



June 1, 2018

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 2018-19. This document also contains a record of income and expenses from fiscal year 2017-18 (Year to date) as compared to that year's budget and the notice of the new Homeowner's Assessment for Fiscal Year 2018-19.
3. Payment Coupons for Fiscal Year 2018-19
4. Information about recent changes in the Clinton County Public Transit Routes affecting LCV.
5. 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 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 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 prefer 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.

Sincerely,

Your Board of Directors

Peter Hayden - President
Patty Jaehn –Secretary (pattyj@lcvillage.org)
Tom Maglienti – Treasurer (tomm@lcvillage.org)
Don Miller – MAL (donm@lcvillage.org)
Linda Turner – MAL (lindat@lcvillage.org)
Chris Chandler – MAL (chrisc@lcvillage.org)
Randy LaMora – MAL (randyl@lcvillage.org)

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 actions taken during the past fiscal year. For details and a complete list, see the minutes of Board Meetings.

July 2017

- Decision made to transition the HOA financial reporting to Quickbooks Accounting Software.
- Formal procedure for handling delinquent accounts was established.

August 2017

- Venue for future Board meetings was changed to Seton Catholic High School.

September 2017

- Records Retention Policy for stored documents was approved.
- Property Manager authorized to approve work requests for five routine building exterior changes.
- Formal method of calculating interest on outstanding account balances was approved.

October 2017

- Repair or replacement of several sidewalks was approved.
- Board officially accepted responsibility for repair or replacement of fences along unit boundaries.
- Property Manager authorized to approve work requests for routine planting on common area.
- Per Records Retention Policy, rental of a storage unit was approved.

November 2017

- Tree Removal Contract was awarded to the lowest bidder, Giroux Tree Service. (This was changed in December to From the Ground Up due to an insurance issue.)
- Contract to replace a defective meter module awarded to the lowest bidder, KAR Construction.
- Presentation to the Board and members present by Jon Ruff, City of Plattsburgh, on the status of the Maine Rd. Reconstruction Project.

December 2017

- Decision made to replace two board vacancies by appointment. Volunteers to be solicited from the members via the website and the upcoming newsletter.
- Due to resignation of existing Secretary, the board elected new officers. They are Peter Hayden, President and Patty Jaehn, Secretary. Tom Maglienti remains Treasurer. Vice President is vacant.
- Board approved a Toilet Rebate Program to encourage replacement of high flush volume units.

January 2018

- New effort for improving communications with homeowners during snow emergencies was begun and has the support of our snow removal contractor.

February 2018

- Two homeowner volunteers, Randy LaMora and Chris Chandler, were appointed to fill the unexpired terms of two directors who resigned earlier in the year.
- Decision made on style of front post replacement. (PVC sleeve with PVC trim.)
- Decision made to replace garage light fixtures and remove the mounting placard.

March 2018

- Decision made to allow front door colors other than white (with board approval.)
- Decision was made to replace the "911" fences with a single PVC sleeved post.

April 2018

- 2018-19 Landscaping Contract was awarded to Hart's Landscaping.
- 2016-18 Snow Removal Contract with Hart's Landscaping was extended to the 2018-19 season.
- An online survey regarding mail kiosks was published.
- Decision made to renew our Farmer's Insurance policy for an additional year.
- Contract to replace garage light fixtures was awarded to KAR Construction.
- Fiscal Year 2018-19 operating budget was approved. Dues will remain at \$205.

May 2018

- Late Fee policy was changed to make grace period for dues extend to the tenth of every month.

APPROVED 2018-19 LCV HOA BUDGET

As of 04/01/18

Budget Summary	
\$807,788	Total Projected Revenues
\$58,157	Net Transfer From Reserve
\$865,945	Total Est. Funds Available
\$198,000	Total Capital Expenses
\$667,945	Total O&M Expenses
\$865,945	Total Expenses
\$0	Projected Surplus (Deficit)

2018-19 HOA Member Monthly Assessment	
Summary of Assessments	
Water & Sewer Service (Units)	\$40.64
Insurance (Structure and Liability)	\$19.56
Other Operating & Maintenance	\$110.54
Capital Project Reserve	\$34.58
Total	\$205.00

