MINUTES OF THE 2025 WINDING TRAILS SUBDIVISION HOMEOWNERS ASSOCIATION MEMBERS MEETING, December 4, 2025

The regular 2025 Annual Meeting was convened at the Woodlawn Presbyterian Church at 7:10 P.M. with Trustee/President Thomas Finley, Trustee/Treasurer Catherine Scheiner and Trustee/Secretary Oly Olson in attendance. Eleven (11) lot owners were present. Seventy-five (75) owners sent in signed proxies.The necessary quorum of 38 members present was therefore satisfied.

Note: Previous Meetings

2014- 24 present & 57 proxies
2015- 34 present & 47 proxies
2016- 23 present & 54 proxies
2017- 18 present & 55 proxies
2018- 24 present & 45 proxies
2019 - 17 present & 64 proxies
2020 - 12 present & 54 proxies
2021 - 12 present & 88 proxies
2022- 12 present & 78 proxies
2023- 8 present & 62 proxies
2024- 16 present & 87 proxies

A proof of notice was mailed to each lot owner and a notice of the meeting with a list of all owners filed with the Wildwood City Recorder.

The annual meeting began at 7:10 P.M. Neighborhood Police Officer Daniel Fischer, St. Louis County Police Department was the special invited guest this year for the City of Wildwood.

The first item on the President's agenda was the Annual 2025 Expenditure/2026 Budget presented in highlight form. A 2025 Expenditure/2026 Budget statement had been circulated to each owner by mail and a copy was given to each owner present. Given the notice requirements for the meeting and time required to send out documents, the calendar year expenditures were only available through the end of September 2025 and did not constitute a full calendar year of data.

RECEIPTS

As of the end of September 2025, $71,997 in fees were collected. This compared to the $70,462 for the same period in 2024. Additionally, $3,325 in interest and $836 in recording/release fees were collected for 2025. Total collections were $76,158 (versus $71,180 in 2024.)

The reasons for the increase in total receipts and collection were due to two factors:
(1). The CPI increase to the 2024 fee.
(2). The payment of the lien from the HOA's longest running delinquent (18 years) following the sale of the owner's property. Total collected for the base amount $2,595, interest of $3,325, and $836 recording fee, totaling $6,756.

DELINQUENCIES

At the close of September 2025, the state of delinquent accounts amounted to 9 lot owners for $8,207 The total amount of the 17 delinquent accounts the previous years was $9,142. This was an improvement over many prior years. Before any lien is being placed, each owner had been sent three separates notices to answer with fee payment.

EXPENDITURES

Lighting

Electricity for street lighting continues to be the costliest item for the Subdivision. As of the end of September 2025, the cost to date was $20,269 compared to $19,444 for the same period in 2024.The projected year end cost is $27,514. In June Ameren increased the cost of residential street lighting by 12%. For 2026 we have set the cost for lighting to $29,000 to account for any Ameren increases based upon local reports of increased costs for adding more power generation capacity.

Our 87 light poles and fixtures are leased from Ameren and use sodium vapor lights. At present Ameren is only using LED to replace sodium vapor lights as each lighting bulb fails. Fortunately, no light poles have been knocked down or damaged. Light outages can be reported to a special Ameren number at 800-552-7583. Be ready with the house number closest to the pole and the identification number found on a metal plate 5-6 feet above ground on the side of the pole. Contacting Ameren can be done by any Winding Trails homeowner and is not solely a Trustee responsibility.

Cul -de -Sac Maintenance

Our contract for maintenance with Bob & Paul's Nursery continued for 2024. They have conducted a revisit of all 20 circles to review what plants need to be replaced. The frequency of weed spraying increased and rock was added to a few circles that needed enhancements.

Normal 2024 maintenance and replacements were projected to be $8,485 by year's end. At the end of September, the maintenance costs totaled $485. Billing for the remainder of maintenance and replacements was not received by this meeting. No further maintenance costs are anticipated with the growing season's end. The 2025 Budget predicted $7,500 for maintenance and $2,500 for replacements.

No cul -de -sac curbs were replaced by the City this year. The HOA coordinates with Wildwood Public Works for any replacements.

No damage was reported to any circle from any utility repair by Ameren UE or MO American Water.

Private Road Maintenance

Eagles Nest Road snow/Ice removal and other maintenance is conducted because of a lawsuit **Saladin et al vs Jennings & Winding Trails Trustees** (2003). This is the only private road in the Subdivision and its twelve lots comprise 3% of the total lots or fees in Winding Trails.

Ice/snow removal was projected for 2025 to run $3,336 and to date only a little over two thousand dollars has been used. As of this meeting, no more bad weather appears to be forecast for the rest of 2025 leaving us below our expected budget projection.

All major maintenance of the private road was completed in 2024. For 2026 the Trustees will review that work and determine if any further maintenance is necessary.

Legal

To the date of this meeting, legal services have only been $474. No legal matters are active at this time and none expected by year's end.Two thousand dollars is budgeted for 2026 to cover our annual registration with the state and any other contingency. Mr. David Weiss remains our HOA legal counsel.

City Village Admin (CVTO)

City Village Tax Office(CVTO) is a collection service that has provided admin and financial services to Winding Trails since the year 2000. It collects and handles all mailings, billings, collections, and legal work related to liens.

During the summer of 2024, CVTO made several major changes to reduce its overhead costs and to attain some internal efficiencies in operations. Due to a change in its printing/mailing operation from in-house to an out of state vendor and then back to a second local provider we experienced a minor problem with providing our franked proxy envelope this year. CVTO and the vendor had to absorb the cost for that error.

