

MAINLANDS COMMUNITY



PLEASE FOLLOW THE MAINLANDS COMMUNITY RULES

To keep our community beautiful and well-maintained,
PLEASE DO NOT PARK ON THE SIDEWALK OR GRASS.



**NO PARKING
ON SIDEWALKS**



Parking on sidewalks can cause trip hazards, damage concrete, and is a violation of the Mainlands Community Rules.



**NO PARKING
ON GRASS**



Parking on grass damages landscaping, irrigation, and common areas.
Let's keep our community looking its best!



**EACH HOMEOWNER IS RESPONSIBLE
FOR THE ACTIONS OF THEIR GUESTS AND VENDORS.**

Any damage to Association property—including sidewalks, curbs, grass, landscaping, and irrigation—caused by your guests, contractors, vendors, or service providers is

THE HOMEOWNER'S FINANCIAL RESPONSIBILITY.



TOGETHER, WE MAKE A DIFFERENCE.

Thank you!

MAINLANDS COMMUNITY RULES

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 12/31/2026, 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 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 and the monthly maintenance fee for 2027 will be **\$500**
NO→ you are in favor of a **fully funded** budget and the monthly maintenance fee for 2027 will be **\$1,270.96**
3. *Do you approve the proposed amendment to Paragraph 12 of the Amended and Restated Declaration of Condominium of Mainlands of Tamarac By The Gulf, Unit No. Four, a Condominium, to prohibit ownership of units by non-natural persons (including corporations), with exceptions for units owned by or transferred to trusts for estate planning purposes?*
YES→ you are in favor of prohibiting ownership of units by corporations etc..
NO→ you are not in favor of the amendment.

**THIS PAGE IS NOT FOR VOTING. IT IS 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 22, 2026.
- If you previously voted by proxy and wish to vote by ballot on October 22, 2026, 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 22.**

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 22, 2026, 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 22, 2026. 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 22, 2026 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

!!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
Monthly \$500	Monthly \$1,270.96

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

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

To all members:

On Thursday, October 22, 2026 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 2025 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 Declaration amendment.
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.

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 22, 2026, 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. **YES:** ☐ **NO:** ☐ 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?

2. **YES:** ☐ **NO:** ☐ 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?

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. **YES:** ☐ **NO:** ☐ Do you approve the proposed amendment to Paragraph 12 of the Amended and Restated Declaration of Condominium of Mainlands of Tamarac By The Gulf, Unit No. Four, a Condominium, to prohibit ownership of units by non-natural persons (including corporations), with exceptions for units owned by or transferred to trusts for estate planning purposes?

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

Unit Address: _____, Pinellas Park FL 33782

Dated: _____, 2026

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: _____, 2026

Proxyholder

Approved 2027 MAINLANDS UNIT 4 PARTIALLY FUNDED BUDGET

JANUARY 1, 2027 - DECEMBER 31, 2027

OPERATING ACCOUNTS

ACCT #	ITEM	BUDGET 2026	ACTUAL TO JUNE 30, 2026	2027 BUDGET		YEARLY CHANGE	MONTHLY PER HOMEOWNER
7110-000	INSURANCE-GENERAL	34,000.00	14,430.00	36,768.00		2,768.00	9.76
7210-000	PROFESSIONAL-LEGAL	3,500.00	1,302.94	3,000.00		-500.00	0.80
7212-001	AUDIT	9,000.00	2,500.00	9,000.00		0.00	2.39
7310-008	TAXES - FEDERAL INCOME	7,000.00	611.01	7,000.00		0.00	1.86
7310-012	PERMIT LICENSE FEE	2,500.00	61.25	2,000.00		-500.00	0.53
7510-000	ADMIN EXPENSES GENERAL OFFICE	6,000.00	1,631.66	5,500.00		-500.00	1.46
7810-000	UNCOLLECTIBLE ASSESSMENTS	1,500.00	0.00	1,500.00		0.00	0.40
8010-000	MASTER ASSOCIATION FEES	112,435.17	56,217.60	115,853.89		3,418.72	30.75
8021-000	SALARIES/PAYROLL EXPENSE	18,000.00	7,837.89	20,000.00		2,000.00	5.31
8110-038	R&M - REC AREA	33,500.00	15,283.39	32,000.00		-1,500.00	8.49
8210-007	GROUNDS - LANDSCAPING	153,000.00	67,917.40	153,000.00		0.00	40.61
8710-001	UTILITIES - ELECTRIC	32,000.00	13,163.81	32,000.00		0.00	8.49
8710-004	UTILITIES - ELECTRIC - POOL HEATING	12,000.00	5,007.39	11,000.00		-1,000.00	2.92
8710-005	UTILITIES, TELEPHONE	0.00	0.00	0.00		0.00	0.00
8710-010	UTILITIES - RECLAIMED WATER	23,000.00	14,540.86	30,768.00		7,768.00	8.17
8710-012	UTILITIES - CABLE TV	210,000.00	104,172.96	220,000.00		10,000.00	58.39
8710-022	PINELLAS PARK CITY SERVICE	335,000.00	183,480.54	372,536.00		37,536.00	98.87
	TOTAL	992,435.17	488,158.70	1,051,925.89		59,490.72	279.17