Operating Expense Accounts	Actual 2016-17	Est. actual ¹ 2017-18	Approved 2017-18	Appr. 17-18 \$/unit/mo.	Proposed 2018-19 \$/unit/mo. ²
500 General Expenses					
500.00 Management Fees	\$40,496	\$39,250	\$39,000	\$9.97	\$39,250
501.00 Legal Fees	\$13,180	\$4,000	\$8,000	\$2.04	\$6,500
502.00 Accounting Fees	\$2,195	\$2,500	\$2,500	\$0.64	\$2,500
502.10 Bookkeeping Services	\$10,175	\$9,800	\$9,800	\$2.51	\$9,800
502.20 Taxes	\$1,953	\$1,798	\$1,700	\$0.43	\$1,800
503.00 Insurance	\$72,923	\$76,900	\$76,500	\$19.56	\$76,500
506.00 Communications	\$573	\$1,100	\$500	\$0.13	\$1,200
506.10 Website	\$138	\$100	\$1,000	\$0.26	\$500
504.00 Social	\$107	\$100	\$300	\$0.08	\$300
505.00 Office Supplies	\$1,036	\$1,800	\$1,700	\$0.28	\$1,500
505.10 Software Expense	\$0	\$0	\$0	\$0.00	\$300
506.00 Election Committee	\$0	\$0	\$0	\$0.00	\$400
507.00 Bank Fees	\$25	\$75	\$0	\$0.00	\$0
509.00 Allowance for doubtful acct.s	\$0	\$10,000	\$14,760	\$3.77	\$12,000
510 Utility Service					
510.00 Water & Sewer Service	\$152,047	\$154,000	\$165,000	\$42.18	\$159,000
510.01 Electric Service	\$0	\$300	\$1,000	\$0.26	\$500
510.10 Unit Utilities - Gas	\$1,335	-\$1,500	\$1,000	\$0.26	\$800
510.11 Unit Utilities - Electric	\$0	-\$200	\$600	\$0.15	\$100
510.12 Unit Utilities - Water/Sew.	\$0	\$0	\$0	\$0.00	\$0
515 Utility Maintenance					
515.00 Water Main repairs	\$0	\$0	\$0	\$0.00	\$0
515.10 Water Services repairs	\$0	\$0	\$0	\$0.00	\$0
516.00 Sewer Main repairs	\$1,101	\$0	\$1,500	\$0.38	\$1,500
516.10 Sewer Service repairs	\$0	\$5,000	\$500	\$0.13	\$3,000
516.20 Pump Station maint.	\$1,798	\$1,500	\$1,500	\$0.38	\$1,500
517.00 Drainage system maint.	\$0	\$0	\$500	\$0.13	\$500
518.00 Utilities Committee	\$9,845	\$4,000	\$7,500	\$1.92	\$7,500
519.00 Electric Service Maintenance	\$0	\$1,300	\$0	\$0.00	1000
520 Common Area Maintenance					
520.00 Snow Removal	\$129,600	\$129,600	\$129,600	\$33.13	\$129,600
520.10 Snow Removal - Salt	\$2,592	\$2,600	\$2,600	\$0.66	\$5,200
520.20 Roof Shoveling	\$250	\$0	\$1,500	\$0.38	\$500
525.00 Landscaping	\$127,624	\$127,625	\$127,625	\$32.62	\$127,625
525.10 Landscape Committee	\$1,757	\$300	\$500	\$0.13	\$500
525.20 Tree Service	\$918	\$6,200	\$3,000	\$0.77	\$6,000
525.30 Landscape Ground Work	\$0	\$0	\$0	\$0.00	\$500
526.00 Concrete Repairs	\$17,040	\$2,500	\$10,000	\$2.56	\$10,000
526.50 Asphalt Repairs	\$0	\$0	\$2,000	\$0.51	\$3,500
527.00 Fence Rep. (Com. Area)	\$79	\$500	\$2,000	\$0.51	\$2,000
528.00 Recreation Area Maint.	\$79	\$500	\$500	\$0.13	\$500
529.00 Kiosk repairs	\$0	\$0	\$1,000	\$0.26	\$500
530 Unit Maintenance					
530.00 Roof maintenance	\$0	\$500	\$500	\$0.13	\$500
530.10 Building Maintenance	\$0	\$11,500	\$11,500	\$2.94	\$34,000
530.20 Exterior painting	\$2,480	\$3,000	\$3,000	\$0.77	\$3,000
530.30 Fence Repairs (Lots)	\$0	\$3,000	\$5,000	\$1.28	\$5,000
539.00 Maint. of Electric Equipment	\$0	\$0	\$0	\$0.00	\$8,000
540.00 Misc. Repairs	\$3,313	\$2,000	\$5,027	\$1.29	\$3,270
Total O & M Expenses	\$594,579	\$600,906	\$639,612	\$163.50	\$667,945
Transfers					
Transfers from Reserve					\$20,000
Transfers to Reserve	\$16,056	\$162,348	\$162,348	\$41.50	\$155,286
Net Transfers to (from) Reserve	\$16,056	\$162,348	\$162,348	\$41.50	\$135,286
Net Total O & M Charges	\$610,635	\$763,254	\$801,960	\$205.00	\$803,231
					\$205.32

