



WELCOME TO THE ANNUAL
HOME-OWNERS ASSOCIATION MEETING

MARCH 21, 2026

9:00AM

Hello Neighbors



Agenda

Introductions

2024 Overview – Michael Forster

Reports

- **Financial : William Pogue**
- **Architectural Review : Geoff Bernstein**
- **Compliance: Michael Forster & Geoff Bernstein**

Social / Events Committee

- **Michael Forster**

New Business

- **Election of Board Members**

Wrap-Up/Summary



Mulberry Station HOA: Board of Directors

President – Michael Forster

Vice-president: Geoff Bernstein

Secretary/ Treasurer – William Pogue

Director – Nick Booze

Director – Ryan Schneider

2025 Summary

- **If you add Mulberry Station HOA as a payee to your online banking, You can schedule your dues payment to be mailed by the bank.**

The Social Committee is still trying to keep the neighborly feel going

Compliance

- **We have been managing compliance in a neighborly manner**
- **Set up online systems to track compliance and for use by Subsequent Boards**

Working with town to Repair or Replace damaged Sidewalks

If you Have Town Trees, located between the street and sidewalk, that need to be removed and replaced, you will need to contact the town.

20% Discount negotiated with Charles at Talbot Powerwash

- **Mention Code: MSC20**
- **Package deals are considered so get your neighbors to get in on it too**
- **Goals for 2025**
 - **Community Events**
 - **Storm Water Management Area Clean-up**



MSHOA Financial Overview

MULBERRY STATION HOA:
ANNUAL MEETING

2025 Financial Overview

Continued with BSC Group for accounting and tax prep

Past Due Accounts

- As of March 20, 2026, 41 homeowners have yet to pay 2024 Dues (abt. 17%)
- 7 past due accounts (2 or more years)
- 3 New Liens Possible for very past due accounts (over 2 years)

Homes sales vacancies and foreclosures

- Several sales in 2025. Sale prices strong.

Use of Attorney Services (upcoming 2026 as needed)

- Collection of past-due accounts; placing and removing liens
- Clarifications of By-Laws

Grounds-keeping

- Common areas: Landscaping; mowing; trees; trash removal

Entrance Signs

- Minor repairs to signs and lights

Website and Email

Activities and Events

- Several planned for 2026

Previously approved set aside funds (As allowed for in by-laws)

- Maintenance fund: to cover unexpected and or larger expenditures
- Legal fund: to cover legal fees beyond those incurred in average year

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Accrual Basis

Mulberry Station
Balance Sheet
 As of December 31, 2025

	Dec 31, 25
ASSETS	
Current Assets	
Checking/Savings	
Shore United Checking	
Emergency Maintenance fund	15,000.00
Legal Fund	5,000.00
Shore United Checking - Other	46,009.62
Total Shore United Checking	66,009.62
Total Checking/Savings	66,009.62
Accounts Receivable	
Accounts Receivable	22,259.00
Total Accounts Receivable	22,259.00
Total Current Assets	88,268.62
TOTAL ASSETS	88,268.62
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	1,889.70
Total Accounts Payable	1,889.70
Total Current Liabilities	1,889.70
Total Liabilities	1,889.70
Equity	
Retained Earnings	85,261.01
Net Income	1,117.91
Total Equity	86,378.92
TOTAL LIABILITIES & EQUITY	88,268.62

Mulberry Station
Profit & Loss Budget vs. Actual
 January through December 2025

	Jan - Dec 25	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Association Dues	19,375.00			
Total Income	19,375.00			
Gross Profit	19,375.00			
Expense				
Bank Fees				
Charge Back	125.00			
Total Bank Fees	125.00			
Maintenance / Repairs				
Landscape	3,825.00			
Mowing	4,730.00			
Tree Pruning and Fertilizing	50.00			
Total Maintenance / Repairs	8,605.00			
Administrative Expenses				
Accounting Fees	2,813.88			
Community Activities	1,079.16			
Electric	529.04			
Insurance	2,833.00			
Miscellaneous	545.96			
Office Supplies	448.57			
P.O. Box Rental	256.00			
Postage	10.48			
Website Expense	495.00			
Total Administrative Expenses	9,011.09			
Total Expense	17,741.09			
Net Ordinary Income	1,633.91			
Other Income/Expense				
Other Income				
Miscellaneous	-516.00			
Total Other Income	-516.00			
Net Other Income	-516.00	0.00	-516.00	100.0%
Net Income	1,117.91	0.00	1,117.91	100.0%

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Mulberry Station
Reconciliation Summary
Shore United Checking, Period Ending 12/31/2025

