10 Maine Rd., Plattsburgh, NY 12903 <u>www.lcvillage.org</u>

June 1, 2021

Dear Homeowner!

As we approach a new Fiscal Year for your Association, we are sending you information required under the Declaration and the By-Laws of Lake Country Village Homeowner's Association, Inc. (Articles V and IX of the Declaration and Articles VI and VII of the By Laws, both available on our website.)

Included in this transmittal are:

- 1. Certificate of Insurance for the new Fiscal Year
- 2. Copy of the final approved Budget for 2020-21. This document also contains the notice of the new Homeowner's Assessment for Fiscal Year 2020-21.and a record of income and expenses from fiscal year 2019-20 (Year to date) as compared to that year's budget
- 3. Payment Coupons for Fiscal Year 2020-21
- 4. Highlights of actions of the Board during the past fiscal year.

We hope you find these documents helpful. We invite and encourage you to attend our regular meetings of the Board of Directors to stay informed of issues facing the HOA and to participate by sharing your opinions and concerns. The schedule of meetings is posted on the Calendar on our website but is usually the second and fourth Monday and each month. We urge you to consider getting involved by joining one of the many committees formed to assist the Board of Directors in various areas. The committees, their respective duties and a sign up sheet can be found on our website or can be requested from the Secretary. It is also very important that you keep your contact information with us up to date by filling out our online form at www.lcvillage.org/emergency-contact-information/.

Our website www.lcvillage.org is the official location of all documents prepared and distributed to you and we encourage you to visit it regularly to see the latest news about your community. There you will also find current contact information for the property manager, bookkeeper, board members and committees. Our preferred method of communication is via email. We now even conduct elections via email so if you use email make sure we have your current preferred address by filling out the above form or the short form at www.lcvillage.org/email-reguest-form/.

Thanks for your kind attention to this letter. Although the first point of contact for any questions you may have should normally be the property manager, please feel free to contact any of us directly as well.

Sincerely,

Your Board of Directors

Peter Hayden - President

Linda Turner – Vice President (lindat@lcvillage.org)

Randy LaMora – Secretary (randyl@lcvillage.org)

Tom Maglienti – Treasurer (tomm@lcvillage.org)

Ron Deragon – MAL (rond@lcvillage.org)

Jennifer Dyer – MAL (jend@lcvillage.org)

Mike McKinnon - MAL (mikem@lcvillage.org) (term expires 6/30/2021)

Melissa Mowry – MAL (melissam@lcvillage.org) (term begins 7/1/2021)

Cc: Curtis Latremore – Property Manager (propertymanager@lcvillage.org) - ph. 518-572-1505)

The Fiscal Year in Review

The following are some of the highlights of board action and accomplishments during the past fiscal year. For details and a complete listing, see the minutes of Board Meetings. Due to the pandemic, meetings were continued by video conference using Cisco Webex.

June 2020

- Toilet Rebate Program was extended for an additional year.
- Electric Meter Module Maintenance on the final third of the buildings was completed.
- Exiting Directors Patti Jaehn and Don Miller were thanked for their years of service.

July 2020

- Painting of peeling paint on various units was completed by Rand Hill Painting.
- Unnecessary curbs at two locations were removed by Ed Garrow & Sons for safety reasons.
- Continued with Front Post Replacement project 35 have been replaced so far this year.
- Repairs of siding and/or fences completed at 15 addresses.

August 2020

- Jennifer Dyer was accepted to fill the remaining vacant Board seat.
- 6 maturing \$25,000 CD's and other reserve funds were used to purchase 6 new \$50,000 CD's.
- Post, siding, roof and fence repairs completed at 37 addresses.

September 2020

· Purchased solar lighting for Kiosks.

October 2020

- Petitions on the city's Impact Demand Charge were sent out and posted on our website.
- Fence at 62-68 Maryland was replaced entirely

November 2020

- Sewer line to 29 Maine was replaced by Ed Garrow & Sons.
- 7 buildings pressure washed by King's Painting.
- Petition on Impact Demand Charge with 275 signatures mailed to City.

