Mirabella Annual Meeting

November 18, 2026

6:30 PM

Event Protocol



IF CAMERA IS ON – ENSURE YOUR BACKGROUND AND SURROUNDINGS ARE APPROPRIATE



ALL ATTENDEES WILL REMAIN MUTED FOR THE MEETING



PLEASE SEND ALL QUESTIONS TO ***ASK ME A QUESTION*** VIA THE CHAT FEATURE

Agenda

- Call to Order, Introduction & Welcome
- Community Updates
- 2026 Financial Review
- 2027 Budget Review
- Closing Remarks
- Adjournment
- Homeowner Forum

Introductions



Board of Directors

Lisa Embly – President

Advisory Board

Glenn Heller

Brandon Edwards

Sharon Zygmont



Kuester Management

Jane Joyce, CMCA® AMS® - Community Manager

Kieley Wilson - Moderator



Community Updates

- Monument signs , stone, brick pressure washed/cleaned.
- Playground Inspected –Necessary repairs made to original structure
- 30 Year Reserve Study updated
- Additional bench installed in Providence Hall Park
- Umbrellas added to the pool and playground area.

Committees

Committees are an important part of a Homeowners Association. They help to keep the community active and give the homeowners more input into how the community operates.

Visit the Portal to Apply!



Compliance Process Reminders

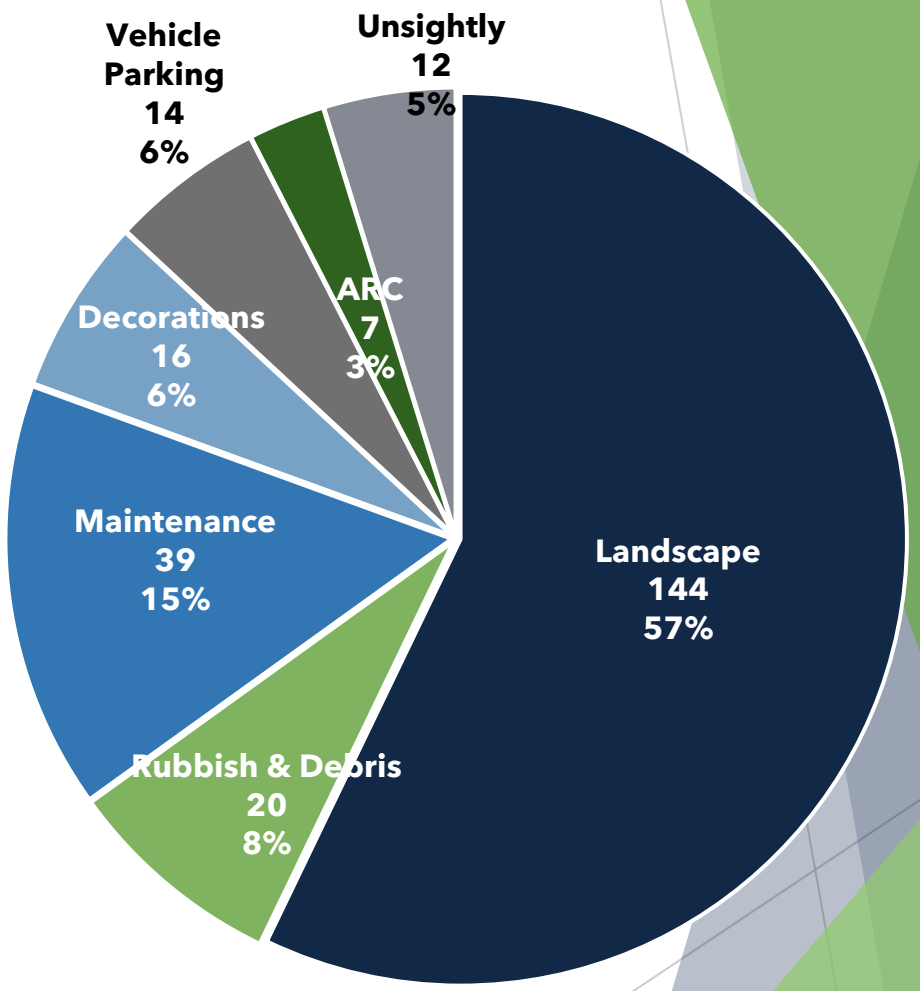
Standardized letters and process to provide fairness and equity to all homeowners

Letters are also emailed to homeowners who have an email address registered to their account.

