

10-5-20 NOTICE TO RESIDENTS:

On October 2, 2020, the Board mailed to all owners a package consisting of:

Notice of Annual Meeting,
Notice of Special Assessment Meeting,
Official Ballot for Election of Board of Directors,
Official Ballot for 2020 Lake Ramsey Homeowners Association, Inc. Bylaw Changes,
Official Ballot for 2020 Special Loss Assessment for Entrance Repairs, and a
Flood Damage Cost Assessment Report.

Following the aforementioned mailing, the Association's attorney advised the Board that pursuant to the provisions of the Covenants, the ballot procedure for the Special Assessment should be changed.

In light of same, a Revised Special Assessment package was mailed to all residents on October 6, 2020. All of the documents comprising the package mailed on October 2, 2020 remain correct and valid, EXCEPT the Lake Ramsey Notice of Special Assessment Meeting and Official Ballot for 2020 Special Loss Assessment for Entrance Repairs.

The Revised Notice of Special Assessment Meeting is now a different document. The Annual Meeting documents remained the same and are as follows:

[Lake Ramsey Notice of Annual Meeting](#)

The Homeowners Association of Lake Ramsey, Inc. will hold its annual general membership meeting on **Saturday, October 17, 2019, at 10:00 a.m. at The Vintage Court, 75082 Highway 25, Covington, LA 70435.** Due to Covid-19, Louisiana requires attendees to wear a mask and practice social distancing.

At this meeting, the following matters will be addressed:

Officers and Directors of the Board will report on the state of the subdivision.

The amount of the 2021 annual assessment will be voted on.

There will be an open forum for members to ask questions and have their concerns addressed.

You do not have to be present at the meeting to vote – see instructions on ballots.

If you have questions about the proposed changes to the bylaws that you want to discuss prior to the meeting, please email your questions to Maria Baronich at mtbaronich@aol.com, provide your phone number, and she will contact you.

The ballot results of votes by members in good standing for the election of the Board of Directors for positions vacated due to term ending or mid-term vacancy and the ballot results for changes to the Bylaws will be announced.

Pursuant to the Covenants Phases I-IV, Article II; and Covenants Phase IV-A, Article VII, members are not in good standing and voting rights are suspended if any annual assessment, or any portion thereof, are not paid in full as of October 17, 2020.

Board of Director nominees are reflected on the enclosed Ballot.

Homeowner's Association of Lake Ramsey

OFFICIAL Ballot for Election of Board of Directors

You can submit your vote before the meeting OR bring it to the Oct. 17, 2020 meeting.

There are three (3) two-year term positions to be filled for Nov.2020/2022 Board of Directors and two (2) one-year term positions to fill current term vacancies for Nov. 2020/2021.

Three positions to fill - Directors for two-year term positions - Nov. 2020 – Nov. 2022 (Bylaws Article 3, §6):

David Caldwell Yes _____ No _____

Maria Baronich Yes _____ No _____

Richard Simmons Yes _____ No _____

Two positions to fill - Directors for one-year term positions - Nov. 2020 – Nov. 2021
(vacancy positions to replace John Gross and Susan Huff):

Garth Hernandez Yes _____ No _____

Jeff Burton Yes _____ No _____

Residents name (please print) _____

Residents address or lot number _____

Resident signature _____

If you wish to submit your vote prior to the meeting, return this page:

by US mail to:

GNO Property Management

826 Union St. Suite 200

New Orleans, LA 70112

Or Email to: customerservice@gnoproperty.com

Or Fax to: 504-566-4795

Please send your vote to arrive no later than Wednesday, October 14, 2020.

You may also cast your vote by hand delivering this ballot to the Annual Meeting on

October 17, 2020, at 10:00 a.m. at The Vintage Court, 75082 Highway 25, Covington, LA 70435

OFFICIAL Ballot for 2020 Lake Ramsey Homeowners Association, Inc. Bylaw changes

You may submit your vote before the meeting or bring it to the Oct. 17, 2020 meeting.

PLEASE VOTE SEPARATELY “Yes” or “No” FOR EACH CHANGE – 5-page ballot

ARTICLE 2 – MEMBERSHIP MEETINGS CURRENT Section 4.

Written notice of the annual meeting of the membership stating the place, date and hour of the meeting shall be given to each member entitled to vote at such meeting not less than ten (10) nor more than sixty days before the date of the meeting. A notice of such meeting shall be mailed by United States mail to each member at his or her last know post office address.

