



Lake Country Village  
Homeowners Association, Inc.  
10 Maine Rd., Plattsburgh, NY 12903  
[www.lcvillage.org](http://www.lcvillage.org)

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/](http://www.lcvillage.org/emergency-contact-information/).

Our website [www.lcvillage.org](http://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-request-form/](http://www.lcvillage.org/email-request-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](mailto:lindat@lcvillage.org))

Randy LaMora –Secretary ([randyl@lcvillage.org](mailto:randyl@lcvillage.org))

Tom Maglienti – Treasurer ([tomm@lcvillage.org](mailto:tomm@lcvillage.org))

Ron Deragon – MAL ([rond@lcvillage.org](mailto:rond@lcvillage.org))

Jennifer Dyer – MAL ([jend@lcvillage.org](mailto:jend@lcvillage.org))

Mike McKinnon – MAL ([mikem@lcvillage.org](mailto:mikem@lcvillage.org)) (term expires 6/30/2021)

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

Cc: Curtis Latremore – Property Manager ([propertymanager@lcvillage.org](mailto: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 8<sup>th</sup> 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

As of 05/07/21

Budget Summary	
	<b>\$816,534</b> Total Projected Revenues <b>(\$157,693)</b> Net Changes To/From Reserve <b>\$658,841</b> Total Est. Funds Available <b>\$658,841</b> Total O&M Expenses
<b>(\$0)</b> Projected Surplus (Deficit)	
<b>2021-22 Where Your Dues Go</b>	
Summary of Assessments	
Water & Sewer Service (Units)	\$39.58
Insurance (Structure and Liability)	\$21.32
Landscaping	\$34.60
Snow Removal	\$34.42
Other Operating & Maintenance	\$38.32
Capital Project Reserve	\$36.76
Total <b>\$205.00</b>	
<b>2021-22 LCV HOA Reserve Summary</b>	
<b>\$933,074</b> Total Est. Reserve 7/1/2021 <b>\$157,693</b> Deposits to Reserve FY 2021-22 <b>(\$165,500)</b> Expenses Paid from Reserve FY 2021-22 <b>(\$7,807)</b> Net Change in Reserve <b>\$925,267</b> Estimated Reserve 6/30/22	

