

LOVELAND COURTYARDS CONDOMINIUM ASSOCIATION, INC.
ANNUAL MEETING; Minutes
February 8, 2025

- 1) **Certifying Quorum - Call to Order:** Jerry Kern called the meeting to order at 10:07 a.m., at the Punta Gorda Association of Realtors office, 3320 Loveland Blvd. Port Charlotte, FL 33980. There was a quorum of members for a total of 94 present, in person, or by proxy. Board members present:
 - a. President- Bruce Manning
 - b. Vice-Pres- Clare Parker
 - c. Secretary- RuthAnn Boudreau
 - d. Treasurer- Terri Moffatt
 - e. Director- John Keating
- 2) **Proof of Notice of Meeting:** The meeting was properly noticed according to the provisions of F.S. 718.112.
- 3) **Disposal of Unapproved Previous Minutes:** A motion to approve the meeting minutes from January 27, 2024, was made by Gerald Boudreau; seconded by Terri Moffatt; motion passed.

4) **Reports of Officers:**

Vice President Report - Bruce Manning addressed the community on a variety of items. Thanking the current board for their service and support. He also thanked several volunteers for helping with odd jobs, Jerry Boudreau, George Fox, Paul Blossom, Gary Arkoian, Kathy and Tom Gish, and Niles Bell. He addressed the contributions of Strategic Claims in settling the insurance claim and Velocity for completing repairs. While there were mistakes made, and damages caused by some of the subcontractors, Velocity also paid for quite a few repairs outside the scope and funds provided by insurance such as the building numbers, building lights, skylight upgrades, rescreening lanais, fire extinguisher boxes and the fence removal.

The website has been updated with all new information including wind mitigation reports. Bruce will continue to update and manage the site even though he is stepping down from the board at the completion of his term. Owners should update their contact details with Star as you leave or return to Loveland for extended periods of time. The lovelandcourtyards@gmail.com account is not actively monitored. Please email Jerry at Star with any concerns.

A new landscape contract with Desoto Freedom Lawn Service started 12/17/2024. The new contract does include items that were additional expenses previously like tree pruning of large palms. Electrical issues have required the creation of a 10-year project to collect funds for the main electrical panel replacement. These funds are in a deferred maintenance account and may be used for any unplanned maintenance item if needed.

New waste containers have been delivered after many efforts by Star and the board.

Many inquiries about the Fiber-Optic project have been received. Jason Claus, project manager with Tillman Fiber, is working with T-Fiber, a division of T-Mobile. He indicated they shifted their focus area and Loveland is no longer close enough to their main cabinets and doesn't align with their cost model to bring fiber to the community.

Treasurer Report – Terri Moffatt reported the January financials are not yet available. As of December 31, 2024, The account balances are:

- a. Synovus Operating has \$53,401.95.
- b. Synovus Hurricane has \$31,757.68.
- c. Synovus Special Assessment has \$36,190.00.
- d. Synovus Contingency has \$68,319.74.
- e. Synovus Reserve MM has \$217,202.17.
- f. CD with \$155,000 earning 4.85% matured 01/01/25.
- g. CD with \$155,000 earning 4.5% maturing 3/01/25.

- h. CD with \$220,000 earning 4.85% matured 01/09/25.
- i. The CD interest account shows \$31,035.94 earned from CDs.

The maturing CD's will be used to pay for the paving project and fences.

There are \$49,686.82 owed in overdue assessment amounts from 13 owners. Of this approximately \$39,522.14 is owed by 3 owners currently in collections. An updated report from 02/05/25 has \$46,888.38 owed from 14 owners with 4 in collections.

Motion by Terri Moffitt to approve the financial report; Seconded by Ruth Boudreau; motion carried.

- 5) Reports of Committees: No committees presented a report.
- 6) Old Business: Clare Parker
 - a) Old business items were addressed in the vice president report.
- 7) New Business:
 - (a) Vote to Adopt the material alteration for the fences.
 - (i) 82 in favor, 2 opposed, 10 abstained. Motion carries.
 - (b) Announcement of Directors, who shall serve a one (1) year term.
 - (i) Ruthann Boudreau
 - (ii) Terri Moffatt
 - (iii) John Keating
 - (iv) Clare Parker
 - (v) Charles Martens

8) Owner Comments:

Q: Can the minutes be emailed once available?

A: Minutes are not normally emailed but posted to the website once approved.

Q: What room should owners go to during a hurricane?

A: The most interior bathroom is the best option. This is the master bath at Loveland.

The violation review committee needs an alternate.

