

# **!!REMEMBER TO VOTE!!**

NEW FLORIDA STATUTE REQUIRES THAT WAIVING OF THE FULLY FUNDED RESERVE REQUIREMENT MUST BE APPROVED BY THE MAJORITY VOTE OF MEMBERSHIP AT THE ANNUAL MEETING.

WHAT THIS MEANS IS IN ORDER TO WAIVE THE RESERVE REQUIREMENTS 158 MEMBERS OF THE ASSOCIATION MUST VOTE YES OTHERWISE THE FULLY FUNDED BUDGET GOES INTO EFFECT.

THE QUESTION ON THE LIMITED PROXY OR BALLOT WILL BE:

**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?**

|                         |                         |
|-------------------------|-------------------------|
| A YES VOTE FEES WILL BE | A NO VOTE FEES WILL BE  |
| <b>Monthly \$485</b>    | <b>Monthly \$776.78</b> |

**CAST YOUR VOTE ON THE LIMITED  
PROXY FORM ENCLOSED**

# **YOUR 2025 ANNUAL MEETING PROXY IS ENCLOSED AND HAS FOUR QUESTIONS ALONG WITH AN ELECTION OF DIRECTORS BALLOT**

## **What Voting Yes or No Means on the Three Items**

1. *Should the Association roll over and apply any surplus funds that exist in its Operating Account for its fiscal/calendar year ending 12/31/2025, to offset common expenses that will be incurred in the following fiscal/calendar, 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 funds from the 2025 budget to the 2026 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 and the monthly maintenance fee for 2026 will be **\$485**  
**NO→** you are in favor of a **fully funded** budget and the monthly maintenance fee for 2026 will be **\$776.78**
3. *Do you approve TRANSFERRING \$125,000.00 from reserve interest account to the following reserve accounts: Paint, roofs, house repair/wood, sewer, irrigation/sprinklers and storm drains?*  
**YES→** you are in favor of the transfer to increase the reserve items account balance.  
**NO→** you are not in favor of the transfer.

**THIS PAGE IS NOT FOR VOTING ONLY A GUIDE  
USE THE ENCLOSED LIGHT BLUE LIMITED PROXY TO  
CAST YOUR VOTE OR ATTEND THE ANNUAL  
MEETING AND VOTE PRIOR TO 11:00 A.M.**

### **Instructions for Voting In-Person at the Annual Meeting**

- When the 9 a.m. meeting recesses, proceed to the voting table
- Sign and turn in no later than 11 a.m. on October 23, 2025.
- If you previously voted by proxy and wish to vote by ballot on October 23, 2025, you may do so by proceeding to the table and letting them know you wish to vote in person and revoking your proxy.

### **Instructions for Voting Early**

#### **Limited Proxy**

- Use the enclosed **blue LIMITED PROXY** form
- Fill in your address
- Select either a) or b)
  - a)→ the typical choice and allows the Board Secretary to register the vote as you have chosen
  - b)→ is not usually selected but it means you are allowing another individual, whom you name, to go to the annual meeting and vote for you
- On the Proxy there are the Three items. The meaning of a *yes* or *no* vote means is explained on the previous page.
- Select your choice and then sign and date your proxy.
- 
- PLACE THE COMPLETED BLUE LIMITED PROXY IN THE SELF ADDRESSED RETURN ENVELOPE.
- SEAL THE ENVELOPE AND SIGN THE BACK OF THE RETURN ENVELOPE.
- Drop off the SIGNED RETURN ENVELOPE CONTAINING THE LIMITED PROXY at the Clubhouse, the Property Manager's office or return by US mail to **10161 49th Street N., Suite L, Pinellas Park, FL 33782.**

We encourage that proxies be submitted as soon as possible to avoid an uncounted vote, however it **MUST be received before 11 a.m. on October 23.**

*Please do so, as soon as possible.*

Dear Homeowner:

Thank you for reading this important mailing. It contains information about our Annual Homeowners' Meeting to be held on Thursday, October 23, 2025, in the Unit 4 Clubhouse. The meeting begins with a short opener at 9 a.m. and then recesses until 6:30 p.m. that same evening. Florida statute **requires** a quorum of homeowners to attend in person or by proxy, so we need you to be present in person or by sending/bringing/mailling in your proxy.

I encourage everyone **TO VOTE BY PROXY** even if they plan on attending the Annual Meeting on October 23, 2025. The benefit is that it ensures that your vote is in and registered even if, for unforeseen reason, you are unable to attend the meeting that day. Even if you vote early, by proxy, you always have the right to come to the meeting on October 23, 2025 and revoke that proxy and vote in person.

Consider filling out your proxy **TODAY** and drop it off at the Clubhouse, the Property Manager's office or by sending by US mail. The items on which to vote and the explanation of a yes or no vote are included on the previous pages. Please take time to read it because each year we have some homeowners who vote on items differently than they thought they had!!

**Per a new Florida Statute in order to waive the fully funded budget requirements a majority of all of the homeowners is required.**

It is important that you vote. Each household has only one vote. A quorum of homeowners (30%) is required to conduct the business of Unit 4. If less than 30% of membership votes by proxy or in-person, then the voting process will have to be repeated, which create additional costs to the association and therefore to you!

