



10 Maine Rd., Plattsburgh, NY 12903  
[www.lcvillage.org](http://www.lcvillage.org)

Dear Homeowner!

June 1, 2023

As we approach a new Fiscal Year, we are sending you information required under the Declaration and 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. Highlights of actions of the Board during the past fiscal year.
2. Copy of the final approved Budget for 2022-23. This document also contains a record of income and expenses from fiscal year 2021-22 (year to date) as compared to that year's budget.
3. Payment Coupons for Fiscal Year 2022-23

The Certificate of Insurance for the next fiscal year was not available at the time of this writing. It will be posted on our website and emailed or mailed separately before June 30<sup>th</sup>.

**Beginning on July 1, the new monthly assessment will be \$235.00.** For those who use our autopay service, an extra \$20 will automatically be added to the amount withdrawn. For all others, please begin paying the new amount starting with the July payment. If you use your bank's Bill Pay service please remember to update the amount being paid. **Remember that if you are relying on a credit balance with us to cover future dues, the remaining credits may now not cover the new amount owed which could result in late fees or interest being applied.**

At our Annual Meeting of Members held May 9, 2022, the following were elected to the Board of Directors: Tammy Favro, Margret Felty and Dale Holzer. We welcome them to the Board and express our sincere gratitude to outgoing Directors, Melissa Mowry, Linda Turner and Tom Maglienti. 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. Meetings are posted on the Calendar on our website and are usually the second and fourth Monday of each month. Please consider getting involved in your HOA by joining one of the many committees formed to assist the Board. Information about our committees, and a sign-up form can be found on our website. **It is also very important that you provide your up to date contact information (including tenant information)** by filling out our online form at [www.lcvillage.org/emergency-contact-information/](http://www.lcvillage.org/emergency-contact-information/) whenever it changes.

The Board is excited to report that we have entered into a subscription with a new Property Management Software product called [Buildium](#). This has the potential to dramatically improve interactions between the board and you and provides improved transparency and accounting. You will now have immediate, continual access to board activities and actions and financial information will be at your fingertips. More will be sent out on this change as we approach implementation which will begin on July 1<sup>st</sup>.

Our website [www.lcvillage.org](http://www.lcvillage.org) is the official location of all HOA documents and we encourage you to visit it regularly to see the latest news about your community. Our normal method of communication is via email which allows timely and efficient communication of important news. If you use email, **make sure we have your email address** by filling out the above form or the shorter one at [www.lcvillage.org/email-request-form/](http://www.lcvillage.org/email-request-form/). Please "white list" the domains "lcvillage.org" and "ezvoteonline.com" to help insure messages from us are not directed to your spam folder. (see [www.lcvillage.org/elections](http://www.lcvillage.org/elections) for instructions)

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

## **The 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

### **May 2022**

Elections Held via On-Line Voting. Ron Deragon, Randy Lamora, Dave Andrew and Kathy Firme were elected to LCV board.

Awarded the bookkeeper contract and CPA contract to Alexander & Edwards

### **June 2022**

Met with Mayor and DPW to discuss water project

Met with City and Luck Brothers to start water project for cul de sacs

Board Elected the following Members to Board Seat. Randy Lamora-President, Linda Turner- Vice President, Ron Deragon- Secretary and Tom Maglienti -Treasurer

### **July 2022**

Fence project is about 38% done.

We received 2 bids for the cul de sac water project

We now have spare pumps for the Baltimore pump station

Looking into attorney for infrastructure issue

### **August 2022**

Roofs still seem to be an issue around the Village

Water and Fence project are both going on and progressing nicely.

Front post replacement is happening as we can get them

### **September 2022**

Fence loan is in place and we can start to draw from it

We are going to be creating director manuals so directors have a reference manual

Creating Fence rules and regulations

Looking into a PM program:

### **October 2022**

We are going to extend Harts contract for 1 more year as provided in current contract

Baltimore Way is now connected to the new water main now to be chlorinated before connecting to homes.

### **November 2022**

Our electric services won't handle EV stage 2 chargers and more needs to be looked into this for future use

Message boards are finally installed at mail kiosk

Cul de sac water lines are all in

### **December 2022**

Board met with Mayor over water and sewer lines

Working on a rule handbook

We have met our max payment on the fence project and punch list is done

### **January 2023**

Updated our Records retention policy

EV moratorium put in place until more research can be done

### **February 2023**

Power outage for 2-8 Baltimore

Board will start charging service fees on vacant properties.

