



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

June 1, 2019

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 2019-20. This document also contains a record of income and expenses from fiscal year 2018-19 (Year to date) as compared to that year's budget and the notice of the new Homeowner's Assessment for Fiscal Year 2019-20.
3. Payment Coupons for Fiscal Year 2019-20
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 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 Secretary.

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. To save postage, 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)
Randy LaMora – MAL (randyl@lcvillage.org)
– MAL (vacant)

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 2018

- Contract to apply asphalt sealcoating to all driveways, common driveways and cul de sacs was awarded to DDP Sealcoating.
- The Toilet Rebate Program was extended to the current fiscal year ending June 30, 2019.
- Approved the purchase of four additional CD's at 2.08% to improve interest income on our reserve.
- Authorization was granted to the Property Manager to approve front door colors that meet certain criteria.

August 2018

- Approved the acquisition of an HOA credit card from Glens Falls National Bank.
- New Playground equipment was installed at the Maryland Rd. playground. New rubber mulch was installed at both playgrounds.

September 2018

- Contract to replace 56 front porch posts was awarded to Cordless Construction.

October 2018

- AES Northeast engineering was retained to complete a reserve study to help identify the future costs of replacing major assets and predict remaining life of same.
- Alexander Edwards & Co. was retained to perform an annual review of HOA finances.
- Contract was awarded to Northeast Basements of Montpelier, VT perform slab jacking on various sidewalk sections to eliminate trip hazards. A portion of these were completed successfully and additional work will take place in the spring.
- A detailed written policy governing the authorization and payment of HOA expenses was formally adopted.

November 2018

- Contract was awarded to KAR Electrical for the inspection and maintenance of electric meter modules on 30 buildings.
- Contract to replace a defective meter module awarded to the lowest bidder, KAR Construction.
- The first annual blanket resolutions authorizing certain routine, emergency and legal expenses, as required by the new policy on authorization of expenses, were passed.

December 2018

- Storage unit for HOA records retention was changed to Durocher Self Storage on Connecticut Ave. for an annual savings of \$600.

January 2019

- Email communications regarding snow plowing efforts, begun last year by the Communications Committee, continued this year but was changed to the property manager. We have received very positive feedback on this program from homeowners and our contractor alike.

March 2019

- Professional arborist, Benjamin Collins was retained to perform a study of the condition of all trees and shrubs on HOA property to begin once leaves bud out in the spring.

April 2019

- A new Tree Removal Policy was adopted by the board which includes removals requested by Homeowners.
- Contract for 2019-20 Landscaping and Snow Removal was awarded to Hart's Landscaping.
- Board authorized the property manager to retain a handyman to be paid not to exceed \$30 under the terms of the existing Property Manager's Contract, Schedule A, paragraph 11.
- Fiscal Year 2019-20 operating budget was approved. Dues will remain at \$205 fro the 7th consecutive year.

May 2019

- HOA insurance policy for fiscal year 2019-2020 was renewed with Farmers Insurance.

