#### OAKTON HOMEOWNERS ASSOCIATION DISCLOSURE PACKET August 26, 2025

The name of the association is Oakton Home Owner's Association, incorporated in Virginia. The registered agent is Jim Woods, 1508 Highland Circle, Blacksburg, VA.

No special assessments are in force. No special assessments are pending.

Current annual assessment for 2025 is \$550.00 per year. The assessment for all lots has been paid for 2024. There are no other mandatory fees or charges from the Association.

There is no common interest community manager.

There is no other entity or facility to which the lot owner may be liable for fees or other charges, other than government taxing authorities.

There is no reserve study. There is no replacement fund.

There are no pending suits or unpaid judgments. The HOA has no loans.

There are no current violations of declaration, bylaws, rules, regulations, architectural guidelines of articles of incorporation for any lot.

All limitations on "for sale" signs are as set forth in declarations.

All limitations on flags are as set forth in declarations.

There are no restrictions on solar installations.

Any architectural standards are set forth in the declarations.

There are no current or pending architectural violations of any lot.

There are no known project approvals currently in effect by secondary mortgage market entities.

No insurance coverage is provided for lot owners; the board maintains liability, officers and directors liability, for the association and the common areas.

It should be noted that the Oakton HOA has certain architectural standards outlined in the attached documents. And significant exterior changes to the house including tree removal must be approved.

#### Attached hereto are:

- Articles of incorporation
- By laws
- Declaration of Restrictive Covenants
- Copy of Common Interest Community Board annual report, with certification
- The association complaint procedure
- The political sign rules.
- A copy of the most recent budget and financial report.
- DPOR License

Submitted by: Glenn Dorsey, Oakton Homeowners Association Secretary/Treasurer 26 August, 2025

# ARTICLES OF INCORPORATION OF OAKTON HOME OWNERS' ASSOCIATION, INC.

In compliance with the requirements of the Virginia Novetock Corporation Act (VA. Code Section 13.1-801, et seq.) the undersigned has this day formed a corporation not for profit and does hereby certify:

#### ARTICLE I

The name of the corporation is Oakton Home Owners' Association, Inc., hereinafter called the "Association". It is formed pursuant to the ordinances of the Town of Blacksburg and Montgomery County, Virginia.

#### ARTICLE II

The principal office of the Association is locate at 622 North Main Street, Blacksburg, Montgomery County, Virginia.

#### ARTICLE III

The initial Registered Office of the Association shall be located at the law offices of Long, Long & Tillar, P.C., 107 Church Street, P. O. Box 196, Blacksburg, Montgomery County, Virginia 24063-0196, and the initial Registered Agent shall be Marcus H. Long, Jr., who is a member of the Virginia State Bar, a resident of the Commonwealth of Virginia, and whose business address is the same as the address of the initial Registered Office.

#### ARTICLE 11

#### PURPOSE AND POWERS OF ASSOCIATION

This Association does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which it is formed are to provide for maintenance, preservation and architectural control of the residential lots within that certain tract of real property known as Oakton owned and developed by Town and County Properties, Inc., a Virginia Corporation.

It shall be the further purpose of this Association to promote the health, safety and welfare of the residents within such property and any additions thereto as may be brought within the jurisdiction of this Association.

For the above-stated purposes, this Association shall have the power to:

(a) exercise all of the powers and privileges and perform all of the duties and obligations of the Association as set forth in that certain Declaration of Restrictive Covenants, hereinafter called the "Declaration", applicable to the real property as now recorded or to be recorded in the land book of Montgomery County, Virginia, and as the same may be amended from time to time as therein provided, and further as set forth in the By-Laws of this Corporation. The Corporation shall have the further purpose to perform any and all contracts necessary for the proper development and maintenance of the real estate

described above. Said Declaration is incorporated herein as if set forth at length;

- (b) fix, levy, collect and enforce payment by any lawful means, of all charges or assessments pursuant to the terms of the Declaration and amendments thereto; to pay all expenses in connection therewith and all office and other expenses incident to the conduct of the business of the Association, including all licenses, taxes or jovernmental charges levied or imposed against any property of the Association;
- (c) acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association;
- (d) bornow money, and with the authorization of more than two-thirds (2/3) of each class of members, mortgage, pledge, deed in trust or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;
- (e) participate in mergers and consolidations with other nonprofit corporations organized for the same purpose annex additional residential property, provided that any such merger, consolidation or annexation shall have the assent of more than two-thirds (?/3) of each class of members; and
- (f) have and to exercise any and all powers, rights and privileges which a corporation organized under the Virginia Nonstock Corporation Act by law may now or hereafter have or

exercise.

#### ARTICLE V

#### MEMBERSHIP

Every person or entity who is a record owner of a fee or undivided fee interest in a lot which is subject to assessment by the Association, including contract seller, shall be a member of the Association. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be appurtenant to and may not be separated from ownership of any lot which is subject to assessment by the Association.

#### ARTICLE VI

#### VOTING RIGHTS

The Association shall have two classes of voting membership:

- (with the exception of the Declarant/Developer) and shall be entitled to one (1) vote for each Lot owned. When more than one person holds an interest in any Lot, all persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any Lot.
- (b) Class B. The Class B member(s) shall be the Declarant/Developer and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to class A membership on the happening of either of the

following events, whichever occurs earlier:

i. when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership, or

ii. on January 1, 2000.

The Declarant/Developer is absolutely free to transfer any interest that it may have in the development and upon such transfer the transferee shall succeed to any remaining voting right held by the Declarant/Developer.

#### ARTICLE VII

#### BOARD OF DIRECTORS

The affairs of this Association shall be managed by a Board of Directors. The initial Board shall have four (4) directors. The names and addresses of the persons who are to act in the capacity of directors until the selection of their successors are:

Charles W. Steger 1507 Palmer Drive Blacksburg, VA 24060

J. B. Jones 505 Preston Ave Blacksburg, VA 24060

Minnis E. Ridenour 2808 Mt. Vernon Lane Blacksburg, VA 24060

James O. Hicks 609 Landsdowne Drive Blacksburg, VA 24060

At the first annual meeting of the members, the members shall elect one-fourth (1/4) of the directors for a term of one year, one-fourth (1/4) of the directors for a term of two years;

one-fourth (1/4) for three years, one-fourth (1/4) for four years, thereafter, the directors shall be elected for four-year terms.

