P.O. Box 46, Bellaire, Mi. 49615

Summit Village Association
Information Session, Q&A, Lunch

October 10, 2026

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P.O. Box 46, Bellaire, Mi. 49615

Agenda

- Introductions
- Presentation (includes most questions submitted by members)
- Q&A-in order to prioritize, please write on cards
- Lunch!

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Lets' get to know who is here today…

Summit Village Association
Shanty Creek
P.O. Box 46, Bellaire, Mi. 49615

- Length of time owning SVA property?
- Type of SVA property owned?
- Of those with home/condo are you a permanent resident year-round? Or is this a second home?

3

Board of Directors Introductions

Board members, their terms, and property types

4

	COMMITTEE RESPONSIBILITY /BOARD ASSIGNMENT	DATE ELECTED OR APPOINTED TO SVA BOARD
Beth LaVasseur	• President • Roads and Grounds Committee Chair	September 2023
Mark King	• Vice-President • Code of Conduct Violation and Issue Resolution	October 2024
Matt Howell	• Treasurer and Database Lead	October 2025
~~**Mickey MacWilliams**~~	~~• Secretary and Communications Lead~~ ~~• Bylaws Committee Chair~~	~~September 2024~~ ~~Resigned 9/3/26~~
Doug Sharp	• Architectural Committee Chair	October 2025
Waldo Galan	• Technology Lead	October 2025
Susan Hill	• Beach Club Committee Chair	October 2025
Scott Bicknell	• Roads & Grounds Committee member • Architectural Committee member	September 2024
Faye Bucci	• Providing support to database and website	September 2024
Cheryl Popow	• Social committee member	October 2024
Mark Nestor	• Bylaws Committee member	Appointed 11/12/25 to

5

The SVA Board at a Glance

10/11

seats filled currently

8 / 3

elected appointed

1

open seat since 9/2/26 resignation of M. MacWilliams

***All SVA Board Members are volunteers- no contracts or pay ***

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When Their Terms Expire

Nov 7, 2026

Beth LaVasseur
Mark Nestor*

**Appointment ends; the seat he fills runs through Fall 2028*

Fall 2027

Scott Bicknell
Faye Bucci
~~Mickey MacWilliams~~

Mickey resigned 9/2/26; seat unfilled

Fall 2028

Matt Howell
Doug Sharp
Waldo Galan
Susan Hill

Plus the seat Mark Nestor currently holds

Not stated

Mark King
Cheryl Popow

Both appointed in Oct 2024 by WATARS

Historically Elected Terms = 3 years, but that is not stated in Bylaws

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Appointed Members

1 Mark King

Appointed (By *WATARS) as condo representative in Oct. 2024

Term expiration not stated

Condominium (building)

2 Cheryl Popow

Appointed (By WATARS) as condo representative in Oct. 2024

Term expiration not stated

Condominium (building)

3 Mark Nestor

Appointed by Board 11/12/25 to replaced Mark Durance, (elected 10/18/25 to a 3-year term but resigned 10/22/25)

Appointment ends 11/7/26; the seat's term ends Fall 2028

Condominium (site)-

Also owns Condo unit

***"WATARS" refers to the Watars Association — a domestic nonprofit corporation registered in Michigan since 1981**

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What type of Properties do the current Board members own?

5

Platted community

Beth LaVasseur
Matt Howell
~~Mickey MacWilliams*~~
Doug Sharp
Scott Bicknell

4

Condominium (site)

Waldo Galan**
Susan Hill
Faye Bucci
Mark Nestor (also owns condo building)

2

Condominium (building)

Mark King
Cheryl Popow

***Resigned 9/2/26.*
***Waldo Galan was elected as a platted-community owner and now owns only a condominium (site) property.*

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Who Supports the Board? Volunteers!

SVA Committee	Non-Board Member Volunteer
Architectural	Tim Lichtenwald (Architect) | Ricky Somers-ad hoc (builder)
Roads & Grounds	Rem Siekmann | Greg Milosek | Steve Deschaine
Social	Christina Galan
Communication/Database	Curtis Myers | Cheryl Cowherd
Bylaws	Ralph Lee | Sandy Myrand

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Summit Village Association

Board Deliverables

Priorities, owners and target dates

11

Deliverables at a Glance for 2026

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board deliverables, each with an owner and a target date

14 — **High priority**
Member governance, finance, operations and architectural review

3 — **Medium priority**
Member directory, Beach Club electronic payments, document board responsibilities

4 — **Low priority**
Board Orientation program, SVA strategic plan, post all Covenants & Restrictions (C&R) on website, legal strategy for architectural issues

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Member Governance
High priority

1	**Codify member status and execute related contracts** SVA Board, workgroup and SVA attorney	**Fall 2026 – Winter 2027** HIGH PRIORITY
2	**Update bylaws for member review and vote** SVA Board and bylaws committee	**Spring/Summer 2027** HIGH PRIORITY
✓ 3	**Procedures for remote participation in the annual meeting** Curtis Myers	**Fall 2026** HIGH PRIORITY
✓ 4	**Procedures for proxy voting** SVA Board and SVA Legal	**Fall 2026** HIGH PRIORITY
✓ 5	**Improve validity and ease of use of the member list** M. Howell, C. Myers, M. MacWilliams	**Fall 2026** HIGH PRIORITY
✓ 6	**Written new-member procedures, tools and templates** Beth LaVasseur and M. MacWilliams	**Winter 2026** HIGH PRIORITY

