.com	Red Gate Rd	B-8
Mike Levitsky & Marissa Potenza	903 Hughes Mews NW #4, Washington, DC 20037	315-382-5261 Marissa cell	(301) 928-4461	Mike	malevitsky@gmail.com Marissa.Potenza@gmail.com	250 Rag Hill Rd	Lots D-1, 2, 3
Frances & Mike Horrocks	2248 Lillards Ford Road, Brightwood, VA 22715	540-297-2392			mikexh1@gmail.com	Orchard Road	Lot C-4
Louisa & Robert Hudock	1372 Owensville Road, Charlottesville VA 22901		(202) 641-50733	Louisa	rhudock@kslaw.com	383 Red Gate Rd	Lots A-5, 6, 7, 8, 9
James H Johnson	440 Mountain View Rd, Stanley, VA 22851					Orchard Road	Lots C-2, 3

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Code of Virginia, Property Owners' Association Act, § 55.1-1815.B.1.

Cynthia Elizabeth Leach	c/o James Leach, 73 Whittier Street, Lynbrook, NY 11563		516-446-4461	Jim?	actorjim@optonline.net	Chimney Hollow Rd	Lots C-5, 19
Tracy Propes	12602 Blacksmith Shop Road, Greenwood, DE 19950	302-448-0167			Tpgma101@gmail.com	Meadow View Drive	Lots B-18
Don Richeson	P.O. Box 549, Urbanna, VA 23175		+1 (804) 694-7699		richeson@bu.edu	21 Meadow View Drive	Lot B-21, 13, 14
Barbara Rodier (& Anne Sanda)	6405 Carolyn Drive, Falls Church, VA 22044	(703) 536-9245	(781) 572-4075	Anne (Daughter)	annersanda@hotmail.com	662 Red Gate Rd	Lots A-23, 24, 25, 26, 29
Diane & Hugh Schratwieser	2102 North Irving Street, Arlington, VA 22202	703-527-8457			thistlebeediane@gmail.com	55 Chimney Hollow	Lots B-5, 6, 7
Kate Semerad	4042 Mansion Court, NW, Washington, DC 20007		540-454-5900	Kate	Katesemerad@me.com	897 Red Gate Road	Lots A-19, 20, 21, B-1, 2, B-10, 11
Carla Settle	348 Red Gate Road, Syria, VA 22743	540-923-4955		Carla	carlaysettle1962@yahoo.com	348 Red Gate Road	Lot A-35
Jeffery T. Smead	2191 Valley View Road, Bellefonte, PA 16823	(814) 355-5814		Jeff	jtsmead@gmail.com	586 Red Gate Road	Lots A-27, 28
Cheryl Strasser & Kenneth Meehan	615 S. Samuel St., Charles Town, WV 25414	304-433-7665			cheryl@cowbellkitchen.com	Chimney Hollow Rd	Lots C-24, 25
Lauren & John Taylor	1020 White Marsh Road, Centerville, MD 21030	410-758-3921	(410) 980-7088	John	jrtaylorjr1@aol.com	422 Red Gate Road, 111 Quiet Ridge, 106 Quiet Ridge	Lots A-4, 10, 11, 12, 22, 3, 31, 36, 37, 38 , B-24, 25, 26, 27, C-6, 7, 8, 9, 10, 11, 12, 13, 14, 18
Richard Vickers	11801 Bradley Forest Road, Manassas, VA 20112					Quiet Ridge Rd	Lots B-15, C-15, 16, 17
Elissa and David Weaver	61 Dickinson Street, Woodstown, NJ 08098		(856) 308-6664	Dave	weavee@gmail.com	187 Meadow View Rd	Lots B-22, 23E
Joanne White	1225 N. Douty Street, Hanford, CA 93230		Do Not Call		mewhite45@comcast.net	Red Gate Rd	Lot A-1
Patricia & William White, John M White, Trustee	3980 Captain Yancey Road, Elkton, VA 22076	703-716-9898			jtbwhite@gmail.com	Rag Hill Road	Lots B-16, 17
35							

RMEOA, INC. PROXY
July 12, 2025 Meeting

The undersigned member(s) of the Rag Mountain Estates Owners' Association, Inc. will NOT be present in person or virtually at the July 12, 2025, Annual Meeting and hereby authorize(s) the following member in good standing, informed on my preferences, and present at the meeting to vote for me:

Name of
Authorized Proxy: _____
Lot #: _____

This member may use this proxy may be used as directed above only if I/we are not present at the Annual meeting.