### **MARCH 2023**

Updated our Visual appearance policy

Updated AC dates are May1st to November 1<sup>st</sup>

### **April 2023**

Meet the candidates 4 candidates for 3 openings

We will have an increase of \$20 to \$235 starting July 2023

# Approved 2023-24 LCV HOA Budget

As of 05/08/23

Operating Expense Accounts		Actual	Est. actual <sup>5</sup>	Approved		Approved	
500	General Expenses	2021-22	2022-23	2022-23	\$/unit/mo.	2023-24	\$/unit/mo. <sup>2</sup>
500.00	Management Expense	\$39,240	\$39,250	\$39,250	\$10.03	\$42,000	\$9.78
501.00	Legal Expenses	\$3,765	\$25,000	\$4,000	\$1.02	\$4,000	\$0.93
502.00	Accounting Expenses	\$4,353	\$2,500	\$2,500	\$0.64	\$2,500	\$0.58
502.10	Bookkeeping Services	\$11,174	\$15,000	\$15,000	\$3.83	\$15,000	\$3.49
502.20	Taxes	\$10,013	\$5,000	\$5,000	\$1.28	\$6,000	\$1.40
503.00	Insurance	\$77,065	\$108,000	\$110,000	\$28.12	\$117,000	\$27.24
504.00	Social Committee	\$0	\$300	\$300	\$0.08	\$300	\$0.07
505.00	Office Supplies and expense	\$2,159	\$1,500	\$1,500	\$0.38	\$1,500	\$0.35
505.10	Software Expense	\$204	\$300	\$500	\$0.13	\$3,600	\$0.84
506.00	Communications	\$1,537	\$1,200	\$1,500	\$0.38	\$1,650	\$0.38
506.10	Website	\$205	\$350	\$500	\$0.13	\$400	\$0.09
507.00	Bank Fees (All)	\$7,025	\$50	\$0	\$0.00	\$0	\$0.00
508.00	Election Committee	\$956	\$500	\$600	\$0.15	\$500	\$0.12
509.00	Allowance for doubtful acct.s	-\$14	\$0	\$2,000	\$0.51	\$2,000	\$0.47
<b>510 Utility Service</b>							
510.00	Water & Sewer Service	\$142,255	\$157,500	\$155,000	\$39.62	\$170,000	\$39.58
510.10	Electric Service	\$607	\$600	\$500	\$0.13	\$500	\$0.12
511.10	Unit Utilities - Gas	\$0	\$600	\$0	\$0.00	\$750	\$0.17
511.20	Unit Utilities - Electric	\$0	\$100	\$0	\$0.00	\$0	\$0.00
<b>515 Utility Maintenance</b>							
515.00	Water Main repairs	\$0	\$0	\$0	\$0.00	\$0	\$0.00
515.10	Water Service repairs	\$3,382	\$0	\$0	\$0.00	\$0	\$0.00
516.00	Sewer Main repairs	\$0	\$5,500	\$0	\$0.00	\$4,000	\$0.93
516.10	Sewer Service repairs	\$10,622	\$5,000	\$5,000	\$1.28	\$5,000	\$1.16
516.20	Pump Station maint.	\$0	\$0	\$750	\$0.19	\$750	\$0.17
517.00	Drainage system maint.	\$0	\$0	\$0	\$0.00	\$0	\$0.00
518.00	Utilities Committee	\$400	\$80	\$0	\$0.00	\$0	\$0.00
519.00	Electric Service Maintenance	\$0	\$750	\$0	\$0.00	\$750	\$0.17
<b>520 Common Area Maintenance</b>							
520.00	Snow Removal	\$128,610	\$129,600	\$129,600	\$33.13	\$129,600	\$30.17
520.10	Snow Removal - Salt	\$0	\$5,200	\$2,600	\$0.66	\$5,200	\$1.21
520.20	Roof Shoveling	\$0	\$0	\$500	\$0.13	\$0	\$0.00
525.00	Landscaping	\$128,620	\$135,000	\$135,000	\$34.51	\$135,000	\$31.43
525.10	Landscape Committee	\$580	\$2,000	\$2,000	\$0.51	\$2,000	\$0.47
525.20	Tree Service	\$5,750	\$4,700	\$10,000	\$2.56	\$5,000	\$1.16
526.00	Concrete Repairs	\$0	\$2,500	\$2,500	\$0.64	\$2,500	\$0.58
526.50	Asphalt Repairs	\$0	\$1,000	\$2,000	\$0.51	\$2,000	\$0.47
526.51	Asphalt Sealcoating	\$0	\$0	\$0	\$0.00	\$4,000	\$0.93
527.00	Fence Rep. (Com. Area)	\$1,562	\$750	\$0	\$0.00	\$1,000	\$0.23
528.00	Recreation Area Maint.	\$0	\$4,250	\$4,250	\$1.09	\$4,250	\$0.99
529.00	Kiosk repairs	\$0	\$0	\$0	\$0.00	\$1,000	\$0.23
<b>530 Unit Maintenance</b>							
530.00	Roof maintenance	\$24,953	\$17,600	\$17,600	\$4.50	\$15,000	\$3.49
531.00	Building Maintenance	\$9,927	\$12,000	\$15,000	\$3.83	\$15,500	\$3.61
531.10	Window Maintenance	\$0	\$0	\$0	\$0.00	\$0	\$0.00
531.20	Door Maintenance	\$0	\$1,000	\$4,000	\$1.02	\$4,000	\$0.93
531.30	Garage Door Maintenance	\$0	\$0	\$0	\$0.00	\$0	\$0.00
531.40	Exterior Painting	\$9,902	\$7,000	\$10,000	\$2.56	\$5,000	\$1.16
532.00	Fence Repairs (Lots)	\$747	\$82,560	\$76,300	\$19.50	\$83,200	\$19.37
540.00	Misc. Repairs	\$3,997	\$0	\$1,521	\$0.39	\$4,158	\$0.97
<b>Total O &amp; M Expenses</b>		<b>\$629,596</b>	<b>\$774,240</b>	<b>\$756,771</b>	<b>\$193.45</b>	<b>\$796,608</b>	<b>\$185.47</b>