RESERVE ACCOUNTS

ACCT #	ITEM	BUDGET 2026	ACTUAL TO JUNE 30, 2026	2027 BUDGET PRE INTEREST	2027 BUDGET POST INTEREST	YEARLY CHANGE	MONTHLY PER HOMEOWNER
3020-000	RESERVE EXPENSE- HOUSE PAINTING	133,217.40	0.00	138,800.00	131,678.61	5,582.60	34.95
3022-000	RESERVE EXPENSE - STREETS	5,000.00	0.00	5,000.00	4,743.47	0.00	1.26
3022-001	RESERVE EXPENSE - WALKS/GUTTERS	3,000.00	1,635.90	2,811.60	2,667.35	-188.40	0.71
3023-000	RESERVE EXPENSE - ROOF, REPAIR/REPLACE	622,334.32	206,365.64	502,464.00	476,684.15	-119,870.32	126.51
3025-001	RESERVE EXPENSE - POOL RESURFACE	3,000.00	0.00	3,000.00	2,846.08	0.00	0.76
3027-000	RESERVE EXPENSE - SEA WALLS	1,000.00	0.00	0.00	0.00	-1,000.00	0.00
3031-000	RESERVE EXPENSE - HOUSE REPAIR/WOOD	30,000.00	27,130.49	39,000.00	36,999.03	9,000.00	9.82
3039-000	RESERVE EXPENSE - RECREATION AREA	13,000.00	3,532.77	115,000.00	109,099.71	102,000.00	28.95
3040-000	RESERVE EXPENSE- - SEWER	8,000.00	0.00	8,000.00	7,589.55	0.00	2.01
3041-000	RESERVE EXPENSE - WATER	20,000.00	3,723.54	17,000.00	16,127.78	-3,000.00	4.28
3046-000	RESERVE EXPENSE - SPRINKLERS/IRRIGATION	27,000.00	14,167.11	29,000.00	27,512.10	2,000.00	7.30
3026-000	RESERVE EXPENSE - SOD	0.00	0.00	5,000.00	4,743.47	5,000.00	1.26
3052-000	RESERVE EXPENSE - STORM DRAINS	9,485.00	8095.99	12,000.00	11,384.32	2,515.00	3.02
3080-000	RESERVE INTEREST	-40,000.00	0.00	-45,000.00			
	TOTAL	835,036.72	264,651.44	877,075.60	832,075.60	2,038.88	220.83
TOTAL OPERATING AND RESERVE EXPENSES		1,827,471.89		1,929,001.49	1,884,001.49		
COST PER HOME OWNER (UNIT)		5,819.97		6,143.32	6,000.00		2027 MONTHLY
	PER MONTH	\$485.00		\$511.94	\$500.00		\$500.00

Increase per month

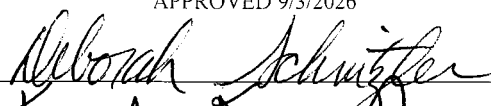
\$15.00

Percentage increase

3.09%

APPROVED 9/3/2026

PRESIDENT



TREASURER



Mainlands Unit Four
Approved Fully Funded Budget
January 1, 2027 - December 31, 2027