Reason for change: 60 days is in conflict with the Covenants – See Phases I-IV, Section 5, Page 8, which states 30 days and Bylaws cannot override Covenants.

NEW Section 4. Written notice of the annual meeting of the membership stating the place, date and hour of the meeting shall be given to each member entitled to vote at such meeting not less than ten (10) nor more than thirty (30) days before the date of the meeting. A notice of such meeting shall be mailed by United States mail to each member at his or her last know post office address.

Proposed change # 1: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

ARTICLE 2 – MEMBERSHIP MEETINGS CURRENT Section 10, ¶ D Proxy and Absentee Voting`

Members who submitted an absentee ballot are not permitted to vote in person.

Reason for change - Currently there is no due date for ballots so absentee ballots may be mailed in up to the date of the meeting. This may result in some ballots not getting received in time to count. Requiring 3 days in advance ensures that absentee ballots will be received in time to be counted.

NEW Section D. Members who submitted an absentee ballot are not permitted to vote in person. Absentee ballots must be received not less than three (3) days prior to the date set for the meeting. Ballots received after this date shall be void.

Proposed change # 2: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

ARTICLE 3 – DIRECTORS CURRENT Section 2.

The Board of Directors shall be composed of seven (7) members, consisting of the President, Vice President, Secretary, Treasurer and three (3) Directors elected by the membership. The seven board members shall serve terms of two (2) years each. Election of directors shall be held at the annual meeting of the membership, except as provided in the following Section of these by-laws. A director shall continue in office following the expiration of his or her term until his or her successor is elected and qualified.

Reason for change: The Articles of Incorporation, adopted and filed with the Louisiana Secretary of State on December 19, 2002, provides in Article 8 (Pg. 3) that a Board “shall consist of not less than five (5) nor more than nine (9) natural persons.” This change would allow a flexible number of members based on the number of interested persons willing to serve our HOA as a Board member without limiting it, or requiring it, to be seven (7) members.

NEW: Section 2. The Board of Directors shall be composed of an odd number of not less than five (5) members, consisting of the President, Vice President, Secretary, Treasurer and other non-officer directors, all of whom shall be elected by the membership. The board members shall serve terms of two (2) years each. Election of directors shall be held at the annual meeting of the membership, except as provided in the following section of these By-Laws. A director shall continue in office following the expiration of his or her term until his or her successor is elected and qualified.

Proposed change # 3: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

OFFICIAL Ballot for 2020 Lake Ramsey Homeowners Association, Inc. Bylaw changes

ARTICLE 3 – DIRECTORS CURRENT Section 3.

Vacancies and newly created directorships resulting from any reason will be filled by Special Election. All members will be notified and election held within 60 days of vacancy.

Reason for change: Current Section 3 requires a special election to be held within 60 days of the vacancy. A special election was held in May 2019 to fill a vacancy position that ended October, 2019, but since required by the Bylaws, the special election was held with a mailout cost, paid by the HOA (homeowners), of \$509.90.

Under the proposed change the Board can appoint a resident in good standing as a replacement only if an elected Board member leaves the Board before their term ends. There would still be an election for that position when the term of the temporarily appointed position ends. The new language gives the Board the option of appointing a temporary member.

New Section 3. During the term, should an elected Board member’s position become available, the majority members of the Board have the right to appoint an association member in good standing to serve the remaining time of that term.

Proposed change # 4: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

ARTICLE 3 - DIRECTORS CURRENT Section 4.

The business of the corporation shall be managed by its Board of Directors, which may exercise all powers of the corporation and do all lawful acts and things that are not directed or required to be exercised or done by the membership by any requirement of law or provisions of the Articles of Incorporation.

Reason for change: Only the added last sentence of this section is a change. This new provision would allow the Board to appoint non-Board members to Committees that could help the Board and community without actually being a member of the Board. Such committees could include: Community Improvement, Architectural Control, Lake and Boat launch, Gate, etc. This Board would like more involvement by residents without actually serving on the Board.

NEW Section 4. The business of the corporation shall be managed by its Board of Directors, which may exercise all powers of the corporation and do all lawful acts and things that are not directed or required to be exercised or done by the membership by any requirement of law or provisions of the Articles of Incorporation.