Approved 2019-20 LCV HOA Budget

As of 05/14/19

Operating Expense Accounts		Actual	Est. actual^o	Approved		Approved	
500	General Expenses	2017-18	2018-19	2018-19	\$/unit/mo.	2019-20	\$/unit/mo.²
500.00	Management Expense	\$39,231	\$39,250	\$39,250	\$10.03	\$39,250	\$10.03
501.00	Legal Expenses	\$2,783	\$3,000	\$6,500	\$1.66	\$5,000	\$1.28
502.00	Accounting Expenses	\$3,179	\$4,000	\$2,500	\$0.64	\$4,000	\$1.02
502.10	Bookkeeping Services	\$9,840	\$9,800	\$9,800	\$2.51	\$10,500	\$2.68
502.20	Taxes	\$2,156	\$1,500	\$1,800	\$0.46	\$1,500	\$0.38
503.00	Insurance	\$76,856	\$76,500	\$76,500	\$19.56	\$78,000	\$19.94
504.00	Social Committee	\$13	\$300	\$300	\$0.08	\$300	\$0.08
505.00	Office Supplies and expense	\$1,555	\$1,000	\$1,500	\$0.38	\$1,000	\$0.26
505.10	Software Expense	\$0	\$300	\$300	\$0.08	\$300	\$0.08
506.00	Communications	\$1,125	\$1,200	\$1,200	\$0.31	\$1,500	\$0.38
506.10	Website	\$104	\$250	\$500	\$0.13	\$300	\$0.08
507.00	Bank Fees (All)	\$90	\$50	\$0	\$0.00	\$0	\$0.00
508.00	Election Committee	\$0	\$100	\$400	\$0.10	\$400	\$0.10
509.00	Allowance for doubtful acct.s	\$7,013	\$2,000	\$12,000	\$3.07	\$3,000	\$0.77
510	Utility Service						
510.00	Water & Sewer Service	\$152,821	\$152,500	\$159,000	\$40.64	\$155,000	\$39.62
510.01	Electric Service	\$1,511	\$450	\$500	\$0.13	\$500	\$0.13
510.10	Unit Utilities - Gas	-\$1,588	\$0	\$600	\$0.15	\$0	\$0.00
510.11	Unit Utilities - Electric	-\$218	\$0	\$100	\$0.03	\$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	\$1,500	\$0.38	\$1,500	\$0.38
516.10	Sewer Service repairs	\$6,045	\$8,000	\$3,000	\$0.77	\$7,000	\$1.79
516.20	Pump Station maint.	\$729	\$800	\$1,500	\$0.38	\$1,500	\$0.38
517.00	Drainage system maint.	\$0	\$0	\$500	\$0.13	\$500	\$0.13
518.00	Utilities Committee	\$1,600	\$2,500	\$7,500	\$1.92	\$1,000	\$0.26
519.00	Electric Service Maintenance	\$0	\$9,200	\$9,000	\$2.30	17000	\$4.35
520	Common Area Maintenance						
520.00	Snow Removal	\$129,600	\$129,600	\$129,600	\$33.13	\$129,600	\$33.13
520.10	Snow Removal - Salt	\$2,592	\$5,200	\$5,200	\$1.33	\$5,200	\$1.33
520.20	Roof Shoveling	\$0	\$0	\$500	\$0.13	\$500	\$0.13
525.00	Landscaping	\$127,624	\$128,125	\$128,125	\$32.75	\$128,125	\$32.75
525.10	Landscape Committee	\$154	\$300	\$500	\$0.13	\$500	\$0.13
525.20	Tree Service	\$7,227	\$6,000	\$6,000	\$1.53	\$6,000	\$1.53
526.00	Concrete Repairs	\$853	\$6,000	\$10,000	\$2.56	\$10,000	\$2.56
526.50	Asphalt Repairs	\$0	\$972	\$3,500	\$0.89	\$1,200	\$0.31
526.51	Asphalt Sealcoating	\$0	\$0	\$0	\$0.00	\$0	\$0.00
527.00	Fence Rep. (Com. Area)	\$0	\$0	\$2,000	\$0.51	\$2,000	\$0.51
528.00	Recreation Area Maint.	\$0	\$3,620	\$500	\$0.13	\$500	\$0.13
529.00	Kiosk repairs	\$0	\$0	\$500	\$0.13	\$0	\$0.00
530	Unit Maintenance						
530.00	Roof maintenance	\$1,373	\$8,000	\$500	\$0.13	\$5,000	\$1.28
530.10	Building Maintenance	\$9,173	\$36,000	\$34,000	\$8.69	\$20,000	\$5.11
530.20	Exterior painting	\$0	\$3,000	\$3,000	\$0.77	\$3,000	\$0.77
530.30	Fence Repairs (Lots)	\$111	\$3,000	\$5,000	\$1.28	\$5,000	\$1.28
540.00	Misc. Repairs	\$884	\$1,000	\$3,270	\$0.84	\$5,190	\$1.33
	Total O & M Expenses	\$584,434	\$643,517	\$667,945	\$170.74	\$650,865	\$166.38
	Transfers						
	Transfers from Reserve					\$0	\$0.00
	Transfers to Reserve	\$162,348	\$135,286	\$135,286	\$34.58	\$151,095	\$38.62
990.00	Net Transfers to (from) Reserve	\$162,348	\$135,286	\$135,286	\$34.58	\$151,095	\$38.62
	Net Total O & M Charges	\$746,782	\$778,803	\$803,231	\$205.32	\$801,960	\$205.00

Budget Summary	
\$807,892	Total Projected Revenues
(\$53,527)	Net Transfer From Reserve
\$754,365	Total Est. Funds Available
\$103,500	Total Capital Expenses
\$650,865	Total O&M Expenses
\$754,365	Total Expenses
\$0	Projected Surplus (Deficit)