O & M Transfers							
	Transfer from 2022-23 Reserve to 2023-24 O & M Budget					\$40,000	From Reserve
	Required Transfers to Reserve from O	\$143,969	\$124,309	\$124,309	\$31.78	\$193,752	\$0.00
990.00	<b>Net Transfers to (from) Reserve</b>	<b>\$143,969</b>	<b>\$124,309</b>	<b>\$124,309</b>	<b>\$31.78</b>	<b>\$193,752</b>	<b>\$49.53</b>
<b>Net Total O &amp; M Charges</b>		<b>\$773,565</b>	<b>\$898,549</b>	<b>\$881,080</b>	<b>\$225.23</b>	<b>\$990,360</b>	<b>\$235.00</b>

Budget Summary	
<b>\$1,010,009</b>	Total Projected Revenues
<b>(\$213,401)</b>	Contributions to Reserve
<b>\$796,608</b>	Total Est. O&M Funds Available
<b>\$796,608</b>	Total O&M Expenses
<b>\$0</b>	Projected Surplus (Deficit)
2023-24 Where Your Dues Go	
Summary of Assessments	
Water & Sewer Service (Units)	<b>\$39.58</b>
Insurance (Structure & Liability)	<b>\$27.24</b>
Landscaping	<b>\$31.90</b>
Snow Removal	<b>\$31.38</b>
Fence Loan	<b>\$19.37</b>
Other Operating & Maintenance	<b>\$36.00</b>
Capital Project Reserve	<b>\$49.53</b>
<b>Total</b>	<b>\$235.00</b>
2023-24 LCV HOA Reserve Summary	
<b>\$445,206</b>	Total Est. Reserve 7/1/2023
<b>\$213,401</b>	Deposits to Reserve FY 2023-24
<b>(\$75,000)</b>	Expenses Paid from Reserve FY 2023-24
<b>\$138,401</b>	Net Change in Reserve
<b>\$583,607</b>	Estimated Reserve 6/30/24

