

**CONQUISTADOR HOMEOWNERS' ASSOCIATION, INC.
ANNUAL MEETING
FRIDAY, DECEMBER 5, 2025, 10 A.M.**

MEMBERS PRESENT:

Pat Spadoni, Bldg. 1
Bill Cloud, Bldg. 2
Marge Drury, Bldg. 3
Rick Cass, Bldg. 4
Laura Ronayne, Bldg. 5
Renee Drentkiewicz, Bldg. 6
Patricia Kelvasa, Bldg. 7
Martha Gorton, Bldg. 8
Vince Stapleton, Bldg. 9
Jan Barnes, Bldg. 10
Deborah Pavlic, Bldg. 11 (absent)
Ken Andorfer, Bldg. 12
Joe Endress, Homes 1
John Calabro, Homes 2 (zoom)
Suzie Heimburger, Homes 3

OTHERS:

Bonnie Guenther, Manager

Zoom attendees:

Sandra Boriskin
Kimberly LoNigro
Cathy Schappert
Doug Rose
Shaun Kelly
Deborah Brosen
David Sherlock
Lynne Harris
John Leandri
Karen Thomas
Anne Allbee
Charles Encarnation
Gigi Croom

The Annual Members' meeting with Zoom was called to order at 10:00 am after the Pledge of Allegiance. There was a quorum noted, and a motion was made to approve last year's annual meeting minutes of December 6, 2024 by Joe Endress. The motion was seconded by Rich Cass and was unanimously approved.

COMMITTEE REPORTS

* Architectural Review Committee report: Suzie Heimburger — see attached.

MANAGER'S REPORT: Bonnie Guenther — see attached.

TREASURER'S REPORT: Joe Endress — see attached.

PRESIDENT'S REPORT: Renee Drentkiewicz — see attached.

COMMENTS FROM THE RESIDENTS:

- * **Gail Mitchell (1-208):** Gail thanked all the residents for the donations for Toys for Tots. Collections will continue until December 11, 2025 and then delivered to United Way.
- * **Sal Dimauro (3-202):** Sal had questions about how future monies will be collected with the phasing out of paper checks. Bonnie replied that she is available to meet with him later about this topic.
- * **Jean McIntyre (homes):** Jean was concerned about ProPay security. Bonnie shared that it is the exact same program we currently have. As owners, we will have control of sending the funds directly, which is more secure. Jean also wished that owners could have options. Bonnie reiterated her reasons for this upcoming change.

NEW BUSINESS:

- * **Amendment voting results:** Bonnie Guenther — see attached.

ELECT BOARD OF DIRECTORS FOR 2026

ELECTION OF 2026 EXECUTIVE COMMITTEE BY BOARD OF DIRECTORS. (see attached for results)

ANNOUNCEMENT OF 2026 BOARD OF DIRECTORS (see attached).

With no further business at this time, a motion was made by Pati Kelvasa and seconded by Jan Barnes to adjourn the meeting. The motion was unanimously approved and the meeting was adjourned at 10:40 am.

Jan Barnes
Jan Barnes, Secretary

Renee Drentkiewicz.
Renee Drentkiewicz, President

12/5/25 Annual Meeting Sign In

Printed name	Signature
Pati Kelvasa	Pati Kelvasa
Pat SPADONI	Pat R. Spadoni
Lyane Dwyer	Lyane Dwyer
Lisa Bryant	Lisa P Bryant
DIANE REINHART	Diane Reinhart
Donna Case	Donna Case
Rick Cass	Rick Cass
Lee Wiediger	Lee Wiediger
Drew Pearson	Drew Pearson
Judy De Haven	Judy De Haven
Eileen Thibault	Eileen Thibault
DAN DeHaven	Dan DeHaven
Tanet Campbell	Tanet Campbell
MARYLYN BILMAN	Marylyn Bilman
Lona Ciliotta	Lona Ciliotta
Faye Manger	Faye Manger
Pat Stensen	Pat Stensen
Rich Stensen	Rich Stensen
Dean McNulty	Dean McNulty
VIVIAN ERICKSON	Vivian Erickson
Jackie Williams	Jackie Williams
Glenn Kirkham	Glenn Kirkham
EVE LEISER	E. Leiser
Linde Palumbo	Linde Palumbo
K Morath	K Morath
Ray Williams	Ray Williams
Joe Wollong	Joe Wollong
Joe Wollong	Joe Wollong
Carol Rehor	Carol Rehor
John Mitchell	John Mitchell
Elizabeth Sherlock	Elizabeth Sherlock
BOBBI JENMAN	Bobbi Jenman
Mike McPhillips	Michael W McPhillips
FRANCIS CARROLL	Francis Carroll
Brenda Cavallo	Brenda Cavallo

**NOTICE OF ANNUAL MEETING
OF
CONQUISTADOR HOMEOWNERS ASSOCIATION, INC.**

TO ALL MEMBERS:

On **Friday, December 5, 2025, at 10:00 AM**, in the **Clubhouse Ballroom** located at **1800 SE St Lucie Blvd, Stuart, FL 34996**, the Annual Meeting of the Association will be held for the purpose of electing Directors, and such other business as may lawfully be conducted. You may also attend via Zoom by registering in advance at https://us06web.zoom.us/join/vLg8Hp_OQnOvuZBtxwF23w. After registering, you will receive a confirmation email containing information about joining the meeting.