December 2020

- Approved Hart's Landscape and Snow Removal contract for two years
- Accepted final revision of Clarification of Homeowner VS HOA Responsibilities Guideline

January 2021

• Granted amnesty until 4/1/21 for owners renting their units to provide required information.

February 2021

- Board met with mayor and others to discuss Impact Demand Charge.
- Decided to hard-wire the lighting for 3 of the 4 kiosks. Dakota will remain solar.
- Began work on the 2021-2022 Budget.

March 2021

- Enacted changes to Pet Rules regarding size and breed of dogs.
- Ended the Toilet Rebate Program effective June 1, 2021.
- Approved an online voting system called ezvoteonline.com for the up-coming election.
- Passed resolutions regarding satellite dishes and window air conditioners
- Notified by Mayor's office that we are exempt from the Impact Demand Charge

April 2021

- Hart's Landscaping and Snow Removal contract was signed.
- Passed resolution amending requirements to become board member.
- Approved final 2021-2022 Budget. Dues to remain at \$205 for 8th consecutive year.
- Purchased 4 6' outdoor benches to be located around the village.

May 2021

- New Directors effective July 1, 2021 will be Linda Turner, Tom Maglienti and Melissa Mowry.
- Approved a Rental Resolution exempting certain property transfers from the two-year rental ban.
- Fence at 70-78 Maryland was replaced entirely.