Board Admin Expense & Bank Fees

Board admin expenses for federal tax preparation, postage, supplies, and travel using POV were $361 and the bank fee for checking remained at $27. The 2026 budget for the former is projected at $661 and $36 respectively.

Insurance

Commercial insurance policies are mandatory for the subdivision. We maintain four types of insurance: commercial general liability, umbrella, fidelity bond, and directors/officers' liability.

The total cost of the four types of insurance for 2025 was $5,052. As of this meeting we still await invoices for the cost of our 2026 coverages. Initial word from the broker is that the amounts will not change for 2026.

Website
Our website is www.windingtrailshoa.org. It includes WTHOA indentures and an architectural review form to be submitted for lot and home modifications. In prior years the HOA was given free hosting on the net by the site designer for several years. Costs for last year's website contract was $1,110. This contract reflects 12 months of maintenance for the site. The website uses WordPress software and engine and requires periodic updates.The website domain name renewal is separately done by the HOA. It will not have to be renewed again until 2026.

Woodlands Entrance Monument
The bad storms and a tornado on May 16 caused damage to the roofing of the monument sign at Big Horn Basin Drive and Strecker Road. As the HOA was self-insured on that structure, the roofing was replaced by the HOA and no claims were made. Instead of copper material replacement, which was cost prohibitive, a forty year-rated, architectural shingle was used for the replacement. Total cost was $2,995 for materials and labor.

For 2025, $250 was budgeted but only $125 was spent for electricity to light the monument sign. No bulb replacement was needed. For 2026, $250 is budgeted to account for possible bulb replacement (material & service call) and electricity.

Annual Assessment
Given the increased inflation, the Trustees computed a Cost-of-Living Adjustment would be applied to the present annual fee of $189. per our Indenture. Applying the September 2025 CPI of 3% or $6.00(rounded up, the new fee for 2026 would become $195 per year.
This will result in added HOA revenue of $2,316 - (386 lots) X $6 = $2,316). This will help offset funds that are not available due to delinquent fees.

A general discussion of yearly assessments concluded that a small increase was warranted. The Chair called for a motion to set the new assessment at $195 per lot owner. Mike Underwood proposed the motion in favor of a $195 annual fee and Jeff Greenland seconded the motion. A vote was called and unanimously passed by all those present and the total proxies assigned to the three board members also voting in favor.

Single Trustee Election
The next order of business was the election of a single Trustee to fill the expiring position of Trustee Oly Olson who had volunteered in 2024 to fill the remainder of the term left by the departure of Mr. Hermes.

Mr. Finley called for nominations from the floor to fill the term expiration.There being none from the floor,Trustee Catherine Scheiner nominated incumbent Mr. Olson for the position he had been serving. A second was made by Mr. Finley. A call for a vote was made by the chair and carried. All members present and proxies held by Mr. Finley and Mrs. Scheiner were voted for Mr. Olson. The motion to return Mr. Olson carried unanimously. He was elected to a new three year term.

Lot Owner Forum
Before the lot owner forum was opened ,Officer Dan Fischer of the St. Louis County Police Department was called upon by Mr. Finley to talk to the membership and answer questions. He introduced himself as a neighborhood policing officer. He stated that although Wildwood is not a high threat crime area the police have noticed a potential auto theft opportunity when an owner

leaves a vehicle running and unattended on a cold weather day. He also passed along his contact info for any further private conversations. (**636-458-9194**). One member raised a safety concern that the construction dumpster placed on the north side of Woodmoor Ridge Dr. had no reflective markers or traffic cones to warn drivers and could be sight hazard. Mr. Finley addressed another hazard on the sidewalks coming from minors driving motorized bikes and at least one adult driving an apparent electric golf cart along the north and south sidewalks of Clayton Road all the way to Woodmoor Ridge Drive. Several other owners present confirmed seeing this person also driving on Woodmoor Ridge Dr. area sidewalks. Other members of the neighborhood had also observed this person on their sidewalks. Officer Fischer agreed that this was a violation of C**ity Code Section 340.100, Operating a Bicycle, Scooter, Roller Blades, Roller Skates, or Motorized Bicycle Upon a Sidewalk.** He advised further to try to take a phone image of any offenders, if possible, then contact contact him or a Trustee with a report and best description of the person and his form of mobility and/or the image.

An upper Eagles Nest Ct. resident raised a concern about some owners not keeping trees and/or shrubbery trimmed along public sidewalks so as they not interfere with walkers using the sidewalks. Complaints can be filed online with using the Wildwood or county complaint portals depending whether it is a Wildwood street or Clayton Road, a county road.

A resident of Medicine Bow Court posed questions about a property with an unkempt junk yard atmosphere in its front yard.This property is on the north side of Clayton Road near the intersection with Gunnison Gorge Drive. Several other owners agreed with her observations.The Trustees will consult with Wildwood's Code Enforcement to make them aware of this. Should they not be able to effect a positive change, we will then consult with our attorney,Mr.Weiss.This particular property has been the subject of several complaints in the past.The owner has a history of making corrections but then quickly backsliding.

The Medicine Bow Ct. owner also informed the membership of a second property with different condition at the end of Medicine Bow Drive. It is in severe need of exterior repairs and painting. Mrs.Scheiner will survey the property, document, and follow-up with Codes Enforcement.

The Chair called for any more discussion and there was none and he moved to adjournment.

Adjournment
There being no further business after a final call, the President then called for a motion to adjourn which was made by Mr. Underwood and seconded by Mr. Hanson. The motion carried unanimously, and the meeting concluded at 8:13 P.M.

Approved and Signed:

Thomas F. Finley III
Trustee, HOA President

Catherine Scheiner
Trustee, Treasurer

June 17, 2026