Name: _____

Address: _____

Phone Number: _____

Email address: _____

Signature(s): _____

Lot #s: _____ **Date:** _____

Return this proxy to:

- 1) **By Email:** Samantha Guerry, President, RMEOA, guerry@mac.com
- 2) **By Mail:** RMEOA, PO Box 194, Madison, VA 22727
- 3) **By Authorized Member** who is designated above to vote.

Please return to RMEOA by **July 10th** so we can confirm we have a quorum for the meeting.

**Rag Mountain Estates Owners Association
Annual Membership Meeting Minutes
October 5, 2024
DuCard Vineyard
10:00 a.m.**

Board Members Present:

John Taylor, President
Samantha Guerry, Vice President
Dave Weaver, Treasurer
Diane Schratwieser, Secretary
Hugh Schratwieser, Trustee
Mark Corneal, Trustee

Members Present:

Marie Allen
Brownie Duval
Carla Settle
Don Richeson
Louisa and Robert Hudock
Cheryl Strasser
Jim and Brenda Johnson
Bill Guerry
Ann D Coates
Gary Deal
Mike Levitsky
Richard Dwyer

Proxies:

Diane had three proxies:
Marty Moon
Jeff Smead
William and Rebecca Graham

Samantha had six proxies:
George Bedinger
Barbara Rodier
Diane Rosson
Herta and Carl Wigginton
Kate Semerad (on Zoom)
Desi Alston

Members Present on Zoom:

Sarah Aubel
Kate Semerad

John called the meeting to order at 10:20 a.m.

We have new members on the mountain: Cheryl Strasser, Mike Levitsky, Richard Dwyer, and Brenda and Jim Johnson.

I. President:

- a. **Next annual meeting:** John reported that, in an effort to get us back on track with annual meetings, we are working to hold the next one on Memorial Day weekend (May 24, 2025). We have not yet determined whether the location will be the Gus and Connie Lodge (traditional), Graves Lodge, DuCard Vineyards, or somewhere else.

- b. **Elections:** John presented the slate and took nominations from the floor. Marie Allen nominated Samantha Guerry to be president, and she accepted the nomination. Bill Guerry nominated Robert Hudock to be Vice President, and he accepted the nomination. Louisa Hudock nominated Don Richeson to be Treasurer, and he accepted the nomination. Samantha nominated Sarah Aubel to be Secretary, and she accepted the nomination. For Trustees, Samantha nominated Marie Allen, and after some discussion, John nominated Marty Moon, and Marie Allen nominated Mark Corneal. Both Mark and Marty have previously served on the board. Diane collected from Samantha six proxies that she brought with her.

Before the vote was held, Diane Schratwieser read the following personal statement:

Any member of RMEOA in good standing can run for office on the board. That's why we publish a slate before the annual meeting and then take nominations from the floor at the Annual Meeting. In July, the current board agreed to run to hold their same positions for the next two years. We thought we were a good team, with John at the helm, Samantha in charge of keeping up with the roads, and starting the process of revising the Deed Covenants and By-Laws to try to resolve some issues that have come up on the mountain in the past. We published the slate in the Newsletter that we sent to all the members with the Annual Meeting Package, along with proxies. Let me explain proxies. Their purpose is to ensure that we have a quorum at meetings so that we are able to conduct business---most importantly today, to approve the annual budget, and every other year, elect the board members. Members who can't attend the meeting sign and date their proxies and send them to the Secretary, whose mailing address is listed on the proxy, not to other members. Proxies may be mailed or emailed. Email is quicker than snail mail. Going behind the scenes, calling members and soliciting proxies is not only an abuse of process, it is, quite frankly, a betrayal of trust and friendship, and not the behavior of good neighbors. I'm very disappointed.

Hugh stated that he was surprised that anyone would want to replace John as president, or run against him, much less campaign against him, especially in secret. He said he was disappointed, too.

John stated that due his discomfort with the process, he would respectfully withdraw his name from the slate. Diane said that she would likewise withdraw her name. Dave Weaver and Hugh Schratwieser withdrew their names from the slate as well.

Louisa Hudock said she was extremely grateful for the work done by John and the board. Brownie Duval related a story where she called John about two trees down at her house that prevented her from using any road to get off the mountain. Within a couple of hours, the trees were removed, and she could move again.

Bill Guerry expressed the long-standing frustration from members of the RMEOA community that the Board had consistently made important decisions unilaterally and behind closed doors —without following the procedures in the RMEOA bylaws that protect the rights of all RMEOA members to participate in important decisions based on being provided accurate and complete information.