The Association may in its by-laws and by amendment thereto increase the number of directors.

#### ARTICLE VIII

#### DISSOLUTION

The Association may be dissolved with the assent of more than two-thirds (2/3) of each class of members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any nonprofit corporation, association, trust or other organization to be devoted to such similar purposes.

#### ARTICLE IX

#### AMENDMENT

A proposed amendment to these Articles shall be adopted upon more than two-thirds (2/3) of the votes entitled to be cast by members present or represented by proxy at the meeting at which such proposed amendment is considered.

IN WITNESS WHEREOF, for the purposes of forming this corporation, under the laws of the Commonwealth of Virginia, the

undersigned, the incorporator of this Corporation, I have hereunto set my hand this 30 day of March, 1991.

larcus H. Long, Jr.

Heala Latro Adent

## COMMONWEALTH OF VIRGINIA STATE CORPORATION COMMISSION

April 9, 1991

The State Corporation Commission has found the accompanying articles submitted on behalf of

OAKTON HOME OWNERS' ASSOCIATION, INC.

to comply with the requirements of law, and confirms payment of all related fees.

Therefore, it is ORDERED that this

#### CERTIFICATE OF INCORPORATION

be issued and admitted to record with the articles of incorporation in the Office of the Clerk of the Commission, effective April 9, 1991.

The corporation is granted the authority conferred on it by law in accordance with the articles, subject to the conditions and restrictions imposed by law.

STATE CORPORATION COMMISSION

, 1

Commissioner

CORPACPT CIS20422 91-04-08-0156

## OAKTON HOME OWNERS' ASSOCIATION BYLAWS

#### Amended and Restated November 21, 2013

#### Article I - Name and Address

The name of the association is Oakton Home Owner' Association, Inc., incorporated as a membership non-stock corporation under the laws of the Commonwealth of Virginia as SCC ID # 0373758-2. The official address of the Association and the Registered Agent of the Association is Harriet Dorsey, President, 1512 Highland Circle, Blacksburg, VA 24060, but the official address and registered agent may be changed from time to time as registered with the Virginia Corporation Commission.

#### Article II - Definitions

- "Association" and "Corporation" shall mean and refer to Oakton Home Owners' Association, Inc., its successors and assigns.
- 2. "Properties" shall mean and refer to that certain real property described in the Declaration of Covenants, Conditions and Restrictions for Oakton Subdivision, and such amendments thereto as my hereafter be brought within the jurisdiction of the Association.
- 3. "Common Areas" shall mean all real property owned by the Association for the common use of the owners as shown on the Subdivision plat of record.
- 4. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the properties with the exception of the Common Areas.
- 5. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any lot which is part of the Properties, including contract sellers, excluding contract purchasers, and excluding those having mere liens or security interests in the Lot.
- 6. "Declaration "shall mean and refer to the Declaration of the Covenants, Conditions and Restrictions applicable to the Properties as recorded in the Clerk's Office for the Circuit Court of Montgomery County, Virginia.
- 7. "Member" shall mean and refer to those Owners entitled to membership under said Declaration.

#### Article III - Meeting of Members

- Meetings. The annual meeting of the Members shall take place in the month of November of each year. In addition, special meetings of the Members may be called at any time by the President or the Board of Directors or upon the written request of one-fourth of the Members entitled to vote.
- 2. Notice. Notice of any meeting of the members shall be given by the Secretary or any other person authorized to call the meeting at least 15 days before such meeting. Notice shall be given by email to one email address per Lot provided by the Owner for each Lot. If an Owner wishes notice to be made by U. S. Mail, said Owner shall notify the Secretary who shall then provide written notice at the address requested in writing by the said Owner.
- 3. Quorum. A quorum for the annual meeting of the Members shall consist of 50% of the votes (one vote for each Lot) present in person, by telephone conference call, or by proxy to another Lot Owner. All proxies shall be in writing, shall be for a specified meeting or meetings, and shall be kept on file with the Secretary. The proxy shall state as follows, or substantially similar language: "Name of Absent Owner" does hereby give to "Name of Proxy Owner" full authority to vote in my name and stead in the annual membership meeting and/or meeting of the Board of Directors of Oakton Home Owner's Association to be held on \_\_\_\_\_\_\_. This proxy shall expire upon the end of business of said meeting(s). Signed and Dated.
- 4. Action Taken by Members. The Members of the corporation shall take action by majority vote of the quorum, unless otherwise provided in the Bylaws or Covenants.

#### Article IV -- Board of Directors, Officers, Selection and Term of Office.

- 1. Number and qualifications of Board of Directors. The affairs of the corporation shall be carried out and managed by a Board of Directors consisting of no less than three Directors, all of whom shall be Lot Owners.
- 2. Election of Board. Each Board Member shall be nominated by at least one Member and elected by a majority of the Members at the annual membership meeting for a one-year term or until the next meeting of the Members. Said term can be renewed by vote of the membership for up to three consecutive years, but no longer. Any Director can be removed from office, with or without cause, upon a majority vote of the Members. In the event of death, resignation or removal of a Director, the successor shall be selected by the remaining members of the Board and shall serve the remainder of the unexpired term.