Capital Expense Accounts

	Actual		Est. actual ¹		Beginning Allocation of Reserves		2018-19 Changes to Reserve			Estimated Costs					
	2016-17	2017-18	2017-18	Approved	Est. 17-18	Est. Reserve	7/1/2018	Pay From	Add to Reserve	Est. Reserve	1st Year	1st Year	Interval	Tot.	
					Add. To Res.	6/30/2018 ²	Allocated	Reserve	\$/unit/mo. ³	Total \$	6/30/2019	Cost	Needed	Units/	Total Cost
615 Utility Infrastructure															
615.00 Water Facilities (Mains)	\$0	\$0	\$0	\$100,000	\$0	\$150,000.00	\$46,360	\$90,000	\$0.00	\$0	(\$43,640)	\$46,360	2020	1	\$46,360
615.10 Water Service Laterals	\$0	\$0	\$0	\$0	\$5,818	\$20,881	\$2,301	\$0	\$0.28	\$1,095	\$3,396	\$2,321	2028	1	\$201,934
616.00 Sewer Facilities (Mains)	\$0	\$0	\$0	\$0	\$6,931	\$20,685	\$0	\$0	\$0.86	\$3,364	\$3,364	\$87,635	2080	1	\$282,904
616.10 Sewer Facil. (pump syst.)	\$0	\$0	\$0	\$0	\$3,333	\$5,333	\$5,151	\$0	\$0.00	\$0	\$5,151	\$5,151	2020	1	\$5,151
616.20 Sewer Service Laterals	\$0	\$0	\$0	\$0	\$2,500	\$6,000	\$6,000	\$6,000	\$0.00	\$0	\$0	\$2,538	2019	10	\$2,538
617.00 Draining Infrastructure	\$0	\$0	\$0	\$0	\$0	\$1,689	\$0	\$0	\$0.07	\$274	\$1,963	\$3,280	2024	1	\$3,280
619.00 Electric Services	\$0	\$0	\$0	\$0	\$0	\$0	\$1,689	\$0	\$0.22	\$861	\$861	\$1,793	2030	1	\$172,169
Total Utility Infrastructure >>															
620 Common Area Improvements															
625.00 Landscaping Impr.	\$0	\$0	\$0	\$4,000	\$0	\$2,000	\$2,020	\$10,000	\$2.04	\$7,980	\$0	\$10,000	2018	1	\$10,000
626.00 Sidewalk Impr. - Units	\$0	\$0	\$0	\$12,000	\$9,881	\$20,881	\$9,500	\$12,000	\$1.20	\$4,694	\$2,194	\$9,500	2018	4	\$631,750
626.10 Sidewalk Impr. - Cul de sacs	\$0	\$0	\$0	\$0	\$0	\$0	\$2,800	\$0	\$0.30	\$1,174	\$3,974	\$3,714	2028	1	\$33,424
626.50 Asphalt Impr. - Driveways	\$0	\$0	\$0	\$0	\$11,876	\$11,876	\$10,000	\$0	\$1.83	\$7,159	\$17,159	\$7,546	2027	2	\$1,230,059
626.51 Asphalt Impr. - Cu de sacs	\$0	\$0	\$0	\$0	\$13,918	\$13,918	\$40,000	\$0	\$3.28	\$12,831	\$52,831	\$89,671	2030	1	\$289,014
626.55 Asphalt Impr. - Sealcoat	\$0	\$0	\$0	\$0	\$1,297	\$33,297	\$36,000	\$36,000	\$0.00	\$0	\$0	\$12,000	2018	1	\$36,000
627.00 Fence Impr. Common area	\$0	\$0	\$0	\$0	\$1,017	\$10,017	\$10,000	\$0	\$0.04	\$156	\$10,156	\$11,956	2030	1	\$11,956
628.00 Recreation Area Impr.	\$0	\$0	\$0	\$0	\$849	\$10,849	\$15,000	\$5,000	\$0.06	\$235	\$10,235	\$3,553	2019	1	\$17,783
629.00 Kiosk Improvements	\$0	\$0	\$0	\$6,000	\$1,565	\$19,565	\$24,000	\$7,500	\$0.00	\$0	\$16,500	\$6,000	2018	1	\$24,000
Total Com. Area Improvements >>															
630 Unit Improvements															
630.00 Roof Repl. (labor)	\$78,660	\$49,155	\$52,000	\$45,508	\$42,663	\$60,000	\$60,000	\$0	\$12.99	\$50,817	\$110,817	\$72,140	2025	5	\$1,385,086
630.01 Roof Repl. (materials)	\$46,717	\$0	\$0	\$33,428	\$56,328	\$56,000	\$56,000	\$0	\$9.89	\$38,690	\$94,690	\$55,492	2025	5	\$1,065,451
630.10 Building Improvements	\$0	\$0	\$0	\$0	\$7,057	\$10,000	\$10,000	\$0	\$1.62	\$6,337	\$16,337	\$7,174	2030	1	\$688,676
630.30 Fence Impr. - Units	\$0	\$0	\$0	\$10,000	\$10,979	\$20,979	\$38,792	\$30,000	\$3.93	\$15,374	\$24,166	\$16,200	2018	3	\$518,400
639.00 Electrical Equipment	\$0	\$0	\$0	\$0	\$0	\$0	\$2,000	\$1,500	\$0.11	\$430	\$930	\$1,320	2019	1	\$126,672
Total Unit Improvements >>															
690 Other (List Individually)															
690.00 New Community Building	\$0	\$0	\$0	\$0	\$19,835	\$19,835	\$19,835	\$0	\$2.14	\$8,372	\$28,207	\$121,056	2030	1	\$121,056
Total 2017-18 Deposits to Capital Reserve															
Less Amount Coming from Other Income															
Required Transfers from Operating Account															
Total 2017-18 O & M Expenses															
2017-18 Operating Revenue Requirement															
Operating Revenue - HOA Dues															
Other Operating Revenue															
Proj. Budget Surplus (Deficit)															