- 9) Adjournment: A motion to adjourn the meeting was made by Bruce Manning. The motion was seconded by Clare Parker. All attending members voted in favor and the meeting was concluded at 11:28 a.m.

Board of Directors Organizational Meeting

2-08-25

- 1) Certify a Quorum-Call to Order: Jerry Kern called the meeting to order at 11:50 a.m., at the Punta Gorda Association of Realtors office, 3320 Loveland Blvd. Port Charlotte, FL 33980. There was a quorum of directors present. Board members present:

- a) Ruthann Boudreau
- b) Clare Parker
- c) Terri Moffatt
- d) Chuck Martens
- e) John Keating - Absent

2. Proof of Notice of Meeting: The meeting was properly noticed according to the provisions of F.S. 718.112.

3. Appointment of Officers: Officers of the association were appointed to the following positions:

- a) President- Clare Parker
- b) Vice President- John Keating
- c) Secretary- Ruthann Boudreau
- d) Treasurer- Terri Moffatt
- e) Director- John Keating

Ruthann Boudreau made a motion to approve the change. The motion was seconded by Clare Parker, all directors voted in favor, the motion was approved

4. Turnover Discussion:

Tortoise issue: The issue with the tortoises is getting worse. They are making more burrows under the courtyards and will be a problem for the fences. Clare will reach out to Zach who has a permit for removal to get a price before breeding season.

Paving: On schedule for the 19th-21 and 26-28.

Fence: with the fence approval, the material can be ordered. It likely will be May before that starts.

Handyman: There was discussion of hiring Tony who was here to do light maintenance jobs. He was asking for \$40/hr. Board asked Star for a recommendation of another person. Daniel & Sons was the recommendation.

5. Adjournment: Clare Parker made a motion to adjourn the meeting. Terri Moffatt seconded the motion, all directors voted in favor, the motion was approved, and the meeting was adjourned at 12:23 p.m.

Jerry Kern CAM

Jerry Kern CAM, For the Board

02/12/25

Loveland Courtyards Condominium

Run Date: 12/14/2025
Run Time: 03:03 PM

FUND BALANCE SHEET

Consolidated

As of: 11/30/2025

Assets

Account	Operating	Reserves	Total
01000 Synovus Operating	\$108,270.68		\$108,270.68
01020 Synovus Reserve MM		\$48,532.30	\$48,532.30
01050 Synovus Contingency	\$50,882.13		\$50,882.13
01125 Synovus CD Interest Account 6306		\$36,922.06	\$36,922.06
01126 Synovus CD (4236) 6 months at 3.68% 3/19/202...		\$330,000.00	\$330,000.00
01200 Accounts Receivable	\$28,917.01		\$28,917.01
01220 Allowance for Doubtful Accounts	(\$1,150.00)		(\$1,150.00)
01500 Prepaid Insurance	\$27,505.86		\$27,505.86
01550 Prepaid Taxes	\$4,629.00		\$4,629.00
01600 Prepaid Expense	\$4,433.34		\$4,433.34
01800 Deferred Expense	\$7,208.41		\$7,208.41
01910 Maintenance Equipment	\$9,525.70		\$9,525.70
01911 Accum Depr - Maintenance Equipment	(\$6,667.99)		(\$6,667.99)
01920 Office Equipment	\$5,649.52		\$5,649.52
01921 Accum Depr - Office Equipment	(\$5,156.04)		(\$5,156.04)
Total Assets	\$234,047.62	\$415,454.36	\$649,501.98

Liabilities

Account	Operating	Reserves	Total
02000 Accounts Payable	\$5,709.80		\$5,709.80
02100 Prepaid Assessments	\$7,657.49		\$7,657.49
02200 Deferred Revenue	\$62,066.66		\$62,066.66
02510 Reserves - Paving		\$12,512.41	\$12,512.41
02520 Reserves - Roofs - 23 Replaced 2024		\$346,251.64	\$346,251.64
02530 Reserves - Roofs -12 Replaced 2023		\$22,212.00	\$22,212.00
02550 Deferred Maintenance Reserve		\$26,249.52	\$26,249.52
02600 Reserve Interest		\$8,228.79	\$8,228.79
Total Liabilities	\$75,433.95	\$415,454.36	\$490,888.31

Equity

Account	Operating	Reserves	Total
03100 Retained Earnings	\$219,038.87		\$219,038.87
Current Year Net Income/(Loss)	(\$60,425.20)	\$0.00	(\$60,425.20)
Total Equity	\$158,613.67	\$0.00	\$158,613.67
Total Liabilities & Equity	\$234,047.62	\$415,454.36	\$649,501.98

