

http://betzlanding.org/ Betzlanding@outlook.com

Meeting Location: Hughlett's Tavern Heathsville, VA
Meeting Date: October 11, 2025

1. Meeting was called to order at 2:25pm by President Church
    a. Proof of notice of meeting was posted on website and the ballots were mailed September 10, 2025. 37 proxies and 11 in person attendees
    b. Verification of Quorum: Secretary Johnson verified

In attendance were:

			Present
President	Lauren	Church	Y
Vice President	Bob	Morgan	Y
Secretary	Alicia	Johnson	Y
Treasurer	Donna	Keeney	Y
Director	Kurt	Bulger	Y
Director	Sam	Frye	Y
Director	Ralph	Ivester	N
Director	Elaine	Moore	Y
Director	Nannette	Smith	N
Maintenance Co-Chairs	Matt	Church	Y
	Jim	Keeney	Y
ACC Chair	Mark	Neil	Y
ACC	Lien	Groenwold	N

Guests: Teresa Neil; Janice Frye; Ted & Jerry Jenkins; Dave & Terrie Dustin, Ty Johnson; Annette Morgan; Jim Keeney; Alice & Joe Stieve; Marshall Ticer; Stan Murphy-legal counsel

2. **Motion** to move nominees to elected by acclamation-Mark Neil **2nd** Matt Church
    a. All in Favor-**Passed unanimously**
    b. Confirmed with legal counsel that ballots do not need counting
    c. Election Results: Directors- Matt Church. Dave Dustin, Donna Keeney; ACC-Lauren Church

3. **Motion** to approve meeting minutes from previous annual meeting- Bob Morgan **2nd** Alice Stevie-**Passed unanimously**

4. President's report: President Church
    a. 7 new disclosure packets; 2 new homes; 1 in progress
    b. Healthy balance sheet and reserve account
    c. **Need Volunteers to maintain success**

Betz Landing
Homeowner's Association
P.O. Box 422
Heathsville, VA 22473

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5. Treasurer's Report- all accounts reconciled through 9/30/2025
    a. Treasurer Keeney-see Appendix A
        i. Accepted by **Consensus**

6. Update on old business, other standing committee reports:
    a. ACC Chair: Mark Neil – See appendix B
        i. Accepted by **Consensus**
    b. Maintenance Committee: Matt Church, Jim Keeney See Appendix C:
        i. Accepted by **Consensus**
    c. No unfinished business

7. New Business: Nominating Committee:
    a. Bob Morgan-Chair, Teresa Neil; Lauren Church
        i. **Approved** unanimously
8. Member Comment Period:
    a. Many thanks to Lauren for her years of service as president
    b. Many thanks to Kurt for his time as director
    c. Many thanks to Donna for re-upping as Treasurer

9. Adjournment: **Motion** to adjourn by Director Frye 2nd by Dave Dustin all ayes motion carried.
    a. Meeting adjourned at 3:02pm

Respectfully submitted,

Alicia H. Johnson

Secretary BLHOA

Appendix A

BLHOA Annual Meeting
Treasurer Report
10/11/25

FINANCIALS

- All bank, cd and investment accounts are reconciled thru 9/30/25

  Bank balances as of 9/30/25 are:

Primis Bank	$ 10,733.86
CD (Primis)	$ 7,090.96
Vanguard	$ 211,401.01
Total	**$ 229,225.83**

NOTES/OVERVIEW

Budget Comparison to actual thru 9/30/25

- We have collected $18,600.00 of the budgeted 2025 HOA dues of $20,100, equaling to 92.5%
- We have paid expenses of $20,860.75 of the budgeted amount of $30,835.00, equaling 67.7%

Other Notes

- Vanguard dividends received thru 9/30 total $6,836.42 which is 136.7% of the total $5,000 estimated for 2025.
- Primis CD interest Ytd is $167.56 equals 83.8% of the total $200 estimated for 2025.
- Per 9/13/25 meeting – increased boat storage lot budget to $8,600 from $7,500 to include cost to remove trees

DELINQUINCIES

- No lot dues have been paid since previous meeting of September 13th.

- **Total prior years outstanding dues are as of 9/30/25, including late fees $4,043.52**

  - 5 lots owe for 2025 dues
  - 3 lots owe for 2024 and 2025 dues
  - 1 lot owes for 2023 thru 2025 dues
  - 1 lot owes for 2020 thru 2025 dues

NOTE: I am pleased to report that our collections efforts earlier this year have resulted in a recovery of $12,642 in past lot owner dues. This amount includes lot dues, late fees, finance charges, and attorneys' fees. These successful efforts help strengthen our community's financial position and ensure that we can continue to provide necessary services and improvements for our community.

Prepared: Donna Keeney, Treasurer
10/1/25

Betz Landing Homeowners Association
Balance Sheet
As of September 30, 2025

	Sep 30, 25	
ASSETS		
Current Assets		
Checking/Savings		
Primis Checking (Sona)		10,733.86
Total Checking/Savings		10,733.86
Other Current Assets		
CAPITAL RESERVES		
CD #402870 Exp 10/4/24 3.25%	7,090.96	
Vanguard Short Term Invest	211,401.01	
Total CAPITAL RESERVES		218,491.97
Total Other Current Assets		218,491.97
Total Current Assets		229,225.83
Fixed Assets		
Capital Improvements		
Boat Dock and Restrooms		
Cost	14,040.00	
Depreciation	-14,040.00	
Total Boat Dock and Restrooms		0.00
Driveway		
Cost	3,160.00	
Depreciation	-3,160.00	
Total Driveway		0.00
Laptops/Printer for BLHOA		
Cost	1,262.73	
Depreciation	-1,262.73	
Total Laptops/Printer for BLHOA		0.00
Osprey Pole		
Cost	500.00	
Depreciation	-500.00	
Total Osprey Pole		0.00
Shed		
Cost	5,795.00	
Depreciation	-5,795.00	
Total Shed		0.00
Total Capital Improvements		0.00
Land		
Common Area - Boat Storage	8,700.00	
Common Area - Dock Area	20,000.00	
Common Area - Entrance	600.00	
Roads	16,840.00	
Total Land		46,140.00
Total Fixed Assets		46,140.00
TOTAL ASSETS		**275,365.83**
LIABILITIES & EQUITY		
Equity		
Opening Bal Equity		116,706.71
Retained Earnings		138,769.90
Net Income		19,889.22
Total Equity		275,365.83
TOTAL LIABILITIES & EQUITY		**275,365.83**

Betz Landing Homeowners Association
Income/Expense Detail
January through September 2025