The agenda for the Annual Meeting is:

1. Certifying Quorum - Call to order.
2. Proof of Notice of Meeting.
3. Reading and disposal of unapproved minutes.
4. Reports of Officers.
5. Reports of Committees.
6. Appointment of Inspectors of Elections.
7. Election of Directors.
8. Unfinished Business.
9. New Business – a. Vote on Proposed Amendments to the Amended and Restated Declaration.
b. Vote on partial funding of reserves.
10. Adjournment.

VOTING BY PROXY

If you are unable to attend the Annual Meeting and wish to vote by proxy, please note the following information about **PROXIES**:

1. A **proxy** is for the purpose of establishing a quorum and appointing **another person** to vote for you in the event you might not be able to attend the meeting. It must be signed by the person authorized to cast the vote for the lot. If you want to vote and do not attend the Annual Meeting, **you must vote by proxy**.

2. The proxy must be submitted to the Association **prior to the scheduled time of the meeting**. It can be sent via hand-delivery to the Management Office, via mail addressed to the Association's mailing address at: **Conquistador HOA, 1800 SE St Lucie Blvd, Attn Office, Stuart, FL 34996**, via email to: **manager@conquistadorliving.com**, or via facsimile to: **772-283-7785**. It is encouraged that the proxy be submitted as long before the meeting as possible, in order to avoid delay in registration.

3. If you appoint a proxy and later decide you will be able to attend the meeting in person, you may **withdraw** your proxy when you register at the meeting.

4. A proxy may be **revoked** in writing or **superseded** by a later proxy to another person. It can also be **assigned** (substituted) by the person designated on the proxy to a third person, if the person you designate as proxy decides that he or she will be unable to attend the meeting.

5. A **proxy form** is enclosed with this notice for your use, if needed.
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Immediately following the Annual Meeting, the organizational meeting of the Board of Directors will be held for the purpose of electing officers of the Association and such other business as may lawfully be conducted. The agenda for the Board Meeting is as follows:

1. Certifying quorum – Call to Order.
2. Proof of Notice of Meeting.
3. New Business - Elect Officers.
4. Adjournment

Date: 11/17/25.

BY ORDER OF THE BOARD OF DIRECTORS

Jan Barnes, Secretary

PROXY

The undersigned, owner or Voting Member of Lot or Unit No. _____ located at _____ (street address) **Conquistador Club and Apartments**, appoints (Check one):

_____ a) **Jan Barnes, Secretary**, of the Association, on behalf of the Board of Directors, or

_____ b) _____ (if you check b, write in the name of your proxy) as my proxyholder*, with power of substitution, to attend the meeting of the members of **Conquistador Homeowners Association, Inc.** to be held **Friday, December 5, 2025, at 10:00 AM**, in the **Clubhouse Ballroom**, located at **1800 SE St Lucie Blvd, Stuart, FL 34996**, and any adjournment/recess thereof. The proxyholder named above has the authority to vote and act for me to the same extent that I would if personally present, with power of substitution, except that my proxyholder's authority is limited as indicated below:

GENERAL POWERS: By signing this proxy, your proxyholder automatically has general powers to vote on other issues that might come up at the meeting for which a limited proxy is not required. You can choose not to grant such general powers by checking the box below:

_____ I **do not** grant general powers to my proxyholder.

LIMITED POWERS: (FOR YOUR VOTE TO BE COUNTED ON THE FOLLOWING ISSUES, YOU MUST INDICATE YOUR PREFERENCE IN THE BLANK(S) PROVIDED BELOW).

I SPECIFICALLY AUTHORIZE AND INSTRUCT MY PROXYHOLDER TO CAST MY VOTE IN REFERENCE TO THE FOLLOWING MATTERS AS INDICATED BELOW:

1. I approve partial funding of reserves as per the budget recommended by the Board. (Voting "No" would increase monthly maintenance from \$207. per unit per month to \$306.)

☐ YES

☐ NO

2. I approve the proposed pickup truck amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would allow pickup trucks on HOA property. Even if passed, condo associations could vote to amend their governing documents to further restrict or ban pickup trucks on their property.)

☐ YES

☐ NO

3. I approve the proposed pool fence amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would require permanent pool fences to be installed on all **new** pool installations.)

☐ YES

☐ NO

4. I approve the proposed 8-foot hedge height amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would raise the allowable hedge height from six feet to eight feet.)