Loveland Courtyards Condominium

Run Date: 12/14/2025
Run Time: 03:03 PM

INCOME STATEMENT

Start: 11/01/2025 | End: 11/30/2025

Income

Account	Actual	Budget	Current Variance	Actual	Budget	Year to Date Variance	Yearly Budget
Income							
04000 Assessment Income	62,066.67	62,087.67	(21.00)	682,733.34	682,964.37	(231.03)	745,052.00
04050 Reserve Interest	14.05	0.00	14.05	8,228.79	0.00	8,228.79	0.00
04210 Insurance Claim Proceeds	0.00	0.00	0.00	4,332.22	0.00	4,332.22	0.00
04250 Late Fees/Owner Interest	0.00	0.00	0.00	5,535.62	0.00	5,535.62	0.00
04300 Miscellaneous Income	200.00	0.00	200.00	4,450.00	0.00	4,450.00	0.00
Income Total	62,280.72	62,087.67	193.05	705,279.97	682,964.37	22,315.60	745,052.00
Total Income	62,280.72	62,087.67	193.05	705,279.97	682,964.37	22,315.60	745,052.00

Expense

Account	Actual	Budget	Current Variance	Actual	Budget	Year to Date Variance	Yearly Budget
Expense							
05000 Audit/Taxes	0.00	25.00	25.00	6,500.00	275.00	(6,225.00)	300.00
05020 Legal Fees	2,897.20	208.33	(2,688.87)	5,858.20	2,291.63	(3,566.57)	2,500.00
05030 Licenses and Permits	0.00	5.17	5.17	122.50	56.87	(65.63)	62.00
05040 Management	2,480.67	2,480.67	0.00	27,287.37	27,287.37	0.00	29,768.00
05050 Office & Postage	331.93	166.67	(165.26)	2,285.67	1,833.37	(452.30)	2,000.00
05060 Office Equipment	0.00	25.00	25.00	98.43	275.00	176.57	300.00
05070 Screening Fees	49.00	0.00	(49.00)	2,060.00	0.00	(2,060.00)	0.00
05110 Building Maintenance	(30,850.00)	2,083.33	32,933.33	70,265.94	22,916.63	(47,349.31)	25,000.00
05120 Equipment/Tools	(38.65)	20.83	59.48	1,320.30	229.13	(1,091.17)	250.00
05130 Fire Extinguisher Service/Repair	0.00	83.33	83.33	1,400.63	916.63	(484.00)	1,000.00
05150 Lawn Mowing	3,000.00	3,000.00	0.00	33,000.00	33,000.00	0.00	36,000.00
05160 Trees/Plantings	0.00	833.33	833.33	2,326.56	9,166.63	6,840.07	10,000.00
05180 Pest Control	430.00	1,333.33	903.33	10,540.73	14,666.63	4,125.90	16,000.00
05200 Master Association Fees	4,433.33	4,433.33	0.00	48,766.66	48,766.63	(0.03)	53,200.00
05210 Contingency Fund	0.00	2,291.67	2,291.67	27,550.00	25,208.37	(2,341.63)	27,500.00
05250 Insurance	25,865.68	25,847.58	(18.10)	282,977.32	284,323.38	1,346.06	310,171.00
05300 Electric	955.33	1,000.00	44.67	10,636.03	11,000.00	363.97	12,000.00
05320 Water/Sewer	12,051.74	11,041.67	(1,010.07)	124,255.67	121,458.37	(2,797.30)	132,500.00
05400 Fence/Gate Repairs	0.00	0.00	0.00	17,437.61	0.00	(17,437.61)	0.00
05455 Allocate Special Assessment	0.00	0.00	0.00	3,494.17	0.00	(3,494.17)	0.00
05500 Reserves	7,208.42	7,208.42	0.00	79,292.59	79,292.62	0.03	86,501.00
05510 Reserve Interest	14.05	0.00	(14.05)	8,228.79	0.00	(8,228.79)	0.00
Expense Total	28,828.70	62,087.66	33,258.96	765,705.17	682,964.26	(82,740.91)	745,052.00
Total Expense	28,828.70	62,087.66	33,258.96	765,705.17	682,964.26	(82,740.91)	745,052.00
Net Income	33,452.02	0.01	33,452.01	(60,425.20)	0.11	(60,425.31)	0.00