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 Meeting. If you have any questions, please call Joe Polkowski, Property Manager at (727) 573-5670.

Thank you so much for your participation because your vote really counts!

Respectfully,

*Deborah Schnitzler*

Deborah Schnitzler  
Board President

## **SECOND NOTICE OF ANNUAL MEETING OF MAINLANDS OF TAMARAC BY THE GULF, UNIT NO. FOUR ASSOCIATION, INC.**

**To all members:**

**On Thursday, October 23, 2025 at 9:00 A.M., Clubhouse Four 9950 Mainlands Blvd North, Pinellas Park, FL 33782, the Annual Meeting of the Association will be held for the purpose of voting to reduce statutory reserve funds, voting to roll over surplus funds, and such other business as may lawfully be conducted. The agenda for the Annual Meeting is below.**

1. Call meeting to order at 9:00 a.m.
2. Pledge of allegiance.
3. Review of today's schedule.
4. Voting procedure explained by secretary: voting will commence at end of the morning session until 11:00 a.m.
5. Recess meeting until 6:30 p.m.
6. Reconvene: call meeting to order at 6:30 p.m.
7. Pledge of Allegiance
8. Certifying quorum of membership
9. Welcome statement by President.
10. Request to dispense with the reading of the minutes of the 2024 annual meeting.
11. President's report.
12. Treasurer's report.
13. Directors' reports.
14. New business:
  - A. Vote to roll over surplus funds
  - B. Vote to reduce statutory reserve funds
  - C. Vote on reserve interest transfer
15. Questions from homeowners (three minutes per person).
16. Adjourn meeting.

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.

The agenda for the Board Organizational Meeting is as follows:

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

**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 Meeting.**

**APPROVED 2026 MAINLANDS UNIT 4 PARTIALLY FUNDED BUDGET**

**JANUARY 1, 2026 - DECEMBER 31, 2026**

**OPERATING ACCOUNTS**

| ACCT #   | ITEM                                | BUDGET<br>2025    | ACTUAL TO<br>JUNE 30, 2025 | BUDGET<br>2026    | YEARLY<br>CHANGE | MONTHLY PER<br>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 | GROUNDS - 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                    |
|          | <b>TOTAL</b>                        | <b>945,504.11</b> | <b>460,752.72</b>          | <b>992,435.17</b> | <b>46,931.06</b> | <b>263.39</b>            |

**RESERVE ACCOUNTS**

| ACCT #                                      | ITEM                                    | BUDGET<br>2025      | ACTUAL TO<br>JUNE 30, 2025 | BUDGET<br>2026      | YEARLY<br>CHANGE | MONTHLY PER<br>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                   |
|                                             | <b>TOTAL</b>                            | <b>750,105.00</b>   | <b>533,718.40</b>          | <b>835,036.72</b>   | <b>38,931.72</b> | <b>221.61</b>            |
| <b>TOTAL OPERATING AND RESERVE EXPENSES</b> |                                         | <b>1,695,609.11</b> |                            | <b>1,827,471.89</b> |                  |                          |
| <b>COST PER HOME OWNER (UNIT)</b>           |                                         | <b>5,400.03</b>     |                            | <b>5,819.97</b>     |                  | <b>2026 MONTHLY</b>      |
|                                             | <b>PER MONTH</b>                        | <b>\$450.00</b>     |                            | <b>\$485.00</b>     |                  | <b>\$485.00</b>          |

Increase per month                      \$35.00  
Percentage increase                      7.78%

APPROVED 9/4/2025

PRESIDENT

TREASURER

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

| ACCT #   | RESERVE ITEM          | ESTIMATED LIFE<br>WHEN NEW | REPAIR/REPLACEMENT<br>COST | BALANCE AS OF<br>6/30/2025 | ESTIMATED<br>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 | STREET'S              | 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**

APPROVED: 9/4/2026

**FULLY FUNDED MONTHLY FEE PER OWNER**

**\$776.78**

PRESIDENT



TREASURER



## LIMITED PROXY

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

\_\_\_ a) MARGARET LASHLEY, Secretary of the Association, on behalf of the Board of Directors;  
\_\_\_ 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. Four, Association, Inc., to be held on Thursday, October 23, 2025, at 9:00 A.M. at Mainlands Four Clubhouse, 9950 Mainlands Blvd. E., 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. Should the Association rollover and apply any surplus funds that exist in its Operating Account for its fiscal/calendar year ending 12/31/2025, 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

☐ 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.**

3. Do you approve transferring \$125,000.00 from the reserve interest account to the following reserve accounts: Paint, roofs, house repair/wood, sewer, irrigation/sprinklers, and storm drains?

☐ 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:** \_\_\_\_\_, 2025

\_\_\_\_\_  
Owner/Designated Voter

\_\_\_\_\_  
Owner

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.

**SUBSTITUTION OF PROXY**

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

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

Dated: \_\_\_\_\_, 2025

\_\_\_\_\_  
Proxyholder