

Golf Villas I Association, Inc.

P. O. Box 15233
Panama City, FL 32406

(850) 624-9412
www.bpgolfvillas1.org

Annual Meeting of the Members February 13, 2026

The annual meeting of the members was called to order by President Marcy Schneider at 5:00 p.m. in the Bay Point Community Association Conference Room and by Zoom teleconference. The Board members physically present were Marcy Schneider, Dean Rook and Kim Blocker. Present by Zoom videoconference was Tommy O'Donnell. Also present were homeowners Pratt Sherer, Wade McGeorge, Anita Scott and Carol Ann Cass with Martha Middleton, recording. After tabulating proxies and owners present, a quorum was called with 21 of 39 units represented.

1. It was moved by Dean Rook, seconded by Tommy O'Donnell and carried unanimously to waive the reading of the minutes of the 2025 annual meeting and Budget Meeting of 11/3/25 and accept them as presented.
2. Financial Statement. Martha Middleton stated that copies of the 2025 financial statements had been distributed to the Board and were also on the association website. She also stated that the 2025 audit is underway and she will distribute them to owners as soon as they are available. It was moved by Dean Rook, seconded by Kim Blocker and carried unanimously to accept the 12/31/25 unaudited financial report as presented.
3. Committee Reports
 - a. Landscaping. Mr. Rook reported that the sprinklers will be turned back on in March and the landscaping company will conduct a sprinkler audit to determine if the system needs any repairs. The rust issues from the well water will have to be monitored continuously. Mrs. Schneider stated that any issues with the irrigation system that have been caused by the cable that was buried recently will need to be addressed by the cable company.
 - b. Building Maintenance.
 - The Board discussed the algae that is growing on some of the exterior walls. Mr. Rook will take for action.
 - There were several reports of carpenter bees on the exterior. From past experience, it was noted that the holes needed to be plugged before any type of treatment, and Mr. O'Donnell recommended a citrus solution be used as a repellent. Once they are dealt with, Mr. Rook will discuss with the company that did the exterior washing about a price to wash the affected windows. In the meantime, owners will be advised of the repellent solution to test for effectiveness.
 - Mrs. Schneider reported that FPL has not responded to her requests for improvements to the parking lot lights, but she will revisit the issue.

- Window Replacement. The Board is still finalizing the quotes for window replacements but there was a question about the color of the frames that was being bid on. Several companies have declined to bid on the job. A discussion ensued about the list of windows to be replaced that included a window on an enclosed porch. The owners expressed differences of opinions with respect to pertinent issues, including insurance coverage for an insurable event, Florida Statutes, association responsibility for an enclosed porch, prior precedent for owner responsibility of enclosed areas, remaining hurricane funds, hurricane damage yet to be completed and the settlement with the insurance company being less than total damages. Therefore, it was decided that the Board should present all factors to the Board attorney for an opinion regarding association responsibility for coverage of damages by an insurable event especially with respect to non-original construction.

With no further business to come before the Owners, it was moved by Dean Rook, seconded by Tommy O'Donnell and carried unanimously to adjourn the meeting at 6:30 p.m.

Respectfully submitted,

(Mrs.) Martha A. Middleton
Recording Secretary