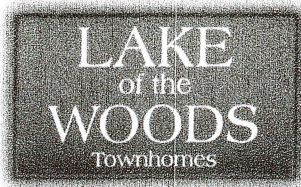


300 Carolwood Point
Fern Park, FL 32730



Telephone (407) 834-6828
Fax (407) 834-5446

www.lakeofthewoodshoa.com

October 2, 2026

Dear Owners:

Enclosed please find:

1. the Notice of Special Membership Meeting & Agenda;
2. a copy of the proposed THIRTEENTH AMENDMENT TO RESTATED DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS, AND RESTRICTIONS REGARDING LAKE OF THE WOODS ("Amendment"); and
3. a Limited Proxy ("Proxy").

Please take a moment to review the enclosed proposed Thirteenth Amendment to the Declaration. This Amendment will benefit our community by reducing the burdensome requirement of a sixty percent (60%) quorum, for membership meetings to change the assessments, to a thirty percent (30%) quorum, as is required for all other Association business.

Given the above, we urge you to look carefully over the Amendment and then approve or disapprove the proposed Amendment by doing the following:

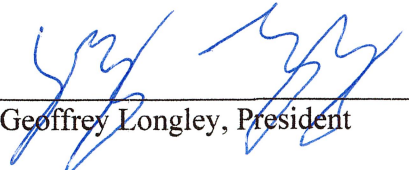
1. Please properly fill out the enclosed Proxy, remembering to sign, print your name, date, and write your Lot address at the bottom in the spaces provided, as well as placing a check mark in the appropriate boxes indicating how you would like to vote on the proposed Amendment;
2. Please return the properly executed Proxy to the Association before the appointed time of the membership meeting so that it can be used at the upcoming special meeting of the members.

We urge you to complete the Proxy and return it to the Association even if you are planning on attending the meeting to ensure that we obtain a quorum and that your vote is counted. Please understand that you have the right to take back your Proxy at any time prior to voting, but in the event, something precludes you from attending the meeting and voting in person, your Proxy will allow us to move forward and resolve these issues.

Thank you so much for your time and attention to this matter.

Sincerely,

Lake of the Woods Homeowners Association, Inc.



Geoffrey Longley, President

LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC.

A Corporation Not-For-Profit

NOTICE OF SPECIAL MEMBERSHIP MEETING & AGENDA

NOTICE IS HEREBY GIVEN, in accordance with the Bylaws of the Association and the Florida Statutes, that a **SPECIAL MEMBERSHIP MEETING** will be held and that a vote on proposed Amendments will take place at such meeting. The meeting shall be held at the following date, time and address:

Date: October 27, 2026
Time: 7:00 p.m.
Location: Lake of the Woods Clubhouse
Address: 300 Carolwood Point
Fern Park, FL 32730

- Agenda:**
- (a) **Calling of the roll and certifying proxies;**
 - (b) **Proof of notice of meeting or waiver of notice;**
 - (c) **New business;**
Proposal, consideration of, discussion of, and voting on the **THIRTEENTH AMENDMENT TO RESTATED DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS, AND RESTRICTIONS REGARDING LAKE OF THE WOODS;**
 - (d) **Adjournment.**

DATED, MAILED AND POSTED: October 2, 2026 (date)
[at least fifteen (15) days prior to the meeting]

LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC.

By: 
Secretary Signature
Ernie Torres
Printed Name

**THIRTEENTH AMENDMENT TO RESTATED DECLARATION OF EASEMENTS,
COVENANTS, CONDITIONS AND RESTRICTIONS
REGARDING LAKE OF THE WOODS**

The following amendment is made to the RESTATED DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS, AND RESTRICTIONS REGARDING LAKE OF THE WOODS, recorded in Official Records Book 1048, Page 1564, *et. seq.*, of the Public Records of Seminole County, Florida, as amended (hereinafter referred to as the "Declaration") by amending Section 5 to Article V and Section 2 to Article VIII.

(Additions are indicated by underlining, deletions are indicated by ~~striketthrough~~, and omitted but unaltered provisions are indicated by ellipses).