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Operations & Finance
High priority

✓ 7	**Written, published financial controls for transparency and accountability** Matt Howell	**Fall 2025** HIGH PRIORITY
8	**Store all SVA and Board documents on a common platform** Waldo Galan	**Winter 2027** HIGH PRIORITY
✓ 9	**Move communications and billing to electronic; plan the transition** Matt Howell and M. MacWilliams	**Fall 2026** HIGH PRIORITY
10	**Assess SVA roads; long-range action and financial plan** Roads and Grounds Committee, Matt Howell, Board	**Spring 2027** HIGH PRIORITY
11	**Evaluate safety and risk areas on SVA grounds; plan mitigation** Mark Nestor and Beth LaVasseur	**Fall 2026** HIGH PRIORITY
✓ 12	**Document an inventory of SVA property and equipment** Devin Pringle and Roads and Grounds Committee	**Spring 2026** HIGH PRIORITY

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Architectural Review

Two high-priority items and one low-priority item

13	**Define SVA and site condominium associations' responsibilities for reviewing architectural projects** Doug Sharp	**Spring 2026** HIGH PRIORITY
14	**Clarify and revise the architectural submission process for ease of use and clear responsibilities** Architectural committee and Board	**Fall 2026** HIGH PRIORITY
15	**Explore legal strategy to address longstanding architectural violations** Architectural committee and Board	**Fall 2026** LOW PRIORITY

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Medium & Low Priority

Member services, planning and housekeeping

	Use the new database to publish an opt-in member directory Matt Howell and Curtis Myers	**Winter 2027** MEDIUM PRIORITY
	Reduce or eliminate cash at the Beach Club using a phone credit card app Matt Howell and Devin Pringle	**Spring 2026** MEDIUM PRIORITY
	Document board and officer responsibilities, key contracts, dates and dues Beth LaVasseur and Mark King	**Fall 2026** MEDIUM PRIORITY
	Update the board orientation presentation with this year's changes Beth LaVasseur and Mark King	**Winter 2027** LOW PRIORITY
	Evaluate putting each association's Covenants & Restrictions on the SVA website Beth LaVasseur	**Fall 2026** LOW PRIORITY
	Establish a strategic long-term plan for SVA SVA Board	**TBD** LOW PRIORITY

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Summit Village Association

Corporate Governance Update

Activities Since October 19, 2025

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Running Better Meetings

	Past Practice		NOW
1 **Meeting rules**	Inconsistent use of Robert's Rules of Order	→	Formal Robert's Rules of Order, so every opinion is heard
2 **Frequency**	1 full BOD meeting held last year	→	7 BOD meetings this year
3 **Access**	Only in person attendance allowed for BOD and Annual Member meeting. No proxy voting permitted Fall 2025.	→	*Zoom for all meetings *3/7 meetings BOD meetings open to ALL SVA *Annual Meeting has Zoom option and Proxy
4 **Decisions**	Executive Committee made major decisions without the full BOD deliberation/voting	→	All major decisions openly reviewed and deliberated at BOD meetings with all directors

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Transparency & Documentation

1 Bylaws

Before: Revised bylaws were "certified" and filed without BOD discussion or committee review.

<u>Now</u>: a Bylaws Committee is reviewing all sections and will recommends changes to the full SVA BOD for deliberation before draft taken to all <u>SVA members for approval</u>.

2 Meeting Records

Before: minimal minutes kept.

<u>Now</u>: detailed agendas, minutes and Committee reports go out in the packet before each meeting and are posted on the website for owners.

3 Board Decisions

Before: Executive Committee acted without notifying the full BOD.

<u>Now</u>: Board voted unanimously at first meeting NOT to ratify an executive committee with powers that supersede the BOD.

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<u>FINANCIAL CONTROLS/CHANGES</u>

Monthly

Balance sheet and P&L statement now provided to every BOD member

Dual

Check-signing authority over set limits; capital purchases above approved budget need BOD approval

Higher

Portion of reserve funds moved to a different bank to diversify cash holdings. Also resulted in higher interest rate earned.

20

Reducing Risk: Insurance, Contracts & Counsel

1 Insurance

Policy audit matches actual exposures to coverages. Errors in declaration pages corrected with the agent.

2 Contracts

Reviewed with committees and the BOD before signing. All contracts in force are being reviewed/revised for clear, enforceable expectations.

3 Verbal Agreements

Being replaced with written contracts and guidelines wherever possible and feasible.

4 Legal Counsel

Thorough RFP process utilized to hire new SVA lawyer to evaluate member issues. Full BOD included in evaluation.

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Planning & Communication

1 Strategic Plans

Action plans with strategic and fiscal considerations are in development for the Roads and the Beach Club. Long-term organizational strategic plan to be developed in 2027.