Type	Date	Num	Source Name	Memo	Original Amount	Balance
BLHA Dues						
Year 2017 Dues & Prior						
Invoice	01/01/2025	390		Dues from 2007 thru 2017 on 2 lots @ 300.00 per year	3,300.00	1,358.78
Invoice	01/27/2025	390		Dues from 2007 thru 2017 on 2 lots @ 300.00 per year	3,300.00	2,326.76
General J...	01/27/2025			adj account to actual due to judgement awards	973.24	3,300.00
Total Year 2017 Dues & Prior						3,300.00
Year 2018 Dues						
Invoice	01/01/2025	310		2018 Homeowner Dues for 2 lots	300.00	300.00
Total Year 2018 Dues						300.00
Year 2019 Dues						
Invoice	01/01/2025	466		2019 Homeowners Dues	300.00	300.00
Total Year 2019 Dues						300.00
Year 2020 Dues						
Invoice	01/01/2025	664		2020 Homeowners Due - 2 lots	300.00	300.00
Total Year 2020 Dues						300.00
Year 2021 Dues						
Invoice	01/01/2025	705		2021 Homeowner Dues for 2 Lots	300.00	300.00
Total Year 2021 Dues						300.00
Year 2022 Dues						
Invoice	01/01/2025	826		2022 Homeowner Dues - 2 Lots	300.00	300.00
Total Year 2022 Dues						300.00
Year 2023 Dues						
Invoice	01/01/2025	957		2023 Homeowner Dues - 2 Lots	300.00	300.00
Total Year 2023 Dues						300.00
Year 2024 Dues						
Invoice	01/01/2025	1070		2024 Homeowner Dues - 2 Lots	300.00	300.00
Invoice	01/01/2025	1111		2024 Homeowner Dues - 1 Lot	150.00	312.40
Invoice	02/15/2025	1155		2024 Homeowner Dues - 1 Lot	150.00	462.40
Invoice	04/29/2025	1111		2024 Homeowner Dues - 1 Lot	150.00	462.60
Total Year 2024 Dues						462.60
Year 2025 Dues						
Invoice	01/15/2025	1204		2025 Homeowner Dues - 2 Lots	300.00	300.00
Invoice	01/15/2025	1214		2025 Homeowner Dues - 2 Lots	300.00	600.00
Invoice	01/15/2025	1220		2025 Homeowner Dues - 1 Lot	150.00	750.00
Invoice	01/15/2025	1224		2025 Homeowner Dues - 1 Lot	150.00	900.00
Invoice	01/15/2025	1227		2025 Homeowner Dues - 1 Lot	150.00	1,050.00
Invoice	01/15/2025	1229		2025 Homeowner Dues - 1 Lot	150.00	1,200.00
Invoice	01/15/2025	1232		2025 Homeowner Dues - 1 Lot	150.00	1,350.00
Invoice	01/15/2025	1237		2025 Homeowner Dues - 1 Lot	150.00	1,500.00
Invoice	01/15/2025	1238		2025 Homeowner Dues - 1 Lot	150.00	1,650.00
Invoice	01/15/2025	1240		2025 Homeowner Dues - 1 Lot	150.00	1,800.00
Invoice	01/15/2025	1242		2025 Homeowner Dues - 1 Lot	150.00	1,950.00
Invoice	01/15/2025	1244		2025 Homeowners Dues Lots Split.	206.25	2,156.25
Invoice	01/15/2025	1248		2025 Homeowner Dues - 1 Lot	150.00	2,306.25
Invoice	01/15/2025	1255		2025 Homeowner Dues - 1 Lot	150.00	2,456.25
Invoice	01/15/2025	1265		2025 Homeowner Dues - 1 Lot	150.00	2,606.25
Invoice	01/15/2025	1270		2025 Homeowner Dues - 1 Lot	150.00	2,756.25
Invoice	01/15/2025	1275		2025 Homeowner Dues - 1 Lot	150.00	2,906.25
Invoice	01/15/2025	1277		2025 Homeowner Dues - 1 Lot	150.00	3,056.25
Invoice	01/15/2025	1285		2025 Homeowner Dues - 1 Lot	150.00	3,206.25
Invoice	01/15/2025	1287		2025 Homeowner Dues - 1 Lot	150.00	3,356.25
Invoice	01/15/2025	1290		2025 Homeowner Dues - 1 Lot	150.00	3,506.25
Invoice	01/15/2025	1299		2025 Homeowner Dues - 2 Lots	300.00	3,806.25
Invoice	01/15/2025	1307		2025 Homeowner Dues - 1 Lot	150.00	3,956.25
Invoice	01/15/2025	1310		2025 Homeowner Dues - 1 Lot	150.00	4,106.25
Invoice	01/15/2025	1312		2025 Homeowner Dues - 1 Lot	150.00	4,256.25
Invoice	01/15/2025	1316		2025 Homeowner Dues - 1 Lot	150.00	4,406.25
Invoice	01/15/2025	1318		2025 Homeowner Dues - 1 Lot	150.00	4,556.25
Invoice	01/22/2025	1199		2025 Homeowner Dues - 1 Lot	150.00	4,706.25
Invoice	01/22/2025	1200		2025 Homeowner Dues - 1 Lot	150.00	4,856.25
Invoice	01/22/2025	1206		2025 Homeowner Dues - 1 Lot	150.00	5,006.25
Invoice	01/22/2025	1215		2025 Homeowner Dues - 1 Lot	150.00	5,156.25
Invoice	01/22/2025	1245		2025 Homeowner Dues - 1 Lot	150.00	5,306.25
Invoice	01/22/2025	1246		2025 Homeowner Dues - 1 Lot	150.00	5,456.25
Invoice	01/22/2025	1252		2025 Homeowner Dues - 1 Lot	150.00	5,606.25
Invoice	01/22/2025	1256		2025 Homeowner Dues - 1 Lot	150.00	5,756.25
Invoice	01/22/2025	1260		2025 Homeowner Dues - 1 Lot	150.00	5,906.25
Invoice	01/22/2025	1261		2025 Homeowner Dues - 1 Lot	150.00	6,056.25
Invoice	01/22/2025	1306		2025 Homeowner Dues - 1 Lot	150.00	6,206.25
Invoice	01/22/2025	1311		2025 Homeowner Dues - 1 Lot	150.00	6,356.25
Invoice	01/26/2025	1251		2025 Homeowner Dues - 1 Lot	150.00	6,506.25
Invoice	01/26/2025	1294		2025 Homeowner Dues - 1 Lot	150.00	6,656.25
Invoice	01/26/2025	1313		2025 Homeowner Dues - 1 Lot	150.00	6,806.25
Invoice	01/30/2025	1216		2025 Homeowner Dues - 1 Lot	150.00	6,956.25
Invoice	01/30/2025	1235		2025 Homeowner Dues - 1 Lot	150.00	7,106.25
Invoice	01/30/2025	1259		2025 Homeowner Dues - 1 Lot	150.00	7,256.25
Invoice	01/30/2025	1273		2025 Homeowner Dues - 1 Lot	150.00	7,406.25
Invoice	01/30/2025	1282		2025 Homeowner Dues - 1 Lot	150.00	7,556.25
Invoice	01/30/2025	1314		2025 Homeowner Dues - 1 Lot	150.00	7,706.25
Invoice	02/14/2025	1205		2025 Homeowner Dues - 1 Lot	150.00	7,856.25
Invoice	02/14/2025	1211		2025 Homeowner Dues - 1 Lot	150.00	8,006.25
Invoice	02/14/2025	1217		2025 Homeowner Dues - 1 Lot	150.00	8,156.25
Invoice	02/14/2025	1228		2025 Homeowner Dues - 1 Lot	150.00	8,306.25
Invoice	02/14/2025	1230		2025 Homeowner Dues - 1 Lot	150.00	8,456.25
Invoice	02/14/2025	1231		2025 Homeowner Dues - 1 Lot	150.00	8,606.25
Invoice	02/14/2025	1239		2025 Homeowner Dues - 1 Lot	150.00	8,756.25
Invoice	02/14/2025	1243		2025 Homeowners Dues Lots Split	243.75	9,000.00
Invoice	02/14/2025	1247		2025 Homeowner Dues - 1 Lot	150.00	9,150.00
Invoice	02/14/2025	1266		2025 Homeowner Dues - 1 Lot	150.00	9,300.00
Invoice	02/14/2025	1269		2025 Homeowner Dues - 1 Lot	150.00	9,450.00
Invoice	02/14/2025	1288		2025 Homeowner Dues - 1 Lot	150.00	9,600.00
Invoice	02/14/2025	1289		2025 Homeowner Dues - 1 Lot	150.00	9,750.00
Invoice	02/14/2025	1296		2025 Homeowner Dues - 2 Lots	300.00	10,050.00
Invoice	02/14/2025	1300		2025 Homeowner Dues - 1 Lot	150.00	10,200.00
Invoice	02/14/2025	1303		2025 Homeowner Dues - 1 Lot	150.00	10,350.00
Invoice	02/15/2025	1198		2025 Homeowner Dues - 1 Lot	150.00	10,500.00
Invoice	02/15/2025	1201		2025 Homeowner Dues - 1 Lot	150.00	10,650.00
Invoice	02/15/2025	1219		2025 Homeowner Dues - 2 Lots	300.00	10,950.00
Invoice	02/15/2025	1249		2025 Homeowner Dues - 1 Lot	150.00	11,100.00
Invoice	02/15/2025	1253		2025 Homeowner Dues - 1 Lot	150.00	11,250.00
Invoice	02/15/2025	1254		2025 Homeowner Dues - 1 Lot	150.00	11,400.00
Invoice	02/15/2025	1281		2025 Homeowner Dues - 1 Lot	150.00	11,550.00
Invoice	02/15/2025	1286		2025 Homeowner Dues - 1 Lot	150.00	11,700.00
Invoice	02/15/2025	1302		2025 Homeowner Dues - 1 Lot	150.00	11,850.00
Invoice	02/19/2025	1283		2025 Homeowner Dues - 1 Lot	150.00	12,000.00

