

Westray Downs Community Association, Inc.
Board Meeting
Thursday, 28 May 2026
Google Meet Teleconference Agenda
7:00 PM

- 1) Homeowner Comments
- 2) Call to Order / Introduction of new Property Manager
- 3) Agenda Review
- 4) Minutes review and approval from the Board Meeting (23 April 2026)
- 5) President's Report
 - a. President's Report
 - i. Homeowner Dues
 - ii. Westray Downs HOA website
 - iii. Draft Agenda posted to the website
 - iv. Quarterly Dues Email
 - b. ARC requests
 - 4780 Bristol Cir Landscape
 - c. Treasurer's Report
 - d. Managing Agents Report
 - e. Welcoming Committee Report
- 6) Old Business
 - a. Stormwater BMP project
 - b. Playground Tree Proposals
 - c. Socializing at the Bus stop
 - d. Community Yard Sale
 - e. In-Person & Hybrid Board Meetings
 - f. Adopted Cost Fee Schedule Resolution Mailing
 - g. D & O Insurance
- 7) New Business
 - a. Dog Park Interest
 - b. Survey for Livestock at the Association
- 8) Executive Session
 - a. As Needed
- 9) Adjourn

Shannon Foxx-Day
President
Westray Downs HOA

Meeting Dates:

June 25, 2026

July 2026 **No Meeting**

August 27, 2026

September 24, 2026

October 22, 2026

November 2026 **No Meeting**

December 2026 Annual Meeting

Westray Downs Community Association

Board Meeting Minutes

Google Meet Video Conference

Thursday, April 23, 2026

1. Call to Order

Meeting called to order at 7:24 pm with the following Board of Directors present:

- Shannon Foxx-Day (President)
- Mike Starry (Vice President)
- Steven Burge (Treasurer)
- Andrew Guarino (Secretary)
- Kristen Guarino (Member-At-Large)

The President welcomed attendees. Ms. Angela Cleveland, Senior Association Manager with United Property Associates (UPA), was also present. Quorum of the Board was present.

2. Homeowner Comments

The President opened the floor for homeowner comments with four residents in attendance. The following items were brought to the Board's attention.

- Website Documentation. A resident noted that recent meeting minutes have not yet been posted to the Association website. The President acknowledged the delay and committed to uploading the outstanding documents as soon as possible.
- School Bus Transportation and Safety. Concerns were raised regarding vehicle congestion at the community entrance during school bus hours. Homeowners noted that parent vehicles often obstruct visibility at the intersection of Bristol Circle and New Castle Drive. Observations were also made regarding inconsistent bus routes between the community interior and Route 5 (John Tyler Hwy). The President advised homeowners to contact the WJCC School Transportation Division at (757) 259-7181 to address safety concerns.
- VDOT Paving Delays. Several residents reported traffic delays exceeding 30 minutes at the community entrance due to the ongoing VDOT repaving project on Route 5. The President noted she has been in contact with VDOT, who stated that 20-minute delays are permitted under their current project guidelines. Residents were encouraged to contact VDOT individually at 800-367-7623 to report excessive wait times.
- ARC Request (Camper Placement). A homeowner inquired about the status of an application to keep a camper on their property. The Board confirmed receipt of the

Architectural Review Committee (ARC) request and referred the homeowner to Article IV, Section 8 (Temporary Structures) for relevant guidelines. The President advised that the request would be deliberated in Executive Session, with a formal decision to follow in the subsequent Open Session.

3. March Review and Approval

A Motion was made by Shannon Foxx-Day and seconded by Kristen Guarino to Approve the April Agenda.

4. Review and Approval of Prior Meeting Minutes.

Approve March 26, 2026, Board Meeting Minutes.

A Motion was made by Shannon Foxx-Day and seconded by Steve Burge to Approve the March meeting minutes.

5. Presidents Report:

a) Presidents Update:

- i. Annual Spring Inspection. The yearly property inspection is scheduled for Thursday, May 28, 2026, beginning at 9:00 AM. Board members and Ms. Cleveland (UPA) will conduct the walk-through. Residents are encouraged to utilize the Spring 2026 Newsletter, which contains the full Inspection Checklist on the final pages, to ensure their properties meet community standards.
- ii. Community Yard Sale. A neighborhood-wide yard sale is scheduled for Saturday, May 23, 2026, from 8:00 AM to 2:00 PM. Logistical questions should be directed to the Board President.
- iii. Review of Neighborhood Standards (Chickens Inquiry): The President briefed the Board on a homeowner inquiry regarding backyard chickens. It was noted for the record that the Declaration of Covenants and Restrictions (Article IV, Section 1) explicitly prohibits chickens. The President clarified that the Association's more restrictive covenants take precedence over James City County ordinances.
- iv. Association Website & Communication. Membership registration remains steady at 175 members across 119 address accounts. The President encouraged the 12 remaining unregistered households to sign up for official updates and noted that the Westray Downs Facebook page continues to serve as an informal community resource.
- v. Meeting Agenda Posting. The draft agenda was posted to the website on April 20, 2026, and formally approved at the start of the current session. Residents are encouraged to review draft agendas in advance to facilitate productive discussion.

- vi. Homeowner Dues & Delinquencies. A slight increase in delinquencies was noted, currently affecting 14% of the community (21 accounts). Residents are reminded that second-quarter dues were officially due on April 1, 2026.
- vii. Quarterly Dues Email Notification. A community-wide reminder was distributed on March 19, 2026. The Board reaffirmed that these recurring notifications are an effective tool for maintaining the Association's financial stability.

6. Architectural Review Committee (ARC) Requests:

- b) The ARC reported the receipt of two new applications for review. The Board moved both items to Executive Session for deliberation, with formal votes to be rendered during the subsequent Open Session:
 - i. Camper Placement/Storage: Request for the permitting and long-term placement of a camper on a homeowner's property.
 - ii. Shed Replacement: Request to replace an existing backyard shed with a structure of a larger footprint.

7. Treasurer's Report:

- a) Financial Standing The President delivered the Treasurer's Report, detailing the Association's financial status as of March 31, 2026, for the April 2026 meeting cycle:

Account Balances. The Association's current holdings were reported as follows:

- Operating Account: \$9,873.10
- Money Market Account: \$6,718.62
- Operating Reserve: \$2,478.49
- Replacement Reserves: \$40,665.77

- b) Insurance Renewal. Payment of \$2,580.00 was disbursed to Nationwide Insurance Company for the annual policy renewal.
- c) Investment Strategy. The Board continues to utilize a conservative investment strategy, depositing prepaid dues into the Money Market account (currently yielding 2.5% interest). These funds are systematically transferred to the Operating Account on a quarterly basis to meet the community's various financial obligations.
- d) Financial Outlook. The report concluded by affirming that the Association remains in a stable financial position, maintaining sufficient liquidity and reserves to support both ongoing maintenance and future community needs.

A Motion was made by Shannon Foxx-Day and seconded by Mike Starry to Approve the Treasurer's Report.

8. Managing Agents Report:

- a) Ms. Cleveland (UPA) performed a walkthrough inspection of the community and common areas on April 18, 2026.
 - i. The inspection confirmed that the front entrance, signage, and lighting systems are fully operational. Safety checks of the playground, pavilion, and

fencing revealed no structural concerns. No streetlight outages were observed or reported.

ii. No new homeowner violations were recorded during this period.

b) Additional Concerns.

iii. Employment Practices Liability Insurance (EPLI). The Board was notified that Nationwide Insurance will no longer include EPLI in the annual policy. A separate quote was received from the Hilb Group for \$1,247 annually. The Board determined this cost was excessive and directed Ms. Cleveland to solicit up to three competitive estimates from other providers.

iv. Playground Maintenance. Ms. Cleveland confirmed that N&W Landscaping is scheduled to install certified playground mulch in the coming weeks.

v. Landscaping Contract Renewal. The Board reviewed the current contract with N&W Landscaping, which is set to expire on May 31, 2026. It was noted that a 30-day notice is required by April 30 for any modifications to the existing terms. During the session, the Board deliberated on potentially expanding the scope of work to include more frequent leaf and storm drain cleanouts, along with professional disposal services; however, the Board observed that such an expansion would lead to a significant increase in contract costs.

- The President reminded those in attendance that homeowners remain responsible for clearing leaves and debris from the storm drains fronting their individual properties. By maintaining these areas privately, residents can help ensure drainage remains unobstructed, thereby mitigating the need for a costlier professional contract.
- As a follow-up action, Ms. Cleveland will contact N&W Landscaping to gauge their interest in an increased workload and to provide a formal cost estimate for the board's consideration.

vi. Amenities Update. The Member-at-Large reported several community improvements, including restocking the playground chalk box and children's library, as well as replacing the aging corkboard at the front entrance bulletin board.

9. Welcoming Committee Report:

No new homeowners or renter's packets were distributed for April 2026.

10. Old Business:

a) Stormwater Best Management Practice (BMP) Project. The Board and UPA Management still have not received a proposal from Prism Contractors, which was expected by March 17, 2026. After several communication and requests, Prism has not responded. Ms. Cleveland (UPA) will contact Aquatics for a proposal and estimate for the BMP project. The Association currently has received only a single bid from BMP Maintenance for \$8,594.00 and would like additional proposals.

- b) Road Maintenance. Ms. Cleveland reported she has not heard back from VDOT after formally reaching out to them to evaluate and address the asphalt deterioration on Bristol Circle. The President suggested for homeowners to individually contact VDOT. She stated that in the past VDOT seemed to ignore the Association but not homeowners.
- c) Playground Trees. The board continues to investigate the health of several trees located in the playground picnic tables and along the playground fencing. Since the trees are now blooming, the President requested Ms. Cleveland to identify tree companies that can inspect and determine if any removals or maintenance are required. Ms. Cleveland to identify arborist companies and receive proposals by next Board meeting.