2 Board Deliverables

The BOD now keeps a regularly updated list of what it expects to complete. Each item has a priority, target completion date and accountable person.

3 Member Communication

Newsletter expanded with more information and sent on a regular, more frequent schedule.

A membership database project is consolidating and verifying owner information.

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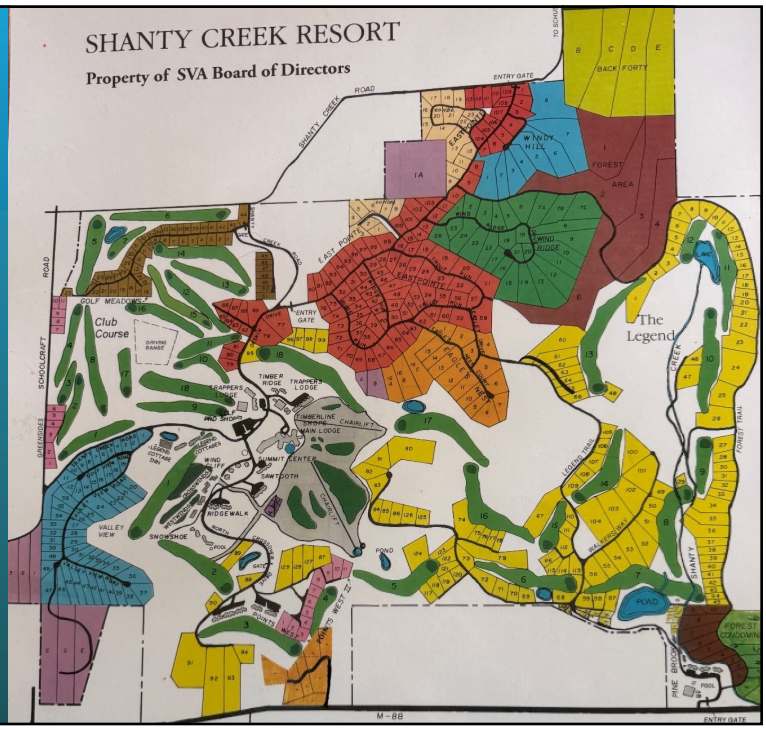
CHECK OUT THE MAPS AROUND THE ROOM AND SEE IF YOU CAN FIND YOUR AREA!



23

Summit Village Association

Property Type Breakdown

Homes, lots and condo units, and properties per owner

24

35 Areas, 4 Ownership Types

14	9	6	6
Condo complex	**Metes and bounds**	**Platted Subdivisions**	**Site condo**
Multi-unit buildings	Oldest land description method	Separately titled parcels	Detached homes on condo lots

Number of SVA areas by type of property

25

Platted Communities

Also known as "subdivisions"

- **A traditional land division where each parcel is separately titled and owned, along with any structure on it**
- **Owners are responsible for their lot and home; an HOA or neighborhood association (if any) may manage shared amenities, but there is no condominium ownership structure**
- **Subject to common area rules, and possibly HOA governance**
- **No comprehensive Michigan HOA statute**
- **Governed by Covenants and Restrictions C& R**

SVA platted Areas

Valley View (1970)
East Pointe (1971)
Greensides (1973)
Windy Hill (1977)
Eagles Nest (1978)
Wind Ridge (1979)

26

Condominiums (SITE AND BUILDING)

Created under the Michigan Condominium Act (MCL 559.101 et seq.), first enacted in 1978. Building and site condominiums are both governed by the same Act.

Site condominium

A detached-home subdivision where each "unit" is a lot with its own land and shared common areas, governed BY MASTER Deed , Bylaws and Michigan Condo Act.

Building condominium

A multi-unit building where you own the interior space and share the building and land as common elements governed BY MASTER Deed , Bylaws and Michigan Condo Act

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SVA Condominium Areas

Condo complex (14)

Trappers Lodge (1980)
Windcliff (1970's)
Ridgewalk (1981)
Snowshoe (1982)
Brook 1 (1982)
(formerly Shanty Town)
Sawtooth (1983)
Points West (1984)
Timber Ridge (1984)
Crosswinds Condo (1990)
Pinebrook II (1993)
The Northern (1996)
Legend Cottages (1997)
Westwind Condo (1998)
Legend Cottage Inn (2023)

Site condo (6)

Easte Point SC (1989)
Golf Meadows SC (1989)
Points West II SC (1989)
Forest SC (1990)
Legend SC (1986)
Legend II SC (1996)

Year each development originated shown in parentheses.

