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| **Board Member** | **Consolidated Question** | **Answer** |
| Dave | Why did you remove the language related to camping and personal property? | There are many facets to camping and storing personal property. We wanted additional time to explore all Barron Co and Cedar Lake Township regulations. We are working on it and will update Policy 25 when we feel we have the language outlined to the best of our ability. |
| Shawn | Virtual Option for Board Meetings? | There will not be a virtual option for the meeting. LLBC has tried this in the past and it does not work with the technology the club has available. |
| Jim | Why has the inspection clause been removed from the policy? | There will still be inspections. It is not necessary to include inspections in the policy, because the C+R clearly allows for inspections by authorized representatives of LLBC. |
| Sherri | Will LLBC monitor home starts to ensure the plan is being followed? How do you plan to make sure the plan is happening so not everyone waits until the end to build? | The permit requires the owner to confirm they understand their intention to build a home within the time period of the permit. Some people will sell. Some people will move. We have to trust that development will continue as it has in the past. |
| Shawn | Is there a possibility that the next board will create a different plan? | The board cannot create policies that cannot be changed or modified by future boards. The 15 or 5 year permits are a one time permit with a specific expiration date so if a future board changed the policy, a member should be able to argue that fact. |
| Ted | Is building a home REQUIRED if we get a permit? | A permanent home would have to be constructed in order to utilize a property for habitation past the 5 or 15 year timeframe. |
| Ted | We own two lots. Are we required to build on both? | No. |
| John | Does purchasing an undeveloped lot obligate the buyer to build a home? | No but they could not occupy a temporary dwelling unless building a permanent home. |
| Jim | Is Loch Lomond strictly a housing development? | That is essentially the determination made by the judge in the ruling. |
| Dave | Has anyone considered the difficulties in hiring a sufficient number of contractors and obtaining materials for all these new homes? | Yes, that’s why the board felt a 15 year time frame for existing owners to be reasonable. |
| Shawn | What remedies do property owners have regarding financial hits because of this lawsuit? | None to our knowledge. |
| John | Why pass policy 25 knowing it may bring additional litigation? | The board can only do their best to follow the 3 objectives outlined in the presentation. The judge's ruling required action. |
| Shawn | How much are the litigation costs paid by LLBC? | $5,031.29 as of 3/9/23 and this includes the advisement on this Policy. |
| Jim | I own multiple lots. I have campers on two lots. Can we apply for two permits if we intend to build two homes? | Permits are being issued to property owners as of 1/1/23. Only one 15 year permit will be issued to each property. |
| Sherri | Why is the final draft the same as the initial draft? | It isn’t. |
| John | If the building timeframe is 18-24 months, why didn’t you update Policy 17 to that instead of leaving it at 6 months? | The 6 month timeline is the time that is given to complete the **exterior** of the building. This is also required by Barron County. |
| Sherri | Did you try….  Couldn’t we just….  Maybe a two tier membership?  A variety of creative ideas | The board has kicked around several ideas since the lawsuit was filed. Given the division within the club as it is, we do not feel creating two tiers of membership will be beneficial. The current board is not interested in building the infrastructure needed for a campground or the expansion into that business. |
| Dave | For lots that are not a LLBC lot, do they have to follow the C&Rs? \*\*\*due to forfeiture  etc. | The C&R stays with the property deed so regardless if a lot is an LLBC lot or not, the property still needs to abide by the C&R. But the board does not have any oversight on non-member lots so any enforcement would have to be done by other property owners. |
| Shawn | Who drafted Policy 25 and why wasn’t the ACC not involved? | The full BOD. Article V Section 1 sub (d) of the bylaws states: “The Board of Directors may, at any time, act as the Architectural Planning and Zoning Committee in lieu of appointing a Standing Committee.” |
| Shawn | Why did the BOD not work with the Plaintiffs and their lawyers on a new policy? | Like all members, we solicited and considered their comments and did have our lawyers talk with their lawyers. |
| Shawn | Why does the Board of Directors insist that the judge’s ruling does not allow for a “leaves on - leaves off” policy? | The judge ruled that the purpose of the covenants is designed to “secure the erection of attractive homes” and only mentioned “leaves on/off” as a past practice. The Judge took issue with the annual permits being issued which is why the board has proposed a single non renewable non transferable permit with a specific and limited time. |
| John | Can we add a spouse or children to an existing deed? | Adding others to a deed under an original deed holder would not change anything regarding the 5 or 15 years. |
| John | Who is on the ACC? | The Architectural Control Committee members are Chairman John Bond, Barb Loring, Matt LaVick, Angie Dubberke, and Bryan Cress. |
| Jim | What if there is a conflict of interest with a member of the ACC who is not in compliance? | We have never had that issue. It is made up a diverse group of LLBC members. |
| Jim/John | Fines, accountability and issues  How many in the last two years?  What authority does the ACC have? | Holding people accountable is always a challenge at any level. In my experience of using the enforcement tools that we have, we eventually get people to comply.  There is not a list of violations that is made public. In committee reports, the number of and types of violations have been published. I am not aware of any fines being issued, but we have sent out numerous notices of violations and have had very good results with compliance. The C&Rs gives LLBC the ability to enforce its rules even if they are more restrictive than Barron Co ordinances. |
| Shawn | Does Article I clearly mandate that building a home is required? | The judge stated that the C&Rs were clear and unambiguous. |

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