- 3. Election of Officers. At the first meeting of the Directors after the annual meeting of the Members, the Directors shall elect from themselves the following officers: President, Vice-President, Secretary and Treasurer. The offices of Secretary and Treasurer may be held by one person. The Directors may remove and replace any officer at any time, with or without cause, by majority vote, but such vote shall not remove said officer from the Board of Directors.
- 4. Duties of Officers. The President shall preside at all meetings of the Members and of the Board of Directors, shall see that the orders and resolutions of the Board are carried out, and shall sign all legal documents and bank authorizations on behalf of the Association. The Vice-President shall act in the place and stead of the President in the event of absence or other incapacity to act. The Secretary shall record the votes and minutes of all meetings, provide notice for all meetings, keep a record of all Members and Lot Owners, and shall perform such other duties as required by the Board. The Treasurer shall receive and deposit all monies of the Association and deposit same in appropriate bank accounts, disburse such funds as are ordered by the Board, shall keep proper books of account, shall make an annual report of the Association to the Members and the Board, shall prepare an annual budget to be presented to the Members and Board.
- Committees. The Board shall appoint annually an Architectural Control Committee and such other special committees as the Board deems appropriate.
- Compensation. Directors shall not be compensated for services rendered as Director of the Corporation. Directors can be reimbursed their reasonable and necessary expenses on behalf of the Corporation as and if approved by the Treasurer.

#### Article V. -- Meetings and Authority of Directors

- 1. The Board of Directors shall meet immediately after having been elected by the Members at the annual meeting of the membership. The Board of Directors shall also meet at such other times as may be called by the President or any other Director's request. Seven days notice in writing or by email shall be provided for special meetings as set forth in Article III, Section 2 of these By-Laws.
- Quorum and Action Taken By Directors. A quorum of Directors shall be two-thirds of the elected Directors. The Directors may take action at a meeting by majority vote of a quorum. Alternatively, the Directors may take action by unanimous consent in writing or by email.
- Authority of Directors. The Board of Directors shall have the power and duty to exercise its authority as follows:

- a. Exercise for the Association all powers, duties and authority vested in or delegated to the Association and not reserved to the Members by other provisions of these By-Laws, the Articles of Incorporation, the Declaration, or operation of law.
- b. Adopt and publish rules and regulations governing the use of the common areas, and the conduct of the members not in conflict with or exceeding authority provided in the Declarations.
- c. Establish assessments and terms of payment thereof at least 30 days in advance of each annual assessment period, notify all Members in writing or by email, collect such assessments using such legal remedies as are available, including but not limited to establishing a lien on the delinquent lot, suspension of voting privileges of Members who are in default of their assessments, and such other and further remedies as are as more fully set out in the Declarations or permitted by law.
- d. Employ a manager, independent contractor or employees to carry out the business of the Association, and provide appropriate compensation and supervision to same.
- e. Cause to be kept a complete record of its financial affairs, meetings and corporate activities and to present a statement thereof to the Members at the annual membership meeting or within 10 days of the request of any Member in writing or by email.
- f. Chose a bank or banks for deposit of funds, designate authorized Directors to have authority over said accounts, and establish guidelines for expenditure authority.
- g. Cause the Association and its officers and directors to be insured for general liability of a minimum of One Million Dollars per occurrence and Two Million Dollars aggregate, obtain reasonable Officers and Directors liability insurance, and obtain a fidelity bond on the Treasurer, all with an insurance company with at least an "A" rating.
  - Cause the Common Areas to be improved and maintained.
- Provide Association Disclosure Packets as required by law, with the authority to assess the requesting Lot Owner a reasonable fee.
- j. Comply with all requirements of law including, but not limited to statues and regulations promulgated by the Virginia Corporation Commission, the Virginia Secretary of the Commonwealth, and the Office of Common Interest Communities.

## Article VI. Amendments to the By-Laws

These By-Laws may be amended by the Members at a Membership Meeting by a vote of two-thirds of the members present in person or by proxy, with a minimum quorum of 50% of Lots represented. At least 15 days Notice must be given by U. S. Mail or email of the proposed amendments to the By-Laws.

IN WITNE Association, hav	ESS WHEREOF, re set our hands t	we, being all of th this 21st day of No	ne Directors of Oakton Home Owner ovember, 2013.
		Certification	
Restate By-Laws	ership corporatio	on, so hereby certi ted pursuant to pr	Home Owners' Association, a Virgini ify that the foregoing Amended and oper notice at the Annual Meeting of
			Secretary

## Recorded Montgomory Co. Clerks Office Dead Book 709 Page 566

DECLARATION
OF COVENANTS, CONDITIONS
AND RESTRICTIONS OF
OAKTON

THIS DECLARATION, made on the day hereinafter set forth by Town and County Properties, Inc., a Virginia Corporation;

### WITNESSETH:

WHEREAS, Town and County Properties, Inc., a Virginia Corporation, is the owner of certain property lying partly in the Town of Blacksburg and partly in the County of Montgomery, State of Virginia, which is more particularly described as follows:

ALL those certain lots or parcels of land lying and being in the Mount Tabor Magisterial District, Montgomery County, Virginia, Numbered 1 through 18 and Parcel "D", as shown on a survey prepared by Draper-Aden Associates, Inc., dated June 22, 1990; and revised April 17, 1991 and June 11, 1991, designated Plan No. 6103, consisting of three pages, a copy of which is found of record in the Clerk's Office of the Circuit Court of Montgomery County, Virginia, and to which reference is made for a more complete description of said tract.

NOW, THEREFORE, Town and County Properties, Inc. hereby declares that all of the properties, described above shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with the real property and be binding on all parties

having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

The following restrictions and covenants are covenants to run with the land, of which future owners and tenants are required to take notice:

- 1. Individual tracts shall be used for residential purposes only. No structure shall be erected, altered, placed, or permitted to remain on any portion of any tract, shown on said map, other than a single family dwelling and appurtenances thereto, including a detached garage. No more than one residence to be occupied by one family and its domiciled servants and employees will be built on each parcel. Residence is hereby defined as one to no more than three detached structures. The accessory structure shall not be constructed prior to the construction of the main residence.
- 2. The exterior of all houses and other structures must be completed within twelve (12) months after construction of same shall have commenced, except where such completion is impossible or would result in great hardship to the owner or builder due to strikes, fires, national emergencies, or national calamities.
- 3. In addition to all applicable building codes, zoning and other restrictions now existing or hereinafter enacted, the

parcel owners in Oakton will conform to the following:

A. Any residential dwelling unit constructed on the Property, shall have a minimum of 2,500 square feet of liveable area.

NOTE: Livable area is defined as enclosed, dwelling area, not necessarily finished, excluding garages, carports, porches and overhangs. Livable area must comply with square footage requirements but need not be completely finished.