Approved 2021-22 LCV HOA Budget

Budget Summary

Aso

05/07/21
οę

Operating Expense Accounts	<u>nts</u> Actual	בפני מכוחמו	Approved	oved	Approved	oved
500 General Expenses	2019-20	2020-21	2020-21	\$/unit/mo.	2021-22	\$/unit/mo. ²
500.00 Management Expense	\$39,238	8	\$39,250	\$10.03	\$39,250	\$10.02
501.00 Legal Expenses	\$1,590		\$5,000	\$1.28	\$4,000	\$1.02
502.00 Accounting Expenses	\$3,716	\$4,000	\$4,000	\$1.02	\$4,000	\$1.02
502.10 Bookkeeping Services	\$10,754	\$	\$10,800	\$2.76	\$11,000	\$2.81
502.20 Taxes	\$3,668		\$4,000	\$1.02	\$4,000	\$1.02
503.00 Insurance	\$75,985	\$78,0	\$83,000	\$21.22	\$83,500	\$21.32
504.00 Social Committee			\$300	\$0.08	\$300	\$0.08
505.00 Office Supplies and expense		\$1,000	\$1,000	\$0.26	\$1,000	\$0.26
505.10 Software Expense	\$149	\$300	\$300	\$0.08	\$200	\$0.13
506.00 Communications	\$1,146	\$1,500	\$1,500	\$0.38	\$1,500	\$0.38
506.10 Website	\$163	\$350	\$300	\$0.08	\$350	\$0.09
507.00 Bank Fees (All)	\$73	\$25	0\$	\$0.00	0\$	\$0.00
508.00 Election Committee		\$1,000	\$1,000	\$0.26	\$600	\$0.15
509.00 Allowance for doubtful acct.s	-\$10,078	\$1,800	\$1,000	\$0.26	\$2,000	\$0.51
510 Utility Service						
510.00 Water & Sewer Service	\$150,526	\$173,000	\$155,000	\$39.62	\$155,000	\$39.58
510.10 Electric Service	\$738	006\$	\$750	\$0.19	006\$	\$0.23
511.10 Unit Utilities - Gas	0\$	\$0	\$0	\$0.00	\$0	\$0.00
511.20 Unit Utilities - Electric	0\$	0\$	\$0	\$0.00	\$0	\$0.00
515 Utility Maintenance						
515.00 Water Main repairs	0\$	0\$	\$0	\$0.00	0\$	\$0.00
515.10 Water Service repairs	0\$	\$0	\$0	\$0.00	\$0	\$0.00
516.00 Sewer Main repairs	0\$	0\$	\$	\$0.00	\$0	\$0.00
516.10 Sewer Service repairs	\$7,122	\$3,500	\$6,500	\$1.66	\$5,000	\$1.28
516.20 Pump Station maint.	\$216	\$2,200	\$1,500	\$0.38	\$750	
517.00 Drainage system maint.	\$675	\$0	\$0	\$0.00	\$0	\$0.00
518.00 Utilities Committee		\$3,000	\$1,500		0\$	\$0.00
519.00 Electric Service Maintenance	\$8,775	\$9,000	\$200	\$0.13	\$200	\$0.13
520 Common Area Maintenance						
520.00 Snow Removal	\$150,047	\$129,600	\$129,600	\$33.13	\$129,600	\$33.09
520.10 Snow Removal - Salt	\$2,592	\$2,600	\$5,200	\$1.33	\$5,200	\$1.33
520.20 Roof Shoveling	0\$	\$200	\$200	\$0.13	\$200	\$0.13
525.00 Landscaping	\$107,177	\$135,000	\$128,125	\$32.75	\$135,000	\$34.47
525.10 Landscape Committee	\$150	\$200	\$200	\$0.13	\$200	\$0.13
525.20 Tree Service	\$7,800	\$10,000	\$10,000	\$2.56	\$10,000	\$2.55
526.00 Concrete Repairs	\$5,833		\$3,000	\$0.77	\$3,000	\$0.77
526.50 Asphalt Repairs	0\$	0\$	\$1,200	\$0.31	\$1,500	\$0.38
526.51 Asphalt Sealcoating	0\$		0\$		0\$	\$0.00
527.00 Fence Rep. (Com. Area)	0\$	\$2,000	\$2,000		\$1,000	\$0.26
528.00 Recreation Area Maint.	\$0	\$1,000	\$200	\$0.13	\$3,000	\$0.77
529.00 Kiosk repairs	\$60	\$2,500	\$200	\$0.13	\$200	\$0.13
530 Unit Maintenance						
530.00 Roof maintenance	\$2,931	\$4,000	\$8,000	\$2.04	\$8,000	\$2.04
531.00 Building Maintenance	\$13,922	\$12,000	\$14,000	\$3.58	\$20,000	\$5.11
531.10 Window Maintenance	0\$	0\$	0\$		0\$	\$0.00
531.20 Door Maintenance	\$0	\$1,000	\$1,200		\$4,000	\$1.02
531.30 Garage Door Maintenance	\$0	0\$	\$0		\$0	\$0.00
531.40 Exterior Painting	\$0	\$17,500	\$5,000	\$1.28	\$10,000	\$2.55
532.00 Fence Repairs (Lots)	\$1,116	\$6,000	\$6,000		\$8,000	
540.00 Misc. Repairs	\$1,193	\$1,500	\$5,248	\$1.34	\$4,891	\$1.25
Total O o M Evapage	201	100006	EE37 773	6762	200	

\$42.19 \$42.19 **\$205.22**

\$165,047 \$165,047 \$802,820

 O & M Transfers
 Itansfers from Reserve
 \$151,095
 \$165,047

 Transfers to Reserve
 \$151,095
 \$165,047

 990.00
 Net Transfers to (from) Reserve
 \$151,095
 \$165,047

 Net Total O & M Charges
 \$741,558
 \$828,072

\$816,534 Total Projected Revenues (\$157,633) Net Changes TofFrom Reserve \$658,841 Total C&M Expenses \$658,841 Total O&M Expenses (\$0] Projected Surplus (Deficit)	Summary of Assessments Water & Sewer Service (Units) \$39.58 Insurance (Structure and Liability) \$34.60 Snow Removal \$34.42 Other Operating & Maintenance \$33.22 Capital Project Reserve \$5205.00	\$933,074 Total Est. Reserve Summary \$933,074 Total Est. Reserve 7/1/2021 \$157,693 Deposits to Reserve FY 2021-22 \$157,600 Expenses Paid from Reserve FY 2021-22 \$157,807) Net Change in Reserve \$925,267 Estimated Reserve 6/30/22
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

