



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

June 1, 2017

Dear Homeowner!

As we approach a new Fiscal Year of operation for your organization, 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 2017-18. This document also contains a record of expenses and income from fiscal year 2016-17 (Year to date) as compared to that year's budget and the notice of the new Homeowner's Assessment for Fiscal Year 2016-17.
3. Payment Coupons for Fiscal Year 2017-18

We hope you find these documents helpful. We invite and encourage you to attend our regular meetings of the Board of Directors to become informed of issues facing the HOA and to participate in the management of HOA affairs by lending your voice at these meetings. The schedule of meetings is posted on the Calendar on our website. We also encourage you to consider getting involved by joining one of the many committees that have been 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 property manager or from any member of the board.

Our website www.lcvillage.org is now 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. We have also begun to send information and news to homeowners via email and if you have not already done so, we hope you will consider signing up to receive these communications by filling out the short form at <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 us directly as well.

PLEASE NOTE THIS IMPORTANT CHANGE – Please join the Board in welcoming Curtis Latremore as our new Property Manager. Curtis brings a wide range of experience to the position and we are looking forward to working closely with him in the coming year. His contact information is listed below.

Sincerely,

Your Board of Directors

Patty Jaehn –President (pattyj@lcvillage.org)
Don Cosgro – Secretary (donc@lcvillage.org)
Tom Maglienti – Treasurer (tomm@lcvillage.org)
Peter Hayden – MAL
Don Miller – MAL (donm@lcvillage.org)
Bob Turek – MAL (bobt@lcvillage.org)
Linda Turner – MAL

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

May 9, 2017

Approved 2017-2018 LCV HOA Budget

Operating Expense Accounts		Actual	Approved	Est. actual ⁴	Apr. 16-17	Approved		Budget Summary	
500 General Expenses		2015-16	2016-17	2016-17	\$/unit/mo. ¹	2017-18	\$/unit/mo. ²		
500.00	Management Fees	\$39,000	\$39,000	\$39,000	\$10.16	\$39,000	\$9.97	Total Projected Revenues	\$806,060
501.00	Legal Fees	\$13,147	\$12,000	\$12,000	\$3.13	\$8,000	\$2.04	Net Transfer From Reserve	\$17,552
502.00	Accounting Fees	\$2,175	\$2,175	\$2,175	\$0.57	\$2,500	\$0.64	Total Est. Funds Available	\$823,612
502.10	Bookkeeping Services	\$9,600	\$9,600	\$9,600	\$2.50	\$9,800	\$2.51	Total Capital Expenses	\$184,000
502.20	Taxes	\$504	\$500	\$1,700	\$0.13	\$1,700	\$0.43	Total O&M Expenses	\$639,612
503.00	Insurance	\$66,237	\$72,443	\$72,443	\$18.87	\$76,500	\$19.56	Total Expenses	\$823,612
503.00	Communications	\$0	\$1,000	\$600	\$0.26	\$500	\$0.13	Projected Surplus (Deficit)	(\$0)
503.10	Website	\$2,129	\$500	\$150	\$0.13	\$1,000	\$0.26		
504.00	Social	\$300	\$300	\$200	\$0.08	\$300	\$0.08		
505.00	Office Supplies	\$492	\$1,100	\$1,100	\$0.29	\$1,100	\$0.28		
509.00	Bad Debt				\$0.00	\$14,760	\$3.77		
510 Utility Service								2017-18 HOA Member Monthly Assessment	
510.00	Water & Sewer Service	\$157,038	\$177,000	\$153,000	\$46.09	\$165,000	\$42.18		
510.01	Electric Service				\$0.00	\$1,000	\$0.26		
510.10	Unit Utilities - Gas	\$939	\$2,000	\$1,500	\$0.52	\$1,000	\$0.26		
510.11	Unit Utilities - Electric				\$0.00	\$600	\$0.15		
515 Utility Maintenance									
515.00	Water Main repairs				\$0.00	\$0	\$0.00		
515.10	Water Service repairs				\$0.00	\$0	\$0.00		
516.00	Sewer Main repairs	\$659	\$2,000	\$800	\$0.52	\$1,500	\$0.38		
516.10	Sewer Service repairs				\$0.00	\$500	\$0.13		
516.20	Pump Station maint.	\$1,458	\$1,500	\$1,500	\$0.39	\$1,500	\$0.38		
517.00	Drainage system maint.	\$0	\$0	\$0	\$0.00	\$500	\$0.13		
518.00	Utilities Committee	\$0	\$10,000	\$10,000	\$2.60	\$7,500	\$1.92		
520 Common Area Maint.									
520.00	Snow Removal	\$129,603	\$129,600	\$129,600	\$33.75	\$129,600	\$33.13		
520.10	Snow Removal - Salt	\$0	\$2,600	\$2,600	\$0.68	\$2,600	\$0.66		
520.20	Roof Shoveling	\$0	\$1,500	\$250	\$0.39	\$1,500	\$0.38		
525.00	Landscaping	\$127,624	\$127,623	\$127,623	\$33.24	\$127,625	\$32.62		
525.10	Landscape Committee	\$321	\$2,000	\$2,000	\$0.52	\$500	\$0.13		
525.20	Tree Service	\$2,428	\$3,000	\$2,000	\$0.78	\$3,000	\$0.77		
525.30	Landscape Ground Work	\$0	\$0	\$0	\$0.00	\$0	\$0.00		
526.00	Concrete Repairs	\$10,800	\$19,000	\$15,040	\$4.95	\$10,000	\$2.56		
526.50	Asphalt Repairs	\$0	\$2,000	\$2,000	\$0.52	\$2,000	\$0.51		
527.00	Fence Rep. (Com. Area)	\$9,287	\$4,000	\$0	\$1.04	\$2,000	\$0.51		
528.00	Recreation Area Maint.	\$493	\$800	\$400	\$0.21	\$500	\$0.13		
529.00	Kiosk repairs	\$0	\$0	\$0	\$0.00	\$1,000	\$0.26		
530 Unit Maintenance									
530.00	Roof maintenance				\$0.00	\$500	\$0.13		
530.10	Building Maintenance	\$0	\$0	\$0	\$0.00	\$11,500	\$2.94		
530.20	Exterior painting	\$5,286	\$2,000	\$2,480	\$0.52	\$3,000	\$0.77		
530.30	Fence Repairs (Lots)	\$0	\$0	\$0	\$0.00	\$5,000	\$1.28		
540.00	Misc. Repairs	\$7,080	\$5,403	\$3,500	\$1.41	\$5,027	\$1.29		
990 Transfers									
990.00	Transfers to Reserve	\$45,635	\$16,056	\$16,056	\$4.18	\$0	\$0		
Total O & M Expenses		\$632,235	\$646,700	\$609,317	\$168.41	\$639,612	\$163.50		