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Metes and Bounds

- A legal description system that defines a property's boundaries; the oldest method of land description
- Common for rural or undeveloped tracts, especially in Northern Michigan
- Often used for land created outside the subdivision platting process

SVA metes and bounds areas

Red Oak One (1971)
The Ridges (1977)
Back Forty* (1977)
Forest Area* (1977)
The Ridges II (1991)
The Ridges III (1997)
The Bluffs I (1998)
Forest II (parcels 1-5) (1999)
10 Acre Lorenzo (1999)

**Back Forty and Forest Area are combined.*

29

789 properties, 592 owners

789	592	1 to 32
total properties	distinct owners	RANGE of properties per owner

Homes(site and platted)
201
25.5% of properties

Vacant Lots (site and platted)
303
38.4% of properties

Condo units (building)
285
36.1% of properties

Summit Village Association | Property Type Breakdown 30

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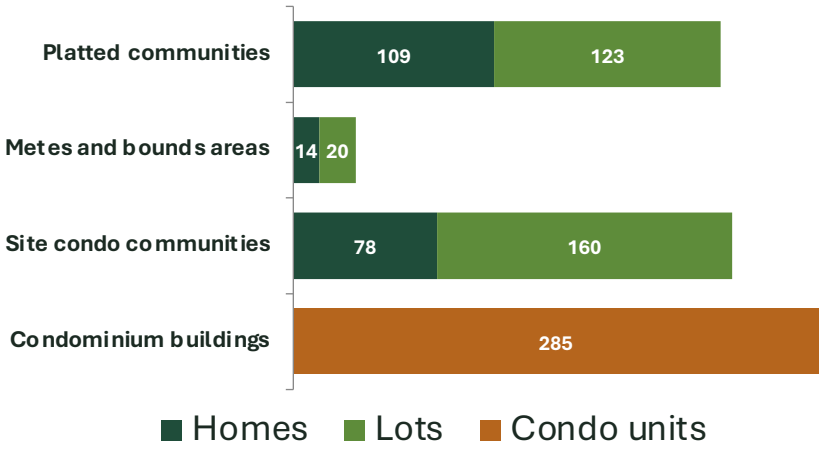
SVA Properties



232 **Platted** **29.4%** of properties

34 **Metes and bounds** **4.3%** of properties

238 **Site condo** **30.2%** of properties

285 **Condo buildings** **36.1%** of properties

Summit Village Association | Property Type Breakdown 31

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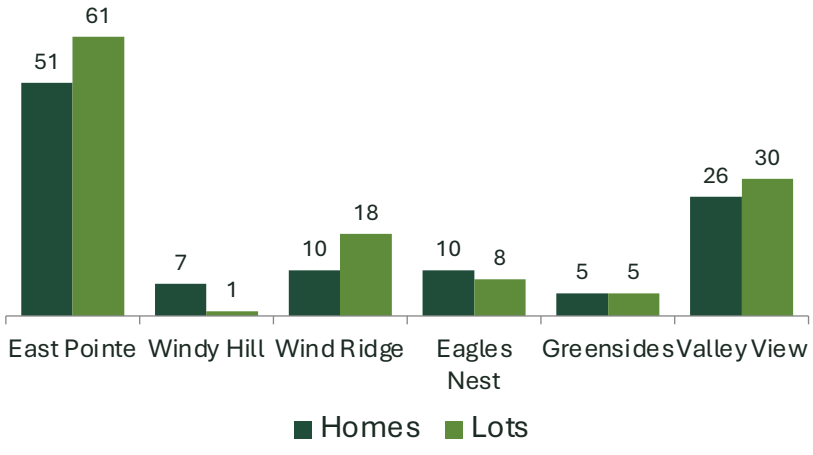
Platted communities: 232 properties



109 | 123
homes | lots across 6 communities

112
properties in East Pointe, the largest at 48% of platted

Summit Village Association | Property Type Breakdown 32

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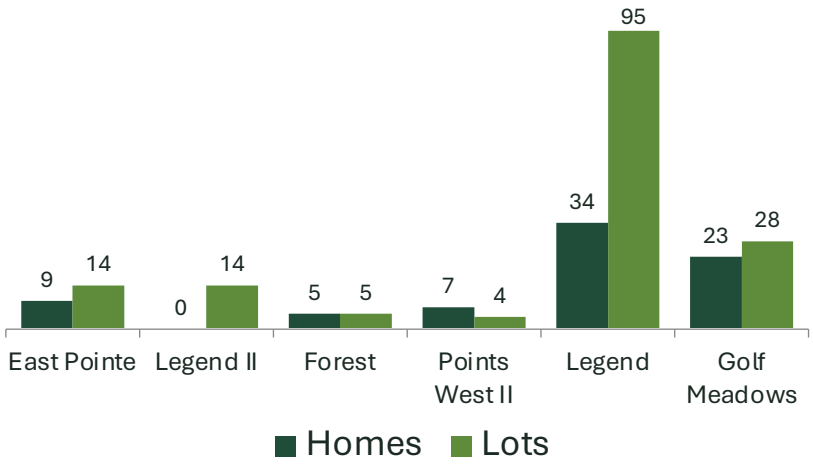
Site condos: 238 properties