					;	-		.0.00				- time	Land Cont	,	
Capital Expense Accounts				Beginning	Beginning Allocation of Reserves	Reserves	7	2021-22 Changes to Reserve	ges to Reser	ve		ESTILLI	Estimated Costs	0	
	Actual	Est. actual ⁵	Approved	Est. 2020-21	6/30/2021	7/1/2021	Pay From	Add to F	Add to Reserve	Est. Reserve	1st Year	ar	Units/	Tot.	
615 Utility Infrastructure	2019-20	2020-21	2020-21	Additions ¹	Estimated ⁶	Allocated	Reserve	\$/unit/mo.3	Total \$	6/30/2022	Cost	Needed	Interval	Units	Total Cost
615.00 Water Facilities (Mains)	0\$	0\$	\$0	0\$	\$0 \$145,400.00	\$145,400	\$0	\$0.00	\$0	\$145,400	\$48,478	2022	1	3	\$145,433
615.10 Water Service Laterals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2028	_	122	\$0
616.00 Sewer Facilities (Mains)	\$0	\$0	\$0	\$1,095	\$1,095	\$1,100	\$0	\$0.30	\$1,174	\$2,274	\$17,687	2059	-	3	\$53,060
616.10 Sewer Facil. (pump syst.)	\$0	\$0	\$0	\$2,738	\$2,738	\$2,750	\$0	\$0.70	\$2,738	\$5,488	\$54,682	2040	_	-	\$54,682
616.20 Sewer Service Laterals	\$10,737		\$15,000	\$313	\$15,218	\$20,300	\$15,000	\$0.00	\$0	\$5,300	\$20,300	2021	4	4	\$20,300
617.00 Drainge Infrastructure	\$0	\$2,584	\$0	\$0	(\$2,584)	\$0	\$0	\$0.00	\$0	\$0	\$0	2024	_	-	\$0
619.00 Electric Services	\$0	0\$	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2030	_	96	\$0
		Tota	Total Utility Infras	astructure >>	\$161,867	\$169,550		\$1.00	\$3,912						
620 Common Area Improvements															
625.00 Landscaping Impr.	\$0		\$8,365	\$0	\$2,000	\$15,000	\$8,000	\$0.00	\$0	\$7,000	\$8,000	2021	_	_	\$8,000
626.00 Sidewalk ImprUnits & Cul de sacs	\$0	\$7,620	\$0	\$0	\$4,380	\$3,500	\$0	\$0.00	\$0	\$3,500	\$3,297	2021	2	2	\$3,297
626.50 Asphalt Impr Driveways	\$0	\$0	\$0	\$8,841	\$95,841	\$96,000	\$0	\$2.26	\$8,841	\$104,841	\$22,093	2035	10	163	\$360,117
626.51 Asphalt Impr Cu de sacs	\$0		0\$	0\$	\$57,000	\$57,000	0\$	\$0.00	\$0	\$57,000	\$19,035	2035	1	3	\$57,104
627.00 Fence Impr. Common area	\$0	0\$	0\$	\$1,682	\$7,682	\$6,000	\$0	\$0.46	\$1,800	\$7,800	\$31,090	2035	1	1	\$31,090
628.00 Recreation Area Impr.	\$0	0\$	\$20,000	\$156	\$40,156	\$40,200	\$20,000	\$0.02	\$78	\$20,278	\$8,242	2021	1	2	\$41,209
629.00 Kiosk Improvements	\$31,878	\$2,600	0\$	\$0	\$400	0\$	\$0	\$0.00	\$0	0\$	\$0	2040	1	4	\$0
		Total Cor	Total Com. Area Improvements >>	vements >>	\$207,459	\$217,700		\$2.74	\$10,719						
630 Unit Improvements															
630.00 Roof Replacement	0\$	0\$	0\$	\$89,685	\$359,676	\$345,500	\$100,000	\$25.73	\$100,656	\$346,156	\$118,476	2021	2	96	\$2,274,737
630.10 Building Improvements - siding	\$0	\$0	\$0	\$20,890	\$65,890	\$100,000	\$0	\$5.15	\$20,147	\$120,147	\$22,482	2022	2	91	\$1,022,935
630.30 Fence Impr Units	\$0	\$17,000	\$16,000	\$23,159	\$48,159	\$92,824	\$20,000	\$2.69	\$22,259	\$95,083	\$25,096	2021	3	98	\$786,350
639.00 Electrical Equipment	\$0	\$2,357	\$1,545	0\$	\$643	\$3,000	\$2,500	\$0.00	\$0	\$200	\$1,569	2021	-	-	\$1,569
		Tot	Total Unit Improvements >>	vements >>	\$474,368	\$541,324		\$36.57	\$143,062						
Other (List individually)															
690.00 New Community Building	0\$	0\$	0\$	\$24,880	\$84,880	0\$	0\$	\$0.00	0\$	0\$	\$161,593	2024	1	0	0\$
699.00 Insurance Fund	0\$	0\$	0\$	0\$	\$4,500	\$4,500	0\$	\$0.00	\$0	\$4,500	\$4,500	2021	1	1	\$4,500
	Totals	\$45,256	\$60,910	\$172,439	\$933,074	\$933,074	\$165,500	\$40.31	\$157,693	\$925,267					