Allocation of Reserves														
Capital Expense Accounts		Actual	Approved	Est. actual	Apr. 16-17	2017-18 Approved			Est. 7/1/2017	Total Units/				
615 Utility Infrastructure		2015-16	2016-17	2016-17	\$/unit/mo. ¹	Tr. To Res	\$/unit/mo. ³	Pay Fr Res.	Year	Reserve	Total Cost	Unit Cost	Units	Year
615.00	Water Facilities (Mains)	\$0	\$0	\$0	\$0.00	\$0	\$0.00	\$100,000	2017	\$150,000	\$150,000	\$50,000	3	2
615.10	Water Service Laterals				\$0.00	\$5,818	\$1.49	\$0	2027	\$0	\$192,000	\$2,000	96	4
616.00	Sewer Facilities (Mains)				\$0.00	\$6,931	\$1.77		2022	\$13,754	\$90,000	\$30,000	3	1
616.10	Sewer Facil. (pump syst.)				\$0.00	\$333	\$0.09		2020	\$5,000	\$6,000	\$6,000	1	1
616.20	Sewer Service Laterals		\$2,500		\$0.65	\$0	\$0.00		2019	\$2,500	\$2,500	\$250	10	10
617.00	Drainage Infrastructure			\$39,667	\$0.00	\$0	\$0.00		2018	\$6,000	\$6,000	\$3,000	2	2
620 Common Area Impr.														
625.00	Landscaping Impr.				\$0.00	\$0	\$0.00	\$4,000	2017	\$2,000	\$2,000	\$2,000	1	1
626.00	Sidewalk Impr. - Units				\$0.00	\$8,881	\$2.27	\$12,000	2018	\$12,000	\$798,000	\$3,000	266	3
626.50	Asphalt Impr. - Driveways				\$0.00	\$11,876	\$3.04		2027	\$0	\$1,075,800	\$3,300	326	4
626.51	Asphalt Impr. - Cu de sacs				\$0.00	\$13,918	\$3.56		2029	\$0	\$225,000	\$75,000	3	1
626.55	Asphalt Impr. - Sealcoat				\$0.00	\$1,297	\$0.33		2018	\$32,000	\$36,000	\$12,000	3	1
627.00	Fence Impr. Common area				\$0.00	\$1,017	\$0.26		2027	\$0	\$10,000	\$10,000	1	1
628.00	Recreation Area Impr.				\$0.00	\$849	\$0.22		2018	\$10,000	\$17,500	\$3,500	5	1
629.00	Kiosk Improvements				\$0.00	\$1,565	\$0.40	\$6,000	2018	\$18,000	\$24,000	\$6,000	4	1
630 Unit Improvements														
630.00	Roof Repl. (labor)	\$66,393	\$78,000	\$78,500	\$20.31	\$42,663	\$10.91	\$52,000	2027	\$52,000	\$1,248,000	\$13,000	96	5
630.01	Roof Repl. (materials)	\$58,679	\$60,000	\$46,717	\$15.63	\$33,428	\$8.55		2027	\$22,900	\$960,000	\$10,000	96	5
630.10	Building Improvements				\$0.00	\$7,057	\$1.80		2031	\$0	\$768,000	\$8,000	96	1
630.30	Fence Impr. - Units				\$0.00	\$10,979	\$2.81	\$10,000	2018	\$10,000	\$96,000	\$1,000	96	12
690 Other (List individually)														
690.00	New Community Building				\$0.00	\$19,835	\$5.07		2027		\$200,000	\$200,000	1	1

