

PRESIDENT'S MESSAGE

Dear Fellow Unit 4 Mainlander:

In my capacity as President of the Board of Directors, it is my responsibility to prepare a first mailing with information about our annual membership meeting. This information is important so please take the time to read this packet.

On **Thursday, October 23, 2025**, at 9:00 a.m., the *Annual Meeting* of the Association will be at the Mainlands of Tamarac by the Gulf Unit Four Clubhouse, 9950 Mainlands Blvd. E., Pinellas Park, Florida 33782, for the purpose of electing directors, voting on reserves, voting to rollover excess operation funds, and such other amendments and business as may lawfully be conducted. After this “**First Notice**” you will receive a “**Second Notice**” that will specify the agenda and advise of other important information concerning the *Annual Meeting*.

Included in this first mailing is the 2026 PROPOSED Fully Funded and Partially Funded Budgets. (The final budget is voted on at the *Budget Meeting* on **September 4, 2025, at 6:30 p.m.**) There is a great deal of work that goes into creating the budget. The Board of Directors are committed to spending wisely and keeping our assets in good repair to maintain the value of our property.

This packet contains important information that affects every Unit 4 homeowner. It contains:

1. **FIRST NOTICE OF THE DATE OF ANNUAL MEETING.**
 - Our annual meeting will be on **Thursday, October 23, 2025.**
 - The purpose of this meeting is to elect directors, vote on reserves, vote to rollover excess operating funds and vote on proposed changes to our Declaration of Condominium.
2. **NOTICE OF INTENT TO BE A CANDIDATE FOR THE BOARD OF DIRECTORS & CONDOMINIUM ASSOCIATION CANDIDATE CERTIFICATION FORM**
 - Anyone who wants to run for the board needs to complete this form and return it by **September 13, 2025** (by 9 a.m.)
 - Complete instructions are given in the packet
3. **DOCUMENT CHANGES** July 1, 2024 to June 30, 2025
 - Unit 4 documents include the Declaration of Condominium, Articles of Incorporation, Bylaws, *Construction Code* and *Welcome to Unit 4* which are “living” documents that are constantly changing and evolving as the needs of our community change.
 - **IT IS VITAL THAT YOU REPLACE THESE PAGES IN YOUR SET OF DOCUMENTS.**
This is the only way that you will have an up-to-date resource in your home.
4. **2025 BUDGET MEETING NOTICE**
 - At this meeting on **September 4 at 6:30 p.m.** the BOD will vote on whether or not to accept the proposed budget, which is in this packet.
 - Changes to the proposed budget may be made at the budget meeting.
5. **2026 PROPOSED BUDGETS (Fully Funded and Partially Funded)**
6. **2025 Association Census.**

If you have any specific questions, you may contact our office at 727-573-5670.

Respectfully,

Deborah Schnitzler

Deborah Schnitzler
Board President

MAINLANDS OF TAMARAC BY THE GULF
UNIT FOUR ASSOCIATION INC.

Qualifying for the Board of Directors:

- On or before September 13, 2025 (by 9:00 a.m.), you must give written notice, either by mail or in person, to the Association of your intent to run for the Board, addressed to the Association's mailing address:
 - Mainlands of Tamarac by the Gulf, Unit Four Clubhouse
c/o Board of Directors, 9950 Mainlands Blvd. East,
Pinellas Park, Florida 33782.
- The following "Notice of Intent to be a Candidate for the Board of Directors" may be used for that purpose.
- On or before September 18, 2025 (by 9:00 a.m.) you may submit one Information Sheet, this sheet may not exceed one side of an 8½"x 11" sheet of paper and may contain information describing your background, education and qualifications as well as other factors you deem relevant.
- The information sheet and ballots will be mailed to voting members with the **Second Notice of the Annual Meeting**.

Notice of intent to Be a Candidate for the Board of Directors
&
Condominium Association Candidate Certification Form *

I, _____ hereby place my name in nomination as a candidate for the Board of Directors. I (circle one) am/am not enclosing an information sheet about myself. I understand that I am responsible for the accuracy of the information contained in the information sheet.