A Motion was made by Shannon Foxx-Day and seconded by Kristen Guarino to Approve the actions discussed under Old Business.

11. New Business:

- a) Homeowner Feedback Strategy Backyard Chickens. Following the President's report, the Board and attending homeowners engaged in an open discussion regarding the potential for future changes to the Association's animal covenants. Participants expressed a variety of viewpoints concerning the impact of chickens on the neighborhood, with comments touching on property standards and community trends.
 - I. To ensure all voices are heard, the Treasurer proposed conducting a community-wide survey to gauge the consensus of the 131 homeowners on the matter.
 - II. The President clarified that any formal shift in policy would necessitate a legal amendment to the Covenants, a process involving significant legal fees and requiring a two-thirds (2/3) affirmative vote from the membership.
 - III. In light of these considerations, the Board reached a consensus to draft and distribute an email survey to solicit feedback from all residents. The results of this survey will be compiled and presented for further deliberation during the June in person Association meeting.
- b) In Person Meetings. The Board confirmed that they would like to have in person meetings every quarter as well as the Annual Meeting in December. These meetings will be scheduled at the Williamsburg Regional Library (WRL) on Scotland Street. The President offered to contact library and identify costs and availability by next Board meeting. The first in person meeting at WRL is scheduled for June 25, 2026, at 7:00 pm.

A Motion was made by Shannon Foxx-Day and seconded by Steve Burge to Approve the Introduction of New Business.

12. Next Homeowners Meeting May 28, 2026, at 7:00 pm

13. Motion to move to Executive Session

A Motion was made by Shannon Foxx-Day and seconded by Andrew Guarino to Approve the Motion.

14. Move to Leave Executive Session

A motion was made by Shannon Foxx-Day and seconded by Mike Starry to Approve the Motion.

15. Return to Open Board Meeting

A motion was made by Shannon Foxx-Day and seconded by Kristen Guarino to Return to Open Meeting.

16. Final business and Actions from Executive Sessions

The Board reconvened into Open Session and reported the following actions from the Executive Session:

- ARC Request (Camper Storage): The Board granted conditional approval for a homeowner's request to keep a camper on their property. This approval is contingent upon the homeowner providing further documentation to the Board demonstrating that the vehicle will not be visible from the street.
- ARC Request (Shed Replacement): Approval was granted for a homeowner's request to replace an existing backyard shed with a larger model.
- The Board voted to maintain the existing prohibition on chickens per Article IV, Section 10, and granted no individual variances. The Board will proceed with the community survey as discussed in New Business.

17. Closing Remarks and Adjournment

The Board had no closing remarks and adjourned the Board meeting.

A motion was made by Shannon Foxx-Day and Seconded by Andrew Guarino to Adjourn Meeting.

Approved Board of Directors Meeting Minutes

X *Andrew Guarino*
Secretary

X *Shannon Foxx Day*
President

Signature of Secretary

Signature of President



Financial Report Package

April 2026

Prepared for

Westray Downs Community Association Inc

By

United Property Associates



Income Statement - Operating
 Westray Downs Community Association Inc
 04/30/2026

Date: 5/12/2026
 Time: 1:04 pm
 Page: 1

Branches Filtered:

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Income							
Total Income	\$ 7,838.22	\$ 5,895.00	\$ 1,943.22	\$ 36,621.11	\$ 23,580.00	\$ 13,041.11	\$ 70,740.00
Total OPERATING INCOME	\$ 7,838.22	\$ 5,895.00	\$ 1,943.22	\$ 36,621.11	\$ 23,580.00	\$ 13,041.11	\$ 70,740.00
OPERATING EXPENSE							
General & Administrative							
Total General & Administrative	\$ 1,974.60	\$ 1,719.73	\$ (254.87)	\$ 13,076.20	\$ 10,228.92	\$ (2,847.28)	\$ 25,704.00
Utilities							
Total Utilities	\$ 69.15	\$ 67.92	\$ (1.23)	\$ 276.71	\$ 271.68	\$ (5.03)	\$ 815.00
Maintenance							
Total Maintenance	\$ 631.56	\$ 3,390.25	\$ 2,758.69	\$ 9,263.70	\$ 12,238.00	\$ 2,974.30	\$ 35,221.00
Operating Reserves							
Total Operating Reserves	\$ 293.71	\$ 250.00	\$ (43.71)	\$ 1,171.46	\$ 1,000.00	\$ (171.46)	\$ 3,000.00
Replacement Reserves							
Total Replacement Reserves	\$ 582.82	\$ 500.00	\$ (82.82)	\$ 2,324.59	\$ 2,000.00	\$ (324.59)	\$ 6,000.00
Total OPERATING EXPENSE	\$ 3,551.84	\$ 5,927.90	\$ 2,376.06	\$ 26,112.66	\$ 25,738.60	\$ (374.06)	\$ 70,740.00
Net Income:	\$ 4,286.38	\$ (32.90)	\$ 4,319.28	\$ 10,508.45	\$ (2,158.60)	\$ 12,667.05	\$ 0.00

Assets
Operating Fund

10-10105-00 BankUnited - Operating - 8442 \$15,748.30

10-10105-01 BankUnited - Operating MM - 4045 5,390.20

Total Operating Fund: \$21,138.50
Operating Reserves

11-11025-00 BankUnited - OP Res - 2470 21,772.20

Total Operating Reserves: \$21,772.20
Replacement Reserves

12-11035-00 BankUnited - Repl Res - 2489 41,278.59

Total Replacement Reserves: \$41,278.59
Total Assets: \$84,189.29
Liabilities & Equity
Operating Reserves

32-32000-00 Accumulated Operating Reserve 21,772.20

Total Operating Reserves: \$21,772.20
Replacement Reserves

33-33000-00 Accumulated Replacement Reserve 41,278.59

Total Replacement Reserves: \$41,278.59
Equity

35-34980-00 Retained Earnings 10,630.05

Total Equity: \$10,630.05

 Net Income Gain / Loss 10,508.45 \$10,508.45
Total Liabilities & Equity: \$84,189.29

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Income							
41100-00 Association Fees	\$ 12,538.79	\$ 5,895.00	\$ 6,643.79	\$ 36,715.26	\$ 23,580.00	\$ 13,135.26	\$ 70,740.00
41400-00 Legal Admin Fees	-	-	-	38.84	-	38.84	-
42000-00 Prepaid Association Fees	(4,900.95)	-	(4,900.95)	(861.16)	-	(861.16)	-
42500-00 Miscellaneous Income	-	-	-	15.00	-	15.00	-
42530-00 Interest-Delinquent Fees	2.29	-	2.29	9.99	-	9.99	-
42550-00 Reserve Interest	126.53	-	126.53	496.05	-	496.05	-
42580-00 Certified Mail Fees	-	-	-	14.98	-	14.98	-
42600-00 Operating Interest	11.56	-	11.56	52.13	-	52.13	-
42630-00 Late Fee Income	60.00	-	60.00	140.00	-	140.00	-
42660-00 Court Costs Recovered	-	-	-	0.02	-	0.02	-
Total Income	\$ 7,838.22	\$ 5,895.00	\$ 1,943.22	\$ 36,621.11	\$ 23,580.00	\$13,041.11	\$ 70,740.00
Total OPERATING INCOME	\$ 7,838.22	\$ 5,895.00	\$ 1,943.22	\$ 36,621.11	\$ 23,580.00	\$ 13,041.11	\$ 70,740.00
OPERATING EXPENSE							
General & Administrative							
51400-00 Audit/Tax Preparation	-	-	-	-	700.00	700.00	700.00
51500-00 Social Committee Expense	-	-	-	-	-	-	117.00
51700-00 Legal-Corporate	-	216.67	216.67	-	866.68	866.68	2,600.00
51770-00 Disposal Service-Regular	-	-	-	2,192.94	-	(2,192.94)	-
51950-00 Legal-Collections	264.00	41.67	(222.33)	981.52	166.68	(814.84)	500.00
52200-00 Property Insurance	-	-	-	2,580.00	2,650.00	70.00	2,650.00
52210-00 Corporate Fees	-	6.67	6.67	80.00	26.68	(53.32)	80.00
52400-00 Management Fees	1,689.91	1,390.00	(299.91)	5,859.64	5,560.00	(299.64)	16,680.00
52700-00 Office Expense/Printing	9.77	48.42	38.65	621.85	193.68	(428.17)	581.00
52750-00 Coupon Books	-	-	-	561.75	-	(561.75)	583.00
52900-00 Postage Expense	10.92	16.30	5.38	198.50	65.20	(133.30)	363.00
53100-00 Taxes-State	-	-	-	-	-	-	100.00
53250-00 Taxes-Federal	-	-	-	-	-	-	750.00
Total General & Administrative	\$ 1,974.60	\$ 1,719.73	(\$ 254.87)	\$ 13,076.20	\$ 10,228.92	(\$2,847.28)	\$ 25,704.00
Utilities							
53700-00 Water Expense	9.02	8.00	(1.02)	36.08	32.00	(4.08)	96.00
53800-00 Electric Expense	60.13	59.92	(0.21)	240.63	239.68	(0.95)	719.00
Total Utilities	\$ 69.15	\$ 67.92	(\$ 1.23)	\$ 276.71	\$ 271.68	(\$5.03)	\$ 815.00
Maintenance							
54190-00 Waste Disposal	-	2,193.00	2,193.00	6,578.82	8,772.00	2,193.18	26,316.00
54300-00 Lawn Contract	631.56	632.00	0.44	2,526.24	2,528.00	1.76	7,717.00
54310-00 Landscape Extras	-	534.00	534.00	-	534.00	534.00	534.00
54550-00 Building/Fence/Grounds	-	31.25	31.25	158.64	125.00	(33.64)	375.00
54650-00 Grounds/Snow Removal	-	-	-	-	279.00	279.00	279.00
Total Maintenance	\$ 631.56	\$ 3,390.25	\$ 2,758.69	\$ 9,263.70	\$ 12,238.00	\$2,974.30	\$ 35,221.00
Operating Reserves							
56550-00 Oper Reserve Interest	43.71	-	(43.71)	171.46	-	(171.46)	-
56600-00 Operating Reserve	250.00	250.00	-	1,000.00	1,000.00	-	3,000.00
Total Operating Reserves	\$ 293.71	\$ 250.00	(\$ 43.71)	\$ 1,171.46	\$ 1,000.00	(\$171.46)	\$ 3,000.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Replacement Reserves							
55160-00 Repl Reserve Interest	\$82.82	\$-	(\$82.82)	\$324.59	\$-	(\$324.59)	\$-
55490-00 Replacement Reserve	500.00	500.00	-	2,000.00	2,000.00	-	6,000.00
Total Replacement Reserves	<u>\$582.82</u>	<u>\$500.00</u>	<u>(\$82.82)</u>	<u>\$2,324.59</u>	<u>\$2,000.00</u>	<u>(\$324.59)</u>	<u>\$6,000.00</u>
Total OPERATING EXPENSE	\$3,551.84	\$5,927.90	\$2,376.06	\$26,112.66	\$25,738.60	(\$374.06)	\$70,740.00
Net Income:	<u><u>\$4,286.38</u></u>	<u><u>(\$32.90)</u></u>	<u><u>\$4,319.28</u></u>	<u><u>\$10,508.45</u></u>	<u><u>(\$2,158.60)</u></u>	<u><u>\$12,667.05</u></u>	<u><u>\$0.00</u></u>