Total Budget

Total 2017-18 Deposits to Capital Reserve	\$166,448	\$42.55
Less Amount Coming from Other Income	\$4,100	\$1.05
Required Transfers from Operating Account	\$162,348	\$41.50
Total 2017-18 O & M Expenses	\$639,612	\$163.50
2017-18 Operating Revenue Requirement	\$801,960	\$205.00
Revenue from HOA Dues	\$801,960	\$205.00
Proj. Budget Surplus (Deficit)	\$0	(\$0.00)

\$336,154	Total Est. Reserve 7/1/17
\$166,448	Tot. Transf. to Cap'tl Reserve
(\$184,000)	Cap'tl Exp. Pd from Reserve
(\$17,552)	Net Change in Reserve

¹ Expenses and revenues 2016-17 per unit are based on 320 units

² Expenses and revenues 2017-18 per unit are based on 326 units but include an allowance for bad debts (Acct# 509.00)

³ This is the amount needed to be set aside each month to accumulate the Total Cost over the months to complete starting in the Est. Year

⁴ Includes actual expenses thru April 30 plus an estimate of expenses for May and June



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/01/2017

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

COVERAGES**CERTIFICATE NUMBER:** Cert ID 142814**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 WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	N	N	PAS0008390595	06/30/2017	06/30/2018	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 75,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ Included
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" 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	N	N	PAS0008390595	06/30/2017	06/30/2018	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			PAS0008390595	06/30/2017	06/30/2018	EACH OCCURRENCE	\$ 10,000,000
							AGGREGATE	\$ 10,000,000
								\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE	
							OTH-ER	
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$

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

CERTIFICATE HOLDER**CANCELLATION**

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

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



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

05/01/2017

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Farmers Insurance Agency PO Box 2248 Grand Rapids, MI 49501-2248	CONTACT NAME: Customer Service Center	PHONE (A/C, No, Ext): 855-323-5300	FAX (A/C, No): 855-866-6876
	E-MAIL ADDRESS: business.customerservice@farmersinsurance.com		
PRODUCER CUSTOMER ID: 472953			
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 Ave.; 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
	<input type="checkbox"/> PROPERTY				BUILDING	\$
	CAUSES OF LOSS				PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE	PAS 008382725	06/30/2017	06/30/2018	<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 49,526,000
	<input type="checkbox"/> WIND				BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				BLANKET BLDG & PP	\$
						\$
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
						\$
	<input type="checkbox"/> CRIME					\$
	TYPE OF POLICY					\$
						\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
						\$
						\$
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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

CERTIFICATE HOLDER**CANCELLATION**

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

© 1995-2009 ACORD CORPORATION. All rights reserved.

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION – PAYMENT COUPONS

<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due July 1, 2017</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (July 10, 2017.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>	<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due August 1, 2017</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (Aug. 8, 2017.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>
<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due September 1, 2017</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (Sept. 11, 2017.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>	<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due October 1, 2017</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (Oct. 6, 2017.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>
<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due November 1, 2017</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (Nov.8, 2017.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>	<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due December 1, 2017</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (Dec. 8, 2017.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>
<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due January 1, 2018</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (Jan. 8, 2018.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>	<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due February 1, 2018</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (Feb. 8, 2018.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>
<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due March 1, 2018</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (March 8, 2018.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>	<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due April 1, 2018</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (April 6, 2018.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>
<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due May 1, 2018</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (May 8, 2018.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>	<p align="center">Lake Country Village Homeowners Association, Inc. <u>Due June 1, 2018</u></p> <p>Name _____ Address _____</p> <p>Make check payable to <u>LCV-HOA</u> and mail with coupon to: <u>Lake Country Village, 10 Maine Rd., Plattsburgh, NY 12903</u></p> <p>A \$25 late fee will be applied to your account if payment is not <u>received</u> by the 5th business day after the due date (June 8, 2018.) Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>