Betz Landing Homeowners Association
Income/Expense Detail
January through September 2025

Type	Date	Num	Source Name	Memo	Original Amount	Balance
Invoice	02/20/2025	1208		2025 Homeowner Dues - 1 Lot	150.00	12,150.00
Invoice	02/20/2025	1213		2025 Homeowner Dues - 1 Lot	150.00	12,300.00
Invoice	02/20/2025	1274		2025 Homeowner Dues - 1 Lot	150.00	12,450.00
Invoice	02/20/2025	1278		2025 Homeowner Dues - 1 Lot	150.00	12,600.00
Invoice	02/20/2025	1291		2025 Homeowner Dues - 1 Lot	150.00	12,750.00
Invoice	02/20/2025	1292		2025 Homeowner Dues - 1 Lot	150.00	12,900.00
Invoice	02/20/2025	1319		2025 Homeowner Dues - 1 Lot	150.00	13,050.00
Invoice	02/24/2025	1221		2025 Homeowner Dues - 1 Lot	150.00	13,200.00
Invoice	02/24/2025	1250		2025 Homeowner Dues - 3 Lots	450.00	13,650.00
Invoice	02/24/2025	1272		2025 Homeowner Dues - 2 Lots	300.00	13,950.00
Invoice	02/24/2025	1301		2025 Homeowner Dues - 1 Lot	150.00	14,100.00
Invoice	02/28/2025	1222		2025 Homeowner Dues - 2 Lots	300.00	14,400.00
Invoice	02/28/2025	1241		2025 Homeowner Dues - 1 Lot	150.00	14,547.32
Invoice	02/28/2025	1257		2025 Homeowner Dues - 1 Lot	150.00	14,697.32
Invoice	02/28/2025	1264		2025 Homeowner Dues - 2 Lots	300.00	14,997.32
Invoice	02/28/2025	1276		2025 Homeowner Dues - 1 Lot	150.00	15,147.32
Invoice	02/28/2025	1280		2025 Homeowner Dues - 1 Lot	150.00	15,297.32
Invoice	02/28/2025	1304		2025 Homeowner Dues - 1 Lot	150.00	15,447.32
Invoice	03/03/2025	1226		2025 Homeowner Dues - 1 Lot	150.00	15,597.32
Invoice	03/03/2025	1305		2025 Homeowner Dues - 1 Lot	150.00	15,747.32
Invoice	03/03/2025	1317		2025 Homeowner Dues - 1 Lot	150.00	15,897.32
Invoice	03/10/2025	1203		2025 Homeowner Dues - 1 Lot	150.00	16,047.32
Invoice	03/10/2025	1309		2025 Homeowner Dues - 2 Lots	300.00	16,347.32
Invoice	03/18/2025	1218		2025 Homeowner Dues - 3 lots	450.00	16,797.32
Invoice	03/18/2025	1297		2025 Homeowner Dues - 1 Lot	150.00	16,947.32
Invoice	04/01/2025	1241		2025 Homeowner Dues - 1 Lot	150.00	16,950.00
Invoice	04/07/2025	1262		2025 Homeowner Dues - 1 Lot	150.00	17,100.00
Invoice	04/29/2025	1202		2025 Homeowner Dues - 1 Lot	150.00	17,250.00
Invoice	04/29/2025	1207		2025 Homeowner Dues - 1 Lot	150.00	17,400.00
Invoice	04/29/2025	1233		2025 Homeowner Dues - 2 lots	300.00	17,700.00
Invoice	04/29/2025	1234		2025 Homeowner Dues - 1 Lot	150.00	17,850.00
Invoice	04/29/2025	1258		2025 Homeowner Dues - 1 Lot	150.00	18,000.00
Invoice	04/29/2025	1298		2025 Homeowner Dues - 1 Lot	150.00	18,150.00
Invoice	05/02/2025	1295		2025 Homeowner Dues - 1 Lot	150.00	18,300.00
Invoice	05/14/2025	1225		2025 Homeowner Dues - 1 Lot	150.00	18,450.00
Invoice	07/31/2025	1284		2025 Homeowner Dues - 1 Lot	150.00	18,600.00
Total Year 2025 Dues						18,600.00
Total BLHA Dues						24,162.60
Fees						
Architectural Control Committee						
Invoice	04/07/2025	1330		New House Plan Application Submitted	25.00	25.00
Invoice	07/01/2025	1333		Application for Shed Submitted	25.00	50.00
Total Architectural Control Committee						50.00
Disclosure Documents						
Invoice	02/14/2025	1322		Disclosure information for banks, realty, and closure documents	50.00	50.00
Invoice	02/14/2025	1323		Disclosure information for banks, realty, and closure documents	50.00	100.00
Invoice	04/07/2025	1196		Disclosure information for banks, realty, and closure documents	50.00	150.00
Invoice	04/07/2025	1328		Disclosure information for banks, realty, and closure documents	50.00	200.00
Invoice	07/01/2025	1331		Disclosure information for banks, realty, and closure documents	50.00	250.00
Invoice	08/11/2025	1332		Disclosure information for banks, realty, and closure documents	50.00	300.00
Invoice	08/11/2025	1334		Disclosure information for banks, realty, and closure documents	50.00	350.00
Total Disclosure Documents						350.00
Finace Charge & Late Payment						
Invoice	01/01/2025	390		Late fees from 2007 thru 2017 on 2 lots @ 30.00 per year	330.00	135.88
Invoice	01/01/2025	390		Finance Charges on Overdue Balance @ 8% per annum	2,093.10	997.72
Invoice	01/01/2025	406		Late Fee	30.00	1,027.72
Stmt Cha...	01/01/2025			Late fee on payment of 2020 Dues of $150.00 due by 3/1/2020	30.00	1,057.72
Stmt Cha...	01/01/2025			Late fee on payment of 2021 Dues of $150 due by 3/1/2021	30.00	1,087.72
Stmt Cha...	01/01/2025			Late fee on payment of 2023 Dues of $150.00 due by 3/1/2023	30.00	1,117.72
Stmt Cha...	01/01/2025			Late fee on payment of 2024 Dues of $150.00 due by 3/1/2024	30.00	1,147.72
Invoice	01/01/2025	1321		Late Fee	30.00	1,177.72
Stmt Cha...	01/01/2025			Late fee on payment of 2022 Dues of $150 due by 3/1/2022	30.00	1,207.72
Invoice	01/27/2025	390		Late fees from 2007 thru 2017 on 2 lots @ 30.00 per year	330.00	1,304.52
Invoice	01/27/2025	390		Finance Charges on Overdue Balance @ 8% per annum	2,093.10	1,918.49
Invoice	01/27/2025	FC 47		Finance Charges on Overdue Balance	677.78	2,596.27
Invoice	01/27/2025	FC 57		Finance Charges on Overdue Balance	54.59	2,650.86
Invoice	01/27/2025	FC 67		Finance Charges on Overdue Balance	34.32	2,685.18
Invoice	01/27/2025	FC 78		Finance Charges on Overdue Balance	171.37	2,856.55
Invoice	01/27/2025	FC 81		Finance Charges on Overdue Balance	64.04	2,920.59
Invoice	01/27/2025	FC 85		Finance Charges on Overdue Balance	47.75	2,968.34
Invoice	01/27/2025	FC 87		Finance Charges on Overdue Balance	99.82	3,068.16
Invoice	01/27/2025	FC 104		Finance Charges on Overdue Balance	129.34	3,197.50
Invoice	01/27/2025	FC 126		Finance Charges on Overdue Balance	161.36	3,358.86
Invoice	01/27/2025	FC 136		Finance Charges on Overdue Balance	56.30	3,415.16
Invoice	01/27/2025	FC 141		Finance Charges on Overdue Balance	59.26	3,474.42
Invoice	01/27/2025	FC 146		Finance Charges on Overdue Balance	59.64	3,534.06
Invoice	01/27/2025	FC 150		Finance Charges on Overdue Balance	40.40	3,574.46
Invoice	01/27/2025	FC 154		Finance Charges on Overdue Balance	17.46	3,591.92
Invoice	01/27/2025	FC 159		Finance Charges on Overdue Balance	60.45	3,652.37
Invoice	01/27/2025	FC 164		Finance Charges on Overdue Balance	60.04	3,712.41
Invoice	01/27/2025	FC 168		Finance Charges on Overdue Balance	59.28	3,771.69
Invoice	01/27/2025	FC 171		Finance Charges on Overdue Balance	61.66	3,833.35
Invoice	01/27/2025	FC 191		Finance Charges on Overdue Balance	62.06	3,895.41
Invoice	01/27/2025	FC 194		Finance Charges on Overdue Balance	58.07	3,953.48
Invoice	01/27/2025	FC 223		Finance Charges on Overdue Balance	64.52	4,018.00
Invoice	01/27/2025	FC 224		Finance Charges on Overdue Balance	63.24	4,081.24
Invoice	01/27/2025	FC 225		Finance Charges on Overdue Balance	65.87	4,147.11
Invoice	01/27/2025	FC 242		Finance Charges on Overdue Balance	329.47	4,261.75
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	4,202.47
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,524.69
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,464.24
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,404.20
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,386.74
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,346.34
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,286.70
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,227.44
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,171.14
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,116.55
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,082.23
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	3,018.19
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,970.44
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,841.10
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,679.74
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,618.08
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,556.02
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,497.95
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,433.43
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,370.19
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,304.32
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,189.68
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	2,018.31
Credit Me...	01/27/2025	1324		Adjust compound interest charged in error on previous years to show account curre...	-2,343.26	1,918.49