I certify that I have read and understand, to the best of my ability, the governing documents of Mainlands of Tamarac By The Gulf Unit Four Association Inc. and the provision of Chapter 718 and any applicable rules.

Date: _____ Signature: _____

*Required by Section 718.112(2)(D)2, of Chapter 718 Florida Statutes.

Please note: Under the amended provisions of the condominium Act, you will **NOT** be eligible for board membership if any of the following apply:

- I. In a condominium with more than 10 units if you and a co-owner of you unit would serve on the board at the same time.
- II. You were a director who was suspended or removed by the division and such suspension or removal time period is pending.
- III. You are currently a director, and you are more than 90 days delinquent in the payment of regular assessments.
- IV. You were convicted of a felony in Florida or convicted of an offense in another jurisdiction that would be considered a felony in Florida (unless your civil rights have been restored for a period of no less than five years as of the date of the election); and/or
- V. You are a director charged with a felony theft or embezzlement offense involving the association's funds or property and such criminal charge is pending.

Proposed 2026 MAINLANDS UNIT 4 PARTIALLY FUNDED BUDGET

JANUARY 1, 2026 - DECEMBER 31, 2026

OPERATING ACCOUNTS

ACCT #	ITEM	BUDGET 2025	ACTUAL TO JUNE 30,2025	BUDGET 2026	YEARLY CHANGE	MONTHLY PER HOMEOWNER
7110-000	INSURANCE-GENERAL	28,300.00	15,738.00	34,000.00	5,700.00	9.02
7210-000	PROFESSIONAL-LEGAL	3,500.00	464.28	3,500.00	0.00	0.93
7212-001	AUDIT	7,500.00	6,000.00	9,000.00	1,500.00	2.39
7310-008	TAXES - FEDERAL INCOME	7,000.00	0.00	7,000.00	0.00	1.86
7310-012	PERMIT LICENSE FEE	2,500.00	361.25	2,500.00	0.00	0.66
7510-000	ADMIN EXPENSES GENERAL OFFICE	6,000.00	1,648.60	6,000.00	0.00	1.59
7810-000	UNCOLLECTIBLE ASSESSMENTS	1,500.00	0.00	1,500.00	0.00	0.40
8010-000	MASTER ASSOCIATION FEES	106,929.11	53,464.50	112,435.17	5,506.06	29.84
8021-000	SALARIES/PAYROLL EXPENSE	18,000.00	7,015.38	18,000.00	0.00	4.78
8110-038	R&M - REC AREA	32,500.00	15,093.99	33,500.00	1,000.00	8.89
8210-007	GROUND - LANDSCAPING	150,000.00	64,751.40	153,000.00	3,000.00	40.61
8710-001	UTILITIES - ELECTRIC	31,000.00	13,076.29	32,000.00	1,000.00	8.49
8710-004	UTILITIES - ELECTRIC - POOL HEATING	9,500.00	6,137.30	12,000.00	2,500.00	3.18
8710-005	UTILITIES, TELEPHONE	775.00	131.60	0.00	-775.00	0.00
8710-010	UTILITIES - RECLAIMED WATER	18,500.00	12,912.64	23,000.00	4,500.00	6.10
8710-012	UTILITIES - CABLE TV	200,000.00	102,170.87	210,000.00	10,000.00	55.73
8710-022	PINELLAS PARK CITY SERVICE	322,000.00	161,786.62	335,000.00	13,000.00	88.91
	TOTAL	945,504.11	460,752.72	992,435.17	46,931.06	263.39

