EPROC

East Pasco Resident Owned Communities, Inc.

MINUTES

Friday, October 17, 2025

The meeting was called to order by President Stein at 9:01 a.m. at Spanish Trails West clubhouse. President Stein led the attendees in the Pledge of Allegiance. Mr. Peter Brock was absent.

Katie Warlock provided some background on Spanish Trails West.

Secretary Jullie Angell took Roll Call. There were 12 member communities represented. The minutes to the March 14, 2025, meeting were read by Ms. Angell. MOTION by Mr. Brooks was made and seconded by Mr. Lawrence to accept the minutes as presented. With all in favor, the MOTION CARRIED, and the minutes will be put on the website.

Robert Lawrence presented the treasurer's report as of March 13, 2025. The EPROC Account Balance is just under $3000. with the expense since the last meeting being Song Printing for the maintenance of the EPROC Web Site ($42.50 @ mo.), The financial report will be attached to the minutes of this meeting.

Old Business

- None

Upcoming Elections – President Stein announced there will be 3 positions up for election.

New Business

President Stein announced today's presenters.

- Lee Reed Insurance – Andy Miller
  Andy presented the current state of insurance.
  Property Values and rates are down with lower deductibles, but liability is up due to lawsuits. He encouraged communities to have an appraisal every 3-5 years
- Health Markets-Dean Smith
  Dean explained how co-paus and deductibles are on the rise. Major plans are dropping PPO's. Moffit now only accepts Humana. There will be a 20-25% increase in supplemental plans.
- Lifestyle Choice Realty – Jullie Angell
  Jullie explained why getting an appraisal is so important and provided an example of a park currently for sale as well as getting a Reserve Study and updating it yearly.

Next Meeting Date – November 14, 2025 at Colony Hills – Government Affairs Regional Manager for SFWMD at 9 AM.

Being no further business, the meeting was adjourned at 9:47 a.m.

Respectfully Submitted By,
Jullie Angell, EPROC Secretary