- Less delay of mail time and uncertainty of delivery

Contact Kuester Management via the Homeowner Portal at Kuester.com or by emailing support@kuester.com

Top Violations



1. Covenant Reminder
2. Notice of Violation
3. Notice of Hearing
Hearing before the Board/Panel
4. Hearing Results Notice
5. Notice of Fine

Management Company - Service

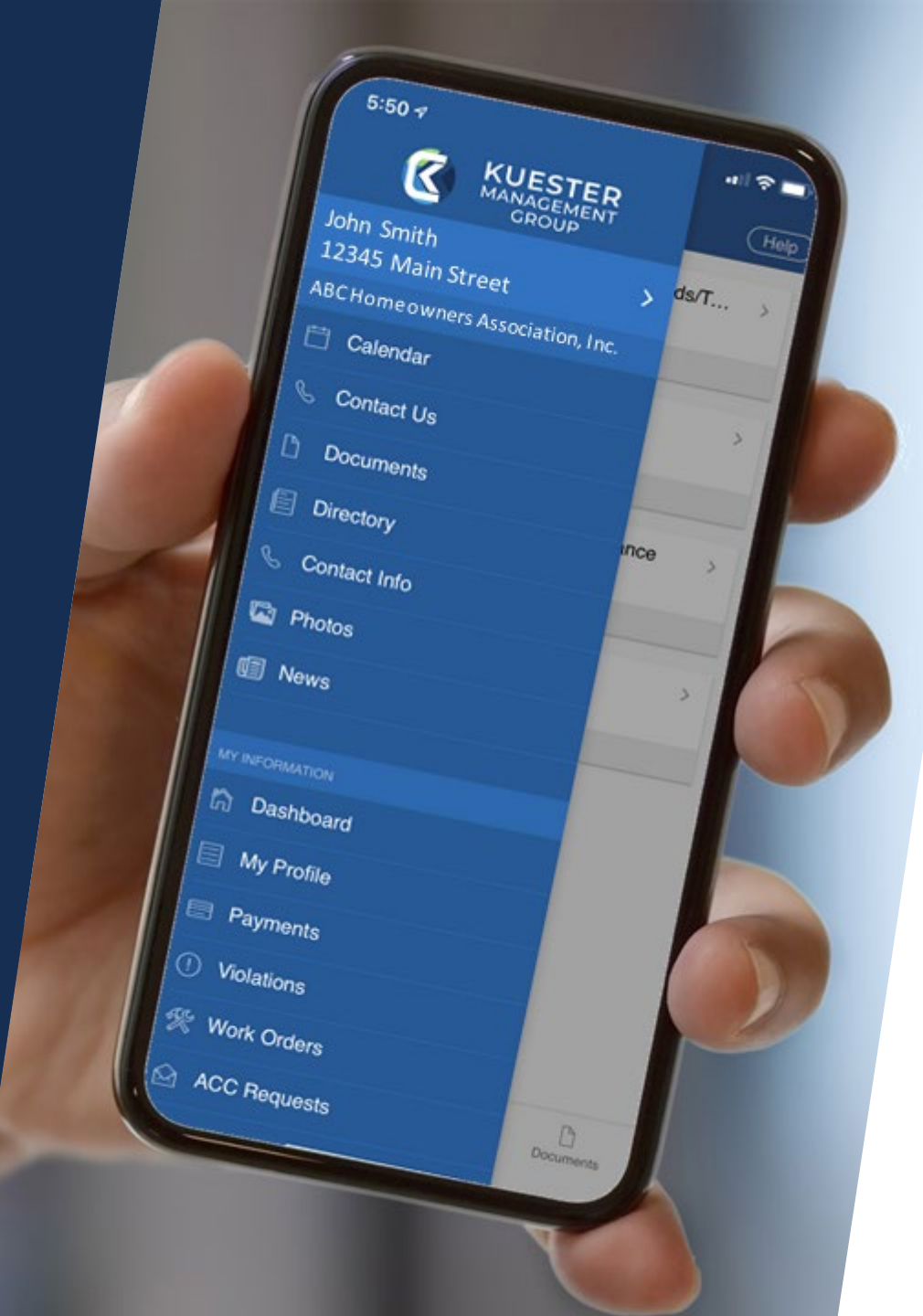
Service Levels – Last 12 Months

- Number of Tickets: 508
- Overall satisfaction rate: 85%
- Average first reply time: 3.7 hrs.

