Ridaught 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 established 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 medication 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 imposing 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.

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

REF: HOA Board and CVHC Meeting Minutes DATE: June 19, 2026, at 6:00 PM, ZOOM # 84741424567
Notice: Notices were provided as per Florida Statute.

AGENDA

1. Call to order.
2. Motion to forgo reading of the last meeting minutes,
   a. Vote taken / motion passed.
3. Votes taken / Referrals made to CVHC.
4. Expenditure for Tunica Trail retention lake repairs
   a. Vote taken / expense approved
5. Meeting adjourned.

CVHC members: 3 of 3 CHVC members present. Board Members (BoD): 2 of 3 Board members present.
Secretary for meeting notes: Michael Maloney

First Item: Meeting was called to order.

Second Item: Last meeting minutes readings were not read by Motion and Vote of our Board.

Third Item: Outstanding / uncured HOA violations were discussed for review and possible referral to the Community Hearing Violation Committee (CHVC). The following actions were taken by the BoD:

HOA account 1040: Violation of V.21. Exterior Appearance and Maintenance. Fines referred as $35.00/per day.
HOA account 1075: Violation of V.21. Exterior Appearance and Maintenance and Landscaping. Fines referred as $35.00/per day.
HOA account 1105: Violation of V.21. Exterior Appearance and Maintenance. No fine as homeowner cured violation just prior to meeting.
HOA account 1210: Violation of V.21. Exterior Appearance and Maintenance and Landscaping. No fines recommended as homeowner cured violation just prior to meeting.
HOA account 1041: Violation of V.21. Exterior Appearance and Maintenance and Landscaping. No fines recommended as homeowner reported a day prior to meeting that a contractor has been dispatched to rectify.

Fourth Item: The Tunica Trail cement square retention pond overflow is in a state of disrepair after 33 years and requires cement work, rebar work, and new top and side bars. The Lake Doctors costs are $4117.44 with a 50% deposit. The HOA Board voted in the affirmative for this expenditure from the Lake Fund.

Seventh item: Meeting adjourned.

/s/Michael J. Maloney, LCAM (Approved and adopted on 6-23-25) by Creeks Edge Management LLC for Ridaught Landing Three Association, Inc.

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

Date: November 5, 2026
Time: 6:00 P.M.
Location: Zoom Meeting ID: 829 0527 4740
HOA meeting duly noticed upon website

AGENDA

A) HOA Board meeting.
1. Call to order.
2. Reading or waiver of prior minutes.
3. Review for Adoption of proposed 2027 budget.
4. CVHC Referrals.
5. Adjournment.

Board and Committee Members: 2 Board members and 2 Committee members were present.

Secretary for meeting motes: Michael Maloney.

A) HOA Board Meeting.
Called to order.

Minute readings waived.

2027 proposed HOA fiscal year budget was confirmed and approved by the HOA Board:
Discussed the current HOA financial situation and having 57 homeowners in arrears for 2026 with their assessments (an increase from 28 homeowners in 2025). Your HOA will continue to contact and work with homeowners to arrange a repayment plan, if needed.

Our HOA obligations for this fiscal year were in the negative by ($546.00). This negative balance is attributed to the increased delinquent HOA accounts. Due to this, as well as increased HOA operational expenses and need to deposit monies into our lake and market funds, your HOA unfortunately will need to increase the annual assessments to $125.00 USD.

Your HOA understands problematic financial times and will work with homeowners, yet we will also be more forthcoming with Attorney collections referrals for delinquent homeowners.

This year, we **do not** anticipate depositing into our HOA Lake Fund (amount of $14,802.61 USD for 2027 after paying $4117.44 in 2026 for Tunica Trl lakes structures repairs) nor into the Money Market Fund (amount of $101.14 for 2027 after paying $3415.58 for a new entry sign in 2026).

Therefore, based upon the current and outlook for the HOA financial situation, your HOA Board voted to unfortunately increase the HOA annual assessments to $125.00 USD.

CVHC referrals:

HOA account 1090: Violation of Article V. 21. Exterior. If this violation is not resolved, a Board fine recommendation for $30.00/day was referred to the CVHC.

HOA account 1089: Violation of Article V. 21. Exterior. If this violation is not resolved, a Board fine recommendation for $30.00/day was referred to the CVHC.

HOA account 1092: Violation of Article V. 21. Exterior. If this violation is not resolved, a Board fine recommendation for $30.00/day was referred to the CVHC.

Meeting adjourned.

/s/Michael Maloney (Approved and adopted on 11-6-26) for Creeks Edge Management for Ridaught Landing Three Association, Inc.