



Ridgaught Landing Three Association Incorporated
950-23 Blanding Blvd, PMB #321, Orange Park, FL 32065

Date: January 17, 2026

Time: 12:00 P.M.

Location: Fleming Island Library - 1895 Town Center Blvd, Fleming Island, FL 32003

HOA annual meeting duly noticed, and agenda provided prior to meeting.

AGENDA

A) HOA Board meeting.

1. Call to order.
2. Reading or waiver of prior minutes.
3. Review for Adoption of 2026 budget.
4. CVHC Referrals review and vote.
5. Entryway sign and lake cement discharges.
6. Adjournment.

B) Annual Meeting

7. Call to Order
8. Reading or waiver of prior minutes.
9. Board membership vote tally.
10. Question and answer period regarding 2025 HOA matters.
11. Adjournment.

Attendees: 11 homeowners present (No quorum threshold).

Board and Committee Members: 3 Board members (1 on call) and 3 Committee members (1 on call) were present.

Secretary for meeting motes: Michael Maloney.

A) HOA Board Meeting.

Called to order.

Minute readings waived.

2026 HOA fiscal year budget was confirmed and approved by the HOA Board.

Approval for purchase of new neighborhood entryway sign.

Approval for use of fund to maintain lake/pond cement discharge.

CVHC review and votes as follows:

HOA account 1264: Violation of Article V.5.7. Landscaping. Emailed request for potential ARC/ACC request. Request denied as HOA governing documents prohibit a second separate driveway and lawn/grass must be maintained.

HOA account 1185: Violation of Article V. 21. Exterior. Extension request to rectify approved until 2-21-26 as homeowner has scheduled contractor.

HOA account 1229: Violation of Article V. 21. Exterior. Fine approved of \$30.00/per day from original date of notice, as violation remains uncured despite numerous communications since 3-2025.

HOA Board meeting adjourned.

B) Annual Homeowners meeting.

Called to order.

Prior minutes reading waived.

Ballots received, proxy notifications, and those at meeting did not establish a quorum.

Current HOA Board and committee members were voted to serve in their capacity again.

2025/2026 administrative matters.

Homeowner's present posed questions and their concerns discussed.

FINANCES: Delinquent homeowners' balances and ledgers were discussed. Explained was the desire of our HOA Board to have the opportunity to communicate with those in arrears to agree on a reasonable payment option. Discussed were the final options of 2026 referrals to the HOA attorneys for collection actions if those homeowners fail to communicate with our HOA Board to enter a re-payment plan.

Our HOA currently has \$15,942.00 on the annual operational fund with more HOA dues arriving. The Lake Management Fund amount is \$19,518.72. The HOA Money Market Fund (to be used for the new HOA entry sign) amount is \$3,429.62.

ATTORNEY: In 2025, your HOA sent 4 delinquent account referrals. 1 homeowner paid their delinquent HOA amount plus their Attorneys and court fees. Our HOA had 1 lien foreclosure court case closed with a payment plan and currently has 1 foreclosure case ongoing. We are currently engaged in pre-suit mediation with 1 homeowner for uncorrected violations and fines. Unfortunately, we anticipate more HOA Attorney referrals in 2026.

Your HOA Board approved further legal / court / Attorney actions against HOA account 1105 for repeated instances of uncured violations.

Your HOA Board approved Attorney collections referrals for the following HOA accounts: 1022, 1045, and 1222.

VIOLATIONS: Regarding Community Violation Hearing Committee (CVHC) matters, about 117 notices were mailed in the 2025 year. 8 were referred for potential imposition of fines or a possible referral to the HOA attorneys. Unfortunately, our CVHC levied fines as homeowners refused to rectify their violations, despite numerous attempts and contacts to rectify these violations Our HOA will work with our fellow homeowners to come to a reasonable and agreeable time frame to rectify violations, just communicate with us.

ARC/ACC: Four HOA Architectural Request Committee (ARC) were denied in 2025. Some required additional clarification but were later approved.

ENTRYWAY SIGN: Your HOA and Committee discussed the history of how and why the HOA maintains the main entryway. Potential replacement proofs were placed upon our HOA FB page for discussion amongst our homeowners. Based upon homeowner input, modifications to the original proposals were made. The purchase of a new entryway sign was approved in the amount of 3,061.00.

LAKE CEMENT DISCHARGES: Your HOA Board approved purchases to maintain some cracked stormwater cement lake area discharges.

Annual Meeting adjourned.

ADMINISTRATIVE/OTHER ISSUES:

ADMINISTRATIVE MATTERS:

There is a new payment site (called Enumerate Engage) to pay assessments and access your HOA account. As specified and linked upon our HOA website you need your HOA account number (located on your invoice) to register. If you are already registered on the old site your password/login will work on the new portal.

Our NEW HOA website is <https://www.ridaughtlandingthree.com/>. Our website contains our FB link, governing documents, Articles of Incorporation, By-Laws (original and amended), Director certifications, meeting minutes, vendor contracts, HOA map, Architectural forms, and other HOA pertinent information.

/s/Michael Maloney (Approved and adopted on 1-20-26) for Creeks Edge Management for Ridaught Landing Three Association, Inc. 