- B. The type of construction and materials used shall be at least equal to the requirements of FHA Title II Standards.
- C. The exterior building material to all structures to be erected shall be of a permanent type exterior, other than cinder block. No cinder block house shall be erected on any tract. Exterior finish of the house must be at ground level. (The cinder blocks used in the foundation of a structure are not to show above ground level.)
- 4. No lot shall be in any way further subdivided. No lot owner shall grant or convey any right of way or easement over or across any lot.
- 5. No person shall engage in any commercial activity that shall constitute a nuisance. The Board of Directors shall have the right to cause any person to cease and desist from any activity it determines to be a nuisance. Such

determination as to what constitutes a nuisance shall be in the sole discretion of the Board of Directors.

- 6. No overhead wires, poles or overhead facilities of any kind for electrical or phone service will be permitted to run to the individual residence or outbuildings. Nothing herein shall be construed to prevent street lighting, dusk to dawn lights, or ornamental yard lighting services by underground wires or cables. Yard lights and poles shall be of a type, design and location approved by the Board of Directors.
- 7. All boats and other recreational vehicles shall be parked in inconspicuous places so as not to become a visible nuisance.
- 8. Each residence must have off street parking for all vehicles owned or used by the occupants.
- 9. All fuel storage tanks, trash and garbage receptacles shall be buried in the ground or placed in an enclosure which screens them from the public view.
- 10. Other than those trees on the home sites, driveways, septic system areas and those trees within a radius of seventy-five (75) feet (of the home), no trees are to be cut over a diameter of eight (8) inches. If the cutting of trees causes

the potential for erosion, the lot owner must install vegetation that prevents erosion.

Exceptions to this restriction may be approved by the Board of Directors under the following conditions:

- A. Trees larger than eight (8) inches in diameter may be cut in areas other than those specified above upon the submission of a comprehensive landscape plan to the Board of Directors or its designee, to ascertain if the trees to be cut would adversely affect neighboring homes by damaging their right to privacy. The Board of Directors or its designee shall approve or disapprove the plans within thirty (30) days after such plans are submitted.
- B. Up to 50% of the trees in a deeded easement may be cut if approved by the Board of Directors or its designee.
- 11. No cattle, sheep, goats, poultry, horses, ponies or other animals shall be kept on any parcel. This covenant shall not prohibit the parcel owners from keeping household pets.
- 12. The lots described heretofore shall be subject to the following minimum building setbacks:
- A. No structure shall be placed within seventy-five (75') feet of a front property line.
- B. No structure shall be placed within fifty (50') feet of a side property lien.
  - C. No structure shall be placed within fifty (50')

feet of a rear property line.

13. Prior to the start of construction, the plans for each dwelling or any appurtenant structure must be submitted to the Board of Directors or its designee to ascertain if the restrictions applicable to this development will be complied with.

The Board of Directors or its designee shall approve or disapprove the plans within thirty (30) days after such plans are submitted.

14. Prior to the start of construction, Owner shall deposit with the Board of Directors the sum of Five Hundred (\$500.00) Dollars, which sum may be used for lot clean-up, and to control siltation onto other lots or property as hereinafter set forth. If, after ten (10) days notice in writing by the Board of Directors, Owner does not clean a construction site or control siltation, the Board of Directors may clean the construction site or control siltation site or control siltation and deduct the cost from said Five Hundred (\$500.00) Dollar sum.

In the event that the sum of Five Hundred (\$500.00) Dollars is not sufficient to pay for any cost hereunder, then Owner shall be responsible for any additional cost. Fifteen (15) days after the certificate of occupancy is issued by the appropriate governmental authority and Owner notifies the Board of Directors thereof, any sums remaining from the deposit made

hereunder shall be returned to the Owner.

- 15. The location of any structure, to include swimming pools and tennis courts, must be approved by the Board of Directors of Oakton Home Owners' Association.
- 16. A standard type of mailbox and newspaper receptacle will be chosen by the Board of Directors and must be used by all lot Owners.
- 17. Haphazard storage, parking and location of other equipment will not be allowed. The building site must be kept clear of paper and other debris and maintained during the entire period of construction in a manner which is not unattractive from the street, adjoining lots, and common areas. If, after thirty (30) days notice in writing by the Board of Directors of Oakton Home Owners' Association, debris is not cleared from the site, the Board of Directors will clear the site at owner's expense.
- 18. Owner or his contractor must place at the designated street entry to the lot a sufficient amount of gravel on a firm, well-drained subgrade to prevent mud and other debris from being tracked onto the streets.
  - 19. All fencing must be reviewed and approved by the Board

of Directors The use of natural or inconspicuous fencing materials is recommended. No fence shall be constructed within forty (40) feet of a front property line.

- 20. If, in the opinion of the Board of Directors of Oakton Home Owners' Association, a culvert is needed for drainage or appearance, at the lot entrance to the street, owner will install and pay for the cost of same. If, after notification by the Board of Directors in writing, culvert has not been installed in thirty (30) days, the Board of Directors will have the culvert installed at the expense of the lot owner. Since all streets will be in the secondary highway system, all culverts must be installed in accordance with Virginia Department of Transportation specifications.
  - 21. There shall be no hunting or discharging of firearms.
- 22. Satellite dishes or solar collectors will be allowed only if they cannot be seen from the street or other residences during any portion of the year, and if they are approved by the Oakton Home Owners' Association.
- 23. Swingsets and similar children's play equipment must be in back of the house and must be maintained by painting and anchoring.

- 24. These covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of fifty (50) years from the date these covenants are forwarded after which they shall automatically be extended for successive periods of twenty-five (25) years unless an instrument signed by a majority of the then owners of parcels has been recorded, agreeing to change said covenants in whole or in part removing them in their entirety.
- 25. This Declaration may be amended at any time by an instrument of record after the written consent thereto by not less than seventy-five (75%) percent of the lot Owners of Oakton.
- 26. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions which shall remain in full force and effect.
- 27. All references herein to Board of Directors shall be deemed to be the Board of Directors of Oakton Home Owners' Association.