The Board of Directors shall have the authority to delegate duties, as may be identified by the Board, to persons of its choice, in order to fulfill the objectives of the Association.

Proposed change # 5: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

ARTICLE 3 – DIRECTORS CURRENT Section 5 ¶ C Nominations by Petition:

Additional names of candidates for directors can be nominated by petition bearing the genuine signatures of two (2) qualified members of the Association. Such petition shall be filed with the Nominating Committee within ten (10) days after notice has been given of the names of those nominated. The determination of the Nominating Committee as to the legality of the petition(s) shall be final.

Reason for change: The current provision allows the nomination of a person to the Board without them even agreeing to serve. The Bylaws require Board members to meet eligibility requirements so by including them in the nomination paragraph it clarifies that a nominated person must also meet the requirements to serve on the Board.

NEW Section C – Nominations by Petition

Additional names of candidates for directors can be nominated by petition bearing the genuine signatures of two (2) qualified members of the Association. Such petition shall be filed with the Nominating Committee within ten (10) days after notice has been given of the names of those nominated. Each nominated candidate must meet the eligibility requirements outlined in Article 3, §1 and must agree to accept the responsibility of directorship. The determination of the Nominating Committee as to the legality of the petition(s) shall be final.

Proposed change # 6: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

OFFICIAL Ballot for 2020 Lake Ramsey Homeowners Association, Inc. Bylaw changes

ARTICLE 3 – DIRECTORS Section 14 is a new Section:

Reason for change: This new provision is derived from the existing Phase IV-A Covenants in order to create some consistency within all of the Phases.

This is the Phase IV-A Covenant provision that is the basis for adding it to the Bylaws:

4. Rules and Regulations - Shall mean the Rules and Regulations as may be promulgated by the Association from time to time, governing the rules and standards for construction and the procedures for obtaining necessary prior approval for site preparations and construction and also rules pertaining to the use, maintenance and occupancy of lots and common areas and other services within the subdivision. Rules and Regulations concerning the use of Lake Ramsey may limit the size of boats and the horsepower of engines by way of example but not exclusively.

NEW Section 14. The Board of Directors may make and enforce reasonable rules and regulations pertaining to the use, maintenance, and occupancy of lots and common areas, which rules and regulations shall be consistent with the rights and duties established by this instrument and the Association’s Deed Restrictions and Covenants.

Proposed change # 7: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

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ARTICLE 5 – OFFICERS CURRENT Section 12.

The Treasurer shall make assessments as directed by the Board of Directors in the manner prescribed in the covenants, conditions and restriction affecting any of the property which is included in or comprises any part of Lake Ramsey Development which appear of record in the conveyance records of St. Tammany Parish.

Reason for Change: Other such provisions have previously been amended to add “or designated agent” because assessments are handled by a property management company and not personally done by the Treasurer.

NEW Section 12. The Treasurer or designated agent shall make assessments as directed by the Board of Directors in the manner prescribed in the covenants, conditions and restriction affecting any of the property which is included in or comprises any part of Lake Ramsey Development which appear of record in the conveyance records of St. Tammany Parish.

Proposed change # 8: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

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ARTICLE 6 - ASSESSMENTS AND FISCAL MANAGEMENT CURRENT Section 1.

All installments on assessments shall be payable to the order of Homeowner's Association of Lake Ramsey, Inc. by January 1st of each year.

Reason for change: Per the Covenants, annual assessments come due on January 1st but special assessment due dates are set by the Board. The new provision clarifies that special assessments are not required to be paid in full by January 1.

NEW Section 1: Annual assessments must be paid in full by January 1st of each year, with such payments to be made payable to the order of the Homeowners Association of Lake Ramsey, Inc. The due date(s) for the payments of any special assessments shall be set by the Board of Directors.

Proposed change # 9: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

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OFFICIAL Ballot for 2020 Lake Ramsey Homeowners Association, Inc. Bylaw changes

ARTICLE 6 - ASSESSMENTS AND FISCAL MANAGEMENT

CURRENT Sections 2, 3, 4, and 5 must be voted on together to change the way assessments are collected.

Section 2. Any Installment or assessment for common expenses not paid by January 31st shall be delinquent. A reminder letter will be sent by the Treasurer, Secretary or designated agent between February 15th and March 1st, and shall serve upon the property owner liable for any such delinquent installment a detailed statement of the corporation's claim for the current balance owed, together with any applicable fees, late charges and/or penalties. Such notice will be sent via U.S. mail.