Betz Landing Homeowners Association
Income/Expense Detail
January through September 2025

Type	Date	Num	Source Name	Memo	Original Amount	Balance
Credit Me...	01/27/2025	1326		Adjust compound interest charged from 2007 to 2017 per Invoice #390 dated 12/31...	-2,585.99	-667.50
General J...	01/27/2025			adj account to actual due to judgement awards	1,207.50	540.00
Invoice	02/15/2025	FC 574		Finance Charges on Overdue Balance	2.60	542.60
Invoice	02/15/2025	FC 676		Finance Charges on Overdue Balance	2.68	545.28
Invoice	02/15/2025	FC 689		Finance Charges on Overdue Balance	2.28	547.56
Stmt Cha...	02/15/2025			Late fee on payment of 2024 Dues of $150.00 due by 3/1/2024	15.00	562.56
Invoice	02/15/2025	FC 750		Finance Charges on Overdue Balance	5.70	568.26
Invoice	02/22/2025	FC 242		Finance Charges on Overdue Balance	329.47	783.09
Invoice	02/22/2025	FC 250		Finance Charges on Overdue Balance	129.19	912.28
Invoice	02/22/2025	FC 256		Finance Charges on Overdue Balance	133.52	1,045.80
Invoice	02/22/2025	FC 312		Finance Charges on Overdue Balance	214.04	1,259.84
Invoice	02/22/2025	FC 321		Finance Charges on Overdue Balance	70.58	1,330.42
Invoice	02/22/2025	FC 338		Finance Charges on Overdue Balance	222.12	1,552.54
Invoice	02/22/2025	FC 343		Finance Charges on Overdue Balance	226.60	1,779.14
Invoice	02/22/2025	FC 348		Finance Charges on Overdue Balance	124.65	1,903.79
Invoice	02/22/2025	FC 366		Finance Charges on Overdue Balance	25.13	1,928.92
Invoice	02/22/2025	FC 394		Finance Charges on Overdue Balance	302.94	2,231.86
Invoice	02/22/2025	FC 404		Finance Charges on Overdue Balance	240.30	2,472.16
Invoice	02/22/2025	FC 413		Finance Charges on Overdue Balance	245.15	2,717.31
Invoice	02/22/2025	FC 463		Finance Charges on Overdue Balance	183.68	2,900.99
Invoice	02/22/2025	FC 499		Finance Charges on Overdue Balance	95.14	2,996.13
Invoice	02/22/2025	FC 528		Finance Charges on Overdue Balance	409.11	3,405.24
Invoice	02/22/2025	FC 548		Finance Charges on Overdue Balance	336.06	3,741.30
Invoice	02/22/2025	FC 560		Finance Charges on Overdue Balance	240.87	3,982.17
Invoice	02/22/2025	FC 671		Finance Charges on Overdue Balance	223.95	4,206.12
Invoice	02/22/2025	FC 686		Finance Charges on Overdue Balance	190.14	4,396.26
Invoice	03/01/2025	1327		Late Fee	25.00	4,397.92
Invoice	03/01/2025	1327		Late Fee	25.00	4,399.59
Invoice	03/01/2025	1327		Late Fee	25.00	4,401.26
Invoice	03/01/2025	1327		credited payment on late fees	-5.00	4,399.59
Invoice	03/01/2025	1327		credited payment on late fees	-5.00	4,397.92
Invoice	03/01/2025	1327		credited payment on late fees	-5.00	4,396.26
Stmt Cha...	03/02/2025			2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,421.26
Invoice	03/03/2025	FC 779		Finance Charges on Overdue Balance	1.50	4,422.76
Invoice	03/03/2025	FC 779		write off - paid in full 4/22/25 ck #106 and had previous credit - adjustred f/c and cr...	-1.50	4,421.26
Invoice	03/18/2025	1327		Late Fee	25.00	4,444.60
Invoice	03/18/2025	1327		Late Fee	25.00	4,467.93
Invoice	03/18/2025	1327		Late Fee	25.00	4,491.26
General J...	04/01/2025			write off - overpaid in 2024	-2.68	4,488.58
Stmt Cha...	04/07/2025			Late fee assessed for payment of 2025 dues past 3/1/25 due date.	25.00	4,513.58
Invoice	04/07/2025	FC 768		Finance Charges on Overdue Balance	3.43	4,517.01
Invoice	04/29/2025	FC 770	Lot 006 Butler	Finance Charges on Overdue Balance	1.50	4,518.51
Stmt Cha...	04/29/2025			2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,543.51
Stmt Cha...	04/29/2025		Lot 012 Parker, Jr.	2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,568.51
Stmt Cha...	04/29/2025		Lot 044/45 Umphlette	2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,593.51
Stmt Cha...	04/29/2025		Lot 044/45 Umphlette	2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25 2025	25.00	4,618.51
Stmt Cha...	04/29/2025		Lot 075 Sheffield	late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,643.51
Stmt Cha...	04/29/2025		Lot 118 Parrish Jr.	2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,668.51
Invoice	04/29/2025	FC 771	Lot 012 Parker, Jr.	Finance Charges on Overdue Balance	1.50	4,670.01
Invoice	04/29/2025	FC 778	Lot 044/45 Umphlette	Finance Charges on Overdue Balance	5.00	4,675.01
Invoice	04/29/2025	FC 781	Lot 075 Sheffield	Finance Charges on Overdue Balance	1.50	4,676.51
Invoice	04/29/2025	FC 787	Lot 118 Parrish Jr.	Finance Charges on Overdue Balance	1.50	4,678.01
General J...	04/29/2025		Lot 046 Johnson	adj to balance acct with [ayment	-0.20	4,677.81
Stmt Cha...	05/02/2025		Lot 114 Akers	2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,702.81
Invoice	05/02/2025	FC 786	Lot 114 Akers	Finance Charges on Overdue Balance	1.50	4,704.31
Stmt Cha...	05/14/2025		Lot 036 Hoover	2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,729.31
Invoice	05/14/2025	FC 777	Lot 036 Hoover	Finance Charges on Overdue Balance	1.50	4,730.81
Stmt Cha...	07/31/2025		Lot 102 Holmes	2025 late fee on payment of 2025 Dues of $150.00 due by 3/1/25	25.00	4,755.81
Invoice	07/31/2025	FC 784	Lot 102 Holmes	Finance Charges on Overdue Balance	1.50	4,757.31
Invoice	07/31/2025	FC 806	Lot 102 Holmes	Finance Charges on Overdue Balance	3.81	4,761.12
Total Finace Charge & Late Payment						4,761.12
Total Fees						5,161.12
Primi (Sona) CD Interest						
Deposit	01/03/2025			Interest earned	56.02	56.02
Deposit	04/03/2025			Interest earned	55.24	111.26
Deposit	07/03/2025			Interest earned	56.30	167.56
Total Primi (Sona) CD Interest						167.56
Vanguard Dividends						
Deposit	01/31/2025			January Dividend	461.03	461.03
Deposit	02/28/2025			February Dividend	742.74	1,203.77
Deposit	03/31/2025			March Dividend	763.63	1,967.40
Deposit	04/30/2025			April Dividend	790.06	2,757.46
Deposit	05/30/2025			May Dividend	801.49	3,558.95
Deposit	06/30/2025			June Dividend	812.38	4,371.33
Deposit	07/31/2025			July Dividend	820.31	5,191.64
Deposit	08/31/2025			August Dividend	825.30	6,016.94
Deposit	09/30/2025			September Dividend	819.48	6,836.42
Total Vanguard Dividends						6,836.42
Annual Meeting Expenses						
Check	05/31/2025	1388	RHHT Foundation, Inc.	10/11/25 annual meeting	-250.00	-250.00
Total Annual Meeting Expenses						-250.00
Board Meeting Expenses						
Check	05/31/2025	1389	Northumberland Public Library	Library meeting fee 6/14/25 & 12/13/25	-100.00	-100.00
Total Board Meeting Expenses						-100.00
Insurance						
Liability Insurance						
Check	01/15/2025	1375	Virginia Farm Bureau Ins. Cos.	GL policy 2066191-25 - 2/6/2025 to 2/6/2026	-164.00	-164.00
Total Liability Insurance						-164.00
Officers and Directors						
Check	01/02/2025	1374	United States Liability Insurance	Officers and directors insurance 2025-2026 Renewal	-1,047.00	-1,047.00
Total Officers and Directors						-1,047.00
Total Insurance						-1,211.00
Landscape						
Arbor Day						
Check	05/21/2025	1382	Matt Church	Bag Mulch for Spring Cleanup Day	-362.07	-362.07
Check	05/21/2025	1383	Ivester, Ralph	Bulk Mulch for Spring Cleanup Day	-132.68	-494.75
Total Arbor Day						-494.75
Mowing						
Check	05/21/2025	1381	Randy's Home Improvement	4/17 cut and trim (#1)	-700.00	-700.00
Check	05/31/2025	1386	Randy's Home Improvement	5/1 cut and trim (#2)	-700.00	-1,400.00
Check	05/31/2025	1386	Randy's Home Improvement	5/22 cut and trim (#3)	-700.00	-2,100.00
Check	08/01/2025	1391	Randy's Home Improvement	6/5 cut and trim (#4)	-700.00	-2,800.00
Check	08/01/2025	1391	Randy's Home Improvement	6/18 cut and trim (#5)	-700.00	-3,500.00