RESERVE ACCOUNTS

ACCT #	ITEM	BUDGET 2025	ACTUAL TO JUNE 30,2025	BUDGET 2026	YEARLY CHANGE	MONTHLY PER HOMEOWNER
3028-000	RESERVE EXPENSE - DEFERRED MAINTENANCE	0.00	8,700.00	0.00	0.00	0.00
3020-000	RESERVE EXPENSE- HOUSE PAINTING	94,000.00	22,853.51	133,217.40	39,217.40	35.35
3022-000	RESERVE EXPENSE - STREETS	5,000.00	0.00	5,000.00	0.00	1.33
3022-001	RESERVE EXPENSE - WALKS/GUTTERS	3,000.00	0.00	3,000.00	0.00	0.80
3023-000	RESERVE EXPENSE - ROOF, REPAIR/REPLACE	615,650.00	437,280.13	622,334.32	6,684.32	165.16
3025-001	RESERVE EXPENSE - POOL RESURFACE	3,000.00	0.00	3,000.00	0.00	0.80
3027-000	RESERVE EXPENSE - SEA WALLS	1,500.00	0.00	1,000.00	-500.00	0.27
3031-000	RESERVE EXPENSE - HOUSE REPAIR/WOOD	26,000.00	18,372.03	30,000.00	4,000.00	7.96
3039-000	RESERVE EXPENSE - RECREATION AREA	13,000.00	21,648.14	13,000.00	0.00	3.45
3040-000	RESERVE EXPENSE- - SEWER	6,500.00	0.00	8,000.00	1,500.00	2.12
3041-000	RESERVE EXPENSE - WATER	13,500.00	2,868.60	20,000.00	6,500.00	5.31
3046-000	RESERVE EXPENSE - SPRINKLERS/IRRIGATION	25,500.00	12,474.75	27,000.00	1,500.00	7.17
3052-000	RESERVE EXPENSE - STORM DRAINS	6,455.00	9521.24	9,485.00	3,030.00	2.52
3080-000	RESERVE INTEREST	-63,000.00	0.00	-40,000.00	-23,000.00	-10.62
	TOTAL	750,105.00	533,718.40	835,036.72	38,931.72	221.61
TOTAL OPERATING AND RESERVE EXPENSES		1,695,609.11		1,827,471.89		
COST PER HOME OWNER (UNIT)		5,400.03		5,819.97		2026 MONTHLY
	PER MONTH	\$450.00		\$485.00		\$485.00

Increase per month \$35.00
Percentage increase 7.78%

Mainlands Unit Four
Proposed Fully Funded Budget
January 1, 2026 - December 31, 2026

ACCT #	RESERVE ITEM	ESTIMATED LIFE WHEN NEW	REPAIR/REPLACEMENT COST	BALANCE AS OF 6/30/2025	ESTIMATED LIFE LEFT	ANNUAL FUND
3025-001	POOL REMARCHITE	12	\$40,295.40	\$17,717.84	8	\$4,854.30
3040-000	SEWER SYSTEM	50	\$1,222,171.44	\$116,857.33	13	\$196,045.45
3041-000	WATER SYSTEM	50	\$1,142,957.47	\$27,386.72	13	\$185,082.34
3052-000	STORM DRAINS	1	\$5,463.64	\$89,404.88	1	\$38,559.69
3039-000	RECREATION CENTER	5-40	\$518,715.32	\$128,422.22	1-39	\$71,565.56
3046-000	IRRIGATION SYSTEM	1	\$27,318.18	\$29,247.43	1	\$34,243.45
3020-000	PAINTING	7	\$108,179.97	\$113,684.59	1-7	\$241,640.58
3031-000	HOUSE REPAIR	1	\$25,132.72	\$7,547.10	1	\$42,130.30
3022-000	STREETS	5-25	\$598,756.48	\$270,243.04	2-10	\$103,950.96
3022-001	GUTTERS & WALKS	1	\$50,046.90	\$65,255.91	1	\$0.00
3023-000	ROOF REPAIR & REPLACE	20-25	\$7,263,793.46	\$733,852.71	1-25	\$1,010,835.96
3027-000	SEA WALLS	20	\$68,076.89	\$50,677.19	4	\$5,574.75

TOTAL FULLY FUNDED RESERVES \$1,934,483.34

TOTAL OPERATING BUDGET 992,435.17

*PLEASE SEE 2022 RESERVE STUDY FOR EXPANDED SCHEDULE

3% ADDED EACH YEAR FOR INFLATION

TOTAL \$2,926,918.51

FULLY FUNDED MONTHLY FEE PER OWNER \$776.78

AGENDA

Mainlands of Tamarac by the Gulf Unit Four
Board of Director's Budget Meeting
Clubhouse Four, 9950 Mainlands Blvd.
September 4, 2025 at 6:30 p.m.

