

Property Application for Lighthouse Bay Three

Property Name

How to Apply ?

1

You can go to
[Tenantev.com](https://tenantev.com) or scan
this QR Code.



then

2

Create a new account
and use the following
application code to begin.

11662

Property Application Code

Please read before applying

You must create a Tenant Evaluation account to apply, or you can sign in to your existing account.

The community you are applying to could request information such as
Credit report (Social Security number necessary), Criminal background check, Eviction report,
Proof on income, Personal and work verifications.

Important!

Application Fee: There is a cost associated with the application. You won't be charged until
your digital application form is submitted at the beginning of the process.

This application is linked to the email address you will use to create your new account. If you
have questions regarding the application requirements, please contact the association directly.

**Tenant Evaluation does not determine your approval. The community association
screening committee makes the final decision after reviewing your application.**

Application process
may take up to 45 *minutes*
tenantev.com

Do you need help?



Email us at
support@tenantevaluation.com



Call us at
305.692.7900

Estoppels & Insurance Information

In keeping with our commitment to provide you with industry leading services, we partnered with HomeWise Docs, a leader in sourcing and fulfilling estoppel and questionnaire requests. To place a request for an Estoppel or Questionnaire, go to <https://www.homewisedocs.com/>. We do not perform these in the office on site.

To obtain our insurance information please contact Doris Laurence.

Doris Laurence

239-649-1444

Doris.Laurence@assuredpartners.com

LIGHTHOUSE BAY AT THE BROOKS

PROCEDURES AND RULES FOR LISTING AND SHOWING AGENTS REGARDING OPEN HOUSES

1. The unit owner must inform the Harbour Club office that the unit is either for rent or for sale and must also provide the name of the listing agent, the agency affiliation and appropriate contact information. If the unit owner is serving as his/her own agent, the unit owner will be considered to be a listing/showing agent for the purposes of these procedures and rules.

2. The listing agent for a rental is responsible for securing the Association's information for Lease and/or Purchase on the Lighthouse Bay website, in the "Classifieds and Open House" tab, under "Prospect Info".

→ <https://www.lighthousebay.com/folder/prospect-info/>

No other lease or purchase applications will be accepted other than those submitted through the Tenant Evaluation website (property codes for applications are available in the realtor packets for the desired Association).

3. The selling or leasing agent of a unit in Lighthouse Bay has the responsibility of becoming familiar with the limitations imposed on a lessee or prospective owner by the various condominium documents, the Rules and Regulations of the Harbour Club and ensuring that no conditions exist which would place the lessee or prospective owner in violation of the above documents.

4. No property may be shown before 9:00 a.m. or after 7:00 p.m.

5. A real estate agent must obtain a guest pass from the homeowner to visit/show the property when not for an open house.

6. Open Houses must be previously scheduled with the office via the Open House Form that is available on the Lighthouse Bay website <https://www.lighthousebay.com/open-house-2/>. Hours are limited to Saturday and Sunday between 1 :00 p.m. and 4:00 p.m. During a requested date of Open House, in the specified time parameters, a passcode will be posted at the front entry gate on the Kiosk in the Guest Lane (right side).

7. No announcement or direction signs may be displayed within Lighthouse Bay **except** one of the approved "Open House" signs which may be displayed at curbside at the walkway to the unit. This Harbour Club Board-approved "Open House" sign with its specifications developed by the Architectural Review Board is the only real estate sign that is permitted in Lighthouse Bay (see attached).

8. Agents and prospective buyers or renters are guests of Lighthouse Bay and are expected to conduct themselves appropriately, e.g., obeying speed limits, observing parking restrictions and not creating a disturbance for the residents. If you are unsure of the rules, ask the office staff. Prospects may not make use of the amenities.