78 | 160

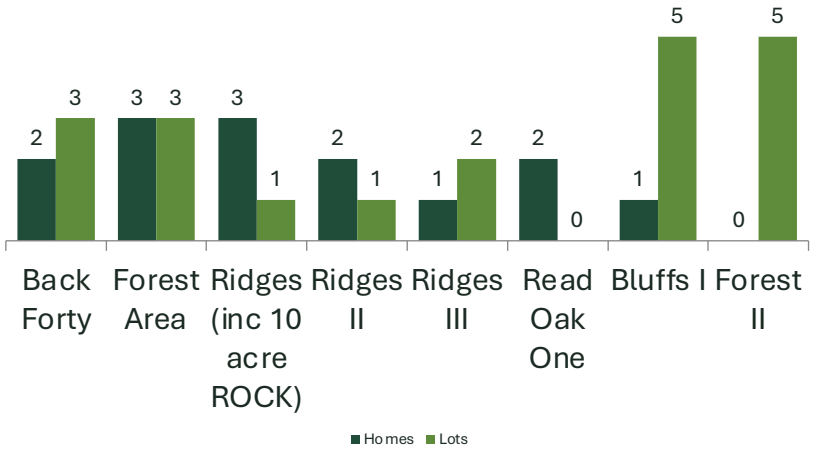
homes | lots across 6 communities

129

properties in Legend, 54% of all site condos

33

Metes and bounds areas: 34 properties

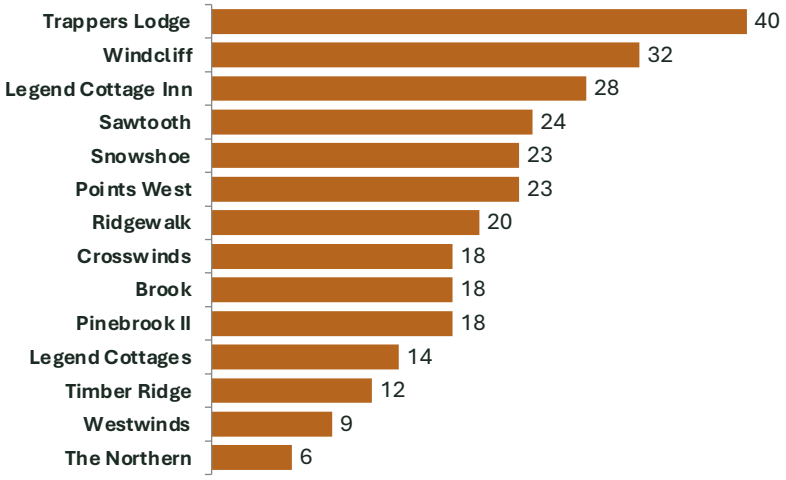


14 | 20

homes | lots across 8 areas

34

Condo (building) developments: 285 units



14
condominium developments, 285 units in all

35%
of units sit in the 3 largest buildings (100 units)

Summit Village Association | Property Type Breakdown 35

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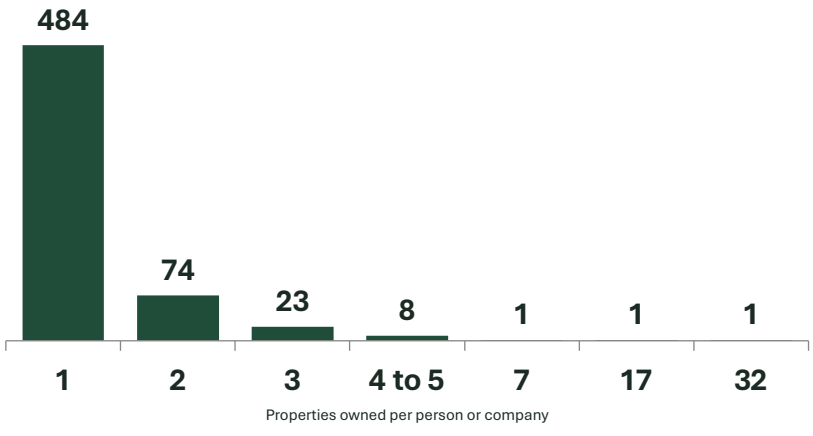
Most SVA owners hold one property



82%
of owners (484 of 592) hold one property

99.5%
of owners hold five or fewer properties

56
properties held by just 3 owners (7, 17 and 32 each)

Summit Village Association | Property Type Breakdown 36

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SUMMIT VILLAGE ASSOCIATION

Your SVA Amenities

Beach Club & Pinebrook



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Beach Club on Lake Bellaire

5597 Northlakes Rd, Bellaire, MI 49615

Large sandy beach
Designated swimming area

Loungers & picnic tables
Plenty of chairs for everyone

Play structure
Plus games, beach toys & equipment

Basketball & pickleball courts
Walk-on, or members reserve through staff

Six gas grills
Cooking utensils to borrow

Clubhouse and Pavilion
Restrooms, changing rooms & kitchen
Available for members to rent for events

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Clubhouse & Pavilion Rentals-Spring/Summer

$200

refundable deposit

Members can reserve space for private parties

Clubhouse OR pavilion
One per reservation, not both

Request online
Submit requests through the SVA website after 1/1

Tables & chairs included
Multiple sets available at no charge

No live music
Not allowed at private parties

*Reservations not available on July 4 due to high volume day (started 2026)

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Boat Dock Lease Program

20
docks for power or pontoon boats; size limits apply

15 + 5
"lifetime" and five-year slips currently

$2,000
2027 season; fee subject to change annually. Last year of $500/year dock surcharge

