

PRESIDENT'S MESSAGE

Dear Homeowner:

The Annual Meeting will be held at Clubhouse One, 9650 Mainlands Blvd W, Pinellas Park, FL 33782.
Wednesday October 28, 2026 7:00 p.m.

There are two items to be voted on.

1. Roll over excess funds.
2. Waiving of fully funded budget.

Selecting **YES** to waive the fully funded reserves will result in the following maintenance fees for 2027:

Lot B monthly \$458.07

Lot C monthly \$479.39

Lot E monthly \$500.56

Lot F monthly \$532.47

Selecting **NO** will result in the following maintenance fees for 2027:

Lot B monthly \$1,211.33

Lot C monthly \$1,284.73

Lot E monthly \$1,357.67

Lot F monthly \$1,467.55

Pursuant to Florida law, an election of the directors of this Association is not required, since the number of candidates was less than or equal to the number of vacancies to be filled. Accordingly, the names of the New Board Members will be announced at the Annual Meeting.

Whether you vote Yes or No for the items on the proxy, it is **IMPORTANT THAT YOU VOTE**. We need a quorum in order to conduct business at the annual meeting.

Please make sure to get your proxies in as soon as possible either to the Ballot Box in the clubhouse or by dropping off or mailing to the Management office. **PLEASE VOTE FOR YOUR UNIT to continue to grow and move forward.**

If you have any questions, please call Joe Polkowski at 727-573-5670

Thank you for participating,



Dorothy (Dot) Muller

President Unit 1

SECOND NOTICE OF ANNUAL MEETING AND BUDGET MEETING

MAINLANDS OF TAMARAC BY THE GULF UNIT ONE ASSOCIATION, INC.

TO ALL MEMBERS:

On Wednesday, October 28, 2026 at 7:00 P.M., Mainlands of Tamarac by the Gulf Unit No 1 Annual Meeting and Budget Meeting of the Association will be held at Clubhouse One, 9650 Mainlands Blvd W, Pinellas Park, FL 33782.

Twenty-five (25) percent of members (a quorum) is needed in order to conduct business. IT IS THEREFORE VERY IMPORTANT THAT YOU PROVIDE A LIMITED PROXY OR VOTE IN PERSON SO BUSINESS MAY BE CONDUCTED.

Pursuant to Florida Law a Majority of the voting interest is required to reduce statutory reserves.

IF YOU DO NOT WANT TO SUBMIT A PROXY, IN-PERSON VOTING WILL BE AVAILABLE AT CLUBHOUSE ONE ON WEDNESDAY, OCTOBER 28, 2026 FROM 6:00 P.M. TO 7:00 P.M. AN IN-PERSON BALLOT WILL BE PROVIDED AT THE CLUBHOUSE.

IF YOU ARE PLANNING TO VOTE BY PROXY, WE ENCOURAGE YOU TO SUBMIT IT AS LONG BEFORE THE MEETING AS POSSIBLE TO AVOID ANY DELAY IN REGISTRATION.

VOTING BY PROXY

If you are unable to attend the Annual Meeting and wish to vote by proxy, please note the following information about PROXIES:

- 1. A limited proxy is for the purpose of appointing another person to vote for you as you specifically direct (except for non-substantive items) in the event that you might not be able to attend the meeting. It must be signed by the person authorized to cast the vote for the unit.**
- 2. The proxy should be submitted to the Association prior to the scheduled time of the meeting. It can be sent via hand-delivery to the Management Office, via mail addressed to the Association's mailing address at: 10161 49TH Street North Suite L, Pinellas Park, FL 33782, via email to: admin@themainlands.com, or via facsimile to: 727-573-0876. It is encouraged that the proxy be submitted as long before the meeting as possible, in order to avoid delay in registration.**
- 3. If you appoint a proxy and later decide you will be able to attend the meeting in person, you may withdraw your proxy when you register at the meeting.**
- 4. A proxy may be revoked in writing or superseded by a later proxy to another person. It may also be assigned (substituted) by the person designated on the proxy to a third person if the person you designate as proxy decides that he or she will be unable to attend the meeting.**
- 5. A BLUE Limited Proxy form is enclosed with this notice for your use, if needed.**

By Order of the Board of Directors.