	<u>Dec 31, 25</u>
Beginning Balance	67,669.89
Cleared Transactions	
Checks and Payments - 6 items	-1,635.27
Total Cleared Transactions	<u>-1,635.27</u>
Cleared Balance	<u><u>66,034.62</u></u>
Uncleared Transactions	
Checks and Payments - 1 item	-25.00
Deposits and Credits - 9 items	0.00
Total Uncleared Transactions	<u>-25.00</u>
Register Balance as of 12/31/2025	<u><u>66,009.62</u></u>
Ending Balance	66,009.62

MSHOA: Budget Review 2023-2025

Revenue	2023 Budget	2023 Actuals	2024 Budget	2024 Actuals	2025 Budget
Association Dues	\$ 19,375.00	\$ 19,375.00	\$ 19,375.00	\$ 20,500.00	\$ 19,375.00
Bad Debt	\$ -	\$ -	\$ -	\$ (725.00)	\$ -
Late Fees	\$ 500.00	\$ (25.00)	\$ -	\$ -	\$ -
Interest Income	\$ 25.00	\$ 24.83	\$ 25.00	\$ 9.26	\$ 25.00
Total Revenue	\$ 19,900.00	\$ 19,374.83	\$ 19,400.00	\$ 19,784.26	\$ 19,400.00
Expenses					
Bank Fees					
Charge Back	\$ -	\$ 375.00	\$ -	\$ 1,625.00	\$ -
Other Bank Fees	\$ -	\$ -	\$ -	\$ -	\$ -
Total Bank Fees	\$ -	\$ 375.00	\$ -	\$ 1,625.00	\$ -
Maintenance / Repairs					
Entrance Signs & Lighting	\$ 500.00		\$ 500.00	\$ 338.75	\$ 500.00
Tree Pruning, Mulching and Fertilizing (*)	\$ -	\$ 2,305.00	\$ 2,400.00	\$ 450.00	\$ 2,400.00
Storm Water Management Areas	\$ -	\$ -	\$ -	\$ -	\$ -
Mowing	\$ 3,500.00	\$ 3,060.00	\$ 3,500.00	\$ 3,080.00	\$ 3,500.00
Landscaping (sometimes invoiced w/ mowing)	\$ 2,800.00	\$ 345.00	\$ -	\$ 2,030.00	\$ -
Maintenance / Repairs - Other					
Total Maintenance / Repairs	\$ 6,800.00	\$ 5,710.00	\$ 6,400.00	\$ 5,898.75	\$ 6,400.00
Administrative Expenses					
Accounting Fees	\$ 2,800.00	\$ 2,793.00	\$ 2,800.00	\$ 2,798.28	\$ 2,800.00
Community Activities	\$ 3,000.00	\$ 506.93	\$ 3,000.00	\$ 1,113.27	\$ 3,000.00
Dues & Subscriptions (AppFolio)	\$ -	\$ 240.00	\$ 240.00	\$ -	\$ 240.00
Electric	\$ 475.00	\$ 465.16	\$ 475.00	\$ 479.50	\$ 475.00
Insurance	\$ 875.00	\$ 947.00	\$ 947.00	\$ 1,050.00	\$ 947.00
Legal Fees	\$ 1,500.00	\$ -	\$ 1,500.00	\$ -	\$ 1,500.00
Meeting Expenses	\$ 250.00	\$ 51.96	\$ 250.00	\$ 40.17	\$ 250.00
Miscellaneous	\$ 550.00	\$ 704.85	\$ 550.00	\$ 533.24	\$ 550.00
Office and Supplies	\$ 225.00	\$ 514.73	\$ 500.00	\$ 84.69	\$ 500.00
PO Box Rental	\$ 232.00	\$ 232.00	\$ 232.00	\$ 248.00	\$ 232.00
Postage	\$ 200.00	\$ 179.56	\$ 200.00	\$ 92.86	\$ 200.00
Printing (some intermixed w/ Office & Supplies)	\$ 350.00	\$ -	\$ 350.00	\$ -	\$ 350.00
Taxes	\$ -	\$ -	\$ -	\$ -	\$ -
Website/Email Expense	\$ 300.00	\$ 166.19	\$ 300.00	\$ 328.98	\$ 350.00
Total Administrative Expenses	\$ 10,757.00	\$ 6,801.38	\$ 11,344.00	\$ 6,768.99	\$ 11,394.00
Total Expense	\$ 17,557.00	\$ 12,886.38	\$ 17,744.00	\$ 14,292.74	\$ 17,794.00
Overage/(Shortage)	\$ 2,343.00	\$ 6,488.45	\$ 1,656.00	\$ 5,491.52	\$ 1,606.00



MSHOA Architectural Review

MULBERRY STATION HOA

ANNUAL MEETING

Architectural Improvement Request (A.I.R.) Procedure:

What is covered? (pretty much everything outside)

- See: “Article XI Architectural Control” p. 25 By-Laws for more details
 - available on website: www.mulberrystationhome.com
-
- “...building, fence, wall, or other exterior improvements or structures of any nature including any driveway, walkway or outside lighting...”