WITNESS the following signatures and seals this t
A June , 1991.
, 1991.
Town and County Properties, Inc.
14 06 1
BY: Shortes W. Steger, TY (SEAL)  President
rresident 0 /
Attactal -
Attest: 15 James OHick S Secretary
Secretary
STATE OF VIRGINIA,
COUNTY OF MONTGOMERY, to-wit:
The foregoing instrument was acknowledged before me this
day of June
County Properties, Inc., by S Charles W. Steger, Tr.
its President.
My commission expires:
1 marsolon expites:
Notary Public
Notary Public
Recorded 10-25-91

Mail To: Nancy Dowling, PResident Oakton Homeowners Association 709 Somerset Place Blacksburg, VA 24060

THIS AGREEMENT AND AMENDMENT OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF OAKTON SUBDIVISION, made and entered into this 3rd day of May, 1997, among Town and County Properties, Inc., party of the first part (herein called Town and County); and Bob Walters and Teri Walters, husband and wife, Charles W. Steger and Janet Steger, husband and wife, J. B. Jones and Jane Jones, husband and wife, Minnis E. Ridenour and Louise Ridenour, husband and wife, Alexander L. Meszaros and Peggy S. Meszaros, husband and wife, James O. Hicks and Eva Hicks, husband and wife, John Novak and Karen Novak, husband and wife, Felix Amenkiehnan and Charlotte Amenkiehnan, husband and wife, John K. Robertson and Julia Robertson, husband and wife, Richard Fougere and Dale Fougere, husband and wife, Glenn Dorsey and Harriet Dorsey, husband and wife, William Skelton and Peggy Skelton, husband and wife, Leonard Meirovitch, unmarried, Paul Torgersen and Dot Torgersen, husband and wife, David Conn and Judith Conn, husband and wife, Norman E. Dowling and Nancy Dowling, husband and wife, Stephen D. and Teresa B. Jones, husband and wife, parties of the second part (herein called Lot Owners); and The National Bank of Blacksburg and James G. Rakes, Trustee and F. Brad Denardo, Trustee, parties of the third part.

#### RECITALS:

Town and County and Lot Owners are the owners of all of the lots in Oakton, more particularly described on the Final Plat of Oakton recorded in Plat Book 15, Pages 458, 459 and 460, of the Clerk's Office of the Circuit Court of Montgomery County, Virginia. 005565

963 PAGE 765 BOUK

## BOOK 963 PAGE 766

- 2. Town and County is the owner of Lot 7, Oakton, and has requested a modification of minimum building setback for side property lines as set forth in the Declaration of Covenants, Conditions and Restrictions of Oakton, Number 12, recorded in Deed Book 709, Page 566, of the aforesaid Clerk's Office.
- 3. Lot Owners are willing to consent to the modification of the minimum building setback for side property lines for Lot 7, Oakton.
- 4. The National Bank of Blacksburg is the beneficiary of the deed of trust dated April 16, 1990, recorded in Deed Book 674, Page 854, of the aforesaid Clerk's Office which secures a note dated April 16, 1990, in the original principal amount of \$532,500.00. James G. Rakes and F. Brad Denardo are trustees.

NOW, THEREFORE, the parties hereto agree to modification of the minimum building setback for the side property lines of Lot 7, Oakton, as follows:

- The Recitals set forth above are expressly made a part hereof.
- 2. The parties hereto agree that the minimum building setback for the side property lines of Lot 7, Oakton, shall be changed and modified from fifty (50') feet to twenty (20') feet. This modification shall be applicable to Lot 7, Oakton, only.
- 3. Town and County Lot Owners, The National Bank of Blacksburg, James G. Rakes, Trustee, and F. Brad Denardo, Trustee, do hereby consent to such modification.

- 4. This Agreement and Amendment is signed by not less than seventy-five (75%) percent of the Lot Owners of Oakton.
- 5. This Agreement and Amendment shall be construed and interpreted in accordance with laws of the Commonwealth of Virginia.

TOWN AND COUNTY PROPERTIES, INC. VICE- PRESIDENT LOT OWNERS: (SEAL) (SEAL) (SEAL) (SEAL) BOOK 963 PAGE 768

Alexander L. Meszaros	(SEAL)
Veggy St. Meszaros Peggy St. Meszaros	(SEAL)
James O. Hicks	(SEAL)
Eva Hicks	(SEAL)
John Novak	(SEAL)
Karen Novak	(SEAL)
Felix Kmenkiehnan	(SEAL)
Charlotte Amenkiehnan	(SEAL)
John K. Robertson	(SEAL)
Julia V. Robertson  Jalia Robertson	_(SEAL)
Richard Pouger	_(SEAL)
Dale Fougere Dale Fougere	_(SEAL)

	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	(SEAL)
	Glenn Dorsey	
	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	(SEAL)
	William Shelton William Skelton	_(SEAL)
	Margaret A. Sheeton Peggy Skelton	_(SEAL)
Jo Anne Meirovitch	Leonard Meirovitch	_(SEAL)
	D Multre Paul Torgersen	_(SEAL)
	Dot Torgersen	_(SEAL)
	David Com	_(SEAL)
	Judith Conn	_(SEAL)
William A. Ellenbogen (seal) Vice President	Norman E. Dowling	_(SEAL)
	Nancy Dowling Nancy Dowling	_(SEAL)
	Stephen D. Jones	_(SEAL)
	teresa B. Jones Coup	_(SEAL)

## BOUK 963 PAGE 770

THE NATIONAL BANK OF BLACKSBURG
By: Duel McCall, Assistant Vice President
ATTEST:
James G. Rakes, Trustee (SEAL)
F. Brad Denardo, Trustee (SEAL)
STATE OF VIRGINIA,
COUNTY OF MONTGOMERY, to-wit:
The foregoing instrument was subscribed, sworn to and
acknowledged before me this 18th day of June, 1997, by
Bob Walters and Teri Walters, husband and wife.
My commission expires: 630/200/
De Densag Notary Public
STATE OF VIRGINIA,
COUNTY OF MONTGOMERY, to-wit:
The foregoing instrument was subscribed, sworn to and
acknowledged before me this 20th day of JUNE, 1997, by
Charles W. Steger and Janet Steger, husband and wife.
My commission expires: 10/31/2001

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this  $\cancel{12th}$  day of  $\cancel{June}$ , 1997, by J. B. Jones and Jane Jones, husband and wife.