What the lease covers

- Spring hoist installation & fall removal
- Winter outdoor hoist storage (not the boat)
- Lessee buys & maintains their own hoist

Who can lease

- Home & condo owner members who do not rent their property (not vacant lots)

A waiting list is maintained (members who rent can be on wait list) $200 refundable deposit. Apply through SVA website

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40

Moorage & Storage- OWNERS ONLY

Day Buoy Rental

$20

per day (daily) (2027)

- 5 buoys; members boat or boat rented in members name only
- Reserve online beginning early spring. Restrictions on # of reservations/days

Non-motorized Storage

$125 per season

$75 – after July 15
$2 per day

- Shoreline racks for kayaks, canoes & paddle boards
- Owners only
- Reserve online in early spring

Boat & Trailer Storage

Free

for member boats & trailers

- On the SVA lot between the beach club and M-88
- Launch at the county ramp 2 blocks south
- Members only

No jet skis are EVER allowed on beach club property

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Pinebrook Property

- Use is for SVA members only-not their renters (exception; Pinebrook owners who rent their property)

10 a–10 p

Small outdoor pool, open daily to owners

Location

M-88, 1.3 mi south of the Beach Club; enter at PINEBROOK condo entrance

Pool access

Enter by walking around building via the south side of the clubhouse; restrooms & changing rooms not locked

Tennis / pickleball court

Recently resurfaced

Clubhouse rental- rental fee applies

Contact Heather at 231-533-3958

Pinebrook SVA collaboration by contract with SVA in 1987. SVA pays approx. $6,500/year to support Pinebrook Pool and common areas

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Beach Club – additional frequently asked questions

Beach Club Manager and attendants are SVA EMPLOYEES

Beach Club Manager, Devin Pringle is continuing in year 3 of his 5-year contract!

Residents of "Fisherman's Paradise" –homes immediately North and South of Beach Club are permitted to visit the property but cannot utilize Member Amenities (docks, buoys, trailer storage, clubhouse rental, reserve pickleball court)

It is critical that the SVA boat slips and buoys ONLY be rented/utilized by SVA Members in their owned or rented boats for Beach Club to avoid requiring marina permit

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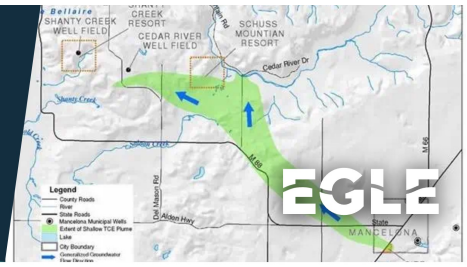
Wickes Manufacturing TCE Plume



EGLE is requesting 4.5 million to extend Mancelona water lines from where it ended in SVA down Forest Trail to M-88 in the area their data shows is most likely to be impacted by plume in 2-3 years

Primary Decision Makers are Legend Condo Association and Forest Condominium Association as THEIR SITE CONDOS OWN THE ROADS IMPACTED.

FOR DETAILED INFORMATION- WATCH THE PUBLIC PRESENTATION THAT WAS RECORDED FROM THE 9/16/26 MEETING

- https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/wickes-manufacturing-tce-plume

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MATT HOWELL

SVA TREASURER

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FY26 General Financial Overview

Financial information through August 31, 2026- FY ends 9/30/26



Detailed FY26 financials (after year complete) will be presented at 11/7 Annual Meeting

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FY26 at a Glance- through 8/31/26

$351,214

Total revenue

$280,727

Total expenses

Year-to-date totals for FY26 through August 31, 2026 (11 months of Activity). **Excludes non-operating activity**.

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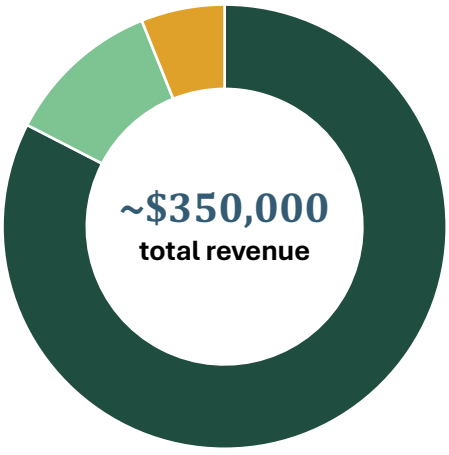
Where SVA Revenue Comes From



Dues
~81% of total

Beach Club Fees
~13% of total

Other
~6 % of total

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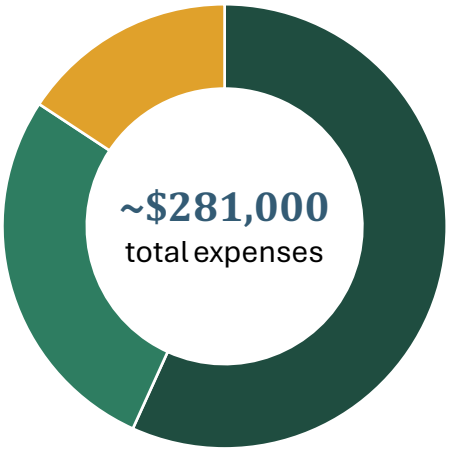
Where the SVA Money Goes