**Lighthouse Bay
Architectural Review Board (ARB) Design Criteria
“Open House” Signage**

Authority:

Article 7.18 of the Declarations of Covenants, Conditions and Restrictions of Lighthouse Bay states as follows:

“No sign of any kind shall be displayed to public view on any Unit, condominium common area or Common area, except a sign identifying Lighthouse Bay individual condominiums within Lighthouse Bay, street or traffic control signs, except as approved by the ARB.

Specifications:

Material:	Coroplastic in beige and turquoise colors to blend with surroundings of Lighthouse Bay.
Dimensions:	The flat portion of the sign shall be 24 inches wide by 18 inches high.
Contents:	The words “Open House” shall appear on both sides of the sign. The color of the words “Open House” shall be turquoise painted against a beige background.
Attachment & Signage Mounting:	The sign shall be attached to or mounted on a 24 inch high ½” corex black angel iron metal stand.

The sign may be purchased by individuals or by realtors through their local Realtors Associations.

Approved: Harbour Club Board of Directors

Name Philip M. Sanchez Title BOARD PRESIDENT

Date 5-6-2011

Attachments: ☐ Yes
☐ No

April 2011

Lighthouse Bay



18"x24" coropl., 2 sided w/ metal frame stand

Maintenance Fees Coverage

Common Area Amenities

Pools & Spa

- ❖ Lagoon Pool
- ❖ Lap Pool
- ❖ 3 Satellite Pools
- ❖ Spa & Sauna

Tennis Courts

- ❖ Six Clay Tennis Courts
- ❖ Competitive Teams
- ❖ Tennis Center
- ❖ On-Site Tennis Pro (October-April)

Bocce Courts

- ❖ Competitive Teams
- ❖ Two Professional Courts

Basketball Court

North and South Boathouses

- ❖ Piano

Fitness Center/Flex Space

- ❖ Two Ping Pong Tables
- ❖ Various Cardio Equipment
- ❖ Weights

Arts & Learning Center

- ❖ Two Computer Stations
- ❖ Printing Services
- ❖ Library
- ❖ Card Room
- ❖ Art Room / Art Classes
- ❖ Kitchenette

Clubhouse

- ❖ Available for rent to Owners for special events
- ❖ Management Office:
 - ✓ General Manager
 - ✓ Property Manager
 - ✓ Administrative Assistant
 - ✓ Office Services: Copies, Faxes, Notary Public

Access Control

- ❖ 24/7 Fully Autonomous Access Control
- ❖ Two Gated Entrances

Landscaping

- ❖ Landscaping / Irrigation throughout the community

Maintenance

- ❖ On-Site Maintenance Staff
- ❖ All exterior building structural repairs
- ❖ Community pool service & housekeeping of all amenities

Boat Rentals

- ❖ Rowboats
- ❖ Canoes
- ❖ Paddle Boats
- ❖ Motorboats

Commons Club Membership

- ❖ Bronze Commons Club Membership
- ❖ Access to The Brooks Common Center
- ❖ Access to Club Restaurant

Garden Plots

- ❖ Available by reservation

Activities Director

- ❖ On-Site Activities Director
- ❖ Year-Round Activities & Events

- ✓ Water Aerobics
- ✓ Fitness Classes
- ✓ Bingo / Trivia Nights
- ✓ Social Gatherings
- ✓ Dances
- ✓ Bus Trips
- ✓ Movie Showings

Other Amenities

- ❖ 2-Mile Walking Path
- ❖ Botanical Garden
- ❖ TV and Internet Service (Bluestream Fiber)
- ❖ Water & Sewer (Non-Villas)
- ❖ Pest Control with Purcor Pest (Quarterly – External; upon request – Internal)
- ❖ All electrical costs for external lighting and 52 lake fountains

LIGHTHOUSE BAY THREE ASSOCIATION, INC.