How to Contact Us

- Email: support@kuester.com
- Phone: 803-802-0004
- Community Portal: www.kuester.com
- Homeowners Registered on Portal: 314

PLEASE REGISTER TO STAY INFORMED!



Kuester Connect Homeowner App

- **Access your HOA Account from Anywhere**
  - Quickly access your HOA Account from your mobile device to make a payment, review the status of a work order, ACC request, or a compliance violation.
- **Review Community Documents in a Snap**
  - Have your community documents in the palm of your hand!
  - Find the document you need with a simple tap and easily navigate through important files.
- **The Entire WebPortal in a Simple App**
  - Connecting with your Homeowners Association has never been easier!
  - Download the app today!

Purpose of the Board of Directors

- Fiduciary Duty
  - Enforcement of CCRs of the community
  - Establish fiscal policies and maintain records
  - Develop working budget and assessment rates
  - Appointment of committee and delegation of authority
  - Select attorney, insurance agent, CPA and/or other professionals
  - Obtain and maintain adequate insurance protection as per CCRs

Budget Ratification Ballot Information

An Email with the link to the Electronic Ballot will be sent by 5:00 pm tomorrow

Homeowners wishing to submit a paper ballot must:

Write in their vote to either approve or reject

- Scan and Email to Support@kuester.com , OR:
- Mail to PO BOX 3340, Fort Mill, SC 29716

Deadline to receive ballots is December 3, 2026 at 5:00 pm

Budget Ratification Results will be announced via email by December 7, 2026

ACCOUNT		BALANCE
Operating Account	$	136,741.05
Reserve Accounts	$	285,695.93
TOTAL CASH	**$**	**565,376.19**
Accounts Receivable (Delinquent Assessments)	$	19,767.07