- **Roads & Grounds** ~57% of total
- **Beach Club** ~28% of total
- **Other** ~15% of total

Summit Village Association | FY26 financials through August 31, 2026

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Capital Road & Grounds Expenses

Summit Village Association | FY2025 and FY2026

Fiscal year: October 1 to September 30

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Capital R&G fund: Two-Year Capital Spending

FY2025

$159,320

Oct 2024 - Sep 2025

FY2026

$72,772*

* $66,080 of this total is balance due of projects initiated in FY2025

Combined

$232,092

FY2025 + FY2026

Palmer Drive was the largest project at $96,923, about 42% of the two-year total. North Crossover resurfacing ($58,760) fell entirely in FY2025.

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Legal Expenses FY23 – FY26

Summit Village Association · Account 5950-00 · FY26 through 9/30/26

$29,418

Four-year total legal expenses

52

Legal expenses by fiscal year

Year	Total	*Total After Re-assigning balance due paid to Parker Harvey for FY2025 projects
FY23	$1,376.50	NA
FY24	$4,843.34	NA
FY25	$10,615.35	$15,227.85
FY26*	$12,583.00	$7,970.50
Total	**$29,418.19**	

*$4,612.50 payment was balance due to Parker Harvey (lawyer hired by 2025 Board for membership issues) paid this fiscal year- FY26

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Key takeaways & FY27 budget

~75%

of four-year legal spend relates to membership matters

$15,000

FY27 budget for Membership Matter & updating of bylaws

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No Increase in SVA Dues This Year!

$258	$597	$299
Vacant Lot	Home	Condo (Building) Unit

The $50 Roads & Grounds assessment that was charged to all 3 dues levels from 2021-2026 is complete

Looking ahead…

Future roads and grounds assessments will likely be addressed in FY27 with the overall R&G long-term plan and by-laws changes.

55

2027 Summit Village Association Annual dues

Invoices will be sent 11/1/26 and payment is due 12/31/26

Invoices
Emailed for the first time if we have a valid email address. Mailed to all others.

Condominium (building) owners
Dues are paid to SVA by your Condominium Associations.

Payment options

Check
Mailed to the SVA P.O. Box (same as last year)

Credit card
Through the SVA website, 3% fee (same as last year)

Bank transfer: NEW
From the emailed invoice, no fee

Please reach out if you want to check your information.

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CURTIS MYERS

SVA VOLUNTEER-
DATABASE PROJECT CO-LEAD

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Project goal: one property owner database

A single database that is:

- Easily managed and maintained
- The “source of truth” for a variety of use cases
- Securely stored and controlled
- Synchronized with other systems automatically

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USE CASES THE DATABASE WILL SERVE

Billing
QuickBooks Online / Accounting Services

Communication
Constant Contact Newsletter

Voting rights

Website access
Secure member login

Beach Club
Usage verification

Directory
Future, as an opt-in model

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WHERE DOES THE DATA COME FROM?

1. Billing information in QuickBooks Online
2. Accounting Services
3. Management companies (for condominium owners)
4. SVA website member data
5. Antrim County property records

60

SVA Membership: Where We Stand

Status of issues raised in October 2025

*Communication of this content approved by 9 of 10 SVA Board members at 9/21/26 meeting

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October 2025: A Change is Announced

OCTOBER **2025**

The then-President's letter stated that condo (building) owners were no longer members and could not vote at the October 18, 2025 meeting.

No details were given about changes to amenities, dues, or membership.

What many members knew

- Condo owners have served as SVA Board members for decades
- Condo owners paid dues for decades
- They attended and voted at annual member meetings
- They shared the same amenities, for decades

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Why was the newly elected Board concerned about this decision?

The full board had not reviewed/deliberated/voted on the lawyer, Robert Parker's, findings/recommendations.

The decision on how to move forward was made by only a few Board members

What did the current Board decide to do?

The NEW Board agreed unanimously on 1/6/26 to pursue and document an inclusive membership model rather than re-litigate unclear and conflictual historical documents.

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Getting Expert Legal Advice



Attorney search

Statewide search

The Board reviewed eight lawyers.

4/29/26

Attorney retained

Peter Wendling of Bauckham, Thall, Seeber, Kaufman & Koches P.C., **unanimously** supported by the Board.

Review

Documents reviewed

Contracts, beach club title search and documents, including those recorded with Antrim County.

7/21/26

Board briefing

The full Board met with Wendling to review his assessment and recommendations. BOD Voted unanimously to move forward with updating membership contracts

Wendling's legal explanation memo is available on the SVA website.

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What did the Master Deeds and C&R's Reveal

Platted
Subdivision developments

Membership required

Recorded CC&Rs **clearly require SVA membership** and adherence to rules and restrictions.

Condominium
Site and building developments

No compulsory language

Recorded governance documents **do not contain compulsory SVA membership language.** Required membership to their own assoc.

Metes and Bounds
Property

Membership required

Recorded **CC&Rs clearly require SVA membership** and adherence to rules and restrictions.

A detailed table of ownership models is available on the SVA website.