Date	Check #	Payee	Amount
10-10105-00 BankUnited - Operating - 8442			
04/01/2026	0	UPA (Do Not Use – Management Module)	\$1,710.60
		Invoice #: 116114	
		50-52400-00 Addendum for 4/1/2026; Management Fee -	\$1,389.91
		50-52900-00 Addendum for 4/1/2026; Postage -	\$3.90
		50-52900-00 Addendum for 4/1/2026; Postage -	\$4.68
		50-52900-00 Addendum for 4/1/2026; Postage -	\$0.78
		50-52900-00 Addendum for 4/1/2026; Postage -	\$0.78
		50-52900-00 Addendum for 4/1/2026; Postage -	\$0.78
		50-52700-00 Addendum for 4/1/2026; Copies -	\$5.40
		50-52700-00 Addendum for 4/1/2026; Standard Envelope -	\$0.60
		50-52700-00 Addendum for 4/1/2026; Standard Envelope -	\$0.10
		50-52700-00 Addendum for 4/1/2026; Standard Envelope -	\$0.10
		50-52700-00 Addendum for 4/1/2026; Standard Envelope -	\$0.10
		50-52700-00 Addendum for 4/1/2026; Correspond Add Sheet -	\$1.04
		50-52700-00 Addendum for 4/1/2026; Correspon Handling -	\$1.62
		50-52700-00 Addendum for 4/1/2026; Correspon Handling -	\$0.27
		50-52700-00 Addendum for 4/1/2026; Correspon Handling -	\$0.27
		50-52700-00 Addendum for 4/1/2026; Correspon Handling -	\$0.27
		50-52400-00 Addendum for 4/1/2026; ARC/ARB Applications - Jan 2025 - Feb 2026	\$300.00
04/08/2026	100115	Dominion Energy Virginia	\$60.13
		Invoice #: 03272634425000	
		53-53800-00 Payment - Invoice No: 03272634425000; 2/26-3/26/26	\$60.13
04/09/2026	100116	Gordon and Rees	\$264.00
		Invoice #: 22155748 Sleeth III,	
		50-51950-00 Payment - Invoice No: 22155748 Sleeth III,; COLLECTIONS	\$264.00
04/24/2026			\$500.00
		12-11035-00 Transfer to BankUnited - Repl Res - 2489; Replacement Reserve	\$500.00
04/24/2026			\$250.00
		11-11025-00 Transfer to BankUnited - OP Res - 2470; Operating Reserve	\$250.00
04/27/2026	100117	James City Service Authority	\$9.02
		Invoice #: 04102600016362	
		53-53700-00 Payment - Invoice No: 04102600016362; 3/4-4/3/26	\$9.02
04/29/2026	100118	N&W Enterprises	\$631.56
		Invoice #: 102	
		54-54300-00 Payment - Invoice No: 102; LAWN SRVC MAR 2026	\$631.56
		Account Totals	# Checks: 5
			\$3,425.31
10-10105-01 BankUnited - Operating MM - 4045			
04/07/2026			\$1,329.98
		10-10105-00 Transfer to BankUnited - Operating - 8442; Transfer to OP Acct	\$1,329.98
		Account Totals	# Checks: 0
			\$1,329.98



Date	Check #	Payee	Amount	
		Association Totals	# Checks: 5	\$4,755.29

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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BankUnited - OP Res - 2470 Summary

Ending Account Balance:	\$	21,772.20
Uncleared Items:	\$	-
<hr/>		
Adjusted Balance:	\$	21,772.20
Bank Ending Balance:	\$	21,772.20
<hr/>		
Difference:	\$	-



Bank Account Reconciliation

Westray Downs Community Association Inc

BankUnited - Operating - 8442 (End: 04/30/2026)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
04/29/2026		N&W Enterprises		100118	(\$631.56)
04/30/2026		Deposit from batch 139050	139050 - Online Payment	615	\$290.68
				Total Uncleared	(\$340.88)

BankUnited - Operating - 8442 Summary

Ending Account Balance:	\$ 15,748.30
Uncleared Items:	(\$340.88)
Adjusted Balance:	\$ 16,089.18
Bank Ending Balance:	\$ 16,089.18
Difference:	\$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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BankUnited - Operating MM - 4045 Summary

Ending Account Balance:	\$ 5,390.20
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 5,390.20
Bank Ending Balance:	\$ 5,390.20
<hr/>	
Difference:	\$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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BankUnited - Repl Res - 2489 Summary

Ending Account Balance:	\$ 41,278.59
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 41,278.59
Bank Ending Balance:	\$ 41,278.59
<hr/>	
Difference:	\$-


P.O. Box 521599 Miami, FL 33152-1599


>001988 6380438 0001 008229 10Z
 WESTRAY DOWNS COMMUNITY ASSOCIATION, INC
 OPERATING
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452


Statement Date: April 30, 2026

Account Number: *****8442

Customer Service Information

 Client Care: 877-779-BANK (2265)

 Web Site: www.bankunited.com

 Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599



Customer Message Center

New Client Care Center Hours: Please refer to the end of this statement for updates to our Client Care Center operating hours.

CP COMMERCIAL ANALYSIS CHECKIN Account ***8442**

Account Summary

Statement Balance as of 03/31/2026			\$9,873.50
Plus	27	Deposits and Other Credits	\$9,009.43
Less	6	Withdrawals, Checks, and Other Debits	\$2,793.75
Less		Service Charge	\$0.00
Plus		Interest Paid	\$0.00
Statement Balance as of 04/30/2026			\$16,089.18

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
04/01/2026	PAYABLI DEPOSIT TRANSFER 907739026 Westray Downs Communit		\$135.00	\$10,008.50
04/01/2026	Westray Downs Co OnlinePay UNPROPA98		\$270.00	\$10,278.50
04/02/2026	ICL Remote Client De		\$135.00	\$10,413.50
04/02/2026	AIBILLPAYCKFREE BILLPAY 701 Westray Downs Communit		\$540.00	\$10,953.50
04/02/2026	Westray Downs Co OnlinePay		\$1,534.00	\$12,487.50

Statement Date: April 30, 2026

Account Number: *****8442

Activity By Date

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Balance</i>
	UNPROPA98			
04/02/2026	Westray Downs Co VENDOR PAY UNPROPA98	\$1,710.60		\$10,776.90
04/03/2026	ICL Remote Client De		\$135.00	\$10,911.90
04/03/2026	PAYABLI DEPOSIT TRANSFER 908894691 Westray Downs Communit		\$810.00	\$11,721.90
04/03/2026	Westray Downs Co OnlinePay UNPROPA98		\$405.00	\$12,126.90
04/06/2026	PAYABLI DEPOSIT TRANSFER 909445456 Westray Downs Communit		\$135.00	\$12,261.90
04/06/2026	Westray Downs Co OnlinePay UNPROPA98		\$135.00	\$12,396.90
04/07/2026	ICL Remote Client De		\$270.00	\$12,666.90
04/07/2026	Westray Downs Co OnlinePay UNPROPA98		\$135.00	\$12,801.90
04/08/2026	ICL Remote Client De		\$405.00	\$13,206.90
04/08/2026	Westray Downs Co CincXfer UNPROPA98		\$1,329.98	\$14,536.88
04/09/2026	ICL Remote Client De		\$405.00	\$14,941.88
04/09/2026	PAYABLI DEPOSIT TRANSFER 910719130 Westray Downs Communit		\$135.00	\$15,076.88
04/10/2026	ICL Remote Client De		\$407.35	\$15,484.23
04/10/2026	AIBILLPAYCKFREE BILLPAY 701 Westray Downs Communit		\$135.00	\$15,619.23
04/10/2026	PAYABLI DEPOSIT TRANSFER 910970725 Westray Downs Communit		\$135.00	\$15,754.23
04/10/2026	Westray Downs Co OnlinePay UNPROPA98		\$135.00	\$15,889.23
04/13/2026	ICL Remote Client De		\$135.00	\$16,024.23
04/13/2026	PAYABLI DEPOSIT TRANSFER		\$270.00	\$16,294.23

Statement Date: April 30, 2026

Account Number: *****8442

Activity By Date

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Balance</i>
	911282879 Westray Downs Communit			
04/14/2026	ICL Remote Client De		\$270.00	\$16,564.23
04/14/2026	Westray Downs Co OnlinePay UNPROPA98		\$135.00	\$16,699.23
04/15/2026	Westray Downs Co OnlinePay UNPROPA98		\$135.00	\$16,834.23
04/15/2026	CHECK #100115	\$60.13		\$16,774.10
04/16/2026	Westray Downs Co OnlinePay UNPROPA98		\$182.42	\$16,956.52
04/22/2026	CHECK #100116	\$264.00		\$16,692.52
04/27/2026	Westray Downs Co CincXfer D15861 BankUnited - Operating	\$500.00		\$16,192.52
04/27/2026	Westray Downs Co CincXfer D15862 BankUnited - Operating	\$250.00		\$15,942.52
04/28/2026	AVIDPAY SERVICE AVIDPAY CK100117 Westray Downs Communit	\$9.02		\$15,933.50
04/30/2026	PAYABLI DEPOSIT TRANSFER 915434437 Westray Downs Communit		\$155.68	\$16,089.18

Check Transactions

<i>Check #</i>	<i>Date</i>	<i>Amount</i>	<i>Check #</i>	<i>Date</i>	<i>Amount</i>
100115	04/15	\$60.13	100116	04/22	\$264.00

Items denoted with an "***" indicate processed checks out of sequence.