2026 Financial Review
Balance Sheet *(Through 10/31/2026)*

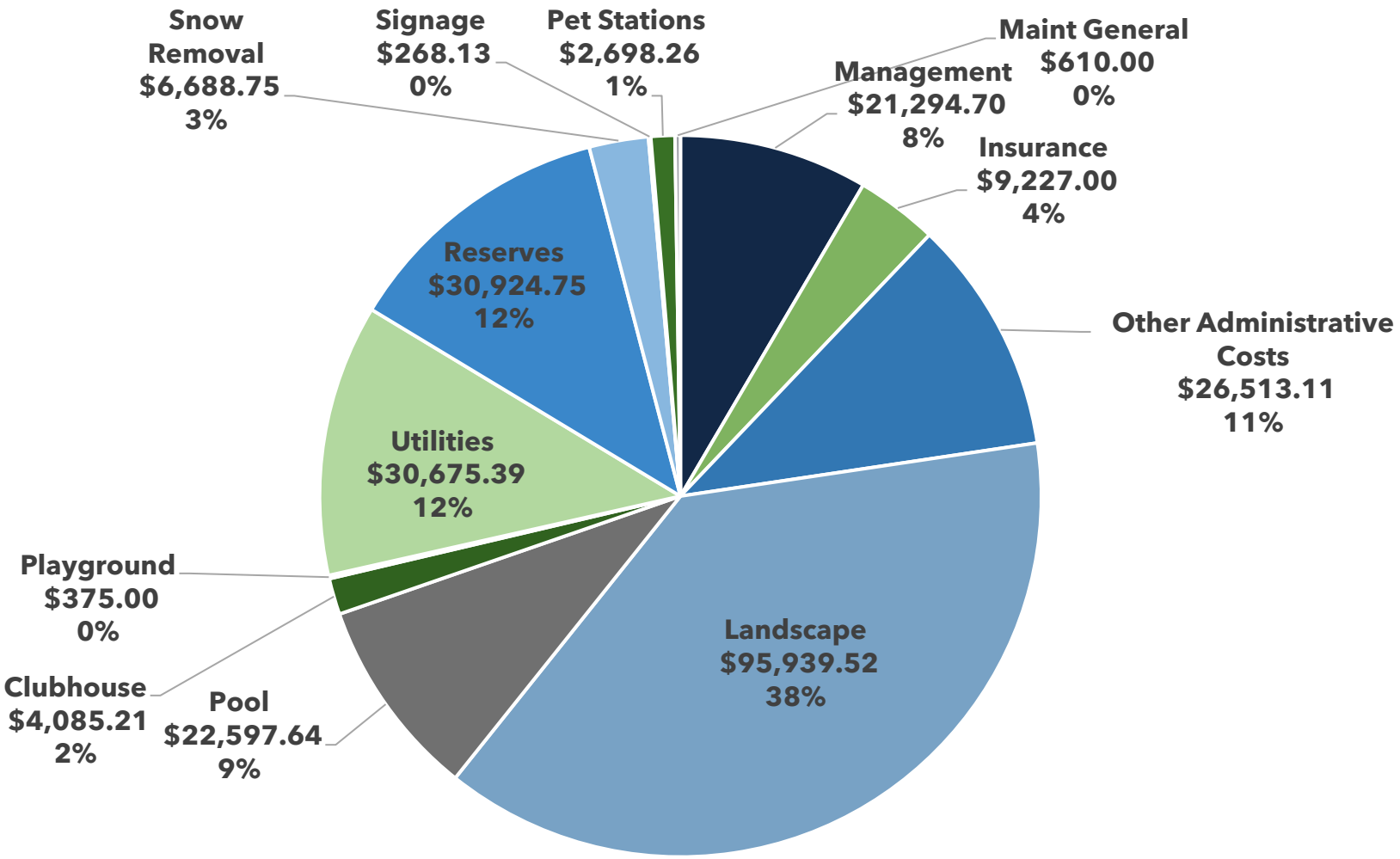
INCOME STATEMENT

Year to Date Income (Assessments)	$	328,680.00	$330.00/home/quarter
Year to Date Income to Reserves	$	(30,924.75)	
Year to Date Income (Other)	$	15,705.32	LF/LI/Fines/Interest/ Amenities
Year to Date Operating Expense	$	220,972.71	
	$	**92,487.86**	Net Operating Income