	Total	Per Un./mo.
Total 2017-18 Deposits to Capital Reserve	\$159,843	\$40.86
Less Amount Coming from Other Income	\$4,557	\$1.16
Required Transfers from Operating Account	\$155,286	\$39.69
Total 2017-18 O & M Expenses	\$647,945	\$165.63
2017-18 Operating Revenue Requirement	\$803,231	\$205.32
Operating Revenue - HOA Dues	\$801,960	\$205.00
Other Operating Revenue	\$1,271	\$0.32
Proj. Budget Surplus (Deficit)	\$0	

Total Est. Reserve 6/30/18	\$447,447
Transfer from Surplus	\$40,000
Total Estimated Reserve 7/1/18	\$487,447
Total Transfers Reserve 2018-19	\$159,843
Capital Expenses Paid from Reserve 2018-19	(\$199,000)
Net Change in Reserve	-\$38,157
Estimated Reserve 6/30/19	\$449,290

¹ Budgeted or other transfers to reserve accounts during FY 2017-18.
² Expenses and revenues 2017-18 and beyond per unit are based on 326 units but include an allowance for bad debts (Acct# 506.00)
³ This is the additional amount needed to be set aside each month to accumulate the Total Cost over the months to completion.
⁴ Includes YTD actual plus best guess for the remainder of the fiscal year.
⁵ Remaining reserve based on prior year's allocation