**Capital Expense Accounts**

					Beginning Allocation of Reserves			2023-24 Changes to Reserve				Estimated Costs <sup>7</sup>				
		Actual	Est. actual <sup>5</sup>	Approved	Est. 2022-23	6/30/2023	7/1/2023	Pay From	Add to Reserve		Est. Reserve	1st Year		Units/	Tot.	Total Cost
615	Utility Infrastructure	2021-22	2022-23	2022-23	Additions <sup>1</sup>	Estimated <sup>6</sup>	Allocated	Reserve	\$/unit/mo. <sup>3</sup>	Total \$	6/30/2024	Cost	Needed	Interval	Units	Total Cost
615.00	Water Facilities (Mains)	\$0	\$204,000	\$0	\$0	(\$58,500.00)	\$0	\$0	\$0.00	\$0	\$0	\$0	2033	1	4	\$0
615.10	Water Service Laterals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2033	1	7	\$0
616.00	Sewer Facilities (Mains)	\$0	\$0	\$0	\$1,447	\$1,447	\$4,000	\$0	\$2.46	\$9,624	\$13,624	\$46,810	2059	1	18	\$842,579
616.10	Sewer Facil. (pump syst.)	\$11,176	\$0	\$0	\$2,778	\$2,778	\$3,000	\$0	\$0.31	\$1,213	\$4,213	\$26,293	2042	1	1	\$26,293
616.20	Sewer Service Laterals	\$0	\$0	\$10,000	\$469	\$15,469	\$10,000	\$10,000	\$0.32	\$1,252	\$1,252	\$11,249	2023	2	2	\$11,249
617.00	Drainage Infrastructure	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2024	1	1	\$0
619.00	Electric Services	\$0	\$8,000	\$0	\$0	(\$8,000)	\$0	\$0	\$0.00	\$0	\$0	\$0	2030	1	96	\$0
<b>Total Utility Infrastructure &gt;&gt;</b>					<b>-46,806</b>	<b>\$17,000</b>			<b>\$3.09</b>	<b>\$12,089</b>						
<b>620 Common Area Improvements</b>																
625.00	Landscaping Impr.	\$6,243	\$0	\$0	\$7,081	\$7,081	\$8,946	\$0	\$0.00	\$0	\$8,946	\$8,653	2023	1	1	\$8,653
626.00	Sidewalk Impr.-Units & Cul de sacs	\$0	\$0	\$5,000	\$0	\$5,000	\$5,000	\$0	\$0.00	\$0	\$5,000	\$3,744	2023	2	2	\$3,744
626.50	Asphalt Impr. - Driveways	\$0	\$0	\$0	\$11,892	\$11,892	\$12,000	\$0	\$2.57	\$10,054	\$22,054	\$21,182	2024	10	163	\$345,265
626.51	Asphalt Impr. - Cu de sacs	\$0	\$0	\$0	\$2,973	\$2,973	\$3,000	\$0	\$1.14	\$4,460	\$7,460	\$28,095	2035	1	3	\$84,284
627.00	Fence Impr. Common area	\$0	\$0	\$0	\$2,425	\$2,425	\$2,500	\$0	\$0.67	\$2,621	\$5,121	\$20,529	2030	1	1	\$20,529
628.00	Recreation Area Impr.	\$0	\$0	\$20,000	\$469	\$36,752	\$43,000	\$21,000	\$1.46	\$5,712	\$27,712	\$26,572	2025	1	4	\$106,287
629.00	Kiosk Improvements	\$5,242	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	2040	1	4	\$0
<b>Total Com. Area Improvements &gt;&gt;</b>					<b>\$66,123</b>	<b>\$74,446</b>			<b>\$5.84</b>	<b>\$22,847</b>						
<b>630 Unit Improvements</b>																
630.00	Roof Replacement	\$166,500	\$15,500	\$20,000	\$83,208	\$407,708	\$330,260	\$0	\$39.11	\$152,998	\$483,258	\$212,914	2028	5	91	\$3,875,039
630.10	Building Improvements - siding	\$0	\$0	\$0	\$20,225	\$120,225	\$15,000	\$0	\$6.51	\$25,467	\$40,467	\$26,158	2024	2	91	\$1,190,191
630.30	Fence Impr. - Units	\$225,450	\$133,940	\$0	\$0	(\$109,740)	\$0	\$0	\$0.00	\$0	\$0	\$0	2023	0	0	\$0
639.00	Electrical Equipment	\$0	\$0	\$0	\$196	\$3,196	\$4,000	\$4,000	\$0.00	\$0	\$0	\$3,650	2023	2	2	\$3,650
<b>Total Unit Improvements &gt;&gt;</b>					<b>\$421,389</b>	<b>\$349,260</b>			<b>\$45.62</b>	<b>\$178,465</b>						
<b>Other (List individually)</b>																
690.00	New Community Building	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$182,498	2024	1	0	\$0
699.00	Insurance Fund	\$0	\$0	\$0	\$0	\$4,500	\$4,500	\$0	\$0.00	\$0	\$4,500	\$4,500	2023	1	1	\$4,500
<b>Totals</b>		<b>\$361,440</b>	<b>\$55,000</b>	<b>\$55,000</b>	<b>\$133,163</b>	<b>\$445,206</b>	<b>\$445,206</b>	<b>\$35,000</b>	<b>\$54.55</b>	<b>\$213,401</b>	<b>\$623,607</b>					

	Total	\$/unit/mo.	Tot. /Mo.
Total Deposits to Capital Reserve	\$213,401	\$54.55	
Less Amount Coming from Interest	\$19,649	\$5.02	
Req'd. Transfers to Reserve (from O & M Acct.)	\$193,752	\$49.53	\$16,146.00
Total O & M Expenses	\$796,608	\$203.63	
Total Operating Revenue Requirement	\$990,360	\$253.16	
Operating Revenue - HOA Dues	\$919,320	\$235.00	
Other Operating Income (Excl dues and int.)	\$1,040	\$0.27	
Proj. Budget Surplus (Deficit)	\$0		

\$445,206	Total Est. Reserve 6/30/2023
\$0	Transfer from Surplus
\$445,206	Total Est. Reserve 7/1/2023
\$213,401	Deposits to Reserve FY 2023-24
(\$75,000)	Expenses Paid from Reserve FY 2023-24
\$138,401	Net Change in Reserve
\$583,607	Estimated Reserve 6/30/24

<sup>1</sup> Budgeted or other transfers to reserve accounts during previous Fiscal Year.