Loveland Courtyards Condominium Association, Inc.					
Budget 2026					
1/1/26-12/31/26					
	2024	2025	2025 Actual	2025	2026
				Expected Year	
Income	Budget	Budget	9	End	Budget
Assessment Fees	\$688,766	\$745,052	558,600.01	\$744,800	\$772,775
Reserve Interest	\$0	\$0	8,199.48	\$10,933	\$0
Late Fees/Owner Interest	\$0	\$0	4,880.26	\$6,507	\$0
Misc	\$0	\$0	3,650.00	\$4,867	\$0
Expenses					
Administration					
Audit/Tax Return	\$300	\$300	\$6,500	\$250	\$5,000
Legal	\$1,500	\$2,500	\$2,174	\$2,899	\$2,500
Licenses & Permits	\$300	\$62	\$123	\$163	\$300
Management	\$28,350	\$29,768	\$22,326	\$29,768	\$31,256
Office/Postage/Supplies	\$2,800	\$2,000	\$1,877	\$2,503	\$3,020
Web Domain	0	300	\$289	\$289	\$300
Screening Fees	\$0	\$0	\$1,668	\$2,224	\$0
Total Administration	\$33,250	\$34,930	\$34,957	\$38,096	\$42,376
Building & Grounds Maintenance					
Building Maintenance	\$29,500	\$25,000	\$95,541	\$127,388	\$30,000
Equipment/Tools	\$250	\$250	\$702	\$936	\$250
Fire Extinguishers Svc/Repairs	\$1,900	\$1,000	\$0	\$0	\$1,500
Mowing Contract	\$36,297	\$36,000	\$27,000	\$36,000	\$37,080
Landscaping/Trees/Plantings	\$15,000	\$10,000	\$2,327	\$3,102	\$10,000
Master Association	\$42,000	\$53,200	\$39,900	\$53,200	\$55,860
Pest Control	\$11,500	\$16,000	\$7,827	\$10,436	\$16,000
Total Building & Grounds Maintenance	\$136,447	\$141,450	\$173,296	\$231,062	\$150,690
Contingency Expense Fund	\$37,000	\$27,500	27550	0	\$40,000
Insurance	\$277,839	\$310,171	\$231,246	\$308,328	\$304,055
Utilities					
Electric	\$10,000	\$12,000	\$8,725	\$11,634	\$12,064
Telephone/Internet/Web	\$244	\$0	\$0	\$0	\$0
Water/Sewer	\$122,000	\$132,500	\$100,462	\$133,949	\$138,463
Total Utilities	\$132,244	\$144,500	\$109,187	\$145,582	\$150,527
Total Operating Expenses	\$616,780	\$658,551	\$576,236	\$723,068	\$687,647
Reserve Contributions	\$71,986	\$86,501	\$57,667	\$76,890	\$85,128
Total Reserve For Replacements	\$71,986	\$86,501	\$57,667	\$76,890	\$85,128
Total Operating Expenses & Reserves	\$688,766	\$745,052			\$772,775
Net Income	\$0	\$0			\$0
Quarterly Fee Per Unit	\$1,230	\$1,330			\$1,380

LIMITED PROXY

The undersigned, owner(s) or designated voter of Unit(s) _____ in Loveland Courtyards, A Condominium appoints: (check one)

_____ a) Gary Arkoian, Secretary, on behalf of the Board of Directors, or

_____ b) _____ (if you check b, write in the name of your proxy.) as my proxy holder* to attend the Annual Meeting for Loveland Courtyards, A Condominium on Saturday February 7, 2026 at 10:00 AM at the Punta Gorda Association of Realtors office, 3320 Loveland Blvd., Port Charlotte, FL12234. The proxy holder named above has the authority to vote and act for me to the same extent that I would if personally present, with power of substitution, except that my proxy holder's authority is limited as indicated below:

LIMITED POWERS (FOR YOUR VOTE TO BE COUNTED ON THE FOLLOWING ISSUES, YOU MUST INDICATE YOUR PREFERENCE IN THE BLANK(S) PROVIDED BELOW).

I SPECIFICALLY AUTHORIZE AND INSTRUCT MY PROXYHOLDER TO CAST MY VOTE IN REFERENCE TO THE FOLLOWING MATTERS AS INDICATED BELOW:

- 1) Vote on Rules and Regulation update on 8.10 holiday decorations.

_____ IN FAVOR

_____ OPPOSED

- 2) Vote on Rules and Regulation update on 12.6 pets on lanai.

_____ IN FAVOR

_____ OPPOSED

NOTE:

In order for your vote to be counted, YOU MUST check off your vote above, not your proxy holder.