Betz Landing Homeowners Association
Income/Expense Detail
January through September 2025

Type	Date	Num	Source Name	Memo	Original Amount	Balance
Check	08/11/2025	1392	Randy's Home Improvement	7/4 cut and trim (#6)	-700.00	-4,200.00
Check	08/11/2025	1392	Randy's Home Improvement	7/17 cut and trim (#7)	-700.00	-4,900.00
Check	08/11/2025	1392	Randy's Home Improvement	7/30 cut and trim (#8)	-700.00	-5,600.00
Check	09/15/2025	1395	Randy's Home Improvement	8/7cut and trim (#9)	-700.00	-6,300.00
Check	09/15/2025	1395	Randy's Home Improvement	8/28 cut and trim (#10)	-700.00	-7,000.00
Total Mowing						-7,000.00
Total Landscape						-7,494.75
Maintenance and Supplies						
Boat Storage Area						
Check	02/28/2025	1377	Randy's Tree & Crane Service	balance due on stump removal	-200.00	-200.00
Check	03/19/2025	1379	Plantation Spring Nursery	14 Virginian Trees @ $75 each plus $50 shipping	-1,100.00	-1,300.00
Check	04/07/2025	1367	Engineering Design Associates	marketing property lines at storage lot	-900.00	-2,200.00
Check	04/07/2025	1380	Matt Church	topsoil for new trees at storage lot	-39.00	-2,239.00
Check	04/07/2025	1380	Matt Church	mulch for new trees at storage lot	-67.39	-2,306.39
Check	04/07/2025	1380	Matt Church	fertilizer for new trees at storage lot	-18.94	-2,325.33
Check	07/03/2025	1390	Deck World	new 3 board fence at storage lot	-4,190.00	-6,515.33
Check	08/31/2025	1393	Matt Church	Ant Spray-Boat Storage Lot (Tractor Supply)	-39.99	-6,555.32
Total Boat Storage Area						-6,555.32
Dock and Ramp						
Check	04/07/2025	1380	Matt Church	new sign at boat ramp	-73.76	-73.76
Check	04/07/2025	1380	Matt Church	chain, hardware, reflective tape for sign at boat ramp	-42.53	-116.29
Total Dock and Ramp						-116.29
Restroom Facilities						
Check	05/21/2025	1385	James Keeney	Allisos-pipe caps, adapter, keys for restrooms	-17.22	-17.22
Total Restroom Facilities						-17.22
Roads						
Check	08/31/2025	1393	Matt Church	Pothole repairs-Highland Court (Allisons)	-79.88	-79.88
Check	08/31/2025	1393	Matt Church	Aquaphalt-Highland, Rebar to mark storage lot (Allisons)	-164.14	-244.02
Check	08/31/2025	1393	Matt Church	Aquaphalt-Highland (Allisons)	-198.99	-443.01
Check	08/31/2025	1393	Matt Church	Pothole repairs-Highland (Lowes)	-32.16	-475.17
Total Roads						-475.17
Total Maintenance and Supplies						-7,164.00
Office Supplies/Printing						
Check	05/21/2025	1384	Donna Keeney	Amazon-500 window envelopes	-34.74	-34.74
Total Office Supplies/Printing						-34.74
Postage and Delivery						
Postage & Supplies						
Check	05/21/2025	1384	Donna Keeney	17 stamps for mailing statements	-12.41	-12.41
Check	05/21/2025	1384	Donna Keeney	certified mail to lot owner	-9.68	-22.09
Check	06/11/2025	Debit	U.S. Postal Service	roll of stamps - 100 x .73	-73.00	-95.09
Check	09/15/2025	1394	Lauren Church	USPS-postage for 2025 ballots	-171.60	-266.69
Total Postage & Supplies						-266.69
Total Postage and Delivery						-266.69
Printing and Reproduction						
Check	09/15/2025	1394	Lauren Church	Amazon-ink for printing 2025 ballots	-149.52	-149.52
Check	09/15/2025	1394	Lauren Church	Walmart-paper for 2025 ballots	-5.77	-155.29
Total Printing and Reproduction						-155.29
Professional Fees						
Legal Fees						
Check	02/28/2025	1378	Murphy's Law Office, PLC	flat legal fee collection	-2,500.00	-2,500.00
Check	02/28/2025	1378	Murphy's Law Office, PLC	balance collected as per our agreement	-585.00	-3,085.00
Check	05/31/2025	1387	Murphy's Law Office, PLC	2025-2026 annual retainer	-600.00	-3,685.00
Total Legal Fees						-3,685.00
Reimbursable legal fees						
Invoice	01/01/2025	390		Attorney fees incurred to collect dues 10/02/2013 through 08/28/2015	3,092.89	1,273.50
Invoice	01/27/2025	390		Attorney fees incurred to collect dues 10/02/2013 through 08/28/2015	3,092.89	2,180.74
General J...	01/27/2025			adj account to actual due to judgement awards	-2,180.74	0.00
Invoice	02/22/2025	1325		Attorney fees awarded in judgement dated 1/27/25	2,500.00	2,500.00
Invoice	02/22/2025	1325		Court filing fees from August of 2024.	74.00	2,574.00
Total Reimbursable legal fees						2,574.00
Total Professional Fees						-1,111.00
Software						
Web Hosting Software						
Check	01/03/2025	cc	inmotionhosting	power plan - 1 year	-215.87	-215.87
Check	01/03/2025	cc	inmotionhosting	backup manager - 1 year	-30.00	-245.87
Check	01/03/2025	cc	inmotionhosting	domain registry - 1 year	-19.99	-265.86
Check	01/03/2025	cc	inmotionhosting	domain privacy - 1 year	-15.99	-281.85
Total Web Hosting Software						-281.85
Total Software						-281.85
Taxes Federal						
Check	03/01/2025	1376	Internal Revenue Service	2024 Federal Taxes Due $7,263 Federal Taxable Income	-2,179.00	-2,179.00