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

<sup>3</sup> This is the additional amount needed to be set aside each month to accumulate the Total Cost in the year needed.

<sup>5</sup> Includes YTD actual plus best guess for the remainder of the fiscal year.

<sup>6</sup> Remaining reserve based on current year's estimated expenditures and prior year's allocation.

<sup>7</sup> Based on 2019 AES Reserve Study and other resources

The logo consists of four squares in a 2x2 grid. The top-left square is green, the top-right is blue, the bottom-left is green, and the bottom-right is green.

# Lake Country Village

## Homeowners Association, Inc.

10 Maine Rd., Plattsburgh, NY 12903

June 19, 2023

Dear Homeowner,

Please find enclosed REVISED PAYMENT COUPONS which now reflect the correct amount of the dues of \$235.00 which begins on July 1<sup>st</sup>, 2023. Please discard the incorrect payment coupons sent in the mailing of June 1<sup>st</sup>. If you pay your dues through your bank's Bill Pay feature, please remember to adjust the amount accordingly. If you use our Autopay feature, you do not have to do anything. The amount will be automatically adjusted beginning on July 1. Once again, we apologize for our mistake.

Also enclosed is the initial Certificate of Insurance for the first month of our new insurance policy which has been purchased from One Group beginning on July 1<sup>st</sup>. This policy replaces the Farmers policy we have had in place for the past few years. The change was made entirely in response to the large increase in premiums imposed by Farmers Insurance for the coming year. The final Certificates which will extend for the balance of the fiscal year, will be available once the new policy is actually received, which should be before the end of July. We will post the final certificates on our website under Insurance Documents as soon as they are received. Be assured there will be no gap in our coverage during this period.

We thank you for your patience and understanding.

Your Board of Directors

**LAKE COUNTRY VILLAGE HOA – PLEASE USE THESE PAYMENT COUPONS IF PAYING BY PERSONAL CHECK**

**Lake Country Village Homeowners Association, Inc.**  
**Monthly Dues of \$235.00 Due July 1, 2023**

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 \$235.00 Due August 1, 2023**

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 \$235.00 Due September 1, 2023**

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 \$235.00 Due October 2, 2023**

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 \$235.00 Due November 1, 2023**

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 \$235.00 Due December 1, 2023**

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 \$235.00 Due January 2, 2024**

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 \$235.00 Due February 1, 2024**

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 \$235.00 Due March 1, 2024**

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 \$235.00 Due April 1, 2024**

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 \$235.00 Due May 1, 2024**

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 \$235.00 Due June 1, 2024**

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.



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
6/28/2023

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.

<b>PRODUCER</b> OneGroup NY, Inc. 706 N. Clinton St. Syracuse NY 13204  License#: BR-925601	<b>CONTACT NAME:</b> Katie Hare <b>PHONE (A/C. No. Ext):</b> 315-413-4484 <b>E-MAIL ADDRESS:</b> khare@onegroup.com <b>PRODUCER CUSTOMER ID:</b> LAKECOU-01	<b>FAX (A/C. No):</b> 315-457-7902
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> Lake County Village HOA 10 Maine Rd Plattsburgh NY 12903	<b>INSURER A:</b> Strathmore Insurance Company	<b>NAIC #</b> 22187
	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**COVERAGES**

CERTIFICATE NUMBER: 1982353319

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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	<input checked="" type="checkbox"/> <b>PROPERTY</b>	8181M68938	6/30/2023	6/30/2024	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUILDING 5000	<input checked="" type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				CONTENTS	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE					<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 84,370,864
	<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			\$		
A	<input type="checkbox"/> <b>CRIME</b>	8181M68938	6/30/2023	6/30/2024		\$	
	TYPE OF POLICY				<input checked="" type="checkbox"/> 100,000	\$	
	Empl Dishonesty					\$	
A	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>	8181M68938	6/30/2023	6/30/2024	<input checked="" type="checkbox"/> Equip Breakdown	\$ Blanket	
						\$ \$500 ded	
						\$	
						\$	

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

**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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