



Lowe's Ferry Property Owners Association
3207 Lowes Landing
Louisville, TN 37777

October 17, 2017

Dear Lowe's Ferry Property Owners:

The cooler weather, changing leaves, and the shorter hours of daylight are indicators that fall has arrived. Both front & back gates will be adjusted to winter hours (6am – 6 pm) on Sunday, Nov 5 when we turn back the clocks.

Remember to mark your calendars for the 2018 Lowes Ferry POA Annual Meeting:

Date: Saturday, Feb 24, 2018

Time: 9 am

Location: Louisville Town Hall, 3623 Louisville Road, Louisville TN

Please note, the term for Board member Steve Dekanich expires in Feb 2018. Since he & Ali have their home on the market, Steve does not plan to run for re-election. Owners interested in filling Steve's seat should submit a brief resume to the Board before December 20 in order to have your name added to the 2018 proxy and ballot forms.

The Board is excited about the number of homes at Lowes Ferry. By year end ~45 families will call Lowes Ferry home. Four lots have sold since spring and applications for construction are anticipated before year end. Lowe's Ferry is growing!

Given the recent turnover of property, the Board thought it would be a good idea to remind all Owners of the POA website www.lowesferryhoa.com launched during 4Q16. This site provides Owners with pdf copies of all POA documents and information about our community. Here's what you'll find under each of the tabs:

"About Us / Property Owners Association": Lowe's Ferry Charter, By-Laws, Declarations of Easements & Covenants, Protocols & Penalty Schedule, Club House & Pool, as well as copies of the 2015, 2016 & 2017 Annual POA Meeting minutes & financial documents.

"About Us / Marina": Declaration Bloat Slip Usage Maintenance Agreement & Amendment.

"About Us / Architectural Review Committee": Architectural Design Guidelines, Memorandum Instructions to Lot Owners, Application for Approval of Construction Plans, Construction Site Rules, Permission to Trespass Form.

"News & Info: copies of the 2015 - 2017 newsletters.

The Board thanks Terri McCue and the Welcoming Committee for their work extending a warm Southern greeting to new homeowners. We also thank Denise Vermeulen for creating a Facebook page for Lowe's Ferry residents. Let Terri or Denise know if you would like more information on these activities, or how to get involved.

Don't hesitate to contact the Board if you have any questions regarding any of the above topics.

Board of Directors
Lowe's Ferry Property Owners Association