My commission expires:

101

Notary Public

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 23vd day of Tube., 1997, by Minnis E. Ridenour and Louise Ridenour, husband and wife.

My commission expires: 10/3

1001

Natal Deskiling

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 16th day of Tube, 1997, by Alexander L. Meszaros and Peggy S. Meszaros, husband and wife.

My commission expires:  $\frac{10/31/2001}{2001}$ 

Notary Public

## BOOK 963 PAGE 772

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this <u>26+h</u> day of <u>Jure</u>, 1997, by James O. Hicks and Eva Hicks, husband and wife.

My commission expires:

9/30/97

Public

Notary Public

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 23rd day of June. , 1997, by John Novak and Karen Novak, husband and wife.

My commission expires:

Notary Public

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 20th day of June, 1997, by Felix Amenkiehnan and Charlotte Amenkiehnan, husband and wife.

My commission expires:

Notary Public

STATE OF VIRGINIA, COUNTY OF MONTGOMERY, to-wit: The foregoing instrument was subscribed, sworn to and acknowledged before me this 13th day of June, 1997, by John K. Robertson and Julia Robertson, husband and wife. My commission expires: STATE OF VIRGINIA, COUNTY OF MONTGOMERY, to-wit: The foregoing instrument was subscribed, sworn to and acknowledged before me this 13th day of June, 1997, by Richard Fougere and Dale Fougere, husband and wife. My commission expires:  $\frac{9/30/97}{}$ STATE OF VIRGINIA, COUNTY OF MONTGOMERY, to-wit: The foregoing instrument was subscribed, sworn to and acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 1997, by Glenn Dorsey and Harriet Dorsey, husband and wife. My commission expires:

Notary Public

## 800K 963 PAGE 774

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this / the day of June, 1997, by William Skelton and Peggy Skelton, husband and wife. My commission expires: 10/31/2001 STATE OF VIRGINIA, COUNTY OF MONTGOMERY, to-wit: The foregoing instrument was subscribed, sworn to and acknowledged before me this 11th day of June, 1997, by Leonard Meirovitch and Jo Anne Meirovitch, husband and wife. My commission expires: STATE OF VIRGINIA, COUNTY OF MONTGOMERY, to-wit: The foregoing instrument was subscribed, sworn to and

My commission expires: 10/31/200/

Paul Torgersen and Dot Torgersen, husband and wife.

acknowledged before me this 164h day of June, 1997, by

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 23rd day of June, 1997, by David Conn and Judith Conn, husband and wife.

My commission expires:

Notary Public

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this Am day of Juve, 1997, by Norman E. Dowling and Nancy Dowling, husband and wife.

My commission expires:

L Kenner

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this Ah day of June, 1997, by Stephen D. Jones and Teresa B. Jones, husband and wife.

My commission expires: 10/31/2001

J. Dear

## BOOK 963 PAGE 776

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 22 Nd day of \_\_\_\_\_\_\_, 1997, by William A. Ellenbogen, Vice President.

My commission expires:

Notary Public

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this \_\_\_\_\_\_ day of \_\_\_\_\_\_\_, 1997, by Bryce W. McCall as Assistant Vice President of The National Bank of Blacksburg, and acknowledged the same as the act of said corporation; made oath that he is Assistant Vice President of said corporation; and that the seal affixed hereto is the true corporate seal of said corporation and has been affixed and attested by due authority.

My commission expires:

Notary Public

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 2 day of 900, 1997, by James G. Rakes, Trustee of The National Bank of Blacksburg.

My commission expires:

Susamon Lihorpa Notary Public

STATE OF VIRGINIA,

COUNTY OF MONTGOMERY, to-wit:

The foregoing instrument was subscribed, sworn to and acknowledged before me this 2 day of July, 1997, by F. Brad Denardo, Trustee of The National Bank of Blacksburg.

My commission expires:

Susame Lithorpe Notary Public

VIRGINIA: In the Office of the Circuit Court of Montgomery County day of July , 18 97. The foregoing instrument was this day presented in said Office and with certificate annexed admitted to record at 3.58 o clock.

Tests:

By ALIAN C. BURKE, CLERK
D.C

### OAKTON HOME OWNERS ASSOCIATION

Association Complaint Procedure
Effective Date July 1, 2012
Approved by Board of Directors November 29, 2012

WHEREAS, the Commonwealth of Virginia has promulgated laws and regulations under Virginia Code Title 54.1, Chapter 23.3 and Title 55, Chapter 29 to establish a complaint procedure for members of the association and citizens who allege that the Association is not complying with Virginia laws and regulations relating to Common Interest Communities; and

WHEREAS, the aforesaid laws and regulations DO NOT apply to complaints by members of the association or citizens regarding the governing documents of the association, such as restrictive covenants and declarations, articles of incorporation or bylaws;

BE IT THEREFORE RESOLVED that at a meeting of the membership and the Board of Directors of the Oakton Home Owners Association, pursuant to proper notice, with a quorum convened, and by vote of a majority of the members and the directors present, on November 29, 2012, the following Association Complaint Procedure is adopted, retroactive to July 1, 2012.

1. In order to make a complaint relating to Common Interest
Communities and any alleged violation of law or regulation relating thereto, any member of the association or any citizen must make said complaint in writing to the President, the Secretary or the Treasurer of the Board of Directors or to the Registered Agent of the corporation as listed with the Virginia Corporation
Commission. All complaints must contain (1) the name, physical address, mailing address, and telephone number of the complainant, (2) a complete description of the action, inaction or decision which is the subject of the complaint, (3) a description of the laws and regulations which have allegedly been violated by the association, and (4) a description of the specific remedy or action which the complainant requests. The written complaint letter must be hand delivered or sent by certified or registered mail, return receipt requested, to the address of the appropriate corporate officer as listed by the Virginia Corporation Commission.