Section 3. In the event that payment is not forthcoming following the first notice, the Treasurer, Secretary, or designated agent, shall send a second notice by March 30th, via certified mail, containing the current balance owed, together with any applicable fees, late charges and/or penalties.

Section 4. In the event that payment is not forthcoming following the second notice, the Treasurer, Secretary, or designated agent shall send a third notice by April 30th, containing the current balance owed, together with any applicable fees, late charges and/or penalties. The notice will be sent via U.S. mail.

Section 5. In the event that payment is not forthcoming following the third notice, a demand letter will be sent by the corporation's attorney via certified mail to the property owner by May 30th, containing the current balance owed together with any applicable fees, late charges, penalties and legal fees. If payment is not received by June 30th, the Board shall take the necessary measures to have filed on behalf of the Corporation a suit on such claim plus reasonable attorney's fees, costs for processing, and court costs in a civil act in a court of competent jurisdiction in St Tammany Parish.

Reason for change: The prior procedures required letters be sent, some by mail and some by certified mail, to collect delinquent assessments. The cost of sending a personal letter, both by regular and some by certified mail, costs the HOA (residents) between \$5 and \$8 per letter. While the cost can be added to a homeowner's account, when a homeowner is not paying the assessment, they are not paying the costs which means that the HOA (homeowners) are paying these collection letter fees.

The changed procedures allow regular statements (invoices) be sent, instead of personal letters (which will cost significantly less). When a homeowner becomes 3 months delinquent, the Board can then go straight to another collection procedure, either a collection agency or to an attorney. The intent is to save HOA funds for collection of delinquent accounts.

The changes also clarify that the costs of collection, attorney fees, etc. are to be charged to the delinquent homeowner.

The Board wants it clear that homeowners who do pay timely are not paying for the collection efforts of the homeowners who do not pay. The majority of homeowners timely pay their assessments and should not be financially burdened with the cost of collecting from those who do not.

NEW SECTIONS 2, 3, 4, 5 (to change collection procedures to statements)

Section 2. In the event that an owner shall fail to pay any annual and/or special assessment within thirty (30) days after the due date thereof, the Association may take any such action as provided for under the Louisiana Homeowners Association Act, the Deed Restrictions and Covenants and/or these By-Laws.

Section 3. In addition to the rights granted to the Association in the preceding Section 2, in the event that an owner shall fail to pay any annual and/or special assessment within thirty (30) days after the due date thereof, such owner may also, by resolution of the Board of Directors, be obligated to pay such penalties and/or late charges as the Board of Directors may fix. Moreover, in the event that an owner shall violate the Association's Deed Restrictions and Covenants, such owner may also, by resolution of the Board of Directors, be obligated to pay such penalties as the Board of Directors may fix.

Section 4. To the extent that the Association engages legal counsel and/or otherwise engages in collections and/or legal action for unpaid assessments and/or violations of the Association's Deed Restrictions and Covenants, all attorney's fees and costs incurred by the Association in connection therewith shall be paid by the owner to the Association.

OFFICIAL Ballot for 2020 Lake Ramsey Homeowners Association, Inc. Bylaw changes

Section 5. The obligation of an owner to pay any annual and/or special assessments (together with any applicable interest, penalties, late fees, attorney's fees, costs and/or other related charges) shall remain the owner's personal obligation and shall not terminate upon conveyance of the owner's lot. In the event that a lot is conveyed and any annual and/or special assessments (together with any applicable interest, penalties, late fees, attorney's fees, costs and/or other related charges) remain outstanding and not paid at or prior to closing, the owner conveying such lot remains personally obligated to pay the delinquent assessments (together with any applicable interest, penalties, late fees, attorney's fees, costs and/or other related charges) which have accrued prior to the closing on the lot.

Proposed change # 10: YES _____ (initial only if you approve) NO _____ (initial only if you do not approve)

Residents name (please print) _____

Residents address or lot number _____

Resident signature _____

**If you wish to submit your vote prior to the meeting, return all five (5) pages:
by US mail to:**

**GNO Property Management
826 Union St. Suite 200
New Orleans, LA 70112**

Or Email to: customerservice@gnoproperty.com

Or Fax to: 504-566-4795

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October 17, 2020, at 10:00 a.m. at The Vintage Court, 75082 Highway 25, Covington, LA 70435**