Total Taxes Federal						-2,179.00
Taxes Virginia						
Check	03/01/2025	Online	Virginia Department of Taxation	2024 VA Taxes Due $7,263 Federal Taxable Income	-435.78	-435.78
Total Taxes Virginia						-435.78
Utilities						
Electric						
Check	06/19/2025	auto	Northern Neck Electric Cooper...	reconnect fee from winter cutoff	-40.00	-40.00
Check	06/19/2025	auto	Northern Neck Electric Cooper...	electric - 4/15/25 thru 5/13/25	-33.87	-73.87
Check	07/19/2025	EFT	Northern Neck Electric Cooper...	electric - 5/13//25 thru 6/14/25	-34.70	-108.57
Check	08/19/2025	EFT	Northern Neck Electric Cooper...	electric - 6/14/25 to 7/14/25	-34.60	-143.17
Check	09/19/2025	EFT	Northern Neck Electric Cooper...	electric - 7/14/25 to 8/14/25	-33.48	-176.65
Total Electric						-176.65
Total Utilities						-176.65
Vanguard Unrealized Gain/Loss						
Deposit	01/31/2025			Vanguard adjustment due to fluctation in market at 1/31/25	675.79	675.79
Deposit	02/28/2025			Vanguard adjustment due to fluctation in market at 2/28/25	1,169.11	1,844.90
Deposit	03/31/2025			Vanguard adjustment due to fluctation in market at 3/31/25	195.55	2,040.45
Deposit	04/30/2025			Vanguard adjustment due to fluctation in market at 4/30/25	588.90	2,629.35
General J...	05/31/2025			Vanguard adjustment due to fluctation in market at 5/31/25	-394.12	2,235.23

Betz Landing Homeowners Association
Income/Expense Detail
January through September 2025

Type	Date	Num	Source Name	Memo	Original Amount	Balance
Deposit	06/30/2025			Vanguard adjustment due to fluctation in market at 6/30/25	1,186.95	3,422.18
General J...	07/31/2025			Vanguard adjustment due to fluctation in market at 7/31/25	-595.80	2,826.38
Deposit	08/31/2025			Vanguard adjustment due to fluctation in market at 8/31/25	1,395.71	4,222.09
Deposit	09/30/2025			Vanguard adjustment due to fluctation in market at 9/30/25	200.18	4,422.27
Total Vanguard Unrealized Gain/Loss						4,422.27
TOTAL						**19,889.22**

Betz Landing Homeowners Association
Income/Expense vs. YTD Budget
January through September 2025

	Jan - Sep 25	Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
BLHA Dues				
Year 2017 Dues & Prior	3,300.00	0.00	3,300.00	100.0%
Year 2018 Dues	300.00	0.00	300.00	100.0%
Year 2019 Dues	300.00	0.00	300.00	100.0%
Year 2020 Dues	300.00	0.00	300.00	100.0%
Year 2021 Dues	300.00	0.00	300.00	100.0%
Year 2022 Dues	300.00	0.00	300.00	100.0%
Year 2023 Dues	300.00	0.00	300.00	100.0%
Year 2024 Dues	462.60	0.00	462.60	100.0%
Year 2025 Dues	18,600.00	20,100.00	-1,500.00	92.5%
Total BLHA Dues	24,162.60	20,100.00	4,062.60	120.2%
Fees				
Architectural Control Committee	50.00	0.00	50.00	100.0%
Disclosure Documents	350.00	0.00	350.00	100.0%
Finace Charge & Late Payment	4,761.12	0.00	4,761.12	100.0%
Total Fees	5,161.12	0.00	5,161.12	100.0%
Primi (Sona) CD Interest	167.56	200.00	-32.44	83.8%
Vanguard Dividends	6,836.42	5,000.00	1,836.42	136.7%
Total Income	36,327.70	25,300.00	11,027.70	143.6%
Gross Profit	36,327.70	25,300.00	11,027.70	143.6%
Expense				
Annual Meeting Expenses	250.00	200.00	50.00	125.0%
Board Meeting Expenses	100.00	200.00	-100.00	50.0%
Insurance				
Fiduciary	0.00	314.00	-314.00	0.0%
Liability Insurance	164.00	204.00	-40.00	80.4%
Officers and Directors	1,047.00	1,047.00	0.00	100.0%
Total Insurance	1,211.00	1,565.00	-354.00	77.4%
Landscape				
Arbor Day	494.75	750.00	-255.25	66.0%
Mowing	7,000.00	9,800.00	-2,800.00	71.4%
Storm Damage	0.00	2,000.00	-2,000.00	0.0%
Tree Trimming	0.00	500.00	-500.00	0.0%
Total Landscape	7,494.75	13,050.00	-5,555.25	57.4%
Licenses and Permits	0.00	115.00	-115.00	0.0%
Maintenance and Supplies				
Boat Storage Area	6,555.32	8,600.00	-2,044.68	76.2%
Dock and Ramp	116.29	500.00	-383.71	23.3%
Restroom Facilities	17.22	500.00	-482.78	3.4%
Roads	475.17	1,000.00	-524.83	47.5%
Total Maintenance and Supplies	7,164.00	10,600.00	-3,436.00	67.6%
Office Supplies/Printing	34.74	250.00	-215.26	13.9%
Postage and Delivery				
P.O. Box	0.00	75.00	-75.00	0.0%
Postage & Supplies	266.69	400.00	-133.31	66.7%
Total Postage and Delivery	266.69	475.00	-208.31	56.1%
Professional Fees				
Legal Fees	3,685.00	1,500.00	2,185.00	245.7%
Total Professional Fees	1,111.00	1,500.00	-389.00	74.1%
Software				
Other Software	0.00	70.00	-70.00	0.0%
Web Hosting Software	281.85	300.00	-18.15	94.0%
Total Software	281.85	370.00	-88.15	76.2%
Taxes Federal	2,179.00	1,800.00	379.00	121.1%
Taxes Virginia	435.78	360.00	75.78	121.1%
Utilities				
Electric	176.65	350.00	-173.35	50.5%
Total Utilities	176.65	350.00	-173.35	50.5%
Total Expense	20,860.75	30,835.00	-9,974.25	67.7%
Net Ordinary Income	15,466.95	-5,535.00	21,001.95	-279.4%
Net Income	**19,889.22**	**-5,535.00**	**25,424.22**	**-359.3%**