FREQUENTLY ASKED QUESTIONS AND ANSWERS SHEET

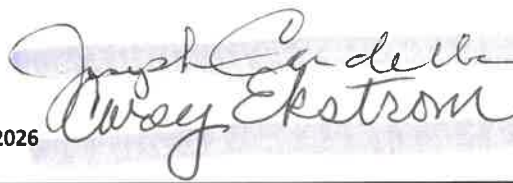
January – December 2025

- Q. What are my voting rights in the condominium association?
- A. Association members are entitled to one (1) vote for each Unit owned by them. Please refer to Article II, Section 2 of the By-Laws.
- Q. What restrictions exist in the condominium documents on my right to use my unit?
- A. Use Restrictions include residential use, minors, pets, nuisance, parking, antennas and signs, access, stairs and halls, common elements, garage, fire hazards, and leasing. Please refer to Section 12 of the Declaration Condominium.
- Q. How much are my assessments to the condominium association for my unit and when are they due?
- A. Assessments total \$2,595.00 per unit per quarter (Includes Master Association and Commons Club fees, 2021 Special Assessment (\$108.25 per quarter), reserves, cable, internet, inside pest control on an as needed basis, trash removal and landscaping). Assessments are due Jan. 1st, April 1st, July 1st and Oct. 1st.
- Q. Do I have to be a member in any other Association? If so, what is the name of the Association and what are my voting rights in this association?
- A. Yes, all Unit Owners in Lighthouse Bay Three, must also be members of *The Harbour Club at Lighthouse Bay, Inc.* Each Unit owner in Lighthouse Bay Three, is entitled to one vote in the Master Association. Please refer to Article III of the Master Association By-Laws. Unit Owners in Lighthouse Bay Three also automatically become Bronze Members of the Commons Club at the Brooks per the Declaration of Covenants, Conditions and Restrictions for Lighthouse Bay at the Brooks. The Annual dues for such membership is included in the assessment quoted above.
- Q. Am I required to pay rent or land use fees for recreational or other community used facilities? If so, how much am I obligated to pay annually?
- A. No.
- Q. Is the Condominium Association or other mandatory membership Association currently involved in a lawsuit in which it may be subject to liability in excess of \$100,000? If so, identify each such lawsuit.
- A. No.

NOTE: THE STATEMENTS CONTAINED HERIN ARE ONLY SUMMARY IN NATURE. A PROSPECTIVE PURCHASER SHOULD REFER TO ALL REFERENCES, EXHIBITS HERTO, THE SALES CONTRACT AND THE CONDOMINIUM DOCUMENTS.