Balances by Date

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
03/31	\$9,873.50	04/02	\$10,776.90	04/06	\$12,396.90	04/08	\$14,536.88
04/01	\$10,278.50	04/03	\$12,126.90	04/07	\$12,801.90	04/09	\$15,076.88

Statement Date: April 30, 2026
 Account Number: *****8442

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
04/10	\$15,889.23	04/15	\$16,774.10	04/27	\$15,942.52
04/13	\$16,294.23	04/16	\$16,956.52	04/28	\$15,933.50
04/14	\$16,699.23	04/22	\$16,692.52	04/30	\$16,089.18

Other Balances

Minimum Balance this Statement Period \$9,873.50



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Statement Date: April 30, 2026

Account Number: *****8442

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0000098

Westray Downs Community Association Inc
c/o United Property Associates
301 Bendis Road, Suite 300
Virginia Beach, VA 23452-1385

BankUnited
156 E 57th Street
New York, NY 10022

100115
DATE: 04/08/2026

PAY TO THE ORDER OF Dominion Energy Virginia \$ 60.13
DOLLARS

memo: Acs 004734425000; Inv 01272654425002

als

Security Features Included. Details on back.

⑆ 100115⑆ ⑆ 267090594⑆ 9856318442⑆

#100115 04/15/2026 \$60.13

Westray Downs Community Association Inc
c/o United Property Associates
301 Bendis Road, Suite 300
Virginia Beach, VA 23452-1385

BankUnited
156 E 57th Street
New York, NY 10022

100116
DATE: 04/09/2026

PAY TO THE ORDER OF Gordon and Rees \$ 264.00
DOLLARS

memo: Inv 22155748 Sixeth It

als

Security Features Included. Details on back.

⑆ 100116⑆ ⑆ 267090594⑆ 9856318442⑆

#100116 04/22/2026 \$264.00

P.O. Box 521599 Miami, FL 33152-1599

>001334 6370516 0001 008229 10Z
 WESTRAY DOWNS COMMUNITY ASSOCIATION, INC
 OPERATING RESERVE
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: April 30, 2026

Account Number: *****2470

Customer Service Information

-  Client Care: 877-779-BANK (2265)
-  Web Site: www.bankunited.com
-  Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599



Customer Message Center

New Client Care Center Hours: Please refer to the end of this statement for updates to our Client Care Center operating hours.

CP NATL HOA & PROPERTY MGMT Account ***2470**

Account Summary

Statement Balance as of 03/31/2026			\$21,478.49
Plus	1	Deposits and Other Credits	\$250.00
Less	0	Withdrawals, Checks, and Other Debits	\$0.00
Less		Service Charge	\$0.00
Plus		Interest Paid	\$43.71
Statement Balance as of 04/30/2026			\$21,772.20

Interest Summary

Beginning Interest Rate	2.47%
Interest Paid this Statement Period	\$43.71
Interest Paid Year to Date	\$171.46
Interest Paid Prior Year 2025	\$690.92
Interest Withheld Prior Year 2025	\$0.00

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
04/27/2026	Westray Downs Co CincXfer		\$250.00	\$21,728.49

Statement Date: April 30, 2026

Account Number: *****2470

Activity By Date

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Balance</i>
	UNPRO1028			
04/30/2026	Interest Paid		\$43.71	\$21,772.20

Rates By Date

<i>Date</i>	<i>Rate</i>
04/01	2.47%

Balances by Date

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
03/31	\$21,478.49	04/27	\$21,728.49	04/30	\$21,772.20

Other Balances

Minimum Balance this Statement Period	\$21,478.49
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Statement Date: April 30, 2026

Account Number: *****2470

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BankUnited




We appreciate your business.

P.O. Box 521599 Miami, FL 33152-1599

>001335 6370516 0001 008229 10Z
 WESTRAY DOWNS COMMUNITY ASSOCIATION, INC
 REPLACEMENT RESERVE
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: April 30, 2026
 Account Number: *****2489

Customer Service Information

 Client Care: 877-779-BANK (2265)
 Web Site: www.bankunited.com
 Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599



Customer Message Center

New Client Care Center Hours: Please refer to the end of this statement for updates to our Client Care Center operating hours.

CP NATL HOA & PROPERTY MGMT Account ***2489**

Account Summary

Statement Balance as of 03/31/2026			\$40,695.77
Plus	1	Deposits and Other Credits	\$500.00
Less	0	Withdrawals, Checks, and Other Debits	\$0.00
Less		Service Charge	\$0.00
Plus		Interest Paid	\$82.82
Statement Balance as of 04/30/2026			\$41,278.59

Interest Summary

Beginning Interest Rate	2.47%
Interest Paid this Statement Period	\$82.82
Interest Paid Year to Date	\$324.59
Interest Paid Prior Year 2025	\$1,067.30
Interest Withheld Prior Year 2025	\$0.00

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
04/27/2026	Westray Downs Co CincXfer		\$500.00	\$41,195.77

Statement Date: April 30, 2026

Account Number: *****2489

Activity By Date

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Balance</i>
	UNPRO1029			
04/30/2026	Interest Paid		\$82.82	\$41,278.59

Rates By Date

<i>Date</i>	<i>Rate</i>
04/01	2.47%

Balances by Date

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
03/31	\$40,695.77	04/27	\$41,195.77	04/30	\$41,278.59

Other Balances

Minimum Balance this Statement Period	\$40,695.77
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Statement Date: April 30, 2026

Account Number: *****2489

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BankUnited




We appreciate your business.

P.O. Box 521599 Miami, FL 33152-1599

>003660 6370516 0001 008229 10Z
 WESTRAY DOWNS
 COMMUNITY ASSOCIATION INC
 RESERVE
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: April 30, 2026
 Account Number: *****4045

Customer Service Information

 Client Care: 877-779-BANK (2265)
 Web Site: www.bankunited.com
 Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599



Customer Message Center

New Client Care Center Hours: Please refer to the end of this statement for updates to our Client Care Center operating hours.

CP NATL HOA & PROPERTY MGMT Account ***4045**

Account Summary

Statement Balance as of 03/31/2026			\$6,708.62
Plus	0	Deposits and Other Credits	\$0.00
Less	1	Withdrawals, Checks, and Other Debits	\$1,329.98
Less		Service Charge	\$0.00
Plus		Interest Paid	\$11.56
Statement Balance as of 04/30/2026			\$5,390.20

Interest Summary

Beginning Interest Rate	2.47%
Interest Paid this Statement Period	\$11.56
Interest Paid Year to Date	\$52.13
Interest Paid Prior Year 2025	\$87.81
Interest Withheld Prior Year 2025	\$0.00

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
04/08/2026	Westray Downs Co CincXfer	\$1,329.98		\$5,378.64

Statement Date: April 30, 2026

Account Number: *****4045

Activity By Date

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Balance</i>
	D15522 BankUnited - Operating			
04/30/2026	Interest Paid		\$11.56	\$5,390.20

Rates By Date

<i>Date</i>	<i>Rate</i>
04/01	2.47%

Balances by Date

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
03/31	\$6,708.62	04/08	\$5,378.64	04/30	\$5,390.20

Other Balances

Minimum Balance this Statement Period	\$5,378.64
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Account Number: *****4045

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We appreciate your business.

Westray Downs Owners Association, Inc.
Management Report
May 2026

Investments:

The replacement reserve account and operating reserve account YTD was funded appropriately per the current budget.

The following investments are set to mature within the next 60 days:

The association does not currently have CDs.

Annual Assessments and Delinquency Reports:

There are currently nine (9) delinquent accounts totaling \$1,812.27. A current delinquency report is included in this packet. If a discussion of this report is necessary, it must be done in the executive session. If you have immediate questions, please contact Management.

Bids & Proposals:

Management received the following bid/proposals:

Playground Trees

<u>Company</u>	<u>Date Received</u>	<u>Cost</u>
Hendron Tree Solutions	5/15/26	\$3,650.00

Inspection Log:

Management performed property inspections of the community on May 20, 2026. The common elements inspection log and violation log are included for review. The board is reminded that the violation log is confidential and if a discussion of this report is necessary, it must be done in executive session. If you have any immediate questions, please contact management.

Maintenance:

BMP

Contact the owners at 3308 Dartmoor prior to any work on the BMP as it is in the backyard.

January 15, 2026 - The board would like to work with Prism Contractors.

Management provided the vice president's phone number to John Rynders of Prism Contractors to schedule a meeting. The board vice president scheduled a meeting with John Rynders (Prism Contractors) for 9 AM on Wednesday, February 25, 2026, to discuss the BMP Maintenance.

Management emailed John Rynders a few pictures and BMP documents that were on file on March 9, 2026. Management asked John Rynders if they could provide a proposal before the week ending March 16, 2026.

