

Minutes from RCCMA Board Meeting 10/18/2025

In attendance: In attendance: Board Members Dane Thibodeaux, BJ Muschalek, Mary Jane Moreau, Sam Job and Bookkeepers Johna Trahan and Helen Williams. Owners: Alex Guidroz, Mary Babineaux, Karl Eason, Scott Mann, Drake and Renee Romero, Wendy and Ron Summers, Lou Anne Whiteley, Joe Rowe, Jim Hartfield, Mark Moreau, Thomas Decker, Tahwanda Lambert, Ray Minyard, Donna Head, Melodi and Randy Conway, Steve Hassinger, Karen Smith. Owners via Zoom Wayne and Becky Word, Cynthia Cole, Doss and others.

Quorum Confirmed

The Board Recognized Paula Smythe for her service to RCCMA as the Board of Members Treasurer

President Dane called the meeting to order at 9:34 a.m.

1. Reading of last Minutes
 - a. The motion to bypass reading of the last minutes-Seconded Joe Rowe. All in favor with no objections.
2. Financials: BJ Muschalek presented the financials. Looking at the Cash Flows Sheet, we started out at \$120,308, spent \$101,698. As of September 2025 we have \$117,197. We still have legal fees, taxes and a few other bills coming through. If we look at the balance sheet it shows over the years what the association has done. We spent around \$346,582 on roofs, electrical, concrete, steps, parking lots and a portable building. This was a balance sheet over the year. We will be discussing financials later after the meeting with our section leaders about maintenance fees for each section moving forward after December 31, 2025. In addition to any special assessment decided upon by each section, each owner will still be responsible for an insurance assessment, and an operating assessment covering the common areas. Each section will have a section meeting, and owners in the section will decide what the section will special assess for section maintenance fees.
3. Old Business
 - A. Lawsuits/Fines: BJ Muschalek presented updates on the lawsuits. There is a foreclosure that was dated 10/09/2025. The association is using Germer Law Firm. There is a foreclosure coming up next week. The owner being foreclosed also has a tax lien from the county. Dane spoke with the attorney for the county, Leinberger, and they have given RCCMA the opportunity to “jump in front of this” then RCCMA can pay the tax lien. They are allowing RCCMA to foreclose first and pay the taxes. We have legal investments in this on top of the money owed. It is over \$20k. One person, one condo for now. Our wish is that the individual can pay RCCMA and the tax office before the foreclosure. The process was explained to the owners. *Owner question - Mrs. Romero: “...owned condo for the almost three years...just purchased another condo....have had nothing done.” Dane mentioned that the board is not in disagreement with the owners. Will discuss more later. BJ continued with the lawsuits. RCCMA also has a countersuit against our insurance policy which caused the master insurance to go up. The association went to court over this countersuit – the case was severed by the court. Basically, what is owed is owed by the owner. We can move into foreclosure. It’s in the attorneys’ hands. Fines: There have been shrubs removed, trees removed, dirt brought into Corp land which the Corp is fining RCCMA for*
 - B. Time Share Update: The timeshares have gone through several ownership changes, several corporations and now it is sitting with one, SRTA currently owns all the timeshares. From speaking with SRTA it seems that the intent for the future is for the timeshares to be converted into individual-owned condos that would become part of the association.
 - C. Work Order Requests: Combined with next section.
 - D. Section Leads: Thank you to the owners that have stepped up to be the leads for each section. Dane explained that each section is very different from all the others. Owners of the section will have more voice going forward in their section maintenance. Everyone owns common areas-and will still pay for

operating costs and insurance for those common areas. We are visualizing that each section will have a voice of what they are maintaining in their sections, led by the section head with board oversight.

Any work (inside or outside the residence) must be approved by the board (through the Section Lead starting January 1) through a work order request including two bids from two contractors with their liability insurance certificate attached. If owners are individually paying for work, they still need to submit a work order, two contractors and their liability insurance to protect the association and the owners.