Operating Expense Accounts	Actual	Est. actual <sup>5</sup>		Approved		Approved	
		2019-20	2020-21	2020-21	2021-22	2021-22	\$/unit/mo. <sup>2</sup>
<b>500 General Expenses</b>							
500.00 Management Expense	\$39,238	\$39,250	\$39,250	\$10.03	\$39,250	\$10.02	\$10.02
501.00 Legal Expenses	\$1,590	\$3,500	\$5,000	\$1.28	\$4,000	\$1.02	\$1.02
502.00 Accounting Expenses	\$3,716	\$4,000	\$4,000	\$1.02	\$4,000	\$1.02	\$1.02
502.10 Bookkeeping Services	\$10,754	\$11,000	\$10,800	\$2.76	\$11,000	\$2.81	\$2.81
502.20 Taxes	\$3,668	\$4,000	\$4,000	\$1.02	\$4,000	\$1.02	\$1.02
503.00 Insurance	\$75,985	\$78,000	\$83,000	\$21.22	\$83,500	\$21.32	\$21.32
504.00 Social Committee	\$457	\$0	\$300	\$0.08	\$300	\$0.08	\$0.08
505.00 Office Supplies and expense	\$955	\$1,000	\$1,000	\$0.26	\$1,000	\$0.26	\$0.26
505.10 Software Expense	\$149	\$300	\$300	\$0.08	\$500	\$0.13	\$0.13
506.00 Communications	\$1,146	\$1,500	\$1,500	\$0.38	\$1,500	\$0.38	\$0.38
506.10 Website	\$163	\$350	\$300	\$0.08	\$350	\$0.09	\$0.09
507.00 Bank Fees (All)	\$73	\$25	\$0	\$0.00	\$0	\$0.00	\$0.00
508.00 Election Committee	\$176	\$1,000	\$1,000	\$0.26	\$600	\$0.15	\$0.15
509.00 Allowance for doubtful acct.s	-\$10,078	\$1,800	\$1,000	\$0.26	\$2,000	\$0.51	\$0.51
<b>510 Utility Service</b>							
510.00 Water & Sewer Service	\$150,526	\$173,000	\$155,000	\$39.62	\$155,000	\$39.58	\$39.58
510.10 Electric Service	\$738	\$900	\$750	\$0.19	\$900	\$0.23	\$0.23
511.00 Unit Utilities - Gas	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
511.20 Unit Utilities - Electric	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
<b>515 Utility Maintenance</b>							
515.00 Water Main repairs	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
515.10 Water Service repairs	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
516.00 Sewer Main repairs	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
516.10 Sewer Service repairs	\$7,122	\$3,500	\$6,500	\$1.66	\$5,000	\$1.28	\$1.28
516.20 Pump Station maint.	\$216	\$2,200	\$1,500	\$0.38	\$750	\$0.19	\$0.19
517.00 Drainage system maint.	\$675	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
518.00 Utilities Committee	\$1,600	\$3,000	\$1,500	\$0.38	\$0	\$0.00	\$0.00
519.00 Electric Service Maintenance	\$8,775	\$9,000	\$500	\$0.13	\$500	\$0.13	\$0.13
<b>520 Common Area Maintenance</b>							
520.00 Snow Removal	\$150,047	\$129,600	\$129,600	\$33.13	\$129,600	\$33.09	\$33.09
520.10 Snow Removal - Salt	\$2,592	\$2,600	\$5,200	\$1.33	\$5,200	\$1.33	\$1.33
520.20 Roof Shoveling	\$0	\$500	\$500	\$0.13	\$500	\$0.13	\$0.13
525.00 Landscaping	\$107,177	\$135,000	\$128,125	\$32.75	\$135,000	\$34.47	\$34.47
525.10 Landscape Committee	\$150	\$500	\$500	\$0.13	\$500	\$0.13	\$0.13
525.20 Tree Service	\$7,800	\$10,000	\$10,000	\$2.55	\$10,000	\$2.55	\$2.55
526.00 Concrete Repairs	\$5,833	\$0	\$3,000	\$0.77	\$3,000	\$0.77	\$0.77
526.50 Asphalt Repairs	\$0	\$0	\$1,200	\$0.31	\$1,500	\$0.38	\$0.38
526.51 Asphalt Sealcoating	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
527.00 Fence Rep. (Com. Area)	\$0	\$2,000	\$2,000	\$0.51	\$1,000	\$0.26	\$0.26
528.00 Recreation Area Maint.	\$0	\$1,000	\$500	\$0.13	\$3,000	\$0.77	\$0.77
529.00 Kiosk repairs	\$60	\$2,500	\$500	\$0.13	\$500	\$0.13	\$0.13
<b>530 Unit Maintenance</b>							
530.00 Roof maintenance	\$2,931	\$4,000	\$8,000	\$2.04	\$8,000	\$2.04	\$2.04
531.00 Building Maintenance	\$13,922	\$12,000	\$14,000	\$3.58	\$20,000	\$5.11	\$5.11
531.10 Window Maintenance	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
531.20 Door Maintenance	\$0	\$1,000	\$1,200	\$0.31	\$4,000	\$1.02	\$1.02
531.30 Garage Door Maintenance	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$0.00
531.40 Exterior Painting	\$0	\$17,500	\$5,000	\$1.28	\$10,000	\$2.55	\$2.55
532.00 Fence Repairs (Lots)	\$1,116	\$6,000	\$6,000	\$1.53	\$8,000	\$2.04	\$2.04
540.00 Misc. Repairs	\$1,193	\$1,500	\$5,248	\$1.34	\$4,891	\$1.25	\$1.25
<b>Total O &amp; M Expenses</b>	<b>\$590,463</b>	<b>\$663,025</b>	<b>\$637,773</b>	<b>\$163.03</b>	<b>\$658,841</b>	<b>\$168.24</b>	<b>\$168.24</b>
<b>O &amp; M Transfers</b>							
Transfers from Reserve					\$0	\$0.00	\$0.00
Transfers to Reserve	\$151,095	\$165,047	\$165,047	\$42.19	\$143,969	\$36.76	\$36.76
<b>990.00 Net Transfers to (from) Reserve</b>	<b>\$151,095</b>	<b>\$165,047</b>	<b>\$165,047</b>	<b>\$42.19</b>	<b>\$143,969</b>	<b>\$36.76</b>	<b>\$36.76</b>
<b>Net Total O &amp; M Charges</b>	<b>\$741,558</b>	<b>\$828,072</b>	<b>\$802,820</b>	<b>\$205.22</b>	<b>\$802,810</b>	<b>\$205.00</b>	<b>\$205.00</b>





# 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 REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**PRODUCER**  
Donald Recore Agency  
438 State Route 3 Suite 500  
Plattsburgh NY 12901