2019-20 HOA Member Monthly Assessment	
Summary of Assessments	
Water & Sewer Service (Units)	\$39.62
Insurance (Structure and Liability)	\$19.94
Other Operating & Maintenance	\$106.82
Capital Project Reserve	\$38.62
Total	\$205.00

Capital Expense Accounts

			Beginning Allocation of Reserves			2019-20 Changes to Reserve				Estimated Costs						
615	Utility Infrastructure	Actual	Est. actual ^b	Approved	Est. 2018-19	6/30/2019	7/1/2019	Pay From Reserve	Add to Reserve		Est. Reserve 6/30/2020	1st Year		Units/ Interval	Tot. Units	Total Cost
		2017-18	2018-19	2018-19	Additions ¹	Estimated ⁵	Allocated		\$/unit/mo. ³	Total \$		Cost	Needed			
615.00	Water Facilities (Mains)	\$3,300	\$0	\$90,000	\$0	\$136,360.00	\$136,360	\$0	\$0.00	\$0	\$136,360	\$47,056	2020	1	1	\$47,056
615.10	Water Service Laterals	\$0	\$0	\$0	\$1,095	\$3,396	\$1,000	\$0	\$0.28	\$1,095	\$2,095	\$2,321	2028	1	87	\$201,934
616.00	Sewer Facilities (Mains)	\$0	\$0	\$0	\$3,364	\$3,364	\$3,364	\$0	\$0.86	\$3,364	\$6,728	\$87,635	2090	1	3	\$262,904
616.10	Sewer Facil. (pump syst.)	\$0	\$0	\$0	\$0	\$5,151	\$5,151	\$0	\$0.01	\$39	\$5,190	\$5,307	2022	1	1	\$5,307
616.20	Sewer Service Laterals	\$0	\$4,000	\$6,000	\$0	\$2,000	\$4,000	\$4,000	\$0.51	\$1,995	\$1,995	\$2,000	2019	1	326	\$652,000
617.00	Drainage Infrastructure	\$5,951	\$0	\$0	\$274	\$1,963	\$1,000	\$0	\$0.11	\$430	\$1,430	\$3,280	2024	1	1	\$3,280
619.00	Electric Services	\$0	\$0	\$0	\$861	\$861	\$861	\$0	\$0.22	\$861	\$1,722	\$1,793	2030	1	96	\$172,169
Total Utility Infrastructure >>					\$153,095	\$151,736			\$1.77	\$6,923						
620	Common Area Improvements															
625.00	Landscaping Impr.	\$0	\$0	\$10,000	\$7,980	\$10,000	\$10,000	\$10,000	\$0.08	\$313	\$313	\$10,302	2019	1	1	\$10,302
626.00	Sidewalk Impr.-Units & Cul de sacs	\$0	\$0	\$12,000	\$5,868	\$18,168	\$16,168	\$12,000	\$0.79	\$3,090	\$7,258	\$6,400	2019	4	266	\$425,600
626.50	Asphalt Impr. - Driveways	\$0	\$0	\$0	\$7,159	\$17,159	\$17,159	\$0	\$1.06	\$4,147	\$21,306	\$4,374	2025	2	326	\$712,925
626.51	Asphalt Impr. - Cu de sacs	\$0	\$0	\$0	\$12,831	\$52,831	\$70,000	\$0	\$2.45	\$9,584	\$79,584	\$91,017	2034	1	3	\$273,051
627.00	Fence Impr. Common area	\$0	\$0	\$0	\$156	\$10,156	\$10,156	\$0	\$0.09	\$352	\$10,508	\$14,135	2030	1	1	\$14,135
628.00	Recreation Area Impr.	\$0	\$5,289	\$5,000	\$235	\$9,946	\$15,000	\$0	\$0.07	\$274	\$15,274	\$3,606	2019	1	5	\$18,029
629.00	Kiosk Improvements	\$0	\$0	\$7,500	\$0	\$24,000	\$40,000	\$40,000	\$0.00	\$0	\$0	\$10,000	2019	1	4	\$40,000
Total Com. Area Improvements >>					\$142,260	\$178,483			\$4.54	\$17,760						
630	Unit Improvements															
630.00	Roof Replacement	\$49,155	\$0	\$0	\$89,507	\$205,507	\$205,507	\$0	\$23.18	\$90,680	\$296,187	\$129,547	2025	5	96	\$2,487,296
630.10	Building Improvements	\$0	\$0	\$0	\$6,337	\$16,337	\$16,337	\$0	\$2.74	\$10,719	\$27,056	\$11,779	2028	1	96	\$1,130,831
630.30	Fence Impr. - Units	\$0	\$0	\$30,000	\$15,374	\$54,166	\$57,509	\$36,000	\$5.92	\$23,159	\$44,668	\$24,360	2019	3	96	\$779,520
639.00	Electrical Equipment	\$0	\$0	\$1,500	\$430	\$2,430	\$2,430	\$1,500	\$0.13	\$509	\$1,439	\$1,523	2019	1	96	\$146,160
Total Unit Improvements >>					\$278,440	\$281,783			\$31.84	\$124,558						
690	Other (List individually)															
690.00	New Community Building	\$0	\$0	\$0	\$8,372	\$28,207	\$50,000	\$0	\$1.64	\$6,416	\$56,416	\$121,056	2030	1	1	\$121,056
									\$40.14	\$157,027	\$715,529					