Call to Order

Roll Call

Dispensation of Minutes

OFFICER AND DIRECTOR REPORT:

President's Report	Deborah Schnitzler
Treasurer's Report	Ken Krywanek
Secretary's Report	Megs Lashley
Property Manager's Office Report	Joe Polkowski
Recreation	Linda Byrd
Lawns & Irrigation	Ann Mosier
Alterations	Deborah Schnitzler
Paint	Nancy Buckles
Roofs	Scott Shankle

UNFINISHED BUSINESS:

Pool Sign

NEW BUSINESS:

- 2026 Budgets – Motion to Approve the 2026 Fully Funded and Partially Funded Budgets.
- Motion to replace 4 faded stop signs.

ANNOUNCEMENTS:

- Unit 4 Breakfast is September 13, 2025
- Next Board of Director's meeting is Oct 2, 2025 at 6:30 p.m.
- Annual Meeting is October 23, 2025 at 9:00 a.m. then recess until 6:30 p.m.
- Voting Oct 23, 2025 from 9:00 a.m. until 11:00 a.m.

QUESTIONS AND ANSWERS

ADJOURN

Prepared By and Return To:
Anne M. Hathorn, Esq.
Anne Hathorn Legal Services, LLC
150 2nd Ave. N., Suite 1270
St. Petersburg, FL 33701

KEN BURKE, CLERK OF COURT
AND COMPTROLLER PINELLAS COUNTY, FL
INST# 2024306423 12/09/2024 10:29 AM
OFF REC BK: 22996 PG: 36-37
DocType: CONDO RECORDING: \$18.50

CERTIFICATE OF AMENDMENT TO THE AMENDED AND
RESTATED DECLARATION OF CONDOMINIUM OF MAINLANDS
OF TAMARAC BY THE GULF, UNIT NO. FOUR, A CONDOMINIUM

WE HEREBY CERTIFY THAT the attached true and correct copy of the Amendment to the Amended and Restated Declaration of Condominium of Mainlands of Tamarac by the Gulf, Unit No. Four, a Condominium, originally recorded in Official Records Book 3773, Pages 95-168, and subsequently recorded in Official Records Book 16252, Pages 166-215, of the Public Records of Pinellas County, Florida, was duly adopted in the manner provided in the Governing Documents, by owner vote at a meeting held on October 24, 2024.

IN WITNESS WHEREOF, we have affixed our hands this 13 day of November, 2024, in Pinellas County, Florida.

WITNESSES:

Dawn Harper
Printed Name: Dawn Harper

Elaine Danielson
Printed Name: ELAINE DANIELSON

MAINLANDS OF TAMARAC BY THE GULF,
UNIT NO. FOUR, ASSOCIATION, INC.

By: Deborah Schnitzler
DEBORAH SCHNITZLER, PRESIDENT

STATE OF FLORIDA
COUNTY OF PINELLAS

On this 13 day of November, 2024, the foregoing instrument was acknowledged before me by Deborah Schnitzler, as President on behalf of Mainlands of Tamarac by the Gulf, Unit No. Four, Association, Inc., a Florida not-for-profit corporation. She is personally known to me or has produced valid photo identification.



JOSEPH POLKOWSKI
Notary Public
State of Florida
Comm# HH144552
Expires 7/5/2025

Joseph Polkowski
Notary Public, State of Florida at Large
My Commission Expires: 7/5/2025

**ADOPTED AMENDMENT TO THE AMENDED AND RESTATED
DECLARATION OF CONDOMINIUM OF MAINLANDS OF
TAMARAC BY THE GULF, UNIT NO. FOUR, A CONDOMINIUM**

Adopted amendment to Paragraph 5.B.(2) of the Amended and Restated Declaration of Condominium of Mainlands of Tamarac by the Gulf, Unit No. Four, a Condominium (the "Declaration"), to read as follows:

5. Maintenance, Alteration and Improvement. The responsibility for the maintenance of the condominium property and restrictions upon the alteration and improvement thereof, shall be as follows:

...
B. Common Elements.