Peggy Zamboni, Secretary

THE 2026 ANNUAL MEETING HAS TWO QUESTIONS

What Voting Yes or No Means on the Items

1. *Should the Association rollover and apply any surplus funds that exist in its Operating Account for its fiscal/calendar year ending 12/31/2026, to offset common expenses that will be incurred in the following fiscal/calendar year, to avoid the taxable consequences of such funds remaining in the account, pursuant to Internal Revenue Ruling 70-604?*
YES→ you are in favor of **allowing the Association to roll over** any surplus operating funds from the 2026 budget to the 2027 budget.
NO→you are not in favor of the roll over. This selection **may cause the association to have taxable Federal penalties.**
2. *Should the reserves required by Section 718.112(2)(f), Florida Statutes, be waived for the next fiscal/calendar year and be reduced to a level presented by the Board of Directors?*
YES→ you are in favor of a **partially funded** budget.
NO→ you are in favor of a **fully funded** budget.

THIS PAGE IS NOT FOR VOTING
SEE BLUE LIMITED PROXY FORM
ENCLOSED.

MAINLANDS OF TAMARAC UNIT ONE ASSOCIATION

ANNUAL MEETING AND BUDGET MEETING

WEDNESDAY OCTOBER 28, 2026 7 P.M.

CLUBHOUSE ONE

9650 MAINLANDS BLVD W

PINELLAS PARK, FL 33782

AGENDA

- 1. CALL TO ORDER: President, Dot Muller**
- 2. ROLL CALL: Secretary, Peggy Zamboni**
 - _____ Dot Muller
 - _____ Peggy Zamboni
 - _____ Bob Helmick
 - _____ Roger Rice
 - _____ James Toothill
 - _____ Judith Dudinsky
 - _____ Barbara Schwendenmann
- 3. Certification of Quorum**
- 4. Approval of October 29, 2025 Annual Meeting Minutes**
- 5. Presentation and vote on 2027 budgets**
- 6. President's report**
- 7. Treasurer's report**
- 8. Directors' reports**
- 9. Introduction of 2027 Board Members**
- 10. New Business**
 - A. Result of Rollover excess operating funds**
 - B. Results of vote on waiving fully funded reserves**
- 11. Adjournment**

Immediately following the Annual Meeting, the organizational meeting of the Board of Directors will be held for the purpose of electing officers of the Association.

Agenda

- 1. Call meeting to order**
- 2. Certifying quorum of board**
- 3. New Business**
 - A. Elect Officers and Directors**
- 4. Adjournment**

LIMITED PROXY

The undersigned owner(s) or designated voter of Mainlands of Tamarac By The Gulf, Unit 1, **APPOINTS:**

___ a) Peggy Zamboni, Secretary of the Association, on behalf of the Board of Directors; **OR**

___ b) _____ (if you check b, write in the name of your proxy) as my proxyholder, with power of substitution, to attend the **Annual Meeting of Mainlands of Tamarac By The Gulf Unit No. 1 Association, Inc., to be held on Wednesday, October 28, 2026, at 7:00 P.M. at 9650 Mainlands Blvd West, Pinellas Park FL 33782.** Failure to check either (a) or (b), or, if (b) is checked, failure to write in the name of the proxy, is an appointment of the Secretary of the Association as your proxyholder. The proxyholder named above has the authority to vote and act for me to the same extent that I would if personally present, with power of substitution, except that my proxyholder's authority is limited as indicated below:

GENERAL POWERS: By signing this proxy, your proxyholder automatically has general powers to vote on other issues that might come up at the meeting for which a limited proxy is not required. You can choose not to grant such general powers by checking the box below:

___ I **DO NOT** grant general powers to my proxyholder.

LIMITED POWERS (FOR YOUR VOTE TO BE COUNTED ON THE FOLLOWING ISSUES, YOU MUST INDICATE YOUR PREFERENCE IN THE BLANK(S) PROVIDED BELOW). **I SPECIFICALLY AUTHORIZE AND INSTRUCT MY PROXYHOLDER TO CAST MY VOTE IN REFERENCE TO THE FOLLOWING MATTERS AS INDICATED BELOW:**

1. Do you approve the rollover of excess membership income over membership expenses, if any, for the fiscal year ending 12/31/2026, to offset the subsequent tax year member assessments as provided by IRS Revenue Ruling 70-604?

☐ YES

☐ NO

2. Should the reserves required by Section 718.112(2)(f), Florida Statutes, be waived for the next fiscal/calendar year and be reduced to a level presented by the Board of Directors?