A.I.R. What to provide:

- Completed Form which is available on website: www.mulberrystationhome.com
- Plans and specifications, estimated cost, who will perform the work, are permits required?

Send to:

- P.O. Box 2277 Easton, MD 21601 or
- Email signed & completed form (and any supporting documents) to MSHOA@mulberrystationhome.com

Timeline

- Cannot commence work prior to approval
- Approval may take up to 30 days
- It is usually faster however unusual or first time ever requests may require time for research and a vote by the board
- Allow time for mail both ways

Failure to submit A.I.R. and get prior approval can result in fines.

If you are unsure as to whether an A.I.R. is required for something, please ask prior to commencing work.

MSHOA – Temporary Above-Ground Pools

Policy & Procedures

Policy

Temporary above-ground pools are permitted provided:

- Homeowner must receive approval from the MSHOA Architectural Review Committee prior to erecting the pool.
- The pool is erected in a properly maintained fenced-in backyard with functioning latched gates.
- The pool does not exceed 18 ft. in diameter or 18 ft. in length (with a max. width of 9 ft.).
- The pool is assembled and erected as specified by the manufacturer.
- The pool is properly maintained per manufacturer's recommendations while erected.
- The pool does is erected no sooner than May 1st and completely disassembled and removed no later than September 30th.
- Broken or nonfunctioning pools are repaired or removed without delay.
- Pool draining is to be done in a manner that is not intrusive to a direct or indirect neighbor.

Procedures

1. Homeowner completes and submits an Architectural Improvement Request (A.I.R.) form to the MSHOA Architectural Review Committee and awaits approval. *(A new form is required for each year a temporary pool is erected.)*
2. Homeowner follows the MSHOA Temporary Above-Ground Pools policy listed above and all associated Town of Easton Ordinances. *(Failure to follow the above policy could result in denial of future temporary pool requests.)*

**Mulberry Station Homeowner's Association, Inc.
Architectural Improvement Request**

Name: _____ Date: _____ Lot #: _____

Address: _____ Phone #: _____

What is your Estimated Start Date? _____ Email: _____

What is your Estimated Completion Date? _____

Proposed Architectural Improvement (Describe proposed change and include any photos, drawings, or other available literature on the proposed change.)

Location of Improvement:

Front – Side – Rear

Additional information: (please include type of material, color, sketch or drawing, etc.)

Signature of Homeowner: _____

Approved _____ *Disapproved* _____ *Date:* _____

Architectural Committee

Authorized Signature

Approved Improvement will be inspected by a member of the Architectural Committee upon completion. Approval of the Board does not negate required Town requirements.

All Applications should be mailed to: MSHOA, PO. Box 2277, Easton, Maryland 21601





MSHOA Compliance Review

MULBERRY STATION HOA

ANNUAL MEETING

2024-2025 Compliance Overview: The Focus

- **Landscaping & Lawn Condition**

Trash & Recycling Bins

- **Mold – Dirty Siding and Trim**

- **Letters sent and discount produced results**
- **Many homes need cleaning again**

- **Fences**

- **Objectionable Vehicles - *Continue policy of some exceptions***

- ***Maryland State just passed a Law effective October 1, 2025 prohibiting HOA from denying the placement of ADU's. Once the town adopts a code we will need to consult our lawyer and the Town on how to move forward with this matter. '***

"Homeowners' Associations (HOAs) and deed restrictions cannot impose unreasonable limitations on ADU development."

Trash & Recycling Bin Storage

BOTH A COMPLIANCE AND ARCHITECTURAL MATTER

Schedule

- Town of Easton Public Works website
- Trash: Mondays except some holidays then Tuesday
- Recycling: Every other Monday except Memorial and Labor Days (Holiday schedule differs from that of the Town)

From Covenants, Article X Section 1 I., “Trash Receptacles and Storage.”