...
(2) Alteration and Improvement. After the completion of the improvements included in the common elements which are contemplated by this Declaration, there shall be no alteration or further improvement of the real property constituting the common elements without prior approval in writing by ~~the owners of~~ not less than seventy-five per cent (75%) of the votes cast at a membership meeting where a quorum is present in person and/or by proxy ~~common elements as provided by the Bylaws~~. Failure of an owner or owners to approve an alteration or improvement so ~~approved by owners of seventy-five (75%) of the common elements~~ shall not relieve such owner or owners of their respective shares of the cost thereof.

PLEASE NOTE: NEW LANGUAGE INDICATED BY UNDERLINING; DELETED LANGUAGE INDICATED BY STRIKE-THROUGHS; UNAFFECTED TEXT INDICATED BY " "

- Driveways, patios/slabs, carport floors or sidewalks (but not common area sidewalks) covered with paint, stain, "river gravel" or other coating must have prior approval of the Board of Directors.
 - Once covered or coated they are the sole responsibility of the homeowner and must be maintained in good condition.
 - When resurfacing, coating, or painting driveways, THEY MAY NOT extend onto common sidewalks. If resurfacing, coating, or painting extends onto common sidewalk, the homeowner will be responsible for removal.
 - The repair and maintenance of an original driveway is the responsibility of the Association.
 - The Board of Directors decides if/when action is required on original driveways.
 - There is no replacement of a driveway by the Association.
 - A homeowner may repair, at their own expense, an original driveway using a method approved by the Board of Directors. The driveway will still be considered "original".
17. Iron work that has been installed on homes, such as column supports or entry way on some models, must be painted white or black."

Section 5: SOLAR PANEL/SOLAR COLLECTOR INSTALLATION

The Florida Home Owners Solar Rights Act, Chapter 163.04 simply states, "A property owner may not be denied permission to install solar collectors." If a homeowner chooses to install solar collectors, he/she must complete an exterior alteration application. Additionally:

1. The installer must have all required operating permits and insurances.
2. **The homeowner must sign an acknowledgement that the tile and the pitched/flat roof will no longer be repaired, replaced, or maintained by the Unit Four Association.**
3. If the homeowner removes the solar collector and then has the roof inspected and repaired at the homeowners' expense, using the current Unit Four roofing contractor then the Association will again be responsible for repair, replacement, and maintenance of the tile and pitched/flat roof.
4. The solar collector must be installed as to conform to the existing roof line and appear as part of the original tile roof.
5. The homeowner is responsible for power washing and painting of the roof **prior** to installation. **After** installation, the Homeowner must maintain the washing and painting of the roof in accordance with Unit Four schedules and specifications.
6. The solar collectors must be installed on the rear portion of the tile roof as long as it does not conflict with the Florida Home Owners Solar Rights Act
7. The homeowner is required to notify potential buyer(s) that the tile and pitched/flat roof is not the responsibility of the Unit Four Association. This must be done prior to the interview process.

MAINLANDS OF TAMARAC BY THE GULF UNIT FOUR ASSOCIATION INC.
10161 49TH STREET NORTH SUITE L
PINELLAS PARK, FL 33782

2025

DEAR RESIDENT:

FEDERAL LEGISLATION KNOWN AS "THE HOUSING OF OLDER PERSONS ACT OF 1995" REQUIRES THAT WE DO A CENSUS OF OUR RESIDENTS EVERY TWO YEARS. THE ATTACHED AFFIDAVIT VERIFIES THAT AT LEAST ONE RESIDENT IS 55 YEARS OF AGE OR OLDER. PLEASE COMPLETE THE AFFIDAVIT AND RETURN IT TO THE MAINLANDS OFFICE. YOU MAY MAIL TO THE ADDRESS ABOVE OR DROP IT OFF AT THE MAIN OFFICE.