Designated Voter(s) Sign Here:

By: _____

Print Name: _____

Date: _____

*Failure to check either (a) or (b), or, if (b) is checked, failure to write in the name of the proxy, shall be deemed an appointment of the director of the Association as your proxy holder.

SUBSTITUTION OF PROXY – OWNER DO NOT FILL OUT

The undersigned, appointed as proxy above, does hereby designate _____ to substitute for me in the proxy set forth above.

Dated: _____, 20____

PROXYHOLDER

THIS PROXY IS REVOCABLE BY THE UNIT OWNER AND IS VALID ONLY FOR THE MEETING FOR WHICH IT IS GIVEN AND ANY LAWFUL ADJOURNMENT. IN NO EVENT IS THE PROXY VALID FOR MORE THAN NINETY (90) DAYS FROM THE DATE OF THE ORIGINAL MEETING FOR WHICH IT WAS GIVEN.

A MAJORITY of all Association Members (a "quorum") must be present, in person or by proxy, at the meeting, in order for the business to be conducted. It is VERY IMPORTANT that you either attend or provide a limited proxy in order to conduct business at this budget meeting.

8.10 Holiday Décor

Holiday decorations are allowed from Thanksgiving Day until January 9th. Items can be placed in the flower bed areas but cannot block sidewalks. Lights are allowed provided no holes are to be put in the siding. Non-destructive methods for attachment of lights etc. will be required. No inflatable decorations.

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8.408.11 Feeding Wildlife

No feeding of non-domestic birds or wildlife on the Condominium property shall be permitted.

9. INTERIOR APPEARANCE

9.1 All unit owners shall keep and maintain the interior

All unit owners shall keep and maintain the interior of their respective units in good condition and repair, including the entire air conditioning system (compressor, ducts, vents, etc.) servicing the respective owner's unit, whether inside or outside owner's unit and shall promptly pay for all utilities which are separately metered to the unit. The courtyards shall be kept in a clean and sightly manner by the unit owners having the right of exclusive use thereof.

9.2 No occupant may make any structural additions

No occupant may make any structural additions or alterations (except the erection or removal of non-support carrying interior partitions wholly within the unit) to any unit or to the common elements, or any of the foregoing without prior written consent of the Board.

10. SOLICITATION

10.1 There shall be no solicitation

There shall be no solicitation by any person anywhere in the buildings or the common elements for any cause whatsoever unless invited by the unit owner to be solicited or specifically authorized by the Board.

11. NOISE

11.1 All occupants of units shall exercise extreme care

All occupants of units shall exercise extreme care about making noises or the use of musical instruments, radios, televisions and amplifiers that may tend to disturb other occupants. Designated 'quiet' hours are 11:00 p.m. to 7:00 a.m.

If the Owner leaves the Association's premises for a prolonged period, the Approved Animal must be taken with the Owner. The Approval Animal must not be left unattended in common area or on limited common elements.

The Association may temporarily or permanently exclude a Service or Assistance Animal from the Associations grounds and facilities as allowed by law including in an instance where the animal poses a direct threat to the health or safety of others that cannot be reduced or eliminated by another reasonable accommodation or the animal in question would cause substantial physical damage to the property of others that cannot be reduced or eliminated by another reasonable accommodation.

12.6 Lanai –

No pets shall be left on the lanai or outside when the resident is not home.

13. LEASING/RENTING

13.1 Unit owners may not rent or lease their unit for less than

Unit owners may not rent or lease their unit for less than one (1) month to any one tenant, nor rent or lease their unit to more than four (4) adult occupants during any rental period. Rent sharing and subleasing is prohibited. The Association has an approved Lease Form which must be used. All new renters/lessees must register in person with the Association manager within four (4) days of arrival. All renters/lessees will be expected to sign the full set of current Rules and Regulations.

All lease agreements must be specifically made subject to the Declaration of Condominium. All owners intending to lease their unit must submit an application and all other requested information at least thirty (30) days in advance of the commencement of the lease, renewal or extension term. Upon receipt of all information and required fees, the Association manager will have a background check conducted. The Board of Directors shall have the duty to approve or disapprove the proposed lease within thirty (30) days of receipt of such information, including results of the background check and completion of a tenant interview (if required), by sending written notification to the unit owner or their rental agent, within such time frame. The Association will refer to the governing Documents, Articles and By-Laws when processing lease applications. Owners must notify Association manager of all guests that will be using their unit during their absence.

13.2 All lease agreements must be specifically made subject

All lease agreements and rentals are subject to approval of the Board of the Association pursuant to the provisions of the Declaration of Condominium. The Board may adopt such transfer and approval forms and questionnaire as it deems appropriate and may employ a screening service to screen applicants. Transfer

LOVELAND COURTYARDS CONDOMINIUM ASSOCIATION, INC.