☐ YES

☐ NO

Date: _____.

SIGNATURE(S) OF OWNER OR VOTING MEMBER:

Signature: _____ Print Name: _____

*Failure to check either (a) or (b), or, if (b) is checked, failure to write in the name of the proxy, is an appointment of the **Secretary** of the Association as your proxyholder.

THIS PROXY IS REVOCABLE BY THE OWNER AND IS VALID ONLY FOR THE MEETING FOR WHICH IT IS GIVEN AND ANY LAWFUL ADJOURNMENT. IN NO EVENT IS THE PROXY VALID FOR MORE THAN NINETY (90) DAYS FROM THE DATE OF THE ORIGINAL MEETING FOR WHICH IT WAS GIVEN.

CONQUISTADOR HOMEOWNERS ASSOCIATION, INC.

ANNUAL MEETING

FRIDAY, DECEMBER 5, 2025, at 10:00 AM

BALLOT

1. I approve partial funding of reserves as per the budget recommended by the Board. (Voting "No" would increase monthly maintenance from \$207. per unit per month to \$306.)

☐ YES

☐ NO

2. I approve the proposed pickup truck amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would allow pickup trucks on HOA property. Even if passed, condo associations could vote to amend their governing documents to further restrict or ban pickup trucks on their property.)

☐ YES

☐ NO

3. I approve the proposed pool fence amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would require permanent pool fences to be installed on all **new** pool installations.)

☐ YES

☐ NO

4. I approve the proposed 8-foot hedge height amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would raise the allowable hedge height from six feet to eight feet.)

☐ YES

☐ NO

UNIT NO. OR LOT NO./STREET ADDRESS

SIGNATURE OF OWNER OR VOTING MEMBER:

Signature: _____ Print Name: _____

**PROPOSED AMENDMENTS TO THE
SECOND AMENDED AND RESTATED
DECLARATION OF COVENANTS AND RESTRICTIONS
FOR
CONQUISTADOR CLUB AND APARTMENTS
MARTIN COUNTY, FLORIDA**

The following are proposed amendments to Second Amended and Restated Declaration of Covenants and Restrictions for Conquistador Club and Apartments. Underlining indicates new language. Striking through indicates deletion.

**ARTICLE X
USE RESTRICTIONS**

2. No dwelling shall have a ground floor square foot area of less than 1200 square feet, exclusive of accessory buildings, breezeways, screened areas, open porches, terraces, patios and garages. All dwellings shall have at least a two-car garage attached to and made a part of the dwelling. Garages may not be used for residential purposes. No dwelling shall exceed one-story in height. All dwellings shall be constructed with concrete ~~or approved paver driveways~~ and the front, side and rear yards shall be solid sodded and gravel may not be substituted for sod. Each dwelling shall have landscape planning across the entire front of the house. Each lot shall be fully sodded not later than thirty (30) days following issuance of the occupancy permit. Driveways to be overlaid using materials approved by the ARB.

5 a. No wall, hedge, fence or structure of any kind shall be constructed, grown or maintained, except as follows: (a) Between street and Front Setback Lines: NONE. (b) Between street and Side Setback Lines: NONE. (c) Along the Side Lot Line or Side Setback Line from the forwardmost street-facing point of the house to the Back Setback Line to Rear Lot Line: A hedge not over eight~~six~~ feet high, or a ~~wooden~~ fence not over six feet high from earth to top of fence, ~~or masonry construction not over six feet high~~. (d) Along the Rear Lot Line: a hedge, ~~or wooden fence not over eight feet high, or a fence~~ from earth to top of fence ~~or masonry construction~~ not over six feet high. (e) When surrounding the immediate perimeter of a terrace or patio area, and when attached to or in direct contact with the house, a hedge not over eight~~six~~ feet high, or a ~~wooden~~ fence not over six feet high from earth to top of fence. All fences must be made of ~~acceptable wood and masonry construction, or alternate~~ materials approved by the Architectural Control Board. This Restriction does not apply to completely enclosed screened area attached to house.

5 b. Pools and pool fences ~~must be required to~~ meet Martin County Building Code and Martin County Pool Code. Pools are required to be surrounded by a permanent pool fence at least 48 inches high and made of materials approved by the Architectural Control Board, and are to be made of accepted wood and color or masonry construction, with the exception of the fence at the Common Pool which shall be such material as determined by the CHA Board and complies with Martin County code requirements.

5 c. Setback Lines are the outmost limits for the construction of a house. A roof overhang (usually 2 to 3 feet out) from the side of the house is part of the Setback Line.