He cited for example of this lack of transparency that a couple of Board members had pushed ahead with a vote, two nights before the Annual Meeting, to pay John Taylor \$20,000 in costs purportedly incurred for improvements to RMEOA over several years. Bill explained that the RMEOA Secretary had urged Board members to approve the reimbursement to John before the Annual Meeting. Bill noted that members of Board, including Mark Corneal, had previously opposed this reimbursement in the absence of receipts for the work. Bill noted that John Taylor and David Weaver had not made these receipts available despite numerous requests from Mark, Samantha and other Board members over the last couple years and said the Board had a fiduciary responsibility to enter those into the record.

Bill also noted that there were substantial unresolved issues as to whether the Board had the authority under the Bylaws to approve the \$20,000 reimbursement without first apprising the members of the request and obtaining a vote of the membership— given that the \$20,000 reimbursement exceed the entire operating budget of RMEOA during the affected calendar years. Moreover, Bill explained that there had never been a response to requests for any meeting minutes showing that the services that John allegedly paid for had been reviewed and approved in advance by the Board or the Executive Committee.

Bill concluded that the Board should have acted transparently and — given the amount involved—sought a vote of the membership on this issue instead of rushing through a vote with very limited Board participation on a truncated call two nights before the Annual meeting.

Bill concluded that this type of Board action was wrong and undermined the needed transparency— as well as the required safeguard set forth in the Bylaws that limit the Board’s discretion to authorize funding that dramatically exceeds the approved budget. (Note: Sections 9-C and D of the RMEOA Bylaws expressly prohibit an Officer from incurring any debt in the name of the Association—and prohibits Officers from Authorizing funds in excess of “the proposed budget for the purposes shown”, or more than the amount of available funds that have been collected in the treasury. Section 4 of the Bylaws requires that a majority of the RMEOA members that are at a meeting must formally approve both the

adoption of the annual budget, any annual assessment, and any related financial changes proposed by an Officer, including “any encumbrance of any nature, monetary or otherwise”. It is well established under Virginia law that when a homeowners association makes a financial commitment that exceed that Board’s authority under its governing bylaws that such a Board action is wholly void.)

Vote. John held the vote and, with no challengers, all newly nominated officers were elected.

Action. The following slate will take office at the adjournment of this meeting.

President: Samantha Guerry
Vice President: Robert Hudock
Treasurer: Don Richeson
Secretary: Sarah Aubel
Trustees: Mark Corneal, Marty Moon, Carla Settle

II. Secretary.

- a. **Minutes.** The minutes from last year’s Annual Meeting held on May 27, 2023, were included with the Annual Meeting package that the Secretary sent to the members. There were no changes or corrections, and the minutes were approved by unanimous consent.
- b. **Membership list.** Diane asked that people please let the board know when they are selling their property so that we can maintain an up-to-date list and keep everyone informed of business on the mountain. We need to know who purchases property so that we can send the required “resale packet” to them and so that we can make sure they get their dues and assessments invoice. Email is the best way to receive information. It’s very expensive to copy and mail notices and other information by snail mail.

III. Treasurer.

- a. **Proposed Budget for 2024-25.** Dave went through the proposed budget and explained some changes to be made. First, two lots have been purchased by Guerry’s, dropping our membership number from 43 to 41. Another lot was sold to a new member, which will increase membership to 42. Dave will revise the proposed budget to show a reduction of: 1) \$200 in annual dues; 2) \$112 in unimproved lot assessments; and 3) \$600 in this year’s special assessments. He noted that a few years ago, we had 56 members, but now, if we just collect dues and regular assessments from 42 members, there will be a budget shortfall of \$3,000-4,000 per year. We may need to rethink how much we charge for dues and annual

assessments in the future. If we increase dues another \$75 per year, we will make up the shortfall. We should decide whether it is better to collect additional dues each year or continue to have special assessments. Diane stated her belief that board members should be held to a higher standard of duty than the rest of the membership, which means they should be fully up to date with their dues and assessments within 60 days of receiving the invoice, not at the end of the fiscal year. It is not a good example to have a delinquent board member when we are trying to collect dues from other members. We need the money in our account.

Second, under expenses, Dave noted that the line item showing a pending \$19,727.91 reimbursement to John Taylor has been paid. John previously provided all of his receipts to Dave for auditing. The audit was done, the amount corrected from \$19,695.24 to \$19,727.91, and the board on October 3rd voted Board meeting call to immediately reimburse the Taylors the \$19,727.91 they had expended. Dave said that he gave John the reimbursement check, and he will make a change to the Proposed Budget showing that it was paid. The amount was incorrectly reflected as a “loan” in the Proposed Budget of 2022-23, which it was not, because John did not hand over any money to RMEOA. Then it was incorrectly reflected as a “debt” in the Proposed Budget of 2023-24, which it was not (because it was not incurred by RMEOA). It has now correctly been reflected as an “expense reimbursement” in the current 2024-25 Proposed Budget. Bill Guerry, Carla Settle, and Mark Corneal complained that no actual receipts have been provided to the board or membership, only a breakdown of the expenses.