	Total	\$/unit/mo.	Tot. /Mo.
Total Deposits to Capital Reserve	\$157,693	\$40.31	
Less Amount Coming from Other Income	\$13,724	\$3.51	
Required Transfers from Operating Account	\$143,969	\$36.80	\$36.80 \$11,997.45
Total O & M Expenses	\$658,841	\$168.42	
Operating Revenue Requirement	\$802,810	\$205.22	
Operating Revenue - HOA Dues	\$801,960	\$205.00	
Other Operating Revenue	\$850	\$0.22	
Proj. Budget Surplus (Deficit)	(0\$)		

		21	1021-22	erve FY 2021-22		12
\$933,074 Total Est. Reserve 6/30/2021	m Surplus	\$933,074 Total Est. Reserve 7/1/202	Deposits to Reserve FY 2021-22	Expenses Paid from Reserve FY 2021-22	-\$7,807 Net Change in Reserve	\$925,267 Estimated Reserve 6/30/22
Total Est. Re	Transfer from Surplus	\$933,074	\$157,693	(\$165,500)	-\$7,807	\$925,267
\$933,074	\$0					

¹ Budgeted or other transfers to reserve accounts during previous Fiscal Year.

² Portion coming from Dues. Balance comes from other operating revenues (does not include interest)

This is the additional amount needed to be set aside each month to accumulate the Total Cost in the year needed.

 $^{^{5}}$ Includes YTD actual plus best guess for the remainder of the fiscal year.

 $^{^6}$ Remaining reserve based on current year's estimated expenditures and prior year's allocation. 7 Based on 2019 AES Reserve Study and other resources



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 05/27/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED BELOW.