~~Flowers and small plants and shrubs are usually planted under this overhang around the house.~~

8. No vehicle shall be parked on any part of this property except on paved driveways and designated parking areas. No trailers, trucks or commercial vehicles, other than those present on business may be parked in the Subdivision, except that Residents pickup trucks are permitted if in compliance with the Rules attached as Exhibit "A". Boats, boat trailers and other recreational vehicles shall be parked inside of garages and concealed from public view. Vans, trailers, trucks, and motor homes may be parked within Conquistador for a period of up to 48 hours for the purpose of loading or unloading. Such vehicles parked beyond this limit may be towed away at the owner's expense. Visitors with pick-up trucks are allowed to park in the maintenance parking lot area for up to a maximum of three weeks while visiting a unit owner in residence at their house or condominium. Unit Owners whose guests who wish to park a pick-up truck in the maintenance area must submit a written request for such parking at least five (5) days in advance of the anticipated visit. Such requirement will be on a form adopted by the Board and requires advance approval by a Board member and the manager. This parking privilege is for pick-up trucks of guests and no trailers, RV's, campers, commercial trucks or oversized vans are allowed.

13. All house owners shall, as a minimum, have the grass regularly cut and properly irrigated. All trash and debris removed to the end that all lots shall be kept and maintained in a sightly manner. In the event that any lot shall not be kept in a sightly manner the (the determination of which shall be in the sole discretion of the Board of Directors of the Homeowners' Association), ~~the~~ Homeowners' Association, after ten (10) days notice to a lot owner, may proceed to cut the grass and remove trash and debris from said lot and assess the sum to the lot owner. All such assessments shall be subject to and collected in accordance with the provisions of Article VI of the Declaration

(any section of Article 10 "Use Restrictions" that is not included is not changed)

EXHIBIT "A"

PROPOSED AMENDMENT TO THE CONQUISTADOR HOMEOWNERS ASSOCIATION, INC. RULES AND REGULATIONS (Revised 10/24/2022)

The following is a proposed amendment to the Rules and Regulations that were updated 5/25/2022. Underlining indicates new language.

F. MOTOR VEHICLES, BYCYCLES, PARKING, PEDESTRIAN TRAFFIC

7. PICKUP TRUCKS

- a. Resident pickup trucks are for private use only, not for business. No commercial vehicles allowed. Commercial displays, logos, or advertising are not permitted on resident vehicles.
- b. Vehicle length not to exceed 240", width not to exceed 82", and height not to exceed 84". No modifications that increase the length, width, height, or ground clearance are allowed.
- c. Bed covers, tonneau covers, only installed toolboxes are allowed.
- d. Camper shells are not allowed.
- e. No exposed fifth wheel attachments are allowed. In addition, removeable tow hitches must be removed from vehicles when parked.
- f. No dual rear wheels are allowed. No wheels or tires larger than those available on the manufacturer's price list or order specification are allowed.
- g. No diesel engines allowed.
- h. No modifications of exhaust systems or any other components that increase noise emissions are allowed.
- i. Only factory issued standard size mirrors are allowed.
- j. Open bed pickup trucks with goods or packaging must be loaded and unloaded within a 24-hour period.

**CONQUISTADOR HOMEOWNERS' ASSOCIATION, INC.
ANNUAL MEETING
FRIDAY, DECEMBER 5, 2025, 10 A.M.**

AGENDA

CALL TO ORDER

ESTABLISHMENT OF QUORUM (MAJORITY OF MEMBERSHIP VOTING)

WELCOME OF MEMBERSHIP

INTRODUCTION OF 2025 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES OF 2024 ANNUAL MEETING – Call for motion, second, and approval

COMMITTEE REPORTS

MANAGER'S REPORT – BONNIE GUENTHER

TREASURER'S REPORT & FINANCIAL STATE OF AFFAIRS – JOE ENDRESS

PRESIDENT'S REPORT – RENEE DRENTKIEWICZ

COMMENTS FROM THE RESIDENTS

NEW BUSINESS – AMENDMENT VOTING RESULTS – BONNIE GUENTHER

ELECT BOARD OF DIRECTORS FOR 2026

ELECTION OF 2026 EXECUTIVE COMMITTEE BY 2026 BOARD OF DIRECTORS

ANNOUNCEMENT OF 2026 BOARD OF DIRECTORS

ADJOURNMENT

Architectural Review Committee Report 12-5-2025

The board approved the new color palette for the condo buildings in fall of 2024 with the community approving these new colors and their placement at the end of 2024 and we updated the ARC guidelines earlier in 2025.

During 2025, ARC approved approximately 60 requests for changes to properties throughout the community ranging from full repaint of Building 6 to replacement of driveways, painting a home same color by self, new impact windows and partial painting of several buildings.

Building 12 was the first to paint the new palette and they will complete some repainting by the end January 2026. Building 6 is the first building to be completed and it looks great. Also several buildings have painted their entries and doors in the new palette - Buildings 4, 7 & 9 have done this.

Please remember to review the new guidelines if making a change to your property.

Manager's Report
CHA 2025 Annual Meeting
12/5/25

To top the amount of work that went into 2025 will be tough. The list of projects that occurred is very lengthy! However, I always seem to somehow increase my own workload because I am never complacent with the way things are. I am always looking to make things better which is the way management should be.