☐ YES

☐ NO

WAIVING OF RESERVES, IN WHOLE OR IN PART, OR ALLOWING ALTERNATIVE USES OF EXISTING RESERVES MAY RESULT IN UNIT OWNER LIABILITY FOR PAYMENT OF UNANTICIPATED SPECIAL ASSESSMENTS REGARDING THOSE ITEMS.

SIGNATURE(S) OF OWNER(S) OR DESIGNATED VOTER

Unit Address: _____, Pinellas Park FL 33782

Dated: _____, 2026

Signature

Signature

Print

Print

THIS PROXY IS REVOCABLE BY THE UNIT 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.

This section is ONLY to be filled in by the proxyholder if he/she wishes to appoint a SUBSTITUTE proxyholder in his/her place.

SUBSTITUTION OF PROXY

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

Dated: _____

Proxyholder

Proposed 2027 Mainlands Unit 1 Partially Funded Budget						
January 1, 2027 - December 31, 2027						
Operating Accounts						
ACCT #	Description	Annual 2026	Actual to 6/30/26	Annual 2027	Monthly 2027	Yearly Change
7110-000	Insurance-General	\$36,300.00	\$11,742.00	\$39,930.00	\$3,327.50	\$3,630.00
7115-001	Bank Charges	\$100.00	\$0.00	\$100.00	\$8.33	\$0.00
7210-000	Legal & Professional	\$8,000.00	\$8,363.23	\$8,000.00	\$666.67	\$0.00
7212-001	Professional-Audit Fees	\$6,600.00	\$2,500.00	\$7,000.00	\$583.33	\$400.00
7310-001	Taxes-Florida Intangible	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7310-002	Taxes-Corp Annual	\$100.00	\$61.25	\$100.00	\$8.33	\$0.00
7310-003	Taxes-Condo Fee	\$1,650.00	\$0.00	\$1,650.00	\$137.50	\$0.00
7310-008	Taxes-Fed Income	\$750.00	\$0.00	\$750.00	\$62.50	\$0.00
7510-000	Admin Expenses-General/Office	\$6,500.00	\$3,502.17	\$6,600.00	\$550.00	\$100.00
7810-000	Uncollectible Assessments	\$10,000.00	\$4,999.98	\$10,000.00	\$833.33	\$0.00
8010-000	Master Association Fees	\$122,103.16	\$61,051.56	\$125,815.85	\$10,484.65	\$3,712.69
8021-000	Misc / Payroll Expense	\$12,000.00	\$4,474.78	\$12,000.00	\$1,000.00	\$0.00
8110-002	General Repairs	\$5,000.00	\$5,557.64	\$10,000.00	\$833.33	\$5,000.00
8110-010	Clubhouse Janitorial	\$18,000.00	\$5,291.88	\$15,000.00	\$1,250.00	-\$3,000.00
8110-038	R&M-Rec Area	\$20,000.00	\$10,683.46	\$21,000.00	\$1,750.00	\$1,000.00
8110-040	Gate Project	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8150-000	Operating Contingency	\$2,000.00	\$0.00	\$2,000.00	\$166.67	\$0.00
8210-001	Lawn Service-Mow, Fert	\$127,000.00	\$66,397.60	\$133,350.00	\$11,112.50	\$6,350.00
8710-002	Utilities-Electric-Hs	\$29,216.25	\$13,810.62	\$30,677.06	\$2,556.42	\$1,460.81
8710-004	Utilities-Electric-Pool	\$12,471.94	\$6,570.85	\$13,095.54	\$1,091.30	\$623.60
8710-007	Utilities-Sewer Water & Trash-General	\$360,000.00	\$186,628.88	\$380,000.00	\$31,666.67	\$20,000.00
8710-010	Utilities-Reclaimed Water	\$30,000.00	\$15,791.19	\$31,900.00	\$2,658.33	\$1,900.00
8710-012	Utilities-Cable TV	\$226,279.40	\$113,130.48	\$234,000.00	\$19,500.00	\$7,720.60
8710-021	Utilities-All Other	\$550.00	\$353.20	\$600.00	\$50.00	\$50.00
Total Operating		\$1,034,620.75	\$520,910.77	\$1,083,568.45	\$90,297.37	\$48,947.70
Reserve Accounts						
ACCT #	Description	Annual 2026	Actual to 6/30/26	Annual 2027	Monthly 2027	Yearly Change
9620-000	Home Painting	\$182,000.00	\$89,005.00	\$182,000.00	\$15,166.67	\$0.00
9621-000	Street Paving	\$10,000.00	\$0.00	\$10,000.00	\$833.33	\$0.00
9621-001	MLB Paving	\$10,000.00	\$0.00	\$10,000.00	\$833.33	\$0.00
9622-001	Sidewalks / Curbs	\$0.00	\$1,076.05	\$0.00	\$0.00	\$0.00
9623-000	Roofs/wood	\$565,000.00	\$256,043.93	\$561,000.00	\$46,750.00	-\$4,000.00
9625-001	Pool Remarcite	\$500.00	\$0.00	\$500.00	\$41.67	\$0.00
9627-000	Sea Walls/Banks	\$1,000.00	\$0.00	\$1,000.00	\$83.33	\$0.00
9631-000	Home Maint other than paint	\$13,000.00	\$2,260.68	\$13,000.00	\$1,083.33	\$0.00
9639-000	Recreation Area Maint	\$40,000.00	\$3,551.48	\$40,000.00	\$3,333.33	\$0.00
9640-000	Sewer System	\$12,000.00	\$0.00	\$12,000.00	\$1,000.00	\$0.00
9641-000	Water System	\$12,000.00	\$3,867.27	\$12,000.00	\$1,000.00	\$0.00
9646-000	Sprinklers / Irrigation	\$50,000.00	\$30,875.89	\$50,000.00	\$4,166.67	\$0.00
9652-000	Storm Drain System	\$7,000.00	\$8,792.14	\$11,000.00	\$916.67	\$4,000.00
Total Reserves		\$902,500.00	\$395,472.44	\$902,500.00	\$75,208.33	\$0.00
Total Operating & Reserves		\$1,937,120.75	\$916,383.21	\$1,986,068.45	\$165,505.70	\$48,947.70
		Lot B Monthly	Lot C Monthly	Lot E Monthly	Lot F Monthly	2.46%
2026		\$446.53	\$467.52	\$488.37	\$519.78	2026
2027		\$458.07	\$479.39	\$500.56	\$532.47	2027