ELECTION BALLOT **February 7, 2026 Annual Meeting**

Listed below are the 2026 candidates for the Board of Directors.

Vote for up to five (5) candidates. If you vote for more than five candidates, your ballot will be deemed invalid. **Make sure to place a check mark in the box next to all candidates you wish to elect.**

() Arkoian, Gary

() Cook, Dorothy (Becky)

() Corcoran, Kim

() Francis, Elizabeth

() Freed, Randy

() Hudson, Melvin

() Keating, John

() Komroy, Annette

() Moffatt, Terri

() Parker, Clare

() Yates, Andy

- When completed, insert BALLOT ONLY into the Ballot Envelope provided and seal it.
- DO NOT sign your name on the Ballot!
- DO NOT write on the Ballot Envelope.
- Please place the sealed Ballot Envelope in the RETURN ENVELOPE.
- Write your Address and Signature on the Return Envelope ONLY.
- If you attend the meeting in person, please bring this with you and submit at the registration table.
- If you are not attending, please mail the **sealed Ballot Envelope**, along with the Proxy, in the pre-addressed RETURN ENVELOPE.

Gary L Arkoian
Loveland Courtyards
Unit 203

High School graduate.

Moved to Port Charlotte Florida 2017
Moved to Loveland Courtyards December 2021
Retired in June of 2024
I live here full time.

Worked for a drug store chain for 9 years.
Started as a cashier.
I was quickly promoted to the Real Estate Division.
I was in charge of overseeing new store set up and store remodels.

Worked for a Property Management company.
Doing roofing, concrete, asphalt, plumbing, snow removal, and many more duties.

I worked in the Powersports Industry for 30 years
I was a Service Manager, then became the Parts Manager.
I was responsible for scheduling, ordering parts and supplies and maintaining inventory.
I had to solve many issues obtaining parts during covid.

I am currently on the Board of Directors
I like helping out around our neighborhood.
I am concerned about our community.
I want to see it get better.
I was given the lead on the fencing project.
I had the fencing company replace the locks with ones that fit our needs.
It also included solving the downspout problems on many of the units.
I do many little things around here so that we don't have to pay someone to do them.
I feel that I can continue to be an asset to our community.

Dorothy Rebecca Cook
3300 Loveland Blvd
Loveland Courtyards Unit 304
Port Charlotte FL 33980

I am running for the Loveland Courtyard Board of Directors.

I have been an owner since 2009 and love our community. Previously, I have served on the board in various positions.

My desire to serve has been renewed after seeing the amount of owner disgruntlement over recent changes. All owners should be heard. Change is difficult but with open and honest discussion, some of the issues can be addressed with less stress to the board and owners.

My goals:

Listen

Clarify

Respond in a timely manner

Create a friendly community environment

Also, I believe the board members should be conducting the meetings. The CAM is there to clarify if the board asks them a question.

I worked with the USPS for 29 years. Retiring as Postmaster while also working as a trainer, productivity and efficiency auditor and District auditor.

Please consider casting your vote for me in the annual election.

Thank you

Loveland Master Association, Inc.

c/o G. F. Business Services
2511 Vasco Street, Suite 114
Punta Gorda, Florida 33950
Phone: 941-639-1142
E-mail: gfbs94@gmail.com

CANDIDATE INFORMATION SHEET

NAME: Kim Corcoran

UNIT NO: 1601

PERMANENT ADDRESS:

3300-Loveland Blvd
Port Charlotte, FL 33980

EDUCATION:

Medical Secretary
Business Secretary

PERSONAL BACKGROUND: I'm a mom to 3 adult boys,
1- adult girl, 4 grandchildren - They all
live in Minnesota + Wisconsin. I worked for
Northwest Airlines for 22 years - doing

Customer Service. 2006 was in a severe car
accident + have been retired since - live here
full time.

PRIOR CONDOMINIUM EXPERIENCE:

I have never been on a condo HOA -
but I have many years of Customer Service
+ Bookkeeping. I am a compassionate person.

COMMENTS ABOUT BOARD CANDIDACY:

I am a full time Resident
year Round. I have lived here 5 years. I hope
to bring in good communication + honesty.
Thank you for your time reading this.

Loveland Courtyards Condominium Association, Inc.