The following are my goals for the upcoming year:

- **Enhance the security of residents' personal and financial information by exclusively utilizing ProPay for resident payments,** South State Bank's online payment portal, for all community maintenance payments. Storing residents' bank account and routing numbers poses significant security and liability risks to the Master Association and all sub-associations. ProPay is a resident-managed ACH platform that allows owners to control their payment methods and frequency, while preventing the office from accessing bank account details. Our current system—maintaining ACH templates in-house and entering payments manually—is highly labor-intensive. Transitioning to ProPay will streamline processing, reduce data entry, and virtually eliminate the risk of human posting errors.
- **Phase out all physical checks received in the office.** Processing and handling paper checks currently costs the community an estimated **\$10,000–\$15,000 per year** and presents substantial financial and security risks for residents and for the associations, as outlined in the attached Physical Check Risk Analysis. I recommend ending acceptance of paper checks by **December 31, 2026**, or alternatively, implementing a check-handling fee for those who choose to continue using them. Paper-check users represent a small minority, and the cost burden of processing their payments is currently shared by all residents who pay electronically.
- **Complete the FPL Lighting Project.** All lighting materials have been ordered; however, installation timelines are still pending confirmation.
- **Proceed to phase two of the Blue Stream internet and cable project.** Installation is complete, and the next phase—resident education and registration sessions—will begin in January. I will be doing a walk-through of the property
- **Bid and complete necessary drainage repairs community wide.** Repair needs have already been identified and prioritized. These projects will now move to the bidding phase after obtaining a secondary professional evaluation.
- **Continue bidding road and swale replacements.** Both systems have reached the end of their useful life, and full replacement will be required in the near future.
- **Streamline meetings and communication processes.** This includes standardizing meeting notices, agendas, and minutes to reduce the administrative burden on Boards. My goal is to make the community website—featuring dedicated pages for each condo association and the Master Association—the primary hub for all notices and documents, thereby reducing the volume of email communications sent to residents.

- **Transition the office to a fully paperless environment.** We are actively converting all legally permissible documents into digital formats. Digital files can be securely stored, quickly accessed through our encrypted network, and efficiently shared when needed.

As we gather for this Annual Meeting, it is important to remember that Conquistador is more than a beautiful place to live—it is a network of thirteen separate corporations. Each association is a business, and together they form a community that relies on proper governance, financial strength, and regulatory compliance. My role is to manage these thirteen corporations with the diligence and professionalism they require.

Throughout the year, I frequently remind both Boards and residents that while this is home, each association must also operate as a corporate entity. Much of my work involves ensuring that every corporation complies with its governing documents, with county and state requirements, and with federal law. These regulations continue to evolve, and as they do, my responsibility is to stay ahead of those changes—learning, adapting, and guiding each association accordingly.

One of the ongoing challenges in community management is the gap between the perceived and actual scope of the manager's responsibilities. Before I stepped into this role, the associations faced significant compliance issues, underfunded reserves, and limited long-term planning. The aftermath of the Surfside disaster made clear that the previous approach was no longer sustainable—not only because Florida law tightened compliance standards, but because the corporations themselves could not have survived without decisive change.

Over the course of my tenure, I have worked to reverse long-standing stagnation and move this community toward stability and growth. This has required difficult conversations and at times delivering information that was necessary, though not always welcome. Through it all, my goal has been consistent: to build a community that is financially sound, structurally responsible, and positioned for long-term success.

Leadership in this role is not about popularity. Successful corporations thrive under leaders who demonstrate vision, integrity, accountability, decisiveness, adaptability, confidence, resilience, and strategic foresight. These are the principles that guide every decision I make on behalf of this community.

I am entrusted with significant responsibility, and I take that trust seriously. As we look ahead to the coming year, I ask for your continued support in advancing the long-term health and sustainability of Conquistador. Together, with a shared commitment to progress rather than retreat, this community will continue to strengthen and flourish.

I want to thank my staff for their help and support. They work with a tornado (me) every day. They always weather the storm, and we smile after it is over.

My bookkeeper, Lolita is leaving us on December 10th, but she will be working for us remotely so you will still hear her happy voice. I am going to miss her beyond words. People come into your lives for a reason, and I am so glad I got to spend time with her. She will be a friend forever.

I want to also thank the Executive Committee. Their support means the world to me. I could not ask for better group of people to work with.

Thank you to the CHA BOD, all the Condo BODs, and all the residents. I am honored to manage your community.

Happy Holidays to everyone. May peace be with all of you.

Major Security Risks of Using Paper Checks

1. Every check exposes full banking information

A paper check displays:

- Full name
- Address
- Bank name
- **Routing number**
- **Account number**
- Often even a phone number

This is everything a criminal needs to commit:

- ACH fraud
- Check washing
- Account takeover
- Unauthorized withdrawals

Unlike online systems, there is **no encryption whatsoever**.