Owner questions: "Why are you putting us getting two bids when you are going to get a bid?" Dane answered: "Two options, either we continue to volunteer, if you want the board or someone to do this, you may want to hire a management group. The beauty of getting the bid is giving you an option to pick who you would like. We are just protecting the association. To make sure the contractor has the insurance." The owner needs to ask the contractor for a "Certificate of Insurance"...Minimum is \$500,000. All of this is in the by-laws. Owner stated that RCA has a list of builders and contractors.

Section Leads:

Fairway Villas-Cynthia Cole

Club Villa-MacKenzie Hamilton

Club Walk Villa-Chuck Gutierrez

Point-Karl and Rosalie Eason

Golf View-Kim Muschalek

Players Place-Thomas Decker and the Conways

If anyone else would like to volunteer that would be great!

- E. Future Work Orders: Beginning January 1, section leads will take section work orders, bids to the board, the sections can decide interior and exterior colors. This allows more flexibility to each section. If owners want to complete work on their unit paying individually they must put in a work order through the section lead to be approved by the board. *** Trash pickup has moved to Wednesday. Pick up was moved because the dumpster gets filled up over the weekend and Monday and Tuesday with non-owners dumping items. The dumpster pickup is on Tuesday so will be empty on Wednesday for the trash pickup contractor to unload. If an item is bigger or something that cannot be picked up with the dumpster, please take the item to the Jasper Sanitation Department or Jasper County Precinct 1 Citizen's Collection Station.
- F. Rayburn MUD Issue related to Golfview Villa B and C: Currently working with legal. Three of the units are timeshare. MUD wants RCCMA to sign a contract. One meter on B unit and One meter on C. There are water leaks and water being used without payment. Everyone that has access to the water should pay. It should not be the responsibility of owners to pay for timeshare water being consumed.
- G. Two immediate Board Member Openings: You do not have to live here to be on the board. There are two positions open, the secretary and the treasure.
Tahwanda Lambert volunteered for the treasurer position. Paula nominated and Joe Rowe seconded the nomination. No objections. All were in favor.
We have another spot available.

4. New Business

- A. Unauthorized Work on Common Grounds (tree removal/dirt work etc.); Anytime there is work happening in the common area please get approval by the board. Dane gave example: Mrs. Cole (Section Leader), got with Dane, that there was a tree that needed to be cut down. She said that she would have it removed herself. She got permission to do it. The board looked at the tree and okayed removal. Mrs. Cole found a contractor, who had the liability insurance coverage required and she paid for the removal herself. If there is anything in the common areas that need attention, please contact the board. Please do not take it upon

yourself to do the work. Most of the time it will be approved. The board must approve to protect everyone's interests. (An example where no approval was requested was the trees and dirt work done on the Corp land where the association must deal with legal and fines now.).

Owner questions: (Romero)- "...fence between neighbor that owns the house...blocking the way..." for the RCCMA owners to go to the lake. The Dane and BJ referred her to the RCA because the homeowner falls under their association. Make sure the RCA homeowner does this legally. Advised not to wait.

Owner question: Was "advised" by MUD to change the meters. Answer was that all utilities responsibility of the condo owners.