3300 Loveland Blvd.
Port Charlotte, FL 33980
Phone: 941-743-9562

E-mail: lovelandcourtyards@gmail.com

CANDIDATE INFORMATION SHEET

NAME: Elizabeth Francis

UNIT NO: 104

PERMANENT ADDRESS:

3300 Loveland Blvd Unit 104
Port Charlotte, Fl. 33980

EDUCATION:

High School Grad
2yrs. Business

PERSONAL BACKGROUND: Worked 10 yrs. at Firestone Tire with
the Engineering Dept. 17 yrs at a medical supply company
as a manager over seeing 10 employees; under the
divisional President. Worked on budgets, profit & loss,
Sales & Customer Service.

PRIOR CONDOMINIUM EXPERIENCE: was my first year on the board
at Loveland CY, prior experience at Birchwood Condos. Own
a condo in N.Y.

COMMENTS ABOUT BOARD CANDIDACY: I am a permanent resident
of Loveland CY that would be available year round. My interest
is with the residents to help maintain a pleasant place to live,
communicate with everyone and monitor our spending to
keep fees down.

DEC 18 2025

Dec 13, 2025

Randy Freed
(Information Sheet)

Meadowdale H.S.

College-Sinclair Community
Business Administration

Retired From The Dayton Power & Light Co.
39 years - Lineman, Underground Electric
& Gas

Served As Union Steward For
Collective Bargaining Eight years

Loveland Courtyards Condominium Association (LCCA)

Candidate Information Form

Mel Hudson Unit 1104 Full time resident at LCCA

Education

Some college courses with a Certificate in Accounting

Personal background

Worked as a machinery technician at a factory making door locks, as a locksmith, in the printing trade in various positions, and an officer for the Connecticut Department of Corrections before moving to Florida in September 1993.

After moving to Florida, I was employed at Charlotte County in the Fiscal Management Department as an accountant for 23 years before retiring in September 2016.

Condominium Experience

I have lived at LCCA since 1995. I have served on the LCCA board during the early 2000's including during Hurricane Charley and served for a few years around 2020. I was recently appointed to the board in the last quarter of 2025 to fill an open position. I have served on past boards as the President, Vice President, Treasurer and Director.

Comments about Board Candidacy

I have the experience, the patience, and the common sense to perform in any position on the board. All board members must govern the Association by the State Statutes 718 and the LCCA governing documents which I will do to the best of my abilities. The LCCA board plays a vital role in supporting the quality, safety, and value of the community. Through effective governance, responsible stewardship, and resident engagement, the LCCA board will strive to make Loveland Courtyards a desirable place to live.

JOHN KEATING UNIT 1401

QUALIFICATIONS:

Army Veteran - Viet Nam

Former Town Councilman - Mattydale, NY

Former Deputy Town Supervisor - Mattydale, NY

7 Years Experience in serving on Florida HOA Board of Directors

Statement of Intent:

I would like to remain on the Loveland Courtyards Board of Directors. I was involved in this board during the remediation of the Hurricane Ian damage. This was nearly a two-year project and we were one of the few condo communities to be completely restored in this short period.

Currently our board is involved in a large landscaping project which I would like to continue to see this through to completion.

I would appreciate your vote!

Sincerely,

John Keating

Loveland Courtyards Condominium Association

Candidate Information Sheet

Name: Annette Komroy

Unit No.: 902

Permanent Address:

Education:

3300 Loveland Blvd Unit #902

High School Grad

Port Charlotte, FL 33980

Various Management &
Banking Classes , CFP

Personal Background: Born and raised in Buffalo, NY. Started my Banking Career in 1976 as a Teller. Worked every position in the Branch and Became a Branch Manager in 1985. Studied for intensive Certified Financial Planner designation and became a Financial Advisor in 1999. Retired in 2011. Throughout my adult life I held various volunteer positions; Girl Scout Leader and Service Unit Treasurer, Treasurer for the University at Buffalo Women's Group, Treasurer for the Newstead Historical Society. Experience with Quickbooks, Excel and Word. As a Branch Manager I worked with Budgeting and personnel issues as well as Commercial Lending.

Prior Condo Experience: Prior to purchasing my Condo here in 2022, I lived in a Condo Community in Williamsville, NY and was familiar with the Condo rules and regulations.

Comments about Board Candidacy: I feel that my financial, management and volunteer experience would make me a good candidate to serve on the HOA Board. I am a permanent resident here and I would like to see The Loveland Courtyards as an attractive and welcoming Community. I would also like to improve the communication with the residents, especially with those that do not have email or Facebook. Keeping costs down where possible is also a priority. I think it is important to have Social activities so that the Residents can get to know each other better and feel a sense of pride for our Community.