- 2. The association shall provide written acknowledgment of the receipt of the complaint to the complainant within seven days of receipt. This acknowledgement shall also provide the date, time, and location that the complaint will be considered by the officers. The complainant may be invited to this meeting at the sole discretion of the officers. The written acknowledgement as described herein shall be hand delivered or mailed by registered or certified mail, return receipt request, to the complainant at the address provided.
- 2. Within 45 days of receipt of said complaint by the association, the President, Secretary and Treasurer shall meet together at the date, time and place designated in the acknowlegment letter, to determine a response to the complaint and to provide this response to the complaining party in writing. The officers may request further information from the complainant within this 45 day response period and, if so, the response period shall be extended up to an additional 30 days from the date of receipt of the additional information. If the officers deem it necessary or adviseable, they may call a special meeting of the membership to determine a response to the complaint.
- 3. After a final determination is made, and within seven days thereof, a written notification of final determination shall be delivered to the complainant as set forth in Paragraph Two herein. This notice of final determination shall be dated as of the date of issuance and include specific citation to applicable association governing documents, laws or regulations that led to the final determination, as well as the name and license number of the professional association manger, if any. The complainant shall also be provided with a Notice of Final Adverse Decision (attached hereto as Exhibit A) which instructs the complainant of the process of appeal to the Office of the Common Interest Community Ombudsman for the Commonwealth of Virginia.

Adopted this 29th day of November, 2012.

		 _
Secretary		

# OAKTON HOME OWNERS ASSOCIATION NOTICE OF APPEAL RIGHTS OF FINAL ADVERSE DECISION

Complainant:

Date of Final Adverse Decision:

Name, address and telephone number of President of the association:

If the Board has Issued a final decision which you believe is incorrect, you have the right to file a Notice of of Adverse Decision within 30 days with the Office of Common Interest Community Ombudsman. You must file this notice on forms provided by said Ombudsman within 30 days of the Board's final adverse decision. You shall include copies of any supporting documents, correspondence and other materials related to the decision, and this appeal must be accompanied by a \$25.00 filing fee. You should contact the Ombudsman as follows for further details and information:

Office of the Common Interest Community Ombudsman Department of Professional and Occupational Regulation 9960 Mayland Drive, Suite 400 Richmond, VA 23233 804-367-2941 CICOmbudsman@dpor.virginia.gov

# DPOR License Lookup License Number 0550002275

### License Details

Name

OAKTON HOMEOWNERS ASSOCIATION, INC.

License Number

0550002275

**License Description** 

Common Interest Community Association Registration

Rank

**CIC Association Registration** 

Address

1508 HIGHLAND CIR, BLACKSBURG, VA 24060

**Initial Certification Date** 

1997-02-21

**Expiration Date** 

2022-06-30

The data located on this website are not the public records of the Department of Professional and Occupational Regulation (DPOR). All public records are physically located at DPOR's Public Records Section: 9960 Mayland Drive, Suite 400, Richmond, VA 23233. While DPOR works to ensure the accuracy of the data provided online, the data available on these pages are updated routinely but may not be up to date at all times (due to document processing delays, technical maintenance, etc.).

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DPOR License Lookup build 1,452 (built 2021-09-14 01:36:33).

### **Oakton Home Owners Association**

### **Approved Political Signs Policy**

Temporary political signs may be posted on Oakton lots with the following restrictions:

- Only one political sign per lot
- The sign is to be firmly implanted in the ground, and not put on a building
- The sign shall not exceed four square feet in size
- The sign may be erected no sooner than 60 days before a national, state or local election and must be removed within five days of election day

#### **MINUTES**

# OAKTON HOME OWNERS ASSOCIATION MEETING OF THE MEMBERSHIP November 19, 2024 7:30 P.M.

The annual meeting of the membership of the corporation took place at the home of Glenn and Harriet Dorsey as indicated above. Those in attendance were Jim Woods, Mike Kelly, Harriet and Glenn Dorsey, Felix Amenkhienan, Larry Cowley, Malcolm Laing, Pat Rodgers and Bill Plymale, Tom Ollendick, Minnis Ridenour, and Norm Dowling. Twelve lots were represented, constituting a quorum.

The first order of business was approval of the agenda (attached) and approval of the 2023 minutes (attached). Both motions were passed unanimously.

Glenn Dorsey, Treasurer, presented, explained and answered questions regarding the 2023 financial report, which is attached and was provided to the members prior to the meeting. Thereafter, the financial report for 2024 was unanimously approved. Glenn Dorsey then presented the proposed budget for 2025 (attached) and after considerable discussion, the budget was approved unanimously with an increase in annual dues to \$550.00 per annum, due and payable on or before December 31, 2024. The increase in the annual dues was necessary to maintain our reserves at \$2,000-\$3000. The expenses of removing trees in 2024 at the entrance of the subdivision, and increased costs of mulching, mowing and maintaining the common areas and verges were noted. The donation of labor and equipment to remove a downed tree at the entrance of the subdivision by Jim Woods and Malcolm Lang was noted and appreciated.

It was suggested that Glenn Dorsey request bids again for next season's landscaping services, and homeowners are to give suggestions for contractors to Glenn. Our long-time contractor, TLC, will also be asked to give a bid for next season.

After discussion and consensus of the membership, the membership is reminded that no hunting is allowed by any person on subdivision property or any of the lots. The membership is also reminded that any major changes in the appearance of homes, landscaping, or construction of additions and modifications must be pre-approved by the architectural committee.

The membership then nominated and elected the following individuals to serve on the Board of Directors for 2025: Jim Woods, Malcolm Laing, and Glenn Dorsey. The membership meeting was then concluded.

Glenn Dorsey Secretary-Treasurer

### MINUTES OF THE ANNUAL MEETING OF THE BOARD OF DIRECTORS

### November 19, 2024

At the conclusion of the membership meeting, the Board of Directors, consisting of Jim Woods, Malcolm Laing and Glenn Dorsey, held its annual meeting.