Note: Capital Reserve Funded by Vanguard Dividends

Betz Landing Homeowners Association
Primis Bank Checking Account Detail
As of September 30, 2025

Type	Date	Num	Name	Memo	Debit	Credit	Balance
Primis Checking (Sona)							2,455.61
Payment	01/01/2025	2458		pd 2007-2024 hoa fees plus late fees in full	5,940.00		8,395.61
Check	01/02/2025	1374	United States Liability Insurance	Officers and directors insurance 2025-2026 Renewal		1,047.00	7,348.61
Check	01/03/2025	cc	inmotionhosting	power plan, domain registration, backup manager - 1 year		281.85	7,066.76
Payment	01/15/2025	3198			300.00		7,366.76
Payment	01/15/2025	238			150.00		7,516.76
Payment	01/15/2025	2383			300.00		7,816.76
Payment	01/15/2025	2492			150.00		7,966.76
Payment	01/15/2025	2761			150.00		8,116.76
Payment	01/15/2025	5113			150.00		8,266.76
Payment	01/15/2025	9036			150.00		8,416.76
Payment	01/15/2025	5109			300.00		8,716.76
Payment	01/15/2025	2297			150.00		8,866.76
Payment	01/15/2025	1046			150.00		9,016.76
Payment	01/15/2025	997157			150.00		9,166.76
Payment	01/15/2025	997157			150.00		9,316.76
Payment	01/15/2025	1280			150.00		9,466.76
Payment	01/15/2025	5212			150.00		9,616.76
Payment	01/15/2025	1107			150.00		9,766.76
Payment	01/15/2025	1656			150.00		9,916.76
Payment	01/15/2025	1534			150.00		10,066.76
Payment	01/15/2025	8077			150.00		10,216.76
Payment	01/15/2025	713			150.00		10,366.76
Payment	01/15/2025	4260			150.00		10,516.76
Payment	01/15/2025	1014			206.25		10,723.01
Payment	01/15/2025	2679			150.00		10,873.01
Payment	01/15/2025	2709			150.00		11,023.01
Payment	01/15/2025	1355			150.00		11,173.01
Payment	01/15/2025	139			150.00		11,323.01
Payment	01/15/2025	7442			150.00		11,473.01
Payment	01/15/2025	4976			150.00		11,623.01
Check	01/15/2025	1375	Farm Bureau Ins. Cos.	GL policy 2066191-25 - 2/6/2025 to 2/6/2026		164.00	11,459.01
Payment	01/22/2025	1503			150.00		11,609.01
Payment	01/22/2025	3821			150.00		11,759.01
Payment	01/22/2025	2792			150.00		11,909.01
Payment	01/22/2025	5134			150.00		12,059.01
Payment	01/22/2025	340			150.00		12,209.01
Payment	01/22/2025	5444			150.00		12,359.01
Payment	01/22/2025	120			150.00		12,509.01
Payment	01/22/2025	286			150.00		12,659.01
Payment	01/22/2025	185			150.00		12,809.01
Payment	01/22/2025	1318			150.00		12,959.01
Payment	01/22/2025	2690			150.00		13,109.01
Payment	01/22/2025	680			150.00		13,259.01
Payment	01/26/2025	196414...			150.00		13,409.01
Payment	01/26/2025	7983			150.00		13,559.01
Payment	01/26/2025	245			150.00		13,709.01
Payment	01/30/2025	249			150.00		13,859.01
Payment	01/30/2025	3930			150.00		14,009.01
Payment	01/30/2025	1071			150.00		14,159.01
Payment	01/30/2025	995063			150.00		14,309.01
Payment	01/30/2025	2985			150.00		14,459.01
Payment	01/30/2025	241			150.00		14,609.01
Payment	02/14/2025	6423			150.00		14,759.01
Payment	02/14/2025	10082			150.00		14,909.01
Payment	02/14/2025	1470			300.00		15,209.01
Payment	02/14/2025	10245			150.00		15,359.01
Payment	02/14/2025	01053			243.75		15,602.76
Payment	02/14/2025	10559			50.00		15,652.76
Payment	02/14/2025	1772			150.00		15,802.76

Betz Landing Homeowners Association
Primis Bank Checking Account Detail
As of September 30, 2025

Type	Date	Num	Name	Memo	Debit	Credit	Balance
Payment	02/14/2025	01031			150.00		15,952.76
Payment	02/14/2025	1578			150.00		16,102.76
Payment	02/14/2025	1236			150.00		16,252.76
Payment	02/14/2025	01177			150.00		16,402.76
Payment	02/14/2025	1003			150.00		16,552.76
Payment	02/14/2025	1207			150.00		16,702.76
Payment	02/14/2025	002423...			150.00		16,852.76
Payment	02/14/2025	1147			150.00		17,002.76
Payment	02/14/2025	7328			200.00		17,202.76
Payment	02/14/2025	7634			150.00		17,352.76
Payment	02/15/2025	1030			150.00		17,502.76
Payment	02/15/2025	2490			300.00		17,802.76
Payment	02/15/2025	444			150.00		17,952.76
Payment	02/15/2025	002524...			150.00		18,102.76
Payment	02/15/2025	5684			150.00		18,252.76
Payment	02/15/2025	001252			328.26		18,581.02
Payment	02/15/2025	2531			150.00		18,731.02
Payment	02/15/2025	008625...			150.00		18,881.02
Payment	02/15/2025	880			150.00		19,031.02
Payment	02/19/2025	7830			150.00		19,181.02
Payment	02/20/2025	1177			150.00		19,331.02
Payment	02/20/2025	4509			150.00		19,481.02
Payment	02/20/2025	1745			150.00		19,631.02
Payment	02/20/2025	1036			150.00		19,781.02
Payment	02/20/2025	894			150.00		19,931.02
Payment	02/20/2025	287980...			150.00		20,081.02
Payment	02/20/2025	002575...			150.00		20,231.02
Payment	02/22/2025	2493			6,402.00		26,633.02
Payment	02/24/2025	002605...			450.00		27,083.02
Payment	02/24/2025	000099...			300.00		27,383.02
Payment	02/24/2025	1840			150.00		27,533.02
Payment	02/24/2025	3197			150.00		27,683.02
Check	02/28/2025	1378	Murphy's Law Office, PLC	legal fee collections judgement received		3,085.00	24,598.02
Check	02/28/2025	1377	Randy's Tree & Crane Service	balance due on stump removal		200.00	24,398.02
Payment	02/28/2025	11456			150.00		24,548.02
Payment	02/28/2025	008750...			150.00		24,698.02
Payment	02/28/2025	5825			300.00		24,998.02
Payment	02/28/2025	917			150.00		25,148.02
Payment	02/28/2025	1085			300.00		25,448.02
Payment	02/28/2025	4019			150.00		25,598.02
Check	03/01/2025	1376	Internal Revenue Service	2024 Federal Taxes Due $7,263 Federal Taxable Income		2,179.00	23,419.02
Check	03/01/2025	Online	Virginia Department of Taxation	2024 VA Taxes Due $7,263 Federal Taxable Income		435.78	22,983.24
Payment	03/03/2025	5054			150.00		23,133.24
Payment	03/03/2025	4777			150.00		23,283.24
Payment	03/03/2025	1050			150.00		23,433.24
Payment	03/10/2025	519			300.00		23,733.24
Payment	03/10/2025	2874			150.00		23,883.24
Payment	03/18/2025	130			520.00		24,403.24
Payment	03/18/2025	211			150.00		24,553.24
Check	03/19/2025	1379	Plantation Spring Nursery	14 Virginian Trees @ $75 each plus $50 shipping		1,100.00	23,453.24
Payment	04/07/2025	5305			50.00		23,503.24
Payment	04/07/2025	6560			228.43		23,731.67
Payment	04/07/2025	5073			25.00		23,756.67
Check	04/07/2025	1367	Engineering Design Associates	marketing property lines at storage lot		900.00	22,856.67
Check	04/07/2025	1380	Matt Church	Maintenance/Supplies at Dock/Boat Storage		241.62	22,615.05
Payment	04/29/2025	2044			176.50		22,791.55
Payment	04/29/2025	2507			176.50		22,968.05
Payment	04/29/2025	2736			176.50		23,144.55
Payment	04/29/2025	106			150.00		23,294.55
Payment	04/29/2025	2742			355.00		23,649.55