KE	PRE	SENTATIVE	OR PRODUCE	R, AND THE CERTIFICATE HOLD	CONTACT	Id Change						
ROD	UCER	3 A	2011		CONTACT Dona	na Recore		FAX F	10 224	7760		
on	ald I	Recore Age e Route 3 S	ncy Luite 500		(A/C, No. EXI):	8-324-7766		(A/C, No):	10-324	-1103		
Jo lat	tsbu	rgh NY 129	01		ADDRESS: dona	Idrecore@gmail.c	com			***************************************		
- 646					PRODUCER 4'CUSTOMER ID:	72953 Donald Red	core		paparananananananananananananananananana	opropropropropropropropropropropropropro		
					01100	INSURER(S) AFFOR	DING	COVERAGE	a.a.a.a.a.a.a.a.a.a.a.a.a.a.a.a.	NAIC#		
10111	RED	1839391839391838383838383838383838383838			INSURER A: Mic	d Century Insur	anc	e Company		21687		
ak	e Co	untry Villag	e Homeown	ers Association, Inc	INSURER B:					***************************************		
ON	lain	e Rd			INSURER C :							
lat	tsbu	irgh NY 129	03		INSURER D :							
					***************************************		*******		***************************************	**********************		
					INSURER E :	***************************************				****************		
					INSURER F :		RE\	ISION NUMBER:				
0	VER/	AGES		CERTIFICATE NUMBER:		Schedule, if more space is required) Maryland Rd.; 1-24 Baltimore Way; 1-16 Caitlin Way; 2-39 Iowa Stre						
IN	DICA	TED. NOTWIT	THSTANDING AN	CIES OF INSURANCE LISTED BELOV NY REQUIREMENT, TERM OR CONDI IAY PERTAIN, THE INSURANCE AFFO	ROED BY THE POLICIE	S DESCRIBED HER	REIN	D ABOVE FOR THE P ENT WITH RESPECT T IS SUBJECT TO ALL T	OLICY P TO WHIC THE TER	ERIOD H THIS MS,		
INSR TYPE OF INSURANCE				POLICY NUMBER	COVERED PROPERTY		LIMITS					
TR				***************************************				BUILDING	\$			
	PROPERTY DEDICTIBLES			tatapanenene	000000000000000000000000000000000000000	00000000		PERSONAL PROPERTY	\$			
	CAU	SES OF LOSS DEDUCTIBLES BUILDING		1000g	usosooo	2000000000		BUSINESS INCOME	\$			
	\$ 5,000		WARRANCE TO THE PARTY OF THE PA	and control of the co	on or other states of the stat		EXTRA EXPENSE	\$				
		BROAD	CONTENTS	PAS0008390595	06/30/2021	06/30/2022		RENTAL VALUE	\$			
	\vdash	annois:	Market Control	1 73000000000	1		V	BLANKET BUILDING	\$ 51,	689,000		
	V	SPECIAL	1		***************************************	opposition						
	V	EARTHQUAKE			орголинатого	WILLIAM TO THE TOTAL THE TOTAL TO THE TOTAL THE TOTAL TO		BLANKET PERS PROP	\$			
	~	EARTHQUAKE WIND						BLANKET BLDG & PP	\$			
	v	EARTHQUAKE							\$	14.		
	v	EARTHQUAKE WIND							\$			
	V	EARTHQUAKE WIND FLOOD							\$ \$ \$			
	V	EARTHQUAKE WIND		TYPE OF POLICY					\$ \$ \$			
		EARTHQUAKE WIND FLOOD							\$ \$ \$ \$			
		EARTHQUAKE WIND FLOOD INLAND MARINE		TYPE OF POLICY POLICY NUMBER					\$ \$ \$ \$			
		EARTHQUAKE WIND FLOOD INLAND MARINE USES OF LOSS							\$ \$ \$ \$ \$			
		EARTHQUAKE WIND FLOOD INLAND MARINE USES OF LOSS							\$ \$ \$ \$ \$ \$			
	CAL	EARTHQUAKE WIND FLOOD INLAND MARINE USES OF LOSS NAMED PERILS							\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$			
	CAL	EARTHQUAKE WIND FLOOD INLAND MARINE USES OF LOSS NAMED PERILS CRIME						BLANKET BLDG & PP	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$			
	CAL	EARTHQUAKE WIND FLOOD INLAND MARINE USES OF LOSS NAMED PERILS CRIME PE OF POLICY BOILER & MAC	HINERY /	POLICY NUMBER	06/30/2024	06/30/2022		BLANKET BLDG & PP	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	nnket		
Α.	CAL	EARTHQUAKE WIND FLOOD INLAND MARINE USES OF LOSS NAMED PERILS CRIME PE OF POLICY	HINERY /		06/30/2021	06/30/2022		BLANKET BLDG & PP	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	inket		
	CAL	EARTHQUAKE WIND FLOOD INLAND MARINE USES OF LOSS NAMED PERILS CRIME PE OF POLICY BOILER & MAC	HINERY /	POLICY NUMBER	06/30/2021	06/30/2022		BLANKET BLDG & PP	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	ınket		

Condominium Associations-Residential Occupancy Only/ subject to the policy Terms & Conditions. As per Homeowner Association By-Laws, Replacement costs are to "Bare Walls" construction.