Clinton County Public Transit

Dear Lake Country Village Residents, Clinton County Public Transit (CCPT) now has "Upon Request" (UR) service in Lake Country Village on the South Connector bus route. (See schedule below.) What does this mean? If you would like to get picked up in front of your home in Lake Country Village, give us a call at 518-561-1452 and let us know. The cost to ride the South Connector route is \$1.00, or \$0.50 for seniors 60 years old and older. This route proceeds to Yando's at Skyway Plaza, 80 Sharron Avenue, US Oval, and then to the Government Center where you can connect to many other bus routes. On the return trip home, the South Connector route goes from the Government Center to Broad Street Commons, Momot Elementary, Flynn Avenue, Southside Grocery, and 130 Arizona Avenue. Please let the driver know you would like to get dropped off at home in Lake Country Village and the driver will do that.

The other routes you can connect with at the Government Center go to many popular destinations including the mall and Wal-Mart. If you need to go to Clinton Community College you can connect with the Bluff Point Seasonal route at Skyway Plaza or the AuSable route at the Government Center. Again, if you'd like a ride, please give us a call at 518-561-1452. We can take you most anywhere in Plattsburgh and the bus can even deviate up to three-quarters of a mile off any regular route to do a pick-up or a drop-off. Check out our website (www.clintoncountypublictransit.com) for complete route information for all our routes.



Thanks for your interest in Clinton County Public Transit!

James Bosely, Planning Technician
Clinton County Planning Department

South Connector Bus Route - Clinton County Public Transit (CCPT) - 518-561-1452 - Current as of May 1st, 2018

Operates Monday Through Friday. The South Connector Bus Route operates on Labor Day if Clinton Community College (CCC) classes are in session. The bus schedule contains information about services being closed on certain holidays and due to weather and other emergencies.

Run	** Government Center - Cornellia Street	Broad Street Commons	Renaissance Village - South Catharina Street	Momot Elementary School - Monty Street	Lakeview Towers Apartments - Flynn Avenue	Russell Bernard Apartments - Flynn Avenue	Southside Grocery (Valero Gas) - South Peru Street	130 Arizona Avenue	CCC Dorms	Wellness Center	Lake Country Village	Seton Catholic Central - New York Road	** Yando's Big M - Skyway Plaza	80 Sharron Avenue Plaza	Across from E.T.S./ One Work Source - US Oval	** Government Center - Cornellia Street
R1.	START 6:53 AM	6:58 AM	FLAG	7:04 AM	7:07 AM	7:09 AM	7:13 AM	7:17 AM	UR	UR	UR	7:20 AM	7:25 AM	7:27 AM	7:31 AM	7:53 AM
R2.	7:53 AM	7:58 AM	FLAG	8:04 AM	8:07 AM	8:09 AM	8:13 AM	8:17 AM	UR	UR	UR	UR	8:25 AM	8:27 AM	8:31 AM	8:53 AM
R3.	8:53 AM	8:58 AM	FLAG	9:04 AM	9:07 AM	9:08 AM	9:13 AM	9:17 AM	UR	UR	UR	UR	9:25 AM	9:27 AM	9:31 AM	9:53 AM
R4.	9:53 AM	9:58 AM	FLAG	10:04 AM	10:07 AM	10:09 AM	10:13 AM	10:17 AM	UR	UR	UR	UR	10:25 AM	10:27 AM	10:31 AM	10:53 AM
R5.	10:53 AM	10:58 AM	FLAG	11:04 AM	11:07 AM	11:09 AM	11:13 AM	11:17 AM	UR	UR	UR	UR	11:25 AM	11:27 AM	11:31 AM	11:53 AM
R6.	11:53 AM	11:58 AM	FLAG	12:04 PM	12:07 PM	12:09 PM	12:13 PM	12:17 PM	UR	UR	UR	UR	12:25 PM	12:27 PM	12:31 PM	12:53 PM
R7.	12:53 PM	12:58 PM	FLAG	1:04 PM	1:07 PM	1:09 PM	1:13 PM	1:17 PM	UR	UR	UR	UR	1:25 PM	1:27 PM	1:31 PM	1:53 PM
R8.	1:53 PM	1:58 PM	FLAG	2:04 PM	2:07 PM	2:09 PM	2:13 PM	2:17 PM	UR	UR	UR	UR	2:25 PM	2:27 PM	2:31 PM	2:53 PM
R9.	2:53 PM	2:58 PM	FLAG	3:04 PM	3:07 PM	3:09 PM	3:13 PM	3:17 PM	UR	UR	UR	3:20 PM	3:25 PM	3:27 PM	3:31 PM	3:53 PM
R10.	3:53 PM	3:58 PM	FLAG	4:04 PM	4:07 PM	4:09 PM	4:13 PM	4:17 PM	UR	UR	UR	UR	4:25 PM	4:27 PM	4:31 PM	4:53 PM
R11.	4:53 PM	4:58 PM	FLAG	5:04 PM	5:07 PM	5:09 PM	5:13 PM	5:17 PM	UR	UR	UR	UR	5:25 PM	5:27 PM	5:31 PM	5:53 PM
R12.	5:53 PM	5:58 PM	FLAG	6:04 PM	6:07 PM	6:09 PM	6:13 PM	6:17 PM	UR	UR	UR	UR	6:25 PM	6:27 PM	6:31 PM	END 6:53 PM
S1.	6:53 PM	6:58 PM	FLAG	7:04 PM	7:07 PM	7:09 PM	7:13 PM	7:17 PM	UR	UR	UR	UR	7:25 PM	7:27 PM	7:31 PM	7:53 PM
S2.	7:53 PM	7:58 PM	FLAG	8:04 PM	8:07 PM	8:09 PM	8:13 PM	8:17 PM	UR	UR	UR	UR	8:25 PM	8:27 PM	8:31 PM	8:53 PM
S3.	8:53 PM	8:58 PM	FLAG	9:04 PM	9:07 PM	9:09 PM	9:13 PM	9:17 PM	UR	UR	UR	UR	9:25 PM	9:27 PM	9:31 PM	END 9:53 PM