ACCT #	RESERVE ITEM	ESTIMATED LIFE WHEN NEW	REPAIR/REPLACEMENT COST	BALANCE AS OF 6/30/2026	ESTIMATED LIFE LEFT	ANNUAL FUND
3025-001	POOL REMARCHITE	12	\$41,504.26	\$20,717.84	7	\$5,222.40
3040-000	SEWER SYSTEM	50	\$1,258,836.58	\$127,107.37	12	\$257,918.17
3041-000	WATER SYSTEM	50	\$1,177,246.20	\$42,422.01	12	\$257,081.76
3052-000	STORM DRAINS	1	\$5,627.54	\$80,777.54	1	\$45,120.14
3039-000	RECREATION CENTER	5-40	\$534,276.78	\$134,211.46	1-39	\$105,460.50
3046-000	IRRIGATION SYSTEM	1	\$28,137.72	\$29,247.43	1	\$114,723.40
3020-000	PAINTING	7	\$111,425.37	\$157,218.27	1-7	\$595,291.69
3031-000	HOUSE REPAIR	1	\$25,886.70	\$7,118.85	1	\$116,593.27
3022-000	STREETS	5-25	\$616,719.18	\$275,243.08	2-10	\$144,987.84
3022-001	GUTTERS & WALKS	1	\$51,548.30	\$66,440.03	1	-\$5,182.43
3023-000	ROOF REPAIR & REPLACE	20-25	\$7,481,707.26	\$984,044.27	1-25	\$2,092,414.15
3026-000	SOD	1				
3027-000	SEA WALLS	20	\$70,119.20	\$51,927.17	3	\$7,433.00

TOTAL FULLY FUNDED RESERVES **\$3,737,063.89**
TOTAL OPERATING BUDGET **1,051,925.89**

TOTAL **\$4,788,989.78**

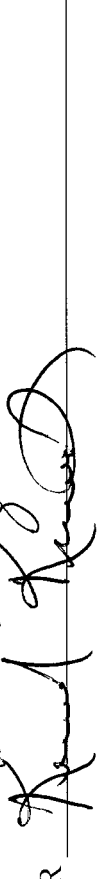
FULLY FUNDED MONTHLY FEE PER OWNER **\$1,270.96**

*PLEASE SEE 2022 RESERVE STUDY FOR EXPANDED SCHEDULE
3% ADDED EACH YEAR FOR INFLATION

APPROVED 9/3/2026

PRESIDENT

TREASURER

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

Proposed amendment to Paragraph 12 of the Amended and Restated Declaration of Condominium of Mainlands of Tamarac by the Gulf, Unit Four, a Condominium, to add a new Paragraph 12.H, to read as follows:

12. Maintenance of Community Interest. In order to maintain a community of congenial residents who are financially responsible and thus protect the value of the units, the transfer of a unit by any owner shall be subject to the following provisions so long as the Condominium exists, which provisions each unit owner covenants to observe.

...
H. Ownership by Non-Natural Persons. No unit shall be owned by or transferred to a legal entity that is not a natural person, including but not limited to, a corporation, limited liability company, or partnership; except that units are specifically permitted to be owned by or transferred to trust ownership, for estate planning purposes.

PLEASE NOTE: NEW LANGUAGE INDICATED BY UNDERLINING; UNAFFECTED TEXT INDICATED BY "..."

Construction code page update.

Please replace page 10 of the
construction code with the following
page.

Section 9: RETRACTABLE PATIO AWNINGS

Retractable patio awnings are permitted when all the following rules are followed:

1. The retractable awning color must be approved by the Board of Directors.
2. The awning material must be a woven acrylic sealed laminated fabric. Metals must be high quality aluminum with white powder-coated finish.
3. Retractable awnings may be installed over rear patios and front walkways of Abby and Baldwin models.
4. The width and length of the awning over the rear patio may not be wider or longer than the patio with a maximum size of 15'x20'. The front walkway awning may not be longer than 10' across the front of the house and project out from the exterior wall no longer than 8' when fully opened.
5. Installation:
 - a. When installed on concrete wall or block a 3/8-inch diameter 4-inch long "Tapcon" concrete anchor bolt must be used every 12 inches along the mounting bracket.
 - b. A flat washer under the bolt heads must be used to increase the head surface area of the bolts.
6. Awnings must be electric and operated by remote control. They must be supplied with a wireless wind sensor which will automatically close the awning when winds reach 25 mph.
 - a. A licensed electrician must be used.
7. No side screens or side panels are permitted.
8. Cleaning of the awning fabric must be maintained.
9. Infraction of the stated rules will require the homeowners to remove the awning.

Section 10: CARPORTS

(See Section 4)

Section 11: DRIVEWAYS

(See Section 4)

Section 12: FASTENERS AND RELATED ITEMS

1. All fasteners, bolts, nuts, anchors, screws, nails, roof flashing, roof valleys, gutters, downspouts, signs, lamp posts, and anything else that will be exposed to the elements, must be aluminum, stainless steel, brass, copper, or other non-ferrous materials.
2. All plumbing vent pipe flashing must be made from lead sheets, soldered, or welded.