Condo Owner:

Bank:

CERT	EIC	ATE	HOI	DER

Lake Country Village Homeowners Association, Inc. 10 Maine Rd. Plattsburgh, NY 12903

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Sonald J. Recore

© 1995-2015 ACORD CORPORATION. All rights reserved.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/27/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

	s certificate does not confer rights to				NAME:	Donald F	Recore		\A ===
	438 State Route 3 Suite 500				PHONE (A/C, No	Ext): 518-32	4-7766	FAX (A/C, No): 518-3	324-7769
	Plattsburgh NY 12901				E-MAIL ADDRE	ss: donaldre	core@gmai	I.com	
						INS	URER(S) AFFORI	DING COVERAGE	NAIC#
					INSURE	RA: Mid Cer	ntury Insura	nce	21687
IJF	RED Lake Country Village Homeowne	rs As	SSOC	lation, Inc	INSURE	***************************************			
- 5"	10 Maine Rd				INSURE	······			
	Plattsburgh NY 12903				INSURE	*****			
					INSURE	RE:			
					INSURE	RF:			Personalization
1	/ERAGES CERT	IFIC	ATE	NUMBER:				REVISION NUMBER:	
NI	IIIS IS TO CERTIFY THAT THE POLICIES OF DICATED. NOTWITHSTANDING ANY RECERTIFICATE MAY BE ISSUED OR MAY PROCUSIONS AND CONDITIONS OF SUCH PROCUSIONS AND CONDITIONS OF SUCH PROCUSIONS O	QUIRE	EME	NT, TERM OR CONDITION THE INSURANCE AFFORD	ED BY	THE POLICIE REDUCED BY	S DESCRIBED PAID CLAIMS.		
R		NDDL S	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
1	COMMERCIAL GENERAL LIABILITY		~	The state of the s			and the same of th		000,000
	CLAIMS-MADE OCCUR						Section	DAMAGE TO RENTED PREMISES (Ea occurrence) \$	75,000
-	CDAING-WINDS TO COOK	-windownine.				***************************************	Supplement of the supplement o	MED EXP (Any one person) \$	5,000
				PAS0008390595		06/30/2021	06/30/2022		cluded
-	GEN'L AGGREGATE LIMIT APPLIES PER:	***************************************				REAL PROPERTY OF THE PROPERTY			,000,000
	POLICY PRO- JECT LOC					and the second s			,000,000
	OTHER: Fiduciary Liability	***************************************						COMBINED SINGLE LIMIT \$ 1	000 000
	AUTOMOBILE LIABILITY	~	V					(Ea accident)	000,000
	ANY AUTO	and the same of th						BODILY INJURY (Per person) \$	and a contract of the contract
	OWNED SCHEDULED AUTOS	auconomo		PAS0008390595		06/30/2021	06/30/2022	BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$	(4) 4) 4) 4) 4) 4) 4) 4) 4) 4) 4) 4) 4) 4
	HIRED NON-OWNED AUTOS ONLY	100000000000000000000000000000000000000				appropries		PROPERTY DAMAGE \$ (Per accident) \$	******************************
		***************************************							000,000
-	✓ UMBRELLA LIAB ✓ OCCUR	~	1			0010010004	00/20/2022	. 5	000,000
	EXCESS LIAB CLAIMS-MADE	000000000000000000000000000000000000000		PAS0008390595		06/30/2021	06/30/2022	700,100,100	
200	DED RETENTIONS \$ 500.					-		PER OTH- STATUTE ER	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N	-					1	E.L. EACH ACCIDENT \$	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A				Nanada da		E.L. DISEASE - EA EMPLOYEE \$	
	(Mandatory in NH)							E.L. DISEASE - POLICY LIMIT \$	
	if yes, describe under DESCRIPTION OF OPERATIONS below							Occurrence \$1,000,000	
				PAS0008390595		06/30/2021	06/30/2022	Aggregate \$1,000,000	
	Directors & Officers Liability	V	V	L W20000330330		- U, U U/M UM !	J/		
		<u></u>	<u>L_</u>	2 404 A Jelliana I Paranta Patra	tula mar	he attached if me	re space is requir	red)	
or	acription of operations / Locations / Vehicle adominium Associations - Residential ado Owner: ak Info:								
F	ERTIFICATE HOLDER				CAN	CELLATION	N		
a	ake Country Homeowners Associa) Maine Rd. attsburgh, NY 12903	ition	, inc	5.	TH-	E EXPIRATION	ON DATE TH	DESCRIBED POLICIES BE CANC HEREOF, NOTICE WILL BE CY PROVISIONS.	ELLED BEFO DELIVERED
					AUTH	IORIZED REPRES	Sonald	A Recore	