2. Check washing is extremely common

Criminals steal checks from:

- Mailboxes
- Post office collection boxes
- HOA drop boxes
- Mailrooms
- Cars and community centers

They then:

1. Use simple chemicals to **erase the ink** on the check.
2. Rewrite the payee and amount.
3. Deposit it into their own account or a mule account.

Washed checks often clear before the victim even notices.

3. Checks are physically easy to steal

Paper checks pass through multiple vulnerable points:

- Resident mail
- Community mailboxes
- Lockboxes
- Office drop-off slots
- Office storage
- Postal sorting centers
- Delivery trucks

Every one of these points introduces a theft risk that is **completely absent** in digital systems.

4. Internal handling creates liability

Even when no one intends harm, risks come from:

- Lost checks
- Misfiled checks
- Unlocked offices
- Staff turnover
- Temporary employees handling sensitive financial documents

Any lost or misdirected check becomes a **reportable security incident**.

And the association or management office is almost always the one held responsible.

5. Checks increase exposure to fraud losses

Banks have different rules depending on the type of fraud:

- If a check is forged, washed, or altered, **commercial accounts** (like HOA accounts) can face limited protections.
- Corporations are expected to implement stronger controls, which many community associations simply do not have.

This means HOAs often absorb the financial loss.

6. No verification until after the loss

With paper checks:

- You discover fraud **after** the money is gone.
- There is no real-time alert.
- There is no “hard stop” to prevent an altered check from clearing.

Paper checks are inherently reactive, not preventive.

7. Mail theft is skyrocketing

Nationwide and in Florida specifically, law enforcement reports:

- Sharp increases in postal theft
- Criminal rings targeting HOA mailboxes and drop boxes
- “Arrow key” theft (postal master keys) being sold to check-washing rings

Associations are prime targets because residents regularly mail large recurring payments.

Bottom Line

Paper checks are **one of the least secure** payment methods still in use today.

They expose residents’ bank information, create liability for the association, increase fraud exposure, and provide no real-time protections.

Modern online payment systems (or bank bill pay) dramatically reduce these risks because:

- The office never handles bank numbers
 - Data is encrypted
 - There’s immediate verification
 - Audit trails are automatic
 - Fraud protections are stronger
-

**CONQUISTADOR
HOME OWNERS' ASSOCIATION
ANNUAL MEETING TREASURER'S REPORT
DECEMBER 5, 2025**

It is getting harder to keep our expenses down but Bonnie and her team have done an outstanding job in either rebidding contracts with suppliers and vendors or changing the contracts completely. We did several small projects throughout the year. Some of these projects were added to the Operations Budget and others depending on the scope came out of our Reserves Budget.

All in all, the team was able to stay within the approved 2025 CHA Budget. The credit for this goes to the leadership provided by Bonnie Guenther and her team. The maintenance crew, Dan and Dale, continue to do an outstanding job as well as our bookkeeper, Lolita.

While we indicated that we were going to put a pause on any large Capital Projects, we did initiate a couple of large projects in 2025. We approved the replacement of our cable/internet system and we initiated the addition of street lighting throughout the property. These two projects will be finished in 2026 and will be great additions to our complex.

CAPITAL EXPENDITURES

2025 was busy with several smaller projects throughout the year. I will list them below.

- Security gate at the dock- Due to the increased number of non-residents using our dock, we felt it necessary to add a security gate to the dock.

- Resurfacing of the tennis/pickleball courts. We also added a shade structure for those residents watching the games.

- Replacement of the landscaping against the east wall.

- Renovation of the restrooms in the Clubhouse Bathhouse as well as the renovation of the exterior of the Bathhouse.

- Preliminary review of entire stormwater system. We have several areas that continuously flood during heaving rains. Additionally, there seems to be a collapse of the storm drain that runs under St Lucie Blvd and empties into the body of water east of us.

2026 looks to be a busy year for larger Capital Projects. Some of the design/contract work has been started in 2025 but will be finalized in 2026.

- Completion of Blue Stream cable/internet.
- Installation of the street lighting project.
- Installation of the new Bocce Ball court.
- Installation of the landscaping/lighting on the east side of Saint Lucie Blvd.
- Replacement of all the water meters on the property. This will solve a problem of inaccurate readings we've been dealing with for several years.

Thankfully our Reserve Funding is in good shape. As of October 31st, we have close to a million dollars. However, we have a very large future project. Repaving the roadways on the property is going to cost a lot of money. That project alone could cost close to \$1.5 million. While this project is several years out, we do have to think about being able to fund a project of this magnitude. Again, I thank Bonnie for her leadership and direction as we weave our way through a combination of needed replacements and needed upgrades. We must always think about continually improving Conquistador Estates so we maintain a great place to live for those who are in place and those who will think of Conquistador Estates as a great place to live.