ALL OCCUPANTS IDENTIFICATION MUST BE ON FILE WITH THE OFFICE OR A COPY RETURNED WITH THIS FORM.

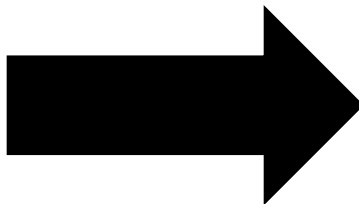
IF YOU ARE UNABLE TO MAKE COPIES OF IDENTIFICATION YOU CAN VISIT THE MAINLANDS OFFICE.

FEDERAL LEGISLATION REQUIRES THAT THIS FORM BE COMPLETED AND RETURNED FOR OUR RECORDS.

RESPECTFULLY,

BOARD OF DIRECTORS

SEE REVERSE SIDE FOR FORM



MAINLANDS OF TAMARAC BY THE GULF UNIT FOUR ASSOCIATION INC.
10161 49TH STREET NORTH SUITE L
PINELLAS PARK, FL 33782

AFFIDAVIT

FAIR HOUSING LAWS CENSUS

I AM AN OCCUPANT OF ADDRESS: _____ OF MAINLANDS OF TAMARAC BY THE GULF UNIT **FOUR** ASSOCIATION INC, A CONDOMINIUM, LOCATED IN PINELLAS PARK, FLORIDA 33782. I UNDERSTAND THE ASSOCIATION IS REQUIRED BY FEDERAL LAWS TO VERIFY THE AGE OF THE OCCUPANTS OF UNIT **FOUR** RESIDENCES IN ORDER TO MAINTAIN UNIT **FOUR** RETIREMENT COMMUNITY LIFESTYLE; THEREFORE, THE FOLLOWING TRUE AND CORRECT INFORMATION IS PROVIDED.

AS OF THE DATE SHOWN ON THIS AFFIDAVIT, THERE IS AT LEAST ONE (1) PERSON OCCUPYING THIS UNIT WHO IS A MINIMUM FIFTY-FIVE (55) YEARS OF AGE. ☐ YES ☐ NO

PLEASE IDENTIFY ALL OF THE OCCUPANT(S) WHO ARE RESIDING AT THIS RESIDENCE.

NAME _____ DATE OF BIRTH _____
PROOF OF AGE ☐ BIRTH CERTIFICATE ☐ DRIVER'S LICENSE ☐ MEDICARE CARD ☐ VOTER'S REGISTRATION ☐ ON FILE

NAME _____ DATE OF BIRTH _____
PROOF OF AGE ☐ BIRTH CERTIFICATE ☐ DRIVER'S LICENSE ☐ MEDICARE CARD ☐ VOTER'S REGISTRATION ☐ ON FILE

NAME _____ DATE OF BIRTH _____
PROOF OF AGE ☐ BIRTH CERTIFICATE ☐ DRIVER'S LICENSE ☐ MEDICARE CARD ☐ VOTER'S REGISTRATION ☐ ON FILE

NAME _____ DATE OF BIRTH _____ Caregiver ☐
PROOF OF AGE ☐ BIRTH CERTIFICATE ☐ DRIVER'S LICENSE ☐ MEDICARE CARD ☐ VOTER'S REGISTRATION ☐ ON FILE

A PERMANENT RESIDENT IS ANYONE WHO OCCUPIES THE RESIDENCE FOR **NINETY (90) DAYS** OR LONGER.

A COPY OF THE PROOF OF AGE WILL BE SECURELY HELD WITH THE ASSOCIATION FILES.

DATE _____

SIGNATURE OF OCCUPANT IS REQUIRED

RETURN TO THE MAINTENANCE OFFICE AT THE ABOVE ADDRESS

Emergency contact update
(Optional)

Name: _____ Phone: _____