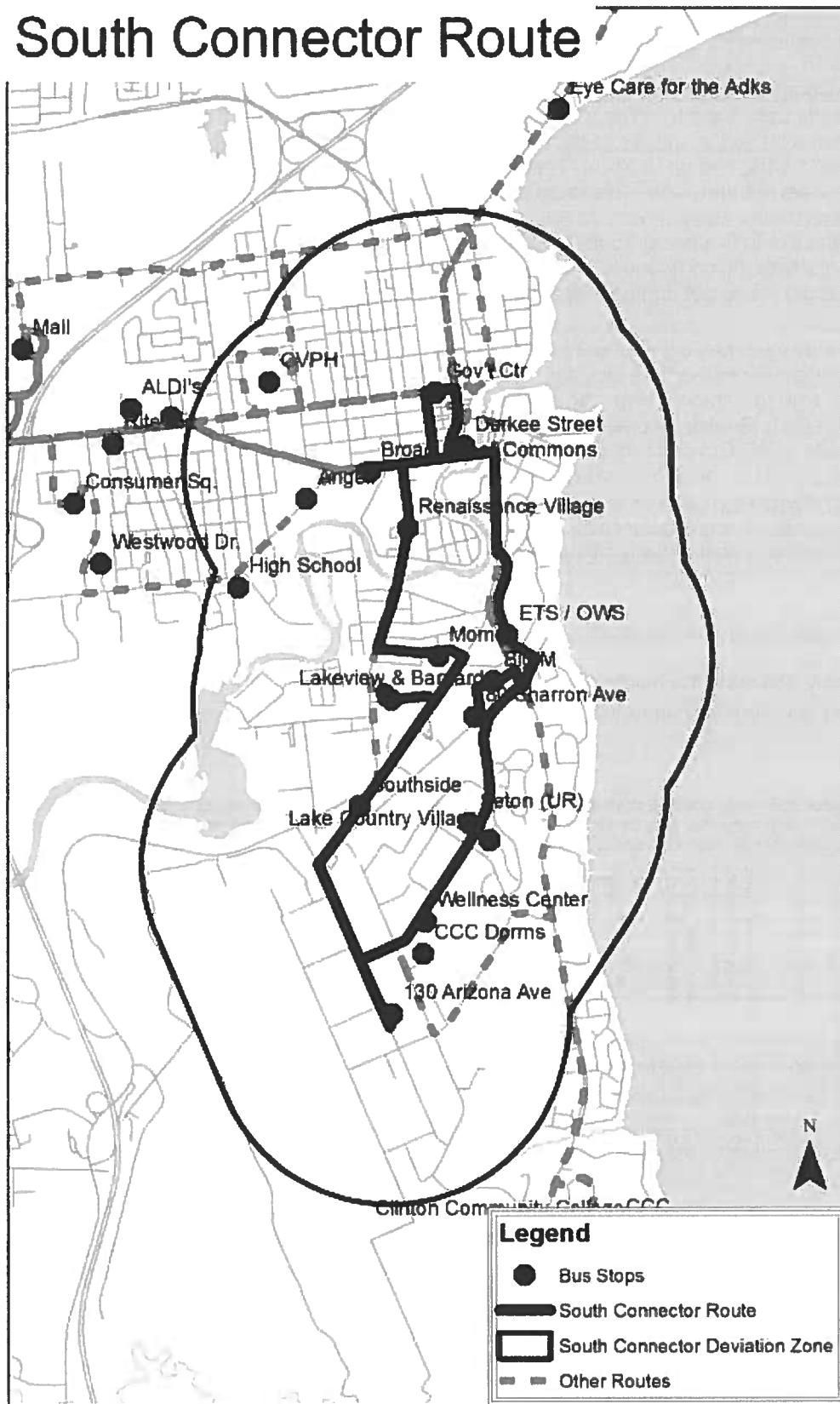
The South Connector Route is available to deviate to Eye Care for the Adirondacks even though it is more than 3/4 mile from the route. If requested, this deviation would occur between the ETS stop and the Government Center stop.