Betz Landing Homeowners Association
Primis Bank Checking Account Detail
As of September 30, 2025

Type	Date	Num	Name	Memo	Debit	Credit	Balance
Payment	04/29/2025	CASH			176.50		23,826.05
Payment	05/02/2025	2991			176.50		24,002.55
Payment	05/14/2025	4557			176.50		24,179.05
Check	05/21/2025	1381	Randy's Home Improvement	4/17 cut and trim (#1)		700.00	23,479.05
Check	05/21/2025	1382	Matt Church	Bag Mulch for Spring Cleanup Day		362.07	23,116.98
Check	05/21/2025	1383	Ivester, Ralph	Bulk Mulch for Spring Cleanup DAy		132.68	22,984.30
Check	05/21/2025	1384	Donna Keeney	Reimb stamps, evenlopes, certified mail		56.83	22,927.47
Check	05/21/2025	1385	James Keeney	Reimb Restroom expenses		17.22	22,910.25
Check	05/31/2025	1386	Randy's Home Improvement	5/1 and 5/22 cut and trim (#2 and #3)		1,400.00	21,510.25
Check	05/31/2025	1387	Murphy's Law Office, PLC	2025-2026 annual retainer		600.00	20,910.25
Check	05/31/2025	1388	RHHT Foundation, Inc.	10/11/25 annual meeting		250.00	20,660.25
Check	05/31/2025	1389	Northumberland Public Library	Library meeting fee 6/14/25 & 12/13/25		100.00	20,560.25
Check	06/11/2025	Debit	U.S. Postal Service	roll of stamps - 100 x .73		73.00	20,487.25
Check	06/19/2025	auto	Northern Neck Electric Cooperative, Inc.	electric - 4/15/25 thru 5/13/25; reconnection		73.87	20,413.38
Payment	07/01/2025	7789			50.00		20,463.38
Payment	07/01/2025	253			25.00		20,488.38
Check	07/03/2025	1390	Deck World	new 3 board fence at storage lot		4,190.00	16,298.38
Check	07/19/2025	EFT	Northern Neck Electric Cooperative, Inc.	electric - 5/13//25 thru 6/14/25		34.70	16,263.68
Payment	07/31/2025	1173			180.31		16,443.99
Check	08/01/2025	1391	Randy's Home Improvement	6/5 and 6/18 cut and trim (#4 and #5)		1,400.00	15,043.99
Payment	08/11/2025	054144			50.00		15,093.99
Payment	08/11/2025	106463			50.00		15,143.99
Check	08/11/2025	1392	Randy's Home Improvement	7/4, 7/17, 7/30 cut and trim (#6,7,8)		2,100.00	13,043.99
Check	08/19/2025	EFT	Northern Neck Electric Cooperative, Inc.	electric - 6/14/25 to 7/14/25		34.60	13,009.39
Check	08/31/2025	1393	Matt Church			515.16	12,494.23
Check	09/15/2025	1394	Lauren Church	Reimb 2025 ballot expenses		326.89	12,167.34
Check	09/15/2025	1395	Randy's Home Improvement	8/7, 8/28 cut and trim (#9 & #10)		1,400.00	10,767.34
Check	09/19/2025	EFT	Northern Neck Electric Cooperative, Inc.			33.48	10,733.86
Total Primis Checking (Sona)					31,713.00	23,434.75	10,733.86
TOTAL					**31,713.00**	**23,434.75**	**10,733.86**

Appendix B

BETZ LANDING
ARCHITECTURAL CONTROL COMMITTEE
REPORT TO 2025 ANNUALMEETING OF HOMEOWNERS ASSOCIATION

The following applications and actions were received and taken by the Architectural Control Committee for the time period following the 2024 annual meeting of the Betz Landing Homeowners Association to the present:

- Lot 124: Application of Bulgers submitted October 19, 2024 for the construction of a storage shed
  - APPROVED and owner notified
- Lot 117: Application of Justin Walker submitted in person March 28, 2025 for the construction of a handicap entrance ramp
  - APPROVED and lot owner notified by email
- Lot 84: Application of Frank and Kay Klein submitted via USPS March 27, 2028 and received thereafter from Treasurer for the construction of a residential structure on the lot
  - APPROVED and lot owner notified by email
- Lot 117 (Walker) Application for construction of carport; application subsequently withdrawn and no action taken.
  - Application fee refunded
- Lot 132 (Hand) Application for placement of pre-built storage shed; application
  - APPROVED and lot owners notified by email.

Committee member Phil Landry resigned as a member of the Committee. Bob Morgan designated by President of the HOA Board to fill the remainder of his unexpired term (end of current year).

No further action by Committee

Submitted by:
Mark M. Neil
Chair, Architectural Control Committee
October 2, 2025

Appendix C

October 11, 2025

Annual Maintenance Report – Matt Church/Jim Keeney

- Seal coated boat ramp driveway – Contracted
- Tree removal and stump grinding at boat yard – Contracted
- Purchased lumber/hardware and installed temporary fence at boat yard
    - Cut up and hauled away old fence
- Opened and cleaned community restrooms
    - Water line leak repaired (Jim Keeney)
    - Pavillion Cleaned
- Organize and clean the community storage shed (ongoing)
    - Properly disposed of used motor oil and antifreeze
- Trimmed overhang on Steamboat Lane
- "Virginian" arborvitaes planted at the storage lot
    - Trees were picked up at Gloucester Point (Ralph Ivester)
    - Planting (Dave Dustin provided backhoe, Ralph and Cindy Ivester)
    - Topsoil and mulch were needed
    - Watered Spring, Summer and early Fall
- Spring Clean-up 2025
    - 14 members participated in the workday (Down from 30 members)
    - Mulch - 65 bags and 6 yards of bulk ($500) Vs. 13 yards x $110 = $1430
- Storage lot survey has been completed - Contracted
    - Put PVC pipe and rebar for boundary markers at storage lot
- New vinyl fence installed at storage lot - Contracted
    - Dave and Terrie Dustin donated freshly painted replacement gates
- Plastic chain and new signage have been installed at the boat ramp
- Highland Court maintenance has been completed to VDOT's recommendations
    - Road edges were scraped and raked to promote drainage (Thank you Dave Dustin!!)
    - Vegetation was sprayed with herbicide
    - Potholes were filled with Aquaphalt
- Ant infestation eradicated at storage lot entrance
- Pier boards replaced – Several
- Trimmed Crape Myrtle overhang at entrance