**ARTICLE V
COVENANT FOR ASSESSMENTS**

...

Section 5. Notice of Meetings. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 hereof shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or proxies entitled to cast ~~sixty~~ thirty percent (~~60~~ 30%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be ~~one-half (1/2) of the required quorum at the preceding meeting~~ thirty percent (30%). No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

...

**ARTICLE VIII
STAGE DEVELOPMENT AND ANNEXATION**

...

Section 2. When Association Approval Required. If an application for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn, and the FHA or VA determine that Developer's detailed plan for the annexed property is not in accordance with the general plan on file with such agency, the annexation of all or any portion of the lands described in Exhibit "C" attached hereto shall be approved by FHA and VA and additionally must have the assent of two-thirds (2/3) of the Class "A" members of the Association who are present and voting in person or by proxy at a meeting duly called for such purpose, written notice of which is to be sent to all members not less than sixty (60) days nor more than ninety (90) days in advance of such meeting, the presence of members or proxies entitled to cast at least ~~sixty~~ thirty percent

(~~60~~ 30%) of all the votes of the Class A membership shall constitute a quorum. If the required quorum is not forthcoming at such meeting, another meeting may be called subject to the notice requirement hereinabove set forth; and the required quorum at any such subsequent meeting shall be members or proxies entitled to cast thirty percent (30%) of the votes of each class of membership. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting. Developer retains the right to apply or not to apply, or to withdraw application, for either FHA mortgage insurance or VA mortgage guarantees at any time hereafter. Any annexation approved by the Class "A" members pursuant to the provisions of this Section shall be approved by the FHA or VA, or both, prior to the same becoming effective if an application for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn.

...

Limited Proxy

TO: Secretary Of The Association
LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC.
300 Carolwood Point
Fern Park, FL 32730

The undersigned hereby appoints _____ or [if no name is written in the preceding blank] the President of Lake Of The Woods Homeowners Association, Inc. (hereinafter "Association") as proxy holder to attend the special membership meeting to be held at the Lake of the Woods Clubhouse, located at 300 Carolwood Point, Fern Park, FL 32730, on October 27, 2026 at 7:00 p.m., and any adjournment thereof, for the purposes set forth below and to act on all matters, and in all things that may come before that meeting and any and all adjournments, and to represent the undersigned with all the powers referenced below that the undersigned would possess if personally present.

The undersigned ratify and confirm any and all acts and things that the proxy shall lawfully do or cause to be done in the premises, whether at the meeting or at any change, adjournment or continuation of it and revoke all proxies previously given to anyone for the above purposes.

Powers

This proxy may be used for any proper purpose at the special meeting of the members, including to establish a quorum and to vote for the issue(s) as indicated hereafter.

I specifically authorize and instruct my proxy holder to cast my vote as follows with respect to that certain proposed **THIRTEENTH AMENDMENT TO RESTATED DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS, AND RESTRICTIONS REGARDING LAKE OF THE WOODS** (hereinafter "Amendment"), which Amendment has been provided to me. The Amendment seeks to amend that certain the RESTATED DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS, AND RESTRICTIONS REGARDING LAKE OF THE WOODS (hereinafter "Declaration"), by amending Section 5 to Article V and Section 2 to Article VIII.

☐ **YES** [I vote in favor of the Amendment to amend Section 5 to Article V and Section 2 to Article VIII.]

☐ **NO** [I vote against the Amendment to amend Section 5 to Article V and Section 2 to Article VIII.]

Signature of Association member (i.e., Owner) within Lake of The Woods Homeowners Association, Inc.:

Sign Name: _____ **Date:** _____

Print Name: _____ **Lot address:** _____

This Proxy is revocable by the Association member (i.e., owner) and is valid only for the meeting for which it is given and any lawful adjournment. In no event is the proxy valid for more than ninety (90) days from the date of the original meeting for which it was given.

SUBSTITUTION OF PROXY

The undersigned, appointed as proxy above, hereby designates _____ to substitute for me in the proxy set forth above.

DATE: _____ **PROXYHOLDER:** _____