During discussion, members of the board reiterated that there was insufficient money in the RMEOA account to cover the cost of approved road work. Emergency repair and tree removal was done by John Taylor in 2021, 2022, and 2023. Pursuant to the By-Laws, RMEOA could not incur any debt to do so. As approved by the Board, John paid for materials and labor to make repairs and remove trees and did not seek to be reimbursed until after RMEOA had the funds to do so¹. Board members said there was no reason to hold this up any longer. Robert Hudock said that he concurred.

Motion: Diane moved that we approve the revised Proposed Budget.

Vote: The motion was seconded and a majority of the members present, on-line and by proxy voted to approve it.

- b. **Unaudited financial report for 2023-24.** Dave explained the increase in expenses. The premium for fire insurance increased from \$911 to \$1011. Mike Horrock has raised the amount he charges to mow around the lodge, barn, pond and other common areas by \$25. Dave expects Rappahannock electric rates will continue to go up as well. Robert Hudock asked what the legal fees were for. Dave explained

¹ Reimbursements were made in 2021 (\$13,052), 2022 (\$7,500), 2024 (\$19,695) for a total of \$40,074

that the largest portion of legal fees came when we had to respond to a lawsuit from Desi Alston. These legal fees were ultimately repaid to RMEOA. Other legal fees come from liens placed on property of members who have not paid their dues and assessments for over a year. There will also be legal fees for a lawyer to review Deed Covenant and By-Laws changes and to file the deed covenants once they are voted on.

- c. **Investing the newly established reserve of \$20,000.** Dave noted that we now have a cash reserve account as required by Virginia law to cover the cost to repair, replace and restore capital components. Dave said the new board will want to decide whether to put the reserve in a CD or other interest-bearing account, while avoiding risk to the funds.

IV. Vice President -- Committee Reports. Pursuant to the VII.B. of the RMEOA By-Laws, the Vice President chairs all the standing and special committees:

- a. **Buildings and Grounds.** John said the lodge is doing well, but it is delicate and must be shut down (winterized) at the right time (before the first freeze) and reopened at the right time (after the last freeze).
- b. **Roads and Rights-of-Way.** Samantha is working on a roads plan. Diane stated that Chimney Hollow is a disaster and almost impassable today. Chimney Hollow is vital for ingress and egress when either Red Gate or Green Gate is closed due to downed trees and the like. It is also important for emergency vehicles.
- c. **Nominating.** This year, in the absence of a nominating committee, the existing board agreed to run again for the next two years. To avoid this from happening again, the nominating committee will need to meet at the end of next year or early in 2026, so that a slate can be published before the 2026 Annual Meeting.
- d. **Firewise.** Samantha reminded everyone of the wildfires that raged through the valley last year and in March this year. This year's wildfire started when a power line connected with a tree that was suffering from the drought, and a wind event spread the fire quickly. John says he and Samantha had just toured the roads on the mountain immediately before the fire started. He was one hour into his drive home and got the call from Samantha. He turned around and came back and helped fight the fire for four days.

Last year, Samantha, Hugh, Sean Haag met with Chad Stover of Fire Mitigation for the Virginia Department of forestry and Michael Downing. They did an assessment of the community and found it to be at high risk of wildfires. There are a lot of downed trees, providing fuel for fire. Samantha put forward a proposal to the Firewise program, and we are now a member of Firewise. We received a grant of \$10,000 from Firewise. The \$10K is not in our RMEOA account. We will get funds

for volunteer work done by us to clean vegetation from the five-foot right-of-way next to the roads. Roads are natural firebreaks. Firewise would give every house a proper street number to make it easier to reach people. Firewise will also come out to your house to evaluate your fire preparedness and to let you know how to protect your home.

Action: Samantha will circulate the Fireside form so that people can record their volunteer hours and then provide them to her.

In addition to meeting with Firewise, Samantha and Bill met with emergency services in Madison and gave them a tour of the community to give them a better idea of the map of RME. Samantha and Bill's house on Red Gate has been designated Command Center for future fires because they have Starlink and a generator. Without this, firefighters had to leave the mountain to communicate. We have four homes that are full time residences, three of which have residents who have major medical issues and cannot evacuate easily. The county needs to know who they are.