John Rynders responded on March 17, 2026, that they should have something together by the end of the week. John Rynders and Aaron Tenney contacted Fuqua at the county and Fuqua was able to help clarify the needs to pass the inspection.

Management shopped for a proposal from Douglas Aquatics, Inc. Douglas Aquatics, Inc., is currently suspended in VIVE as of May 6, 2026.

Email VP and Douglas Aquatics in the same email to schedule a visit to review the BMP. Management emailed the BMP documents to Douglas Aquatics for review. The governing documents state that the association must obtain multiple proposals and review them to decide which contractor will be hired to handle maintenance and projects. Management shopped LonghillEx on April 17th and again on May 22, 2026.

Management shopped for a proposal from Solitude Lake Management on May 22, 2026.

Disposal

Management has nothing to report currently.

Drains

Management has nothing to report currently.

Front Entrance

Management has nothing to report currently.

Landscaping/Grounds

N & W Grounds Management performs landscape services in the community.

Management will continue to follow up with N & W Grounds Management on issues that come up on behalf of the Board.

Playground

The board of directors discussed the trees at the playground and would like to have a tree specialist look at the trees to see if any of them are dead or have any concerns that involve tree maintenance. Management emailed Hendron Tree Solutions, Colonial Tree, and Tiki Tree. Hendron Tree Solutions sent management a proposal. Tiki Tree will check look at the trees on May 23, 2026.

Road Maintenance

Management is aware that the roads are owned by the County. Contact VDOT for street maintenance.

The board mentioned the left side of the street on Bristol Circle is beginning to deteriorate and to contact VDOT about needing to be repaired.

Management sent a request to VDOT to investigate the deteriorating asphalt on Bristol Cir. Management followed up on the request on April 18, 2026. The service or claim number is 2329827.

Management found a response from VDOT on April 18, 2026, stating that they received the service request #2329827. VDOT stated that the service request was added to their schedule. There is no indication of exactly when it will be completed.

Streetlights

Management is not aware of any current issues with streetlights.

Trees

The board asked to check for dead trees in the park adjacent to 3305 Durham on January 18, 2026. On January 15, 2026, the board asked to wait until spring to check for dead trees at the playground.

On April 23, 2026, Management did not see any trees of concern. There is one tree next to a set of picnic tables closest to the street that might need to be removed at some point, and one nearby the swing that may need to be removed at some point.

The board secretary, Vice President, and Board Member at Large stated there is a tree closest to their home that may fall onto their property. Management to get some tree specialists to assess the trees at the playground.

On May 14, 2026, Management shopped Colonial Trees, Tiki Tree, and Hendron Tree Solutions.

On May 15, 2026, Management received a tree proposal from Hendron Tree Solutions, and it is included in

this board package.

Request for Modifications (Interior or Exterior):

Management received an ARC for a landscape design modification at 4780 Bristol Cir.

Miscellaneous:

Resident Socializing at the Bus Stop

An owner asked why residents are parking at the Stop sign while waiting for the school bus, socializing. Another owner agreed that it is terrible at the Stop sign in the mornings. Discussed the bus being able to turn around. The bus can drive to the cul-de-sac to turn around. The board of directors highly recommend contacting the transportation manager to discuss this. There is a bus that drives through the association. The owner will pass the contact information to the Board President so that the Board President can make contact.

Posting Minutes to the Website

An owner asked why the Minutes have not been posted on the website since January 2026. Board President stated that she would make sure the Minutes are posted to the website.

Annual Spring Checklist

January 12th - The bp sent management the annual spring checklist. Mike has access to the annual spring checklist. The board provides the checklist to the owners. It takes a couple of hours to complete the annual spring inspections at the association. The board asks a volunteer to go along, take notes, and discuss by phone, and in separate groups.

The board set the date for May 28th for the spring inspection after the neighborhood yard sale.

Livestock at the Association

On April 23, 2026, the board discussed the owner wanting to have livestock. The documents state no livestock. An owner stated that there were livestock in the past, and pigs as a support animal in the past. An owner stated that the cost was about \$9,000 to amend the governing documents and expressed the cost to amend the documents by getting the owners' two-thirds vote to amend the governing documents. The board treasurer advised conducting a survey to gauge the interest of the owners in having livestock at the association.

The Vice President stated to take into consideration getting approval from the RPA due to the watershed on some properties.

Steve will put a survey together and send to the Board President and the board will review and discuss it.

In-person Meetings

The board discussed having the annual meeting in person this year at the Williamsburg Regional Library. The board of directors discussed meetings in person quarterly for board meetings at the Williamsburg Regional Library. The board of directors agreed to meet in person for the June 2026 board meeting at the Williamsburg regional library. The board president will schedule a room.

D & O Insurance

Shop around for cheaper D & O Insurance Policies. What does it cover, and does the board need it? Talk to the attorney and insurance agent.

May 15, 2026, Management received and emailed the board of directors the insurance renewal from Nationwide for Westray Downs for review and signature. The insurance policy renews in early April, annually.

The insurance renewal was sent to management April 27th. Management had questions about the insurance renewal application and was able to contact a Nationwide insurance agent on/about May 15th.

Roy Beskin with World Insurance is currently shopping for better insurance rates for Westray Downs.

Management provided documents to World Insurance as requested. Management discussed with Roy Beskin of World Insurance the EPLI D & O insurance policy that the board signed. Management was informed that the EPLI is for paid employees. Westray Downs' directors are not paid to serve on the board of directors. When Management shared with Roy Beskin the insurance agent's explanation about the coverage for the EPLI D & O insurance, he mentioned that this was something new. So, it sounds that the agency/agent may not had enough training or knowledge about the D & O to understand the EPLI. D & O (Directors & Officers) insurance is to protect the board members from claims submitted by owners such as allegations of misappropriating the association's funds. This you would consider having in place just in case this happens.

The next board meeting will be June 25, 2026.

Current Contracts:

Vendor	Service	Expiration Date	Required Notice
United Property Associates	Management	12/31/2026	90 days; annually
Miller Dobson	Reserve Study	Due: 2028	N/A
Gordon and Rees	Registered agent	On going	N/A
Nationwide Insurance	Insurance	03/13/2027	30 days
N & W	Landscape	05/31/2026	30 days
GFL	Trash Pickup	01/01/2028	90 days but no more than 180, auto renewed, certified mail. Years 2 and 3 with no more than 8% increase.
FHA		N/A	N/A

Angela Cleveland, CMCA, AMS
 Association Manager
 Westray Downs Owners Association, Inc.

Open Board Action Items

Description	Open Date	Due Date	Note
<p>BMP upgrades</p> <p>9-2, no information relayed to manager. Board President received an inspection report from James City County on 08/15/2025, regarding the inspection of the BMP and corrective work that is required. President has set up a meeting with James City for 08/26/2025 to discuss the matter.</p> <p>11/5/25 BMP Maintenance met with the Board President & Vice President at the BMP to discuss the maintenance needed.</p> <p>11/10/25 Management received a proposal from BMP Maintenance. BMP Maintenance stated that they spoke Hunter (JCC Stormwater Inspector) "about leaving the sediment onsite, believe it might be acceptable for now", BMP Maintenance prefers not to take the risk of a heavy storm clogging the outlet structure after the work is completed because it would require additional excavation sooner than necessary. The proposal provided by BMP Maintenance includes removing the sediment offsite. The proposal has been attached for the board's review.</p> <p>11/13/25 Management contacted Prism Contractors for a follow up. Aaron Tenney responded on November 16th that the project does not ring a bell but they would discuss with his team the next day and respond to Management.</p> <p>12/11/25 Contact the owners at 3308 Dartmoor prior to any work on the BMP as it's in the backyard.</p> <p>January 15, 2026 - The board would like to work with Prism Contractors. Contact Prism Contractors by phone for update.</p>	08/22/2025	04/23/2026	

9/25/25 The board president stated that he's spoken with Vendor; need to add rip rap; the board agreed not to maintain until after the first of the year (2026); will need to clean it out as it has to be done.

10/23/25 Let Stormwater Pond know that the tube needs to be cleaned out all the way to Dartmoor Ct. Prism will be better to clean out the tube in the inlet and add rip rap around it. Get in touch with Prism Contractors and maybe Easter Branch Stormwater to clean out the tube or find someone least expensive. Management emailed both companies. The board vice president scheduled a meeting with John Rynders (Prism Contractors) for 9 AM on Wednesday, February 25, 2026, to discuss the BMP Maintenance.

Management is shopping for another approved vendor, LonghillEx's Hunter Griggs, that could meet with the board Vice President. Email VP and Aquatic in the same email to schedule a visit to review the BMP.

Management emailed the BMP documents to Aquatics for review. The governing documents state that the association must obtain multiple proposals and review them to decide which contractor will be hired to handle maintenance and projects. Management shopped LonghillEx on April 17th and again on May 22, 2026.

<p>Dead Trees at the park</p> <p>January 12, 2026 - Check for dead trees at the park across from 3305 Durham.</p> <p>January 15, 2026 - Wait until spring.</p> <p>4/23 Management didn't see any trees of concern. There is one tree next to a set of picnic tables closest to the street that might need to be removed at some point, and one nearby the swing that may need to be removed at some point.</p> <p>The board secretary, VP, and Board Member at Large stated there is a tree closest to their home that may fall onto their property.</p> <p>Management to get some tree specialists to assess the trees at the playground.</p> <p>5/14/26 Management shopped Colonial Trees, Tiki Tree, and Hendron Tree Solutions.</p> <p>5/19/26 Management received a tree proposal from Hendron Tree Solutions and it's included in this board package.</p>	<p>01/18/2026</p>	<p>05/28/2026</p>
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Livestock at the Association

04/23/2026

04/23/2026

The board discussed the owner wanting to have livestock. The documents state no livestock. An owner stated that there were livestock in the past, and pigs as a support animal in the past. The previous BP stated that the cost was about \$9,000 to amend the governing documents and expressed the cost to amend the documents by getting the owners' 2/3 vote to amend the governing documents. The board treasurer stated to get a survey to gauge the interest of the owners in having livestock at the association. The VP stated to take into consideration getting approval from the RPA due to the watershed on some properties. Steve will put a survey together and send to the BP and the board will review and discuss.