**CONTACT NAME:** Donald Recore  
**PHONE (A/C, No. Ext):** 518-324-7766 **FAX (A/C, No.):** 518-324-7769  
**E-MAIL ADDRESS:** donaldrecore@gmail.com  
**PRODUCER CUSTOMER ID:** 472953 Donald Recore

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

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A:	Mid Century Insurance Company	21687
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		
INSURER F:		

**COVERAGES**      **CERTIFICATE NUMBER:**      **REVISION NUMBER:**  
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
1-127 Maine Rd.; 1-24 Alana Way; 5-27 Massachusetts Rd.; 3-154 Maryland Rd.; 1-24 Baltimore Way; 1-16 Caitlin Way; 2-39 Iowa Street;  
15-45 Kansas Avenue; 1-7 Kentucky Street

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	PROPERTY	PAS0008390595	06/30/2021	06/30/2022	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	BASIC				BUILDING	BUSINESS INCOME	\$
	BROAD				\$ 5,000	EXTRA EXPENSE	\$
	SPECIAL				CONTENTS	RENTAL VALUE	\$
	EARTHQUAKE					BLANKET BUILDING	\$ 51,689,000
	WIND					BLANKET PERS PROP	\$
	FLOOD					BLANKET BLDG & PP	\$
							\$
							\$
	INLAND MARINE	TYPE OF POLICY			\$		
	CAUSES OF LOSS	POLICY NUMBER			\$		
	NAMED PERILS				\$		
	CRIME				\$		
	TYPE OF POLICY				\$		
A	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	PAS0008390595	06/30/2021	06/30/2022	Equip B'down \$ 500 ded.	blanket \$	
					\$		
					\$		

**SPECIAL CONDITIONS / OTHER COVERAGES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
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:

### CERTIFICATE HOLDER

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

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# 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. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER <b>Donald Recore Agency</b> 438 State Route 3 Suite 500 Plattsburgh NY 12901	CONTACT NAME: <b>Donald Recore</b>	FAX (A/C, No): <b>518-324-7769</b>	
	PHONE (A/C, No, Ext): <b>518-324-7766</b>	E-MAIL ADDRESS: <b>donaudrecore@gmail.com</b>	
INSURED <b>Lake Country Village Homeowners Association, Inc</b> 10 Maine Rd Plattsburgh NY 12903	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: <b>Mid Century Insurance</b>		21687
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
INSURER F:			

**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WYD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input checked="" type="checkbox"/> OTHER: <b>Fiduciary Liability</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<b>PAS0008390595</b>	<b>06/30/2021</b>	<b>06/30/2022</b>	EACH OCCURRENCE \$ <b>1,000,000</b> DAMAGE TO RENTED PREMISES (Ea occurrence) \$ <b>75,000</b> MED EXP (Any one person) \$ <b>5,000</b> PERSONAL & ADV INJURY \$ <b>Included</b> GENERAL AGGREGATE \$ <b>2,000,000</b> PRODUCTS - COMP/OP AGG \$ <b>2,000,000</b> \$
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<b>PAS0008390595</b>	<b>06/30/2021</b>	<b>06/30/2022</b>	COMBINED SINGLE LIMIT (Ea accident) \$ <b>1,000,000</b> BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ <b>500.</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<b>PAS0008390595</b>	<b>06/30/2021</b>	<b>06/30/2022</b>	EACH OCCURRENCE \$ <b>5,000,000</b> AGGREGATE \$ <b>5,000,000</b> \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			<b>N/A</b>			<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	<b>Directors &amp; Officers Liability</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<b>PAS0008390595</b>	<b>06/30/2021</b>	<b>06/30/2022</b>	Occurrence \$ <b>1,000,000</b> Aggregate \$ <b>1,000,000</b>

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Condominium Associations - Residential Occupancy only / Subject to the Policy Terms and Conditions  
Condo Owner:  
Bank Info:

### CERTIFICATE HOLDER

**Lake Country 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

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**LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION – PAYMENT COUPONS**

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due July 1, 2021**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due August 1, 2021**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due September 1, 2021**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due October 1, 2021**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due November 2, 2021**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due December 1, 2021**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. 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**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due February 1, 2022**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due March 1, 2022**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due April 1, 2022**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. 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**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$205.00 Due June 1, 2022**

Name \_\_\_\_\_  
LCV Addr \_\_\_\_\_ Amt. Pd. \$ \_\_\_\_\_

Make check payable to LCV-HOA 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<sup>th</sup> of the month due. Interest at 9%/yr. will be added to all  
amounts outstanding after 30 days.