2026 Financial Review
Income Statement *(Through 10/31/2026)*

KUESTER MANAGEMENT GROUP

2026 Financial Review – Operating Expenses



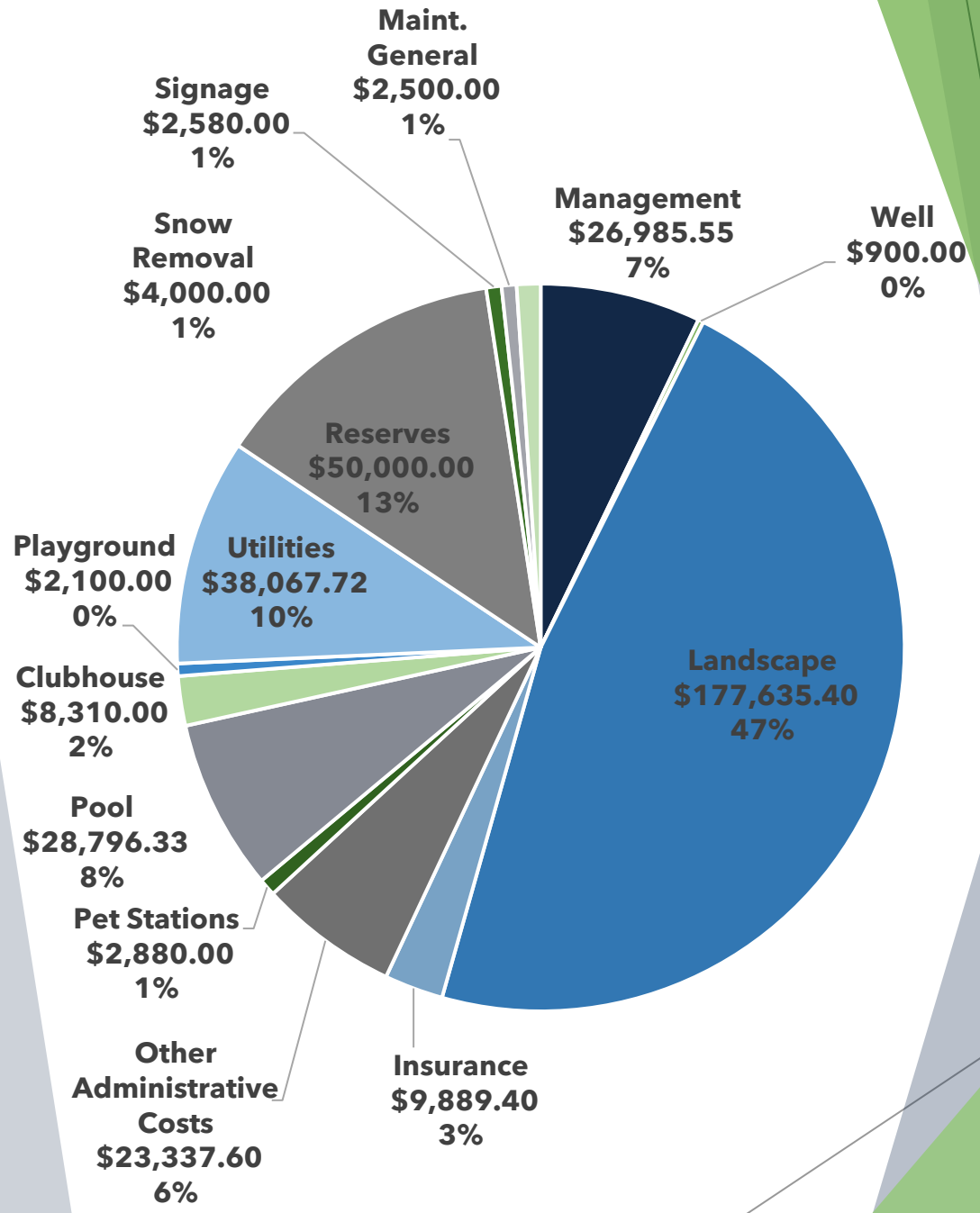
2027 Budget Review

2027 Assessments:

- Homeowner Assessment: $379.50 / Quarterly
- $1,518 - Annually

Type of Income		Total Projected Income
Assessment Income	$	377,982.00
Additional Incomes	$	0.00
Assessments to Reserves	$	(50,000.00)
Total Income	**$**	**327,982.00**

2027 Operating Expenses



"What's Included"

A closer look at what is included in the larger budget categories.

LANDSCAPE - $177,635.40

- Landscape maintenance contract
- Seasonal flowers and enhancements
- Tree and shrub maintenance
- Irrigation repairs
- Mulch and pine straw
- Landscape Lighting
- Rain Gardens – SCM's – Maintenance and Inspections

OTHER ADMINISTRATIVE COSTS - $23,337.60

- Printing and postage
- Legal and professional services
- Tax Prep
- ARC Review
- Violation Notices
- Storage Rental
- Holiday Decorations
- Social Committee

Notable Changes:

- Assessment Increase – 15% - $49.50 / Quarter
- Kudzu – New Line Item
- Snow Removal – New Line Item

Budget Ratification

NC Planned Community Act

NCGS 47C/F-3-103(c)

"The budget is ratified unless at that meeting a ***majority of all the lot owners in the association or any larger vote specified in the declaration rejects the budget.*** In the event the proposed budget is rejected, the periodic budget last ratified by the lot owners shall be continued until such time as the lot owners ratify a subsequent budget proposed by the executive board."

Payments for Assessments



AutoDraft

Sign up for automatic payments drafted from bank account

- Drafted on 3rd of month Assessment is due
- No processing fees



Pay by Check

Send Check or Money order to: PO Box 998 Commerce, GA 30529

Make check payable to the Association

Include Account Number or Property Address



Pay Online

Register your account on the Community WebPortal to see your account information and make online payments

- E-Check - $2.99 processing fee
- Credit Card - 3.25% processing fee

Closing Remarks and Adjournment

How to Contact the HOA:

Phone: 888-600-5044

Email: support@kuester.com

Website: www.Kuester.com





Homeowner Forum

If you have submitted a question prior to the meeting, it will be answered during the pre-submitted questions.

Once the Pre-Submitted Questions are answered, we will open to Live Questions

Pre-Submitted Questions

PLEASE NOTE THAT ANY PERSONAL SITUATIONS THAT WERE SUBMITTED WILL NOT BE ADDRESSED IN THIS FORUM – We will reach out to those who submitted a personal matter in the coming week.

1) I notice a contribution from assessments of $50K to the reserves, a reduction of $3000 compared to last year. but do not see an indication of how much we currently have in reserve and the interest/investment income associated with those reserves. What are those numbers please?

Answer- Balance as of 10/31/2026 – Reserve Account $285,695.93 – Interest Income $5,663.40

Homeowner Forum

Live Questions

- Homeowners must enter into chat to Host/Co-Hosts that they wish to speak
- Presenter will unmute one participant at a time
- Participant will have ONE MINUTE to ask questions
- Presenter will answer questions as possible
- Limited to a 15-minute period
- Questions will not be answered/taken concerning:
  - Individual accounts
  - Warranty claims for individual units
  - Maintenance on individual units
  - Other matters that are personal in nature