	Total	Per Un./mo.
Total Deposits to Capital Reserve	\$157,027	\$40.14
Less Amount Coming from Other Income	\$5,932	\$1.52
Required Transfers from Operating Account	\$151,095	\$38.62
Total O & M Expenses ²⁾	\$650,865	\$166.38
Operating Revenue Requirement	\$801,960	\$205.00
Operating Revenue - HOA Dues	\$801,960	\$205.00
Other Operating Revenue	\$0	\$0.00
Proj. Budget Surplus (Deficit)	\$0	

\$602,002	Total Est. Reserve 6/30/2019
\$60,000	Transfer from Surplus
\$662,002	Total Est. Reserve 7/1/2019
\$157,027	Total Proposed Transfers to Reserve FY 2019-20
(\$103,500)	Proposed Capital Expenses Paid from Reserve FY 2019-20
\$53,527	Net Change in Reserve
\$715,529	Estimated Reserve 6/30/20

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

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

³ This is the additional amount needed to be set aside each month to accumulate the Total Cost over the months to completion.

⁵ Includes YTD actual plus best guess for the remainder of the fiscal year.

⁶ Remaining reserve based on prior year's allocation



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/15/2019

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 FAX (A/C No.): 518-324-7769 E-MAIL ADDRESS: donaldrecore@gmail.com INSURER(S) AFFORDING COVERAGE NAIC # INSURER A: Mid Century Insurance 21687 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
INSURED Lake Country Village Homeowners Association, Inc. 10 Maine Rd. Plattsburgh, NY 12903	

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 CLAIMS-MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/>	N	N	PAS0008390595	06/30/2019	06/30/2020	EACH OCCURRENCE	\$ 1,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence)						\$ 75,000	
	MED EXP (Any one person)						\$ 5,000	
	PERSONAL & ADV INJURY						\$ Included	
GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: Fiduciary Liability							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
							Employee Dishonesty	\$ 100,000
A	AUTOMOBILE LIABILITY	N	N	PAS0008390595	06/30/2019	06/30/2020	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	ANY AUTO							
	OWNED AUTOS ONLY						<input type="checkbox"/> SCHEDULED AUTOS	
	<input checked="" type="checkbox"/> HIRED AUTOS ONLY						<input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB			PAS0008390595	06/30/2019	06/30/2020	EACH OCCURRENCE	\$ 5,000,000
	<input type="checkbox"/> EXCESS LIAB						CLAIMS-MADE	
	DED <input checked="" type="checkbox"/> RETENTION \$ 10,000							
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE	OTHER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
A	Directors & Officers Liability	N	N	PAS0008390595	06/30/2019	06/30/2020	Occurrence	\$1,000,000
							Aggregate	\$2,000,000

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 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 PROPERTY INSURANCE

DATE (MM/DD/YYYY)

05/15/2019

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	\$
					BUSINESS INCOME	\$
	BASIC				EXTRA EXPENSE	\$
	BROAD				RENTAL VALUE	\$
X	SPECIAL				X BLANKET BUILDING	\$ 47,769,323
	EARTHQUAKE	PAS0008390595	06/30/2019	06/30/2020	BLANKET PERS PROP	\$
	WIND				BLANKET BLDG & PP	\$
	FLOOD					\$
						\$
	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 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 August 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 September 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 October 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 November 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 December 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 January 1, 2020</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, 2020</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, 2020</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, 2020</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, 2020</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, 2020</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>