D & O Insurance

04/23/2026

04/23/2026

Shop around for cheaper D & O Insurance Policies. What does it cover, and does the board need it? Talk to the atty and insurance agent.

5/15 Management received and emailed the board of directors the insurance renewal from Nationwide for Westray Downs for review and signature. The insurance policy renews in early April, annually. The insurance renewal was sent to management April 27th.

Management had questions about the insurance renewal application and was able to make contact with a Nationwide insurance agent on/about May 15th. Roy Beskin with World Insurance is currently shopping for better insurance rates for Westray Downs. Management provided documents to World Insurance as requested. Management discussed with Roy Beskin of World Insurance the EPLI D & O insurance policy that the board signed. Management was informed that the EPLI is for paid employees. Westray Downs' directors are not paid to be on the board.

When Management shared with Roy Beskin the insurance agent's explanation about the coverage for the EPLI D & O insurance, he mentioned that this was something new. So, it sounds that the agency/agent may not had enough training or knowledge about the D & O to understand the EPLI. D & O (Directors & Officers) insurance is to protect the board members from claims submitted by owners such as allegations of misappropriating the association's funds. This you would consider having in place just in case this happens.

Completed Board Action Items

Description	Open Date	Comp Date	Note
<p>4 trees to remove</p> <p>2-20- Board made the manager aware that the tree removal is on hold until further notice.</p> <p>10.23.24- President is trying to contact the vendor to schedule the removal of the trees.</p> <p>TBC. 08-22-24- the board decided not to reject the 3 proposals and go with a non-approved vendor to remove the trees, against managers advisement. Board asked manager to get quotes to have 4 trees removed by the swing set area. Manager asked Hendron, Tiki, and Smith Tree Service for a bid. Hendron submitted a bid on 07/06/2024 in the amount of \$3,200.00. Smith Tree Service submitted a bid in the amount \$3,000.00, and Tiki submitted a bid of \$2,500.00 plus an additional tree for free. Manager will submit the bids to the board in the next board packet (august)</p>	08/02/2024	04/23/2026	<p>Action Item Created by Melissa Moon at 08/02/2024 11:17:52 AM</p> <p>Due Date was changed by Melissa Moon : FROM 04/01/2025 ? TO 12/31/2025</p> <p>Due Date was changed by Melissa Moon : FROM 08/30/2024 - TO 12/31/2024</p> <p>No conversation from the board on this subject.</p> <p>Due Date was changed by Melissa Moon : FROM 12/31/2024 ? TO 04/01/2025</p> <p>Status was changed by Melissa Moon : FROM In Progress ? TO Deferred/On-Hold</p> <p>Association Manager was changed by Nikki Burbage : FROM Melissa Moon - TO Angela Cleveland</p> <p>Assignee was changed by Angela Cleveland : FROM Melissa Moon - TO Angela Cleveland</p>
<p>Cost Fee Schedule Adoption</p> <p>Check the Cost Fee Schedule Adoption from the board.</p> <p>4/23/26 Shannon will help Mike with signing the document.</p> <p>5/4/26 Management received the final signature on the cost fee resolution.</p>	03/19/2026	05/22/2026	<p>Action Item Created by Angela Cleveland at 03/19/2026 08:19:29 PM</p> <p>5/4/26</p>

County and Leaf Cleanup 03/26/2026 05/07/2026

City comes out for leaf cleanup. It's free at Jolly Pond.

4/23 If the board or BP calls VDOT to clean out the drainages, they are not listened to. If owners call VDOT, they will listen to the owners. The drop drains belong to VDOT. VP will email the contract from Waltrip for the drainage cleaning. VP discussed maybe shopping for proposals to have the drainages cleaned out once annually.

3/26/26
Action Item Created by Angela Cleveland at 03/26/2026 07:22:26 PM
Status was changed by Angela Cleveland : FROM Completed – TO In Progress
Discussion only

Yard Sale 03/26/2026 05/22/2026

May 23, 2026, the weekend of Memorial Day. Yard sale to begin 8 AM - 2 PM. Kristen will place a sign at the entrance. The board discussed having the cookie girls present and someone for the lemonade stand. 5/20/26 the board discussed rain dates.

Action Item Created by Angela Cleveland at 03/26/2026 07:27:40 PM
5/23/26
5/23/26
5/22/26
Status was changed by Angela Cleveland : FROM Completed – TO In Progress

In Person Meetings 03/26/2026 05/22/2026

The board discussed having an in-person annual meeting this year. Possibly having in-person board meetings at the library. Maybe have quarterly board meetings at the library. June 2026 board meeting at the Williamsburg regional library. The board president will look into scheduling a room. 4/23 The board discussed having some meetings hybrid and in-person.

3/26/26
Action Item Created by Angela Cleveland at 03/26/2026 07:30:30 PM
Status was changed by Angela Cleveland : FROM Completed – TO In Progress
4/23/26

<p>Annual Spring Checklist</p> <p>January 12th - The bp sent management the annual spring checklist. Mike has access to the annual spring checklist. The board provides the checklist to the owners. It takes a couple of hours to complete the annual spring inspections at the association. The board asks a volunteer to go along, take notes, and discuss by phone, and in separate groups.</p> <p>May 28th for the spring inspection after the neighborhood yard sale.</p> <p>4/23 Management to meet with the board at 9 AM on May 28th for the spring annual inspection.</p>	03/26/2026	05/22/2026	<p>Action Item Created by Angela Cleveland at 03/26/2026 07:57:28 PM</p> <p>Status was changed by Angela Cleveland : FROM Deferred/On-Hold - TO In Progress 4/23/26</p>
<p>Posting Minutes to the Website</p> <p>An owner asked why the Minutes have not been posted on the website since January 2026. BP stated that she would make sure the Minutes are posted to the website.</p>	04/23/2026	05/22/2026	<p>4/23/26</p> <p>Action Item Created by Angela Cleveland at 04/23/2026 07:07:35 PM</p>
<p>Residents socializing at the Stop Sign</p> <p>An owner asked why residents are parking at the Stop sign while waiting for the school bus, and socializing. Another owner agreed that it is terrible at the Stop sign in the mornings. Discussed the bus being able to turn around. The bus can drive to the cul-de-sac to turn around. Highly recommend getting in touch with the manager of the transportation to discuss this. There is a bus that drives through the association. The board president advised homeowners to contact the WJCC School Transportation Division at 757-259-7181 to address safety concerns.</p>	04/23/2026	05/22/2026	<p>4/23/26</p> <p>Action Item Created by Angela Cleveland at 04/23/2026 07:11:53 PM</p>
<p>Minutes</p> <p>The board approved the Minutes for March 26, 2026.</p>	04/23/2026	04/23/2026	<p>4/20/2026</p> <p>Action Item Created by Angela Cleveland at 04/23/2026 07:26:05 PM</p>

<p>Executive ARC 5 Shed</p> <p>Approved by board.</p> <p>Management emailed the owner the approval for the shed at 3328 Dartmoor Ct on May 5th</p>	<p>04/23/2026</p>	<p>05/22/2026</p>	<p>Action Item Created by Angela Cleveland at 04/23/2026 08:55:39 PM</p> <p>5/5/2026</p>
<p>Exec ARC 4 Camper</p> <p>BP will discuss with the owner about the camper.</p> <p>The board declined the owner's campers. The board president stated she would contact the owner on 4/24/26. Managment send the owner a response letter on May 4, 2026.</p>	<p>04/23/2026</p>	<p>05/22/2026</p>	<p>Action Item Created by Angela Cleveland at 04/23/2026 08:57:04 PM</p> <p>4/4/26</p>
<p>Storm Waterway-Gravel 4822 Bristol Cir</p> <p>May 11 - The board vice president contacted VDOT and stated they could not do any modifications inside of their right of way/easement. Without a permit, no work could be done. The vice president asked Mr. Haskell to remove the gravel within during the week of May 25, 2026. The easement of 20 feet on either side of the the roads belongs to VDOT. No work can be done on either side of the road because the roads belongs to VDOT. The ditches, culverts, and drains are a part of the stormwater system in Westray Downs. A permit is required from James City County. James City County has a say in how the system is maintained. An owner requested to flatten their Lot and their request was declined for the same reasons. The vice president asked Mr. Haskell to complete an ARC application.</p>	<p>05/22/2026</p>	<p>05/22/2026</p>	<p>Action Item Created by Angela Cleveland at 05/22/2026 11:29:54 PM</p> <p>5/20/26</p>

Manager Action Items

Open Items:	3
New Items:	4
Closed Items:	5



Westray Downs
May 2026
Board Packet

Common Area Inspection Report

Item	Condition
1. Entrance Sign	In Good Condition.
2. Entrance Sign Lighting	In Good Condition.
3. Recreation Pavillion	In Good Condition.
4. Chain Fence	In Good Condition.
5. Playground Equipment	In Good Condition.

Notes:

N/A

Completed By: Angela Cleveland Date: 5/22/2026

Hendron Tree Solutions

728 Plymouth Circle
Newport News, VA 23602

Estimate

Date	Estimate #
5/19/2026	2577

Name / Address
Westray Downs HOA C/O UPA 301 Bendix Dr. suite 300 VB VA 23452

Community		Billing Number	Terms
Westray Downs			Net 30
Item	Location	Work Description	Total
1	3305 Durham Ct. WMBG	Regarding playground. haul brush not left behind fence	3,650.00
2		Regarding metal fence that begins at wooden fence and ends behind playset-cut back vegetation 2 foot behind fence and upwards to 4 foot above fence. leave some debris in woods	0.00
3		trim to clear street light by 6 feet trim lower limbs to provide 12 feet vertical space between ground and lowest limbs	0.00
Total			\$3,650.00

EXECUTIVE SESSION

CONFIDENTIAL

The Board of Directors is reminded that information in this section is confidential and is not to be discussed with anyone outside of this session.