*** Indicates a meet-up point with one or more other bus routes. "FLAG" indicates a popular flag stop. "UR" indicates an upon request stop.

Runs S1, S2, and S3 only operate during the Fall and Spring Semesters of Clinton Community College when classes are in session.

Times shown are departure times. If bus arrives at a stop early, it will wait until time shown before continuing.

South Connector Route





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/07/2018

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.

INBR 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 GENTL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:	N	N	PAS0008390595	06/30/2018	06/30/2019	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	AUTOMOBILE LIABILITY <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	N	N	PAS0008390595	06/30/2018	06/30/2019	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 type="checkbox"/> EXCESS LIAB <input checked="" type="checkbox"/> RETENTION \$ 10,000 <input type="checkbox"/> CLAIMS-MADE			PAS0008390595	06/30/2018	06/30/2019	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					<input type="checkbox"/> PER STATUTE <input type="checkbox"/> 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)

05/07/2018

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

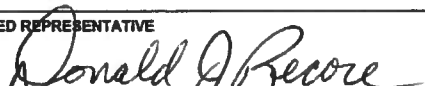
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE 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
	PROPERTY				BUILDING	\$
	CAUSES OF LOSS				PERSONAL PROPERTY	\$
	BASIC				BUSINESS INCOME	\$
	BROAD				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				RENTAL VALUE	\$
	EARTHQUAKE	PAS0008390595	06/30/2018	06/30/2019	<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 47,112,879
	WIND				BLANKET PERS PROP	\$
	FLOOD				BLANKET BLDG & PP	\$
						\$
						\$
						\$
	INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	NAMED PERILS	POLICY NUMBER				\$
						\$
	CRIME					\$
	TYPE OF POLICY					\$
						\$
	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 
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LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION – PAYMENT COUPONS

<p align="center">Lake Country Village Homeowners Association, Inc. <u>Monthly Dues of \$205.00 Due July 2, 2018</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due August 1, 2018</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due September 1, 2018</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due October 1, 2018</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due November 1, 2018</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due December 1, 2018</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due January 2, 2019</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due February 1, 2019</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due March 1, 2019</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due April 1, 2019</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due May 1, 2019</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. 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>Monthly Dues of \$205.00 Due June 1, 2019</u></p> <p>Name _____</p> <p>LCV Addr _____ Amt. Pd. \$ _____</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 10th of the month due. Interest at <u>9%/yr.</u> will be added to all amounts outstanding after 30 days.</p>