Thank you for your consideration

Loveland Courtyard

December 15, 2025

Terri Moffatt Information

Hello, I am currently on the Board at Loveland Courtyards and would like to run again to complete some projects currently underway. The last few years have been extensive with repairs, especially after Ian in 2022. Loveland has come a long way since I bought there in 2019. A new tree project has been forced on us by the county, and I'd like to be part of it and include owners in that and other decisions. I understand some of the rules and regulations seem strict, but most have always been there. Since Ian, the board focus has been on recovery and rules were ignored. Now the board is focusing on raising the overall appearance of Loveland and maintaining consistency within the community. Without proper resident vetting and the rules, Loveland would start to look like Olean or Midway. I am sure owners want Loveland to keep excelling for the future.

I have been a landlord for over 40 years. I do not use a management company. I'm a hands-on owner with my renters making for great renters. I live one mile away, never leave town, and am a full-time board member. I owned condos in Illinois and sold them when I moved here. My husband and I owned a fiber optic installation company for over 40 years with Chicago Tribune/WGN/Cubs being one of our accounts for over 35 years. I did all the payroll, taxes, and accounting for 12 to 20 employees who were all Local 134 Electrical Worker Union/Chicago Illinois. I work well with contractors to ensure projects are done correctly and in a timely manner. I always try to respect, be kind, and listen to everyone. Owners always have a voice and need a board willing to listen. As a 5-person board, we have not always agreed with each other, and decisions are not always popular with everyone, but the board has worked hard to restore and improve Loveland.

Sincerely,

Terri Moffatt

Clare Parker
Unit 2301

Greetings! I have been a unit owner since 2017 and serving on the board since 2022 prior to Hurricane Ian. I served as secretary, Vice President and now President. Previously I served on my lake association board.

My careers have been in electronics, servicing medical analyzers throughout New England and medical technology in various hospitals in R.I. These careers taught me how to make tough decisions and gave me valuable skills to stand behind them.

It has been a very long haul rebuilding the Courtyards after the devastation of Ian. After Ian there were many complaints that we didn't move fast enough to rebuild, and it took an adjuster and lawyer to finally get us the adequate money to finish the project. One of the next to last projects was the fence project and overwhelmingly owners love having their privacy back and the enhancement of the community. We are on the homestretch of finally bringing Loveland back to its original appeal for wanting to live here. A monkey's wrench was thrown at us by Charlotte County Compliance, and we cannot continue with the landscaping as planned until this is resolved. We must all have patience until the violation is settled and we can continue.

This has been an uphill battle since Ian, and I have not wavered in my thought process or decisions to better the Courtyards for the benefit of every homeowner. I did not entertain any thoughts of how I will benefit, but how will the community as a whole benefit and many hard decisions were made for the betterment of Loveland.

Once again, I am running as a board member candidate, and I would like to have finally completed rebuilding our beloved community.

Andy Yates
3300 Loveland Blvd, Unit 2402
Port Charlotte, FL 33980
615-939-3025
Email: liladdie01@gmail.com



November 23, 2025

Letter of Interest for Loveland Courtyards HOA Board Candidacy

This is to notify you of my interest in running for a position on the Loveland Courtyards HOA Board. I believe my abilities, experience, willingness to help, and 3 years of living in this community make me a suitable candidate for the job.

I grew up in a small town in New York. At the age of 17, I joined the United States Army and was stationed in Berlin, Germany. After leaving the service I returned home, spending some years in Tennessee and some in south Florida. I moved to Loveland Courtyards shortly after Hurricane Ian to help take care of my mom and fix up her condo. I now own and reside in that condo full time, along with my wife, Bretta..

My work experience is predominantly in property management including:

- Property and Maintenance Manager for a number of apartment complexes in and around Nashville, Tennessee.
- Engineering Supervisor for the Courtyard by Marriot Hotel in Nashville, Tennessee.
- Property Manager of the 3 Phillips Point Towers in West Palm Beach, Florida.
- Self-employed, installing over 500 Safe Step Walk-in Tubs for seniors and the handicapped.

My beliefs include:

- Our homeowners/neighbors are number one and deserve to be represented and included in all decision making without fear of ridicule or retaliation.
- I am willing to ask unpopular questions and help to create new and improved policy changes.
- I believe that being held accountable and transparent are very important characteristics for our Board to run successfully.
- I will work to negotiate a win/win outcome to make our community thrive.
- The HOA Board is not a Dictatorship.
- The conduct of a board member who takes advantage of his or her position and acts for his or her own interests rather than for the interests of the community cannot be tolerated.

Sincerely,
Andy Yates