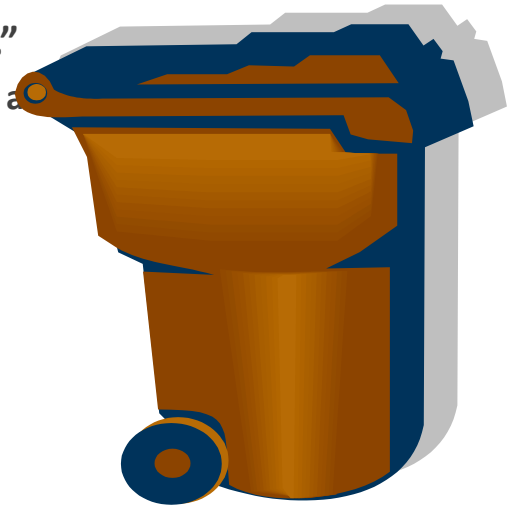
- “ Garbage, trash and other refuse shall be placed in covered containers. Trash and garbage containers shall not be permitted to remain anywhere in view from public roadways except on days of trash collection.”

This is a matter of compliance if:

- Left visible all the time
- Not put away in a timely fashion

Workable Solutions

- Out of Sight (inside garage or fenced back yard)
- Created an enclosed storage area for trash bins
 - Keeps the bins out of view but also out of the back yard / garage
 - Submit an Architectural Review for approval



Compliance: The Process

Courtesy Letter by Standard USPS to Homeowner or Email if Available

- Explains the out of compliance (OOC) Condition
 - If the OOC Situation is Corrected, Nothing Further is Done
-

Certified Letter and Standard Letter via USPS to Homeowner

- Explains again the OOC & starts the clock
- MSHOA by-laws state 10 days minimum to bring into compliance
- If the OOC Situation is Corrected, Nothing Further is Done

Follow-up by USPS: Certified Letter and Standard Letter to Homeowner

- Outlines process of hearing and fines
- If the OOC Situation is Corrected, Nothing Further is Done

Hearing with Homeowner

- Meeting with MSHOA Board of Directors to discuss OOC situation and potential fine

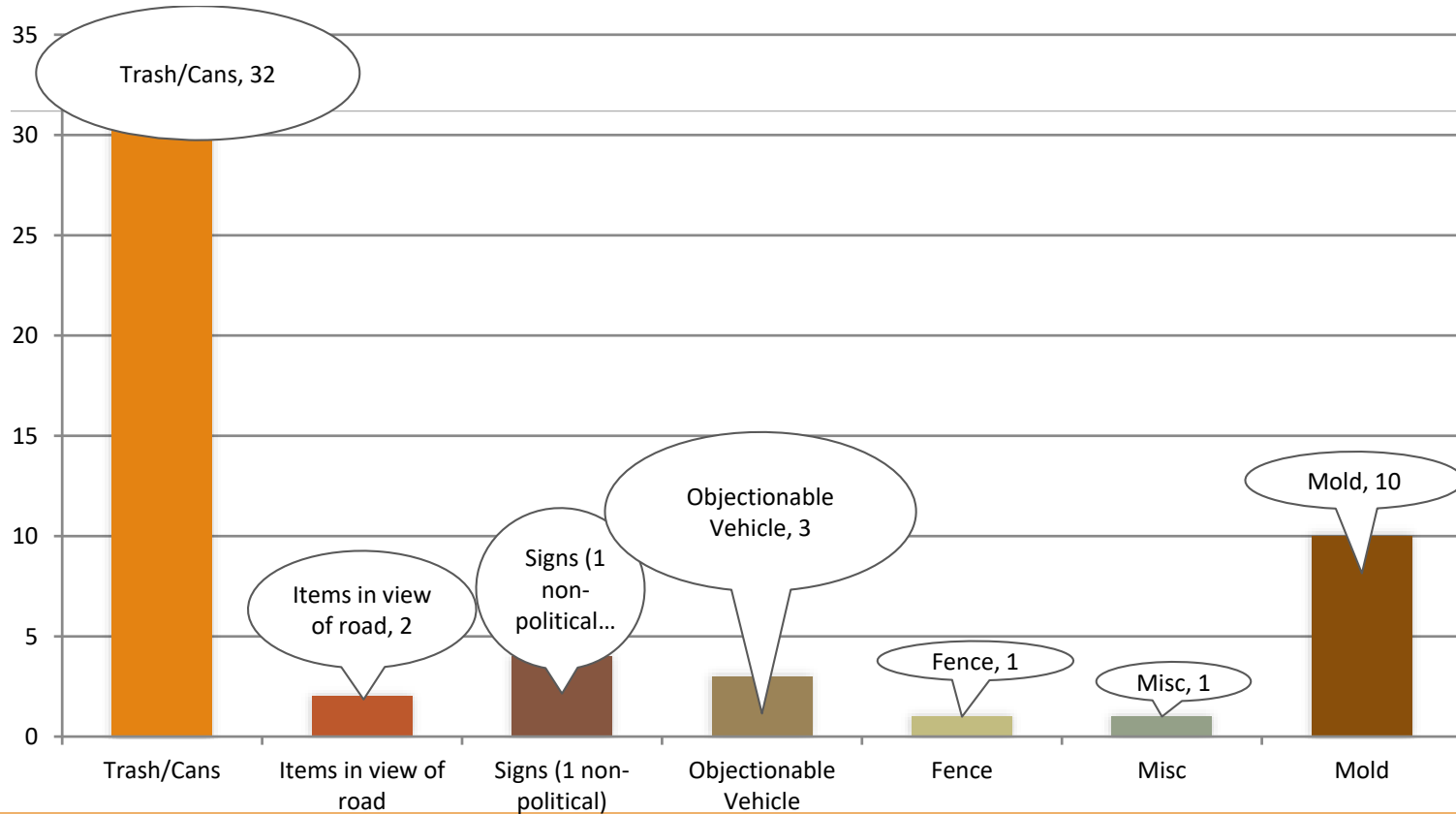
Potential Fine(s)