2027 Unit 1 Proposed Fully Funded Budget
JANUARY 1, 2027 - DECEMBER 31, 2027

ACCT #	Description	Estimated life when new	Category		Balance as of 6/30/26	Estimated Remaining life	Fully Funded Annual
			Repair/Replacement	cost			
9620-000	Home Painting	5	\$682,000.00		\$69,476.96	1-5	\$478,359.73
9621-000	Street Paving	5-20	\$393,924.00		\$19,400.19	1-16	\$124,676.80
9621-001	MLB Paving	5-20	\$450,000.00		\$105,246.47	1-16	-\$11,073.98
9622-001	Sidewalks	50	\$64,000.00		\$45,913.97	1-49	\$27,411.03
9623-000	Roofs/wood	20-25	\$7,146,000.00		\$93,245.76	1-25	\$3,002,151.72
9625-001	Pool Remarcite	20	\$42,064.00		\$1,250.06	1-24	\$14,706.98
9627-000	Sea Walls/Banks	10	\$39,300.00		\$14,328.83	1	\$13,587.64
9631-000	Home Maint other than paint	1	\$12,000.00		-\$5,735.36	1	\$25,524.49
9639-000	Recreation Area Maint	5-40	\$392,422.00		\$44,301.58	1-24	\$29,506.63
9640-000	Sewer System	50	\$1,190,536.00		\$106,029.16	11	\$251,362.08
9641-000	Water System	50	\$1,111,127.00		\$82,866.75	11	\$247,885.95
9646-000	Sprinklers / Irrigation	1	\$30,000.00		\$7,881.87	1	\$20,259.12
9652-000	Storm Drain System	1	\$15,000.00		\$44,029.56	1	\$31,545.78
Total					\$11,568,373.00	\$628,235.80	\$4,255,903.97

* Please see reserve study for expanded schedule

Operating	\$1,083,568.45
Reserves	\$4,255,903.97
Total	\$5,339,472.42

2027	
Lot B Monthly	\$1,211.33
Lot C Monthly	\$1,284.73
Lot E Monthly	\$1,357.67
Lot F Monthly	\$1,467.55