Items to be included in this section are:

Delinquency Reports

Contracts

Violation Infractions

Due Process

Legal Action

Personnel Issues

Account # Account #	Homeowner Name	Address	Lot / Block
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817124076	Brian Albert & Donna Albert	4704 Bristol Cir	(Current Owner)
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Violation ID#: 155940 Type: Landscaping

Violations **Initial Date:** 04-23-2026 **Level:** 1st Notice **Next Contact:** **Escalation Date:** 05-23-2026

Landscaping Violation

Desc: Please perform weed maintenance to the overgrowth in front of the home.

04/23/2026 :

Westray Downs Community Association Inc

c/o United Property Associates • One Old Oyster Point Rd. St.e 140 • Newport News • VA • 23602 •
Phone (757) 369-2229

<https://westraydownshoa.com>

April 24, 2026 Brian Albert Donna Albert 4704 Bristol Cir Williamsburg, VA 23185 RE: **Westray Downs Community Association Inc**

Friendly Reminder for 4704 Bristol Cir Dear Brian Albert & Donna Albert:

An inspection of your community was completed pursuant to the request of your Board of Directors.

These inspections are to alert homeowners about covenant violations so that they might be corrected. The inspection of your community occurred on 4/23/2026. It was noted that the following action(s) is necessary:

Landscaping Violation Please perform weed maintenance to the overgrowth in front of the home. Declaration, Art. IV, Use of Property, Section 6. Specifications. (d). In order to safeguard the natural beauty of the area, in the clearing of any and all said Lots, prior to, during or after construction, no debris, including trees, underbrush, etc., shall be burned on any of said Lots but shall be hauled away from burning or destruction elsewhere.

As required by the covenants, you will need to take the necessary action to correct this situation as soon as possible. Repeated occurrences of the same violation will be treated as a continuation of this violation, not a new one. Any subsequent incident of the same nature after your initial opportunity to cure may be deemed a violation of the reasonable opportunity to correct, and the Board may proceed with sanctions as authorized under Virginia Code without further opportunity to cure. This item will be escalated

on May 23, 2026, if not corrected.

Thank you for your cooperation in this important matter. If you have any questions, please contact me via email at acleveland@unitedpropertyassociates.com. You can access a copy of the governing documents through the homeowner portal by going to <https://upa.cincwebaxis.com>.

Sincerely, Angela Cleveland
Association Manager

[^ViolationPicture^]

04/23/2026 : Level 1st Notice Violation created by Angela Cleveland:

Landscaping 04/23/2026

Landscaping Violation Please perform weed maintenance to the overgrowth in front of the home.

Level: 1st Notice

817124077	Andrew C Northcott & Nancy Neale-Northcott	4708 Bristol Cir	(Current Owner)
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Violation ID#: 155941 Type: Landscaping

Violations **Initial Date:** 04-23-2026 **Level:** 1st Notice **Next Contact:** **Escalation Date:** 05-23-2026

Landscaping Violation

Desc: Perform grass maintenance in front of the home.

Account #	Homeowner Name	Address	Lot / Block
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04/23/2026 : Level 1st Notice Violation created by Angela Cleveland:

Landscaping 04/23/2026
Landscaping Violation Perform grass maintenance in front of the home.
Level: 1st Notice

04/23/2026 :

Westray Downs Community Association Inc

c/o United Property Associates • One Old Oyster Point Rd. St.e 140 • Newport News • VA • 23602 •
Phone (757) 369-2229

<https://westraydownshoa.com>

April 24, 2026Andrew C NorthcottNancy Neale-Northcott4708 Bristol CirWilliamsburg, VA 23185RE: **Westray Downs Community Association Inc**

Friendly Reminder for 4708 Bristol CirDear Andrew C Northcott & Nancy Neale-Northcott:

An inspection of your community was completed pursuant to the request of your Board of Directors.

These inspections are to alert homeowners about covenant violations so that they might be corrected. The inspection of your community occurred on 4/23/2026. It was noted that the following action(s) is necessary:

Landscaping ViolationPerform grass maintenance in front of the home.Declaration, Art. IV, Use of Property, Section 6. Specifications. (d). In order to safeguard the natural beauty of the area, in the clearing of any and all said Lots, prior to, during or after construction, no debris, including trees, underbrush, etc., shall be burned on any of said Lots but shall be hauled away from burning or destruction elsewhere.

As required by the covenants, you will need to take the necessary action to correct this situation as soon as possible. Repeated occurrences of the same violation will be treated as a continuation of this violation, not a new one. Any subsequent incident of the same nature after your initial opportunity to cure may be deemed a violation of the reasonable opportunity to correct, and the Board may proceed with sanctions as authorized under Virginia Code without further opportunity to cure. This item will be escalated on May 23, 2026, if not corrected.

Thank you for your cooperation in this important matter. If you have any questions, please contact me via email at acleland@unitedpropertyassociates.com. You can access a copy of the governing documents through the homeowner portal by going to <https://upa.cincwebaxis.com>.

Sincerely,Angela Cleveland
Association Manager

[^ViolationPicture^]

817124110 Timothy J Slade 4780 Bristol Cir (Current Owner)

Violation ID#: 155956 Type: Architectural

Violations Initial Date: 04-23-2026 Level: 1st Notice Next Contact: Escalation Date: 05-23-2026

Unapproved Temporary Structure

Desc: Please submit to management an architectural review committee application for the box outside of your home.

Account #	Homeowner Name	Address	Lot / Block
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04/23/2026 :

Westray Downs Community Association Inc

c/o United Property Associates • One Old Oyster Point Rd. St.e 140 • Newport News • VA • 23602 •
Phone (757) 369-2229

<https://westraydownshoa.com>

April 24, 2026 Timothy J Slade 4780 Bristol Cir Williamsburg, VA 23185 RE: **Westray Downs Community Association Inc**

Friendly Reminder for 4780 Bristol Cir Dear Timothy J Slade:

An inspection of your community was completed pursuant to the request of your Board of Directors.

These inspections are to alert homeowners about covenant violations so that they might be corrected. The inspection of your community occurred on 4/23/2026. It was noted that the following action(s) is necessary:

Unapproved Temporary Structure Please submit to management an architectural review committee application for the box outside of your home.

As required by the covenants, you will need to take the necessary action to correct this situation as soon as possible. Repeated occurrences of the same violation will be treated as a continuation of this violation, not a new one. Any subsequent incident of the same nature after your initial opportunity to cure may be deemed a violation of the reasonable opportunity to correct, and the Board may proceed with sanctions as authorized under Virginia Code without further opportunity to cure. This item will be escalated

on May 23, 2026, if not corrected.

Thank you for your cooperation in this important matter. If you have any questions, please contact me via email at acleland@unitedpropertyassociates.com. You can access a copy of the governing documents through the homeowner portal by going to <https://upa.cincwebaxis.com>.

Sincerely, Angela Cleveland
Association Manager

[^ViolationPicture^]

04/23/2026 :

Level 1st Notice Violation created by Angela Cleveland:

Architectural 04/23/2026

Unapproved Temporary Structure Please submit to management an architectural review committee application for the box outside of your home.

Level: 1st Notice

817124189 Douglas Kingsbury & Arleen Kingsbury 3327 New Castle Dr (Current Owner)

Violation ID#: 162744 Type: Landscaping

Violations Initial Date: 05-20-2026 Level: 1st Notice Next Contact: Escalation Date: 06-19-2026

Trim Shrubs & Trees

Desc:

05/20/2026 :

Level 1st Notice Violation created by Angela Cleveland:

Landscaping 5/20/2026

Trim Shrubs & Trees

Level: 1st Notice

Account #	Homeowner Name	Address	Lot / Block
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05/20/2026 :

Westray Downs Community Association Inc

c/o United Property Associates • 301 Bendix Road, Suite 300 • Virginia Beach • VA • 23452-1385 • Phone (757) 369-2229

<https://westraydownshoa.com>

May 22, 2026 Douglas Kingsbury Arleen Kingsbury 3327 New Castle Dr Williamsburg, VA 23185 RE: **Westray Downs Community Association Inc**

Friendly Reminder for 3327 New Castle Dr Dear Douglas Kingsbury & Arleen Kingsbury:

An inspection of your community was completed pursuant to the request of your Board of Directors.

These inspections are to alert homeowners about covenant violations so that they might be corrected. The inspection of your community occurred on 05/20/2026. It was noted that the following action(s) is necessary:

Trim Shrubs & Trees

As required by the covenants, you will need to take the necessary action to correct this situation as soon as possible. Repeated occurrences of the same violation will be treated as a continuation of this violation, not a new one. Any subsequent incident of the same nature after your initial opportunity to cure may be deemed a violation of the reasonable opportunity to correct, and the Board may proceed with sanctions as authorized under Virginia Code without further opportunity to cure. This item will be escalated

on **June 19, 2026**, if not corrected.

Thank you for your cooperation in this important matter. If you have any questions, please contact me via email at acleland@unitedpropertyassociates.com. You can access a copy of the governing documents through the homeowner portal by going to <https://upa.cincwebaxis.com>.

Sincerely, Angela Cleveland
Association Manager

Violation ID#: 162745 Type: Maintenance

Violations	Initial Date: 05-20-2026	Level: 1st Notice	Next Contact:	Escalation Date: 06-19-2026
Exterior Maintenance				
		Desc: The window shutters appear that it needs to be repainted.		