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION – PAYMENT COUPONS

Lake Country Village Homeowners Association, Inc.	Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due July 1, 2021	Monthly Dues of \$205.00 Due August 1, 2021
Name	Name
LCV Addr Amt. Pd. \$	LCV Addr Amt. Pd. \$
Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u>	Make check payable to <u>LCV-HOA</u> and mail with coupon to: Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903
A \$25 late fee will be applied to your account if payment is not <u>received</u>	A \$25 late fee will be applied to your account if payment is not received
by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.	by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.
Lake Country Village Homeowners Association, Inc.	Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due September 1, 2021	Monthly Dues of \$205.00 Due October 1, 2021
Name	Name
LCV Addr Amt. Pd. \$	LCV Addr Amt. Pd. \$
Make check payable to <u>LCV-HOA</u> and mail with coupon to:	Make check payable to <u>LCV-HOA</u> and mail with coupon to:
<u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u> A \$25 late fee will be applied to your account if payment is not <u>received</u>	Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903 A \$25 late fee will be applied to your account if payment is not received
by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.	by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.
Lake Country Village Homeowners Association, Inc.	Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due November 2, 2021	Monthly Dues of \$205.00 Due December 1, 2021
Name	Name LCV Addr Amt. Pd. \$
Make check payable to <u>LCV-HOA</u> and mail with coupon to:	LCV Addr Amt. Pd. \$
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903	Make check payable to <u>LCV-HOA</u> and mail with coupon to: Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903
A \$25 late fee will be applied to your account if payment is not <u>received</u>	A \$25 late fee will be applied to your account if payment is not received
by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.	by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.
Lake Country Village Homeowners Association, Inc. Monthly Dues of \$205.00 Due January 2, 2022	Lake Country Village Homeowners Association, Inc. Monthly Dues of \$205.00 Due February 1, 2022
Name	Name LCV Addr Amt. Pd. \$
	LCV Addr Amt. Pd. \$
Make check payable to <u>LCV-HOA</u> and mail with coupon to: Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903	Make check payable to <u>LCV-HOA</u> and mail with coupon to:
	Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903 A \$25 late fee will be applied to your account if payment is not received
by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.	by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.
Lake Country Village Homeowners Association, Inc.	Lake Country Village Homeowners Association, Inc.
Monthly Dues of \$205.00 Due March 1, 2022	Monthly Dues of \$205.00 Due April 1, 2022
Name	Name LCV Addr Amt. Pd. \$
Make check payable to <u>LCV-HOA</u> and mail with coupon to: Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903	Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u>
A \$25 late fee will be applied to your account if payment is not received	A \$25 late fee will be applied to your account if payment is not received
by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.	by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.
Lake Country Village Homeowners Association, Inc. Monthly Dues of \$205.00 Due May 1, 2022	Lake Country Village Homeowners Association, Inc. Monthly Dues of \$205.00 Due June 1, 2022
Name	Name LCV Addr Amt. Pd. \$
Make check payable to <u>LCV-HOA</u> and mail with coupon to:	Make check payable to <u>LCV-HOA</u> and mail with coupon to:
Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903	Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903
A \$25 late fee will be applied to your account if payment is not received by the 10 th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.	A \$25 late fee will be applied to your account if payment is not received by the 10 th of the month due. Interest at 9%/yr. will be added to all amounts outstanding after 30 days.