Also, both Samantha and John said that Rappahannock responds quickly when called about the danger of downed wires on the mountain. They have been on the mountain recently evaluating the wires.

- V. Old Business:** Ann Coates addressed the memberships to criticize the amount of time that has passed since she sold the house at 187 Meadow View to Dave Weaver in 2021 without his resolution of the non-compliant siding that is direct violation of Paragraph 2 of the Deed Covenants, which states that "the exterior walls of all buildings above the grade level story shall be constructed of either natural stone or wood." The Coates house was the only other house on the mountain besides Desi Alston's in violation of Paragraph 2, and the board could not notify one member of a violation without also notifying her. When she sold the house to the Weavers, their sales agreement lowered the price by \$15,000 to go toward the cost to the Weavers to rectify the siding issue, with the understanding he would pay her the additional \$15,000 if the Deed Covenants were revised as planned. Anne read the following statement:

After many months of corresponding with Board members by mail and by phone - I understand that members of the governing Board of RMEOA are now considering some changes to the Deed Covenants stated in Article 2 regarding the exterior wall materials that are acceptable.

After 14 years from construction of our home on Meadow View Lane, we were issued a verbal notice from Mr. John Taylor that in order to finalize the sale of our property to Mr. & Mrs. David Weaver, we must remove the existing siding or pay a penalty of

\$15,000.00 that would cover the cost of removing the siding and replacing it with an “acceptable” material. This penalty was not brought to our attention until the contract had already been written up by our real estate agent Patt Lillard. We were not only shocked but were deeply hurt that no one had approached us during the construction process to advise us otherwise. In fact, when I agreed to show Mr. Taylor and Mr. Weaver the property weeks/months before the sale, there was no mention of siding issues.

I stated to Mr. Taylor that we would strongly hesitate to agree to remove the existing siding that had been recommended by several builders as the “best” material on the market. Mr. Taylor responded that this was not an option and that no matter who purchased the property, the siding “had” to be removed. We did not intentionally violate the rules and considered the Hardi plank siding the best choice.

After much discussion we had no alternative but to agree. In order to save removal costs, Mr. Taylor said he would gather some family members to remove the siding and had contacted Mr. Paul Merryman in Orange, VA to replace the siding with an acceptable material. This process was supposed to be finalized within a two-year period or our penalty of \$15,000.00 would be returned to us.

Therefore, I respectfully request that the existing Board members, in light of the proposed changes to Article 2, make a motion to issue the return of our \$15,000.00 penalty. It has now been well over 3.5 years since the two-year commitment was agreed upon as referenced by Mr. Schratwieser's letter to Mr. & Mrs. Weaver on March 9, 2021. Thank you so much for your consideration.

Diane responded by saying that RMEOA was not involved with the sale and received no money related to the transaction. As of 2023, the board notified the Weavers, the Coates, and Desi Alston that it would not take action against them because it was considering changes to the deed covenants. Dave said he planned to honor his agreement to pay the \$15,000 if the Deed Covenants were amended as proposed, but not until then because if it is not voted in, he would need to replace the siding to be in compliance.

Louisa Hudock asked that Diane read the proposed revised language:

To maintain a rustic character, the exterior walls of all buildings above the grade level story shall be constructed of either natural stone or wood. No building shall be painted on the outside with other than clear coatings or natural colors consistent with the natural surrounding environment. Exposed portions of concrete, concrete masonry, or parged grade level walls shall be painted on the outside to harmonize with finish on the main portion of buildings. Hardie siding

or vinyl siding will be allowed so long as it maintains the appearance of natural stone or wood. Metal buildings, brick buildings, aluminum siding, and single and/or double wide mobile homes are prohibited. Roofs may be any standard roofing material. Abandoned or deteriorated structures shall be removed by owner at the request of RMEOA.

Motion: Samantha moved to accept the board's proposed revised Paragraph 2 of the Deed Covenants before the membership discusses and votes on the final, full revisions of the Deed Covenants, to give certainty to Dave Weaver, Ann Coates, and Desi Alston.

Vote: Many people seconded the motion, and the motion passed unanimously.

Action: Diane will write letters from the Board to Ann Coates, Dave Weaver, and Desi Alston, telling them that the membership agreed to the revision, and there will be no future enforcement pursued against them.

There was no time to discuss any other proposed revisions to the Deed Covenants or By-Laws. They will be covered at a later date.

The meeting adjourned at 12:36 p.m.

Originally prepared by Diane Schratwieser, Secretary, October 5, 2024

Updated by Samantha Guerry, President, and the RMEOA board, November 2024 & June 2025