- MSHOA by-laws allow up to \$250 1st time and up to \$500 repeat)
- Possible Legal fees & lien if not paid

MSHOA Out-of-Compliance Fines Examples (adopted Jan. 2013)

Schedule of Violations and Fines		
Issue	Fine	Unit of measure
Yard and lawn maintenance	\$25	Per occurrence/per week
Trash/recycle receptacles left out	\$50	Per occurrence/per week
Recreational Vehicles and equipment	\$250	Per occurrence/per week
Inoperable vehicles and major repair	\$150	Per occurrence/per week
Commercial vehicles	\$50	Per occurrence/per week
Construction materials, rubbish etc. <small>(Note all outside building projects must be approved)</small>	\$100	Per occurrence/per week
Parking Issues (e.g. parking on lawn)	\$50	Per occurrence/per day
Prohibited activities inc. after hours noise	\$25	Per occurrence
Non-approved Outbuilding	\$50	Per occurrence/per week
Satellite Dish Improperly Placed	\$50	Per occurrence/per week

COMPLIANCE REVIEW: 2024





MSHOA Social Committee Report

MULBERRY STATION HOA

ANNUAL MEETING

MSHOA Social Committee Report

THANK YOU TO OUR
SOCIAL COMMITTEE!

THANK YOU, LAURIE, KRISTI, ALISHA,
AND ALL OTHERS WHO HAVE HELPED.

MORE VOLUNTEERS ARE WELCOME AND
NEEDED.

Halloween Decorating Contest

Halloween

3 prizes for best decorated





12/9 Mocktails in the Park 108 people

- Casually Crushed Mocktail Truch
- Snacks by “Kakes by Kristi”
- Festive music by Schneider Home Theater



Spur Lane Holiday Extravaganza

SPUR LANE WENT ALL OUT THIS
YEAR AND GAINED US LOTS OF
ATTENTION!





We need volunteers for social committee!
Email laurie@thewinecoach.com

Mulberry Station 2025 Plans ?

We need your INPUT and HELP!!

Summer

Trying to Pull together some Summer Activities

Fall

Halloween Decorating

Winter

Santa in the Park

Holiday Decorating



New Business & Open Discussion:

Volunteers Needed for Committees!

- **Social / Events**
- **Beautification/Clean Up Committee**
 - **Volunteers needed**

Other New Business

Election of New Board Members

Requirements for nomination and voting

- No out of compliance issues
-
- All dues paid in full
 - Candidates should be able to commit the time and effort

3 Seats Open on 5 Member Board of Directors

- 2 Board Members have 1 year remaining of a 2-year term
 - Nick Booze
 - Willie Pogue
- Declared candidates:
 - Michael Forster
 - Ryan Schneider
 - Geoff Bernstein
 - Lisette Vazquez

Nominations from the floor ?

Candidates to share with the homeowners

MSHOA Board Election



- **Procedure:**
 - **1 Ballot per Household/Address**
 - **Vote for No More Than 3 Candidates**
 - **The 3 Candidates with the top Vote Counts Will Be Elected to the Board for 2 year term**
 - **Note: Voting is for Board members, NOT for specific offices (i.e. President etc. the Board elects those among themselves)**

- **Candidates:**
 - **Michael Forster**
 - **Geoff Berstien**
 - **Ryan Schneider**
 - **Lisette Vazquez**
 - **Nominations from the floor ?**

Thank you!