Condominiums: Contracts and Practice

30+ years ago agreements were signed by the site and building condos

- These associations agreements acknowledged their rights to the beach club
- They agreed to pay SVA to share expenses for the beach club, roads/grounds, and other common areas
- **The contracts need updating: they lack detail on the current relationship and terms**

20+ years of SVA practice

SVA actions and operating decisions over two decades treat all condominium associations as members.

***Site and building condo contracts use exactly the same wording; only the percent of base fee charged differs.**

SUMMIT VILLAGE ASSOCIATION

Deeper Dive into what Peter Wendling, SVA's Legal Consultant, is Saying

A Summary of Attorney Peter Wendling's Memo | Sept 11, 2026

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THE BIG QUESTION

Are Condo Owners Members of SVA?

Attorney Peter Wendling reviewed SVA bylaws to answer.

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Finding #1: The Bylaws Are Contradictory

Seems to Exclude Condos	Clearly Includes Condos
• **Article V** says membership is for owners of "single family property", • Written *before condominiums existed* under Michigan law (1978) • Interpretation could exclude condo owners.	• **Article III** reserves **2 of 11 Board seats** for condo owners. • **Article I** defines SVA's territory to include *all* property in Shanty Creek . • Decades of practice treat condo owners as full members.

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> *"Bylaws must be read as a whole — cherry-picking isn't allowed. Together, they clearly include condo owners."*
>
> — Attorney Peter Wendling

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Are Condominiums Members?

Yes, when the bylaws are read as a whole

The Law TRIES to avoid giving no meaning to clauses in documents. It tries to read them in harmony known as "in Pari Materia" to read a single cohesive document

Article III requires two condo Board seats

Article I, Sec. 2 covers additional contiguous property

Reading Article V to exclude condos would conflict with both Article III and Article 1, Sec. 2

Legally, "traditional" and "site" condominiums are all just condominiums under law

Recommendation: amend Article V to match Article I, which also matches how the Association has always operated

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"Site condos and building condos are all just condominiums. The only difference is the services each type uses — reflected in fees."

— Attorney Peter Wendling

SVA Legal Consultant Findings — Annual Member Meeting 6 / 14

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Finding #2: Site Condos vs. Building Condos

Site Condos	Building Condos
• You own land with a house on it, structured as a condominium. • **The site condo owns and are responsible for roads** • Site condos have historically delegated road/grounds maintenance and upkeep of their general common areas TO SVA. • Historically they paid the same dues rate as properties in platted subdivisions as their common area maintenance is delegated to SVA also.	• You own a unit in a larger building, structured as a condominium. • Their associations **pay for their own upkeep/maintenance of their general common areas (parking lots, grass, etc).** • Have paid a different, lower dues rate as they used less services.

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Finding #3: The Board Has Authority to

- **Maintain roads and common grounds** across all subdivisions and condominiums.
- **Maintain shared amenities** like the Beach Club for all SVA member property owners.
- **Enter into contracts** with condo associations (site and building) as needed.
- **Set annual budgets** to determine charge all members share to fund operations.
- **Employ staff and pay bills** necessary to fulfill obligations.

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Finding #4: Current Board Structure Can Stay

1. **11-Member Board Continues**
   The current structure of 9 seats from subdivisions/site condo's and 2 from building condominiums continues.

2. **Condo Seat Appointments**
   WATARS has appointed the 2 condo Board members historically. Can be revisited later in bylaws revision.

3. **Will need a Board Transition plan once new bylaws are approved by membership**
   For now, when a vacancy opens, fill from the group the departing member came from.

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Finding #5: The Bylaws Need Overhaul

- The current bylaws are **outdated** and don't reflect actual operations and relationships.
- **Contradictions between articles** need to be removed for consistency.
- The Board **can sign new agreements** to update the EXISTING AGREEMENTS BETWEEN SVA AND CONDO ASSOCIATIONS (BUILDING AND SITE)without a membership vote.
- **Bylaw changes require a vote** — targeted for 2027.
- Bylaws should be updated to **include all owners** originating from Deskin Land Trust and contiguous areas who have been paying dues and sharing amenities— subdivisions and condos (building, site) and metes & bounds.

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What New Condo Agreements Will Likely Cover

Topic	What It Means
Dues	SVA informs associations what owners owe per unit based on the budget.
Collection	Each association collects dues as a group; direct billing of owners may be permitted for site condos.
Info Sharing	Associations share info with SVA annually and cooperate on enforcing rules.
Non-Payment	SVA can take legal action if not paid; for delinquent owners, amenity access may be suspended.
Architectural Control	Document the process for architectural review in site condos; zoning rules apply and prevail if more strict.
Insurance	Associations must carry insurance and list SVA on their policies.

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What Is Next

Sat 11/7, 9 a.m.	All SVA owners will be permitted to vote at the next annual meeting.
This fall	A draft SVA and condominium association contract goes to condo association Presidents for feedback. Once agreed, contracts are signed for the SITE and BUILDING associations.
2027	Updated Bylaws and governing documents, drafted on Wendling's strong recommendation, will be presented to the membership for approval.

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