- B. Lawn Maintenance Contract: Michael Stevenson is no longer with RCCMA. He left on good terms. If you need work done, he is bonded and insured. You are welcome to get a bid from him if you need work done. We are now using Joe Hardy. Not only is he the lawn and maintenance he is also a contractor. Dane encourages the owners to meet Joe. Please remember that Mr. Hardy has a job to do and please do not ask him to do extra's while he's working. If you have any problems, let your section leader know so that it is all worked out. Dane spoke with Kevin from Rayburn Resort. Worked out boundary lines. It was discovered that RCCMA had been putting stuff on the Resort side. A pile of limbs needs to be removed and it will have to be removed and cleaned. We are working to clear this up.
- C. Insurance Policy Update: We received our renewal in September. The insurance has gone down roughly by about \$10-15 a month for units. The bill that was sent out in September reflected last year's amounts. The bill for November will have the new amount and you will get credit for the overcharge/payment from October. We were about \$130,000 2024-25. For 2025-26 years we are down to about \$90,000. There are some in the Fairway Villas that have opted out of the master policy insurance which helped the premium go down but at the same time owners still have general liability for common areas and the timeshare (SRTA) insurance to pick up. We have some of SRTA insurance that the association/owner must cover for connected units. According to the bylaws Sec.10.04 "Each policy shall be invalidated or suspended only to the interest of an owner guilty of breach of warranty, act, omission, negligence, or non-compliance with any provision of such policy, including payment of premiums applicable to the owners interest, or otherwise invalidate or suspend the entire policy." The SRTA units that are not understructure, we will not be paying the insurance for them. RCCMA will only be paying the premiums of the units that are connected to other RCCMA units.

Ex: Unit 618, 619 the whole unit is insured for \$179,500, this amount is divided by two. For that unit it costs \$1,772 for year and divided in half. The general liability is \$73.40 per year that is added into owner coverage. The SRTA/timeshare cost is \$171.34 for the year. That is also added to the owner insurance amount. These amounts are added together and divided by 12. That would be your monthly payment.
- D. Dane met with Joe Penland for Chad Sage and SRTA. Mr. Penland wanted the Association and Board to forgive back dues and insurance. This was looked over with legal. This would have to be voted on by the owners. The board wants to find common ground to resolve this long standing timeshare issue. *Several comments were made by an owner. Maybe willing to forgive if they start paying. Our wish is to find common ground. Cynthia Cole asked: "...did the board ever discuss foreclosing on the timeshare?" Talking to legal. We do not have a legal answer currently. May have to get a vote by all the owners. It could be something we could bring to legal counsel.*
- E. Attending Members Vote on the Following:

Thanks to everyone that has attended. Great representation at today's meeting. It shows that the owners care.

- i. No owner can have more than 20% of the total vote. (This is based off the Federal Government related to loans for proper sales.) This will require legal to add the wording to our by-laws. Do not want a controlling interest for the owners assets. By-laws have been changed to where the owners have more say.

- ii. Work with attorneys on amending each Section Restrictions for RCA to provide some of the same assistance all others receive with their annual dues of \$300 per lot and \$420 per residence. Everyone under the RCA umbrella gets the roads taken care of, their ECC and legal comes in for removal of vehicles and we can get the amenities of the pool and tennis courts. RCCMA can rewrite so that RCA will take charge and make repairs to the road.
- iii. To begin enforcing clean-up of inoperable vehicles, personal items laying around outside units, falling fences, inside areas (high grass, pine needles, etc.) behind private fences. This may require added legal wording in our by-laws.
- iv. Add fee for resale certificate of \$150. This would require legal to add proper wording to RCCMA by-laws.

On October 17, 2025 around 6:30 pm RCCMA was served a Temporary Restraining order. This restraining order stipulates that RCCMA cannot vote on the above four items because each one of the votes could cause harm to SRTA, Rayburn Country Time Share Association and Tram Lodging LLC.

There is also a lawsuit from the same as above, saying that SRTA, Rayburn Country Time Share Association and Tram Lodging LLC are not paying back dues or insurance for the timeshares because the association did not maintain the timeshares.

The Board has met already and has decided to table the above vote. After legal, the Board may call a special meeting.

When RCCMA does vote, it will be in person or via zoom, not be mailed in.

Some owners have made a motion to look into the foreclosure of the "timeshares." "If we are filing foreclosure on one individual, why don't we foreclose on the timeshares." Members of the Association have made a motion to have legal look into foreclosure.

The Board members will get the legal representatives involved with this.

Board Meeting adjourned at 11:04 a.m.

Board Member

Board Member

Date