2025 Annual Meeting – December 5, 2025

President's Report

There have been many accomplishments in the past year that we should all take pride in for the enhancement of our community. These include:

- 1) The new Color Palette, which was approved last year, is finally being implemented in some of the condo buildings as they are renovating and painting.**
- 2) The tennis/pickleball courts were updated and a new fence was installed.**
- 3) The FPL lighting project was approved and should be installed in the near future. This includes street lights and bullard lights on the plaza area across the street and leading to the dock.**
- 4) Bluestream was approved as our new Cable/internet provider. They have been busy with their installation and should be ready to go in March after our AT&T contract expires. They will make a one-time payment to the Association in the amount of \$171,500.00 or \$500.00 per unit.**
- 5) A Chattel-Shipping letter was sent to all residents regarding the Enforcement of Governing Documents in regards to patios or terrace installation on the rear units of all of the condominium buildings.**
- 6) The construction of the tennis court pavilion was completed.**
- 7) The Clubhouse bathhouse was entirely renovated inside. The outside was updated with the new color palette.**
- 8) The pool table was moved to the Clubroom. The Clubroom and Fitness room were painted, along with the interior glass doors and door frames of the Clubhouse. New poker table chairs were purchased and the poker table was moved to the Clubroom. The divider doors in the Clubroom were renovated so that the room can be divided for different events, if needed.**
- 9) A Bocce court was approved and will be installed as soon as the contractor has the time. We looked for different contractors, however none were available any sooner.**
- 10) An dock entrance gate was installed with a secure digital lock.**
- 11) As Conquistador is moving more towards an total electronic system, South State Bank has offered a new ProPay payer system in the office for all of our residents. This new system will begin in January 2026.**
- 12) The maintenance roof leak was repaired.**
- 13) We changed our Insurance carrier to Plastring Insurance.**
- 14) Water Meter Replacement was approved and the decision was to go with Avanti Meters. This will be tested early in 2026.**

15) The Architectural Review Application was updated and is available on the website, Conquistadorliving.com, with all other forms that may be needed.

Again, there have been no special assessments at the CHA level. This month is six years that we have not had a special assessment for CHA.

When you have a moment, don't forget to thank the hardworking office staff, maintenance staff, as well as the Executive Committee and CHA Board of Directors. It is through their diligent work that we were able to accomplish so much this year.

I want to sincerely thank the community for allowing me the privilege of serving as your president. It's been an honor to work alongside such dedicated individuals, and I'm truly thankful for the opportunity to contribute in this way. I will remain in this role for one more year, should the community wish for me to do so. My family has been a part of Conquistador for over 47 years. It is a truly special place- full of energy, character, and a welcoming spirit that makes everyone feel at home. It has a vibrant atmosphere and a sense of community, which stands out as a place where people connect, grow and enjoy life. Its importance comes not just from what it provides, but from the way it brings people together and leaves a lasting impression on everyone who visits here.

I would like to wish Happy, Healthy Holidays to everyone!



Final voting report for Conquistador HOA

December 5, 2025

2025 Annual Meeting Reserve Vote and Amendments

Votes Received
286

Imported Accounts
343

Percent Voted
83.38%

Issue

Response

1. I approve partial funding of reserves as per the budget recommended by the Board. (Voting "No" would increase monthly maintenance from \$207. per unit per month to \$306.)

"Yes"

"No"

265 votes

21 votes

2. I approve the proposed pickup truck amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would allow pickup trucks on HOA property. Even if passed, condo associations could vote to amend their...

"Yes"

"No"

179 votes

107 votes

3. I approve the proposed pool fence amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would require permanent pool fences to be installed on all new pool installations.)

"Yes"

"No"

234 votes

52 votes

4. I approve the proposed 8-foot hedge height amendment to the Amended and Restated Declaration as proposed by the Board of Directors. (Voting 'Yes' would raise the allowable hedge height from six feet to eight feet.)

"Yes"

"No"

208 votes

78 votes



Vote HOA Now hereby certifies that the above and attached reports are an accurate copy of the results from the voting database.

Election of 2026 CHA Board of Directors

Bonnie first started by wishing Ron Robinson a speedy recovery and thanked him for his years as the inspector of elections.

- Bonnie began a roll call of the 2026 CHA Board of Directors:

Condo 1	Pam Vaughan
Condo 2	William Cloud
Condo 3	Marge Driry
Condo 4	Frederick Cass
Condo 5	Laura Ronayne
Condo 6	Renee Drentkiewicz
Condo 7	Patricia Kelvasa
Condo 8	Martha Gaorton
Condo 9	Vincent Stapletom
Condo 10	Jan Barnes
Condo 11	Deborah Pavlic
Condo 12	Dan DeHaven
Homes 1	Joe Endress
Homes 2	John Calabro
Homes 3	Suzie Heimburger

- The nominating committee has recommended the following members for the Executive Committee:

President	Renee Drentkiewicz
1 st VP	William Cloud
2 nd VP	Martha Gorton
Treasurer	Joe Endress
Secretary	Jan Barnes

Bonnie asked if there are any other nominations for any of the position of the Executive Committee.