Account # Account #	Homeowner Name	Address	Lot / Block
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05/20/2026 :

Westray Downs Community Association Inc

c/o United Property Associates • 301 Bendix Road, Suite 300 • Virginia Beach • VA • 23452-1385 • Phone
(757) 369-2229

<https://westraydownshoa.com>

May 22, 2026 Douglas Kingsbury Arleen Kingsbury 3327 New Castle Dr Williamsburg, VA 23185 RE: **Westray Downs
Community Association Inc**

Friendly Reminder for 3327 New Castle Dr Dear Douglas Kingsbury & Arleen Kingsbury:

An inspection of your community was completed pursuant to the request of your Board of Directors.

These inspections are to alert homeowners about covenant violations so that they might be corrected. The inspection of your community occurred on 05/20/2026. It was noted that the following action(s) is necessary:

Exterior Maintenance The window shutters appear the need to be repainted.

As required by the covenants, you will need to take the necessary action to correct this situation as soon as possible.

Repeated occurrences of the same violation will be treated as a continuation of this violation, not a new one. Any subsequent incident of the same nature after your initial opportunity to cure may be deemed a violation of the reasonable opportunity to correct, and the Board may proceed with sanctions as authorized under Virginia Code without further opportunity to cure. This item will be escalated

on **June 19, 2026**, if not corrected.

Thank you for your cooperation in this important matter. If you have any questions, please contact me via email at acleland@unitedpropertyassociates.com. You can access a copy of the governing documents through the homeowner portal by going to <https://upa.cincwebaxis.com>.

Sincerely, Angela Cleveland
Association Manager

05/20/2026 :

Level 1st Notice Violation created by Angela Cleveland:

Maintenance 5/20/2026

Exterior Maintenance The window shutters appear that it needs to be repainted.

Level: 1st Notice

Description	Current	Over 30	Over 60	Over 90	Balance
817124076 - Brian Albert & Donna Albert Owner					Last Payment: \$485.88 on 10/06/2025
4704 Bristol Cir					Collection Status: Final Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$1.35	\$0.68	\$0.68	\$2.71
Assessment 2026	\$0.00	\$135.00	\$0.00	\$135.00	\$270.00
Total:	\$0.00	\$156.35	\$0.68	\$135.68	\$292.71
817124077 - Andrew C Northcott & Nancy Neale-Northcott Owner					Last Payment: \$135.00 on 09/25/2025
4708 Bristol Cir					Collection Status: Final Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$1.25	\$0.57	\$0.57	\$2.39
Assessment 2026	\$0.00	\$135.00	\$0.00	\$114.70	\$249.70
Total:	\$0.00	\$156.25	\$0.57	\$115.27	\$272.09
817124106 - Teresa Veliz & Mesutt Alkan Owner					Last Payment: \$135.00 on 12/25/2025
4772 Bristol Cir					Collection Status: 1st Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$0.68	\$0.00	\$0.00	\$0.68
Assessment 2026	\$0.00	\$135.00	\$0.00	\$0.00	\$135.00
Total:	\$0.00	\$155.68	\$0.00	\$0.00	\$155.68
817124126 - Timothy Cupp & Melodi Cupp Owner					Last Payment: \$156.36 on 11/20/2025
4824 Bristol Cir					Collection Status: Final Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$1.35	\$0.68	\$0.68	\$2.71
Assessment 2026	\$0.00	\$135.00	\$0.00	\$135.00	\$270.00
Total:	\$0.00	\$156.35	\$0.68	\$135.68	\$292.71
817124144 - Amy B Gulick Owner					Last Payment: \$85.66 on 12/30/2025
4864 Bristol Cir					Collection Status: 1st Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$0.68	\$0.00	\$0.00	\$0.68
Assessment 2026	\$0.00	\$135.00	\$0.00	\$0.00	\$135.00
Total:	\$0.00	\$155.68	\$0.00	\$0.00	\$155.68

Last payment was on
10/6/2025

Last payment was
on 9/25/2025

Last payment on 1/1/2026

Last payment 11/20/2026

Last payment on 12/30/25

Description	Current	Over 30	Over 60	Over 90	Balance
817124149 - Parley G Jenkins & Kathryn L Jenkins Owner					Last Payment: \$135.00 on 12/19/2025
3309 Dartmoor Ct					Collection Status: 1st Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$0.68	\$0.00	\$0.00	\$0.68
Assessment 2026	\$0.00	\$135.00	\$0.00	\$0.00	\$135.00
Total:	\$0.00	\$155.68	\$0.00	\$0.00	\$155.68
817124174 - Joe Crum & Meagan Larimer Owner					Last Payment: \$135.00 on 05/11/2026
3308 Isle of Wight Ct					Collection Status: 1st Notice
Payment was late as of 4/16/2026. Paid on 5/11/26. Did not pay the late fee.					Collection Attorney: Gordon Rees Scully
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$0.68	\$0.00	\$0.00	\$0.68
Total:	\$0.00	\$20.68	\$0.00	\$0.00	\$20.68
817124182 - Robert Longacre & Diane White Owner					Last Payment: \$135.00 on 01/09/2026
3309 New Castle Dr					Collection Status: 1st Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$0.68	\$0.00	\$0.00	\$0.68
Assessment 2026	\$0.00	\$135.00	\$0.00	\$0.00	\$135.00
Total:	\$0.00	\$155.68	\$0.00	\$0.00	\$155.68
817124185 - Margot C Lowe & Ryan C Lowe Owner					Last Payment: \$135.00 on 01/04/2026
3316 New Castle Dr					Collection Status: 1st Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$0.68	\$0.00	\$0.00	\$0.68
Assessment 2026	\$0.00	\$135.00	\$0.00	\$0.00	\$135.00
Total:	\$0.00	\$155.68	\$0.00	\$0.00	\$155.68
817124200 - Steven Burge & Samantha Burge Owner					Last Payment: \$135.00 on 01/01/2026
3356 New Castle Dr					Collection Status: 1st Notice
Assessment (Delinquent Fee) 2026	\$0.00	\$20.00	\$0.00	\$0.00	\$20.00
Assessment (Delinquent Interest) 2026	\$0.00	\$0.68	\$0.00	\$0.00	\$0.68
Assessment 2026	\$0.00	\$135.00	\$0.00	\$0.00	\$135.00
Total:	\$0.00	\$155.68	\$0.00	\$0.00	\$155.68
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Westray Downs Community Association Inc	\$0.00	\$1,423.71	\$1.93	\$386.63	\$1,812.27

Description	Current	Over 30	Over 60	Over 90	Balance
Description			Total		
Assessment (Delinquent Fee) 2026			\$200.00		
Assessment (Delinquent Interest) 2026			\$12.57		
Assessment 2026			\$1,599.70		
		Total:	\$1,812.27		
	AR Total (Exclude Prepaid Assessments):		\$1,812.27		

	Investment rates					
<u>5/01/2026</u>	Atlantic Union Bank	Townebank	National Cooperative Bank (NCB)	First Citizens Bank (CIT)	Pinnacle Financial Partners	BankUnited
3 month CD	3.8% APY			4.00% current rate; 4.08% APY (90 days)		3.3% APY
5 month CD		3.37% current rate; 3.41% APY (250K min)			3.55% current rate	
6 month CD	3.8% APY		3.05% current rate	3.6% current rate; 3.67% APY		3.4% APY
9 month CD			3.00% current rate	3.5% current rate; 3.56% APY	3.70% current rate	3.45% APY
10 month CD		3.39% APY (\$250k min)				
12 month CD			3.00% current rate	3.25% current rate; 3.30% APY (\$1k min)	3.80% current rate	3.35% APY
13 month CD	3.6% APY					
18 month CD				3.00% current rate; 3.05% APY (\$1k min)	3.85% current rate	
19 month CD						
24 month CD			2.85% current rate	2.75% current rate; 2.79% APY (\$1k min)	3.85% current rate	
36 month CD				2.75% current rate; 2.79% APY (\$1k min)	3.90% special rate	
13 Week CDAR				3.85% current rate; 3.92% APY		3.15% APY
26 Week CDAR				3.50% current rate; 3.56% APY		3.25% APY
6 month CDAR			2.25% current rate; 2.28% APY		3.30% current rate	
12 month CDAR			2.05% current rate; 2.07% APY		3.55% current rate	
24 month CDAR			2.00% current rate; 2.02% APY		3.65% current rate	
52 weeks CDARS			2.30% current rate; 2.33% APY	3.20% current rate; 3.25% APY (\$10k min)		3.20% APY
Money market	2.25% APY (25K min)		Tiered rates listed on page 2	Tiered rates listed on page 2	3.0% current rate (\$25k min)	2.5% current rate (\$2.5k min)
ICS			0.40% APY (\$30k min)	Tiered rates listed on page 2	2.7% current rate	2.25% APY

First Citizens Tiered Rates 5/01/2026

***CAB Money Market**

Tier	Rate	APY
\$1,000 - \$99,999.99	0.15%	0.15%
\$100,000 - \$249,999	0.20%	0.20%
\$250,000 - \$499,999	0.25%	0.25%
\$500,000 - \$999,999	0.47%	0.47%
\$1,000,000 & above	0.57%	0.57%

Minimum Opening Deposit \$1,000

****ICS® The IntraFi® Cash Service**

Tier	Rate	APY
\$0 - \$14,999.99	0.00%	0.00%
\$15,000 - \$99,999.99	0.15%	0.15%
\$100,000 - \$499,999.99	0.20%	0.20%
\$500,000 - \$999,999.99	0.42%	0.42%
\$1,000,000.00 & Above	0.52%	0.52%

Minimum Opening Deposit \$50,000

**Maximum of \$10,000,000 per customer. Talk to your representative about specific product limits. The illustrated minimum collected balance must be maintained to obtain the disclosed APY for that tier. The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. The interest rate and APY (Annual Percentage Yield) may change after account opening. Fees could reduce the earnings on the account.

National Cooperative Bank Tiered Rates 5/01/2026

MMDA	Rate	APY*
\$0-49,999	0.75%	0.75%
\$50,000-99,999	0.85%	0.85%
\$100,000-499,999	0.85%	0.85%
\$500,000 & over	0.95%	0.95%