By unanimous vote of the Board members, the following were elected to serve as officers: Jim Woods, President; Malcolm Laing, Vice-President; and Glenn Dorsey, Secretary-Treasurer.

The membership was put on notice that there will need to be a change in officers for 2026.

There being no further business before the Board of Directors, this meeting was concluded.

Glenn Dorsey Secretary-Treasurer

## Oakton Homeowners 2024 Treasurers Report

I have attached the financial spreadsheets for Oakton Homeowners 2024 season. There is an income/expense summary, a 2025 budget, and a monthly cash flow spreadsheet.

### Highlights:

Landscaping included tree work at the entrance and mulching all four common areas (two at the top and each cul de sac). There were no plant purchases this year. Big thanks to Malcolm and Jim for the clean-up of the downed locust tree or that total would have been higher!!!

Expenses exceeded income by about \$3000 primarily due to the tree work and higher than expected lawn charges. The apparent lawn increase was due to late billing from 2023 work and what appears to be a minimal delay in this year's billing, so it is a timing issue and not a higher cost. We are starting out year 2025 with about \$3000 in the bank.

The lesson to be learned here is that our landscaping charges are increasing as we try to keep the areas mulched and weeded, and lawnmowing charges have increased about 10% over the past few years. My recommendation is that we raise dues from \$450 to \$550 in 2025 which is about break even as you can see from the budget. The extra \$1800 will allow us to keep about \$2500 cushion in our CD account.

This was the first year of experimenting with CD purchase to earn some interest on dues during the slow winter period. Two 8 mo. CDs purchased in Dec earned about \$83 in interest. I had to cash out one and rolled one in July, so we actually earned about \$100. However, I need to subtract \$20 in service charges due to falling under the minimum balance requirement for two months, so we netted about \$80. Should be able to plan this better next year.

No other features of note on the statement.

Glenn Dorsey, Sec'y/Treas

Nov 19, 2024

## Oakton Homeowners Income/ Expense statement for 2024

November 26, 2023 Balance	\$	6,062.96		
November 20, 2020 Balance	Υ	0,002.30		
2023 EXPENSES				
VTEP			\$902.40	
Total Lawn			\$ 5,930.00	
Landscaping			\$3,685.00	
VA corp commission			\$25.00	
Treas of VA DEOR				
Insurance			\$669.00	
bank service charges			\$20.00	
Total Expenses			\$11,231.40	
Dues		\$8,100.00		\$450x 18 lots
Interest		\$85.25		
Total income		\$8,185.25		
November 26, 2024 Balance on Hand	\$	3,016.81		\$2500 in CD and \$516.81 in Checking

Glenn Dorsey, Secy./Treas 17-Nov-24

# Oakton Homeowners 2025 Proposed budget

November 26, 2024 Balance	\$	3,016.81	
November 26, 2024 Balance	٦	3,010.81	
2023 EXPENSES			
VTEP			\$902.40
Total Lawn			\$5,500
Landscaping			\$3,000.00
VA corp commission			\$25.00
Treas of VA DEOR			
Insurance			\$669.00
bank service charges			\$0.00
Total Expenses			\$10,096.40
Dues		\$9,900.00	
Interest		\$120.00	
Total income		\$10,020.00	
Net			-\$76.40
11/26/2025		\$2,940.41	

Glenn Dorsey, Secy./Treas 17-Nov-24

## MONTHLY INCOME/ EXPENSES (and Checking Balance ) 2024 OAKTON HOMEOWNERS

GLENN DO	DCEV NIOV1	0 2024

	11/26/2023	12/26/2023	1/26/2024	2/26/2024	3/26/2024	4/26/2024	5/26/2024	6/26/2024	7/26/2024	8/26/2024	9/26/2024	10/26/2024	11/26/2024	Totals
VTEP		\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 75.20	\$ 902.40
Total Lawn			\$ 2,152.00					\$ 708.00	\$ 1,098.00	\$ 472.00			\$ 1,500.00	\$ 5,930.00
Landscaping					\$ 1,125.00			\$ 2,560.00						\$ 3,685.00
VA corp comm						\$ 25.00								\$ 25.00
Treas of VA DEOR														\$ -
service charge									\$ 10.00	\$ 10.00				\$ 20.00
Insurance		\$ 669.00												\$ 669.00
Total exp		\$ 744.20	\$ 2,227.20	\$ 75.20	\$ 1,200.20	\$ 100.20	\$ 75.20	\$ 3,343.20	\$ 1,183.20	\$ 557.20	\$ 75.20	\$ 75.20	\$ 1,575.20	\$ 11,231.40
less 8 Mo CD		\$ 5,000.00												
Plus 8 mo CD										\$ 2,500.00				
Dues		\$ 1,800.00	\$ 5,850.00		\$ 450.00									\$ 8,100.00
Interest		\$ 0.10	\$ 0.18	\$ 0.24	\$ 0.21	\$ 0.21	\$ 0.18	\$ 0.17	\$ 0.03	\$ 83.77	\$ 0.06	\$ 0.05	\$ 0.05	\$ 85.25
VA refund														\$ -
Total income	\$ -	\$ 1,800.10	\$ 5,850.18	\$ 0.24	\$ 450.21	\$ 0.21	\$ 0.18	\$ 0.17	\$ 0.03	\$ 83.77	\$ 0.06	\$ 0.05	\$ 0.05	\$ 8,185.25
Net														
Prev mo balance		\$ 6,062.96	\$ 2,118.86	\$ 5,741.84	\$ 5,666.88	\$ 4,916.89	\$ 4,816.90	\$ 4,741.88	\$ 1,398.85	\$ 215.68	\$ 2,242.25	\$ 2,167.11	\$ 2,091.96	
Bank Balance	\$ 6,062.96	\$ 2,118.86	\$ 5,741.84	\$ 5,666.88	\$ 4,916.89	\$ 4,816.90	\$ 4,741.88	\$ 1,398.85	\$ 215.68	\$ 2,242.25	\$ 2,167.11	\$ 2,091.96	\$ 516.81	

2500 8 mo 2500 8 mo 2500 8 mo