Bonnie asked for a motion to accept the nominee for President.

Bonnie asked for a motion to accept the nominee for 1st VP.

Bonnie asked for a motion to accept the nominee for 2nd VP.

Bonnie asked for a motion to accept the nominee for treasurer.

Bonnie asked for a motion to accept the nominee for secretary.

Bonnie asked the membership if they were in favor of the Executive Committee.

The 2026 Executive Committee is:

President	Renee Drentkiewicz
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1 st VP	William Cloud
2 nd VP	Martha Gorton
Treasurer	Joe Endress
Secretary	Jan Barnes

Bonnie asked the secretary, Jan Barnes to cast one vote for each member of the Executive Committee.

- Introducing the 2026 CHA Board of Directors and Executive Committee
- Bonnie reminded the 2026 CHA BOD and alternates and Condo Boards members that if the member was new to the Board that he or she must complete the HOA or Condo Certification Class and if the member was a continuing member that they needed to complete a one-hour legal update. If a new member sits on both the HOA and Condo Board, he or she must take both courses. In addition, all BOD members and alternates would have to sign an affidavit swearing that he or she would uphold and promote the governing documents of Conquistador HOA. Finally, all BOD members and alternates need to submit a copy of their license, preferably electronically. A reminder of these requirements would be posted onto the website and would be sent to all BOD members and alternates.

Florida Board Member Requirements Condominiums (718, F.S.) vs. HOAs (720, F.S.)

Requirement	Condo Board Members (718)	HOA Board Members (720)
Mandatory Education	Yes. Must complete a 4-hour DBPR-approved Board Certification Course within 90 days.	No statutory requirement. Training highly recommended.
Written Certification	May sign written certification but still must complete 4-hour course.	May sign written certification within 90 days affirming review of governing documents.
Annual Continuing Education	Required: Minimum 1 hour per year.	Not required.

Documents Required From All New Board Members

- Copy of Board Member Certification Course certificate (condos; recommended for HOAs). **Board member certification class for new Board members must be completed within 90 days of taking office.** Send completion certificate electronically to manager@conquistadorliving.com.
- Signed Written Certification acknowledging review of governing documents (document attached). Send via e mail to manager@conquistadorliving.com.
- Copy of current license for all Board members, not just new members. Please send via e mail to manager@conquistadorliving.com before 12/19/25.

Becker Class Link

<https://www.floridacondohoalawblog.com/classes/>

Scroll to the bottom of the page to see:

- Condo Board Certification Class
- HOA Board Certification Class

Make sure you are taking only the one needed (HOA or condo) or both if you sit on the HOA and condo Boards.

**CONQUISTADOR HOMEOWNERS' ASSOCIATION
EXECUTIVE COMMITTEE
SLATE OF OFFICERS
2026**

RENEE DRENTKIEWICZ

PRESIDENT

Bill Cloud

1ST VICE PRESIDENT

MARTHA GORTON

2ND VICE PRESIDENT

JOE ENDRESS

TREASURER

JAN BARNES

SECRETARY

CHA 2026 BOARD OF DIRECTORS

BUILDING I		Jim Kurtz	
		Pat Spadoni	Alternate
		Pam Vaughan	Alternate
BUILDING II		Bill Cloud	
		Gigi Croom	Alternate
		Ed Brennan	Alternate
BUILDING III		Marge Drury	
		Lisa Bryant	Alternate
		Richard Gunthner	Alternate
BUILDING IV		Rick Cass	
		Gerri Diehl	Alternate
		Michael Cavallo	Alternate
BUILDING V		Laura Ronayne	
		Janet Campbell	Alternate
		Roxanne Scaffidi	Alternate
BUILDING VI		Renee Drentkiewicz	
		Glenn Kirkham	Alternate
		Brenda Hoxie	Alternate
BUILDING VII		Patricia Kelvasa	
		Robert Maughan	Alternate
		Stephen Groo	Alternate
BUILDING VIII		Martha Gorton	
		Anne Immesberger	Alternate
		Luanne Dwyer	Alternate
BUILDING IX		Vince Stapleton	
		Donna Sikora	Alternate
		Barbara Doherty	Alternate
BUILDING X		Jan Barnes	
		Eileen Thibeault	Alternate
		Diane Sommer	Alternate
BUILDING XI		Deborah Pavlic	
		Anne Albee	Alternate
BUILDING XII		Dan DeHaven	
		Cathy Schappert	Alternate
		Kim Telano	Alternate
HOMES	1	Joe Endress	
		Mike McPhillips	Alternate
	2	John Calabro	
	3	Suzie Heimburger	
		Janet Gordon	Alternate