ASSOCIATION NAME: Lighthouse Bay 3

ENTITY#: 121



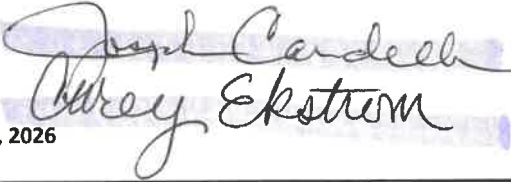

For the period beginning January 1, 2026 to December 31, 2026

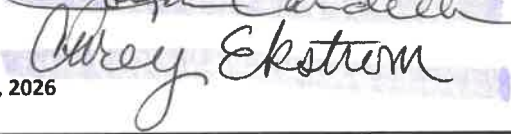
KW PROPERTY MANAGEMENT & CONSULTING

	2025	2025	2026	2026
	Approved Budget Quarterly	Approved Budget Annual	Proposed Budget Quarterly	Proposed Budget Annual
Assessment Income				
411000 - Assessment	\$ 67,828	\$ 271,312	\$ 66,927	\$ 267,706
415000 - Reserve Assessment	\$ 17,985	\$ 71,940	\$ 17,391	\$ 69,562
411050 - Master Maintenance Income	\$ 8,227	\$ 32,908	\$ 8,227	\$ 32,908
411040 - Master Maintenance Income	\$ 101,584	\$ 406,336	\$ 104,676	\$ 418,705
Total Assessment Income	\$ 195,624	\$ 782,496	\$ 197,220	\$ 788,881
Other Income				
420080 - Application/Screening	\$ 125	\$ 500	\$ -	\$ -
420540 - Finance Charges	\$ -	\$ -	\$ -	\$ -
420720 - Interest Income	\$ -	\$ -	\$ -	\$ -
420780 - Late Fee Income	\$ -	\$ -	\$ 166	\$ 662
421000 - Non Sufficient Fee Income	\$ -	\$ -	\$ -	\$ -
Total Other Income	\$ 125	\$ 500	\$ 166	\$ 662
Working Capital Activity				
Total Working Capital Activity	\$ -	\$ -	\$ -	\$ -
Working Capital Activity				
Total Working Capital Activity	\$ -	\$ -	\$ -	\$ -
Administrative Expenses				
500080 - Accounting/Audit/Tax Fees	\$ 81	\$ 325	\$ 81	\$ 325
500280 - Application/Screening Fees	\$ -	\$ -	\$ -	\$ -
500400 - Bank Charges	\$ -	\$ -	\$ -	\$ -
501000 - Corporate Annual Report	\$ 15	\$ 61	\$ 15	\$ 61
501560 - Fees Payable to Division	\$ 76	\$ 304	\$ 76	\$ 304
502120 - Legal Expense	\$ 375	\$ 1,500	\$ 375	\$ 1,500
504000 - Office Supplies	\$ 25	\$ 100	\$ -	\$ -
504400 - Postage & Delivery	\$ 76	\$ 305	\$ -	\$ -
504600 - Professional Fees	\$ 25	\$ 100	\$ 25	\$ 100
503440 - Harbour Club Maintenance Fees	\$ 102,195	\$ 408,781	\$ 104,676	\$ 418,705
503320 - Harbour Club Renovation Assess	\$ 8,227	\$ 32,908	\$ 8,227	\$ 32,908
505640 - Taxes Income Taxes	\$ 625	\$ 2,500	\$ 500	\$ 2,000
503280 - Loan Principal Payment	\$ -	\$ -	\$ -	\$ -
503160 - Loan Interest	\$ -	\$ -	\$ -	\$ -
502000 - Interest Expense	\$ -	\$ -	\$ -	\$ -
Total Administrative Expenses	\$ 111,721	\$ 446,884	\$ 113,976	\$ 455,903
Grounds				
805760 - Irrigation R&M	\$ 2,050	\$ 8,200	\$ 2,550	\$ 10,200
806000 - Landscaping	\$ 10,854	\$ 43,416	\$ -	\$ -
806600 - Landscape Sod, Shrub & Tree Rep	\$ 2,500	\$ 10,000	\$ 2,500	\$ 10,000
806720 - Landscaping Tree Trimming	\$ -	\$ -	\$ -	\$ -
806400 - Landscaping Pine Straw/Mulch	\$ -	\$ -	\$ 1,871	\$ 7,485
Total Grounds	\$ 15,404	\$ 61,616	\$ 6,921	\$ 27,685
Utilities				
604040 - Water & Sewer	\$ 12,250	\$ 49,000	\$ 10,750	\$ 43,000
Total Utilities	\$ 12,250	\$ 49,000	\$ 10,750	\$ 43,000
Contracts				
705160 - Management Overhead Fee	\$ 252	\$ 1,008	\$ 225	\$ 900

ASSOCIATION NAME: Lighthouse Bay 3

ENTITY#: 121






For the period beginning January 1, 2026 to December 31, 2026

KW PROPERTY MANAGEMENT & CONSULTING

	2025	2025	2026	2026
	Approved Budget Quarterly	Approved Budget Annual	Proposed Budget Quarterly	Proposed Budget Annual
705200 - Management Services	\$ 1,226	\$ 4,905	\$ 1,057	\$ 4,227
704120 - Landscaping/Grounds Contract	\$ -	\$ -	\$ 11,312	\$ 45,250
705560 - Pest Control	\$ -	\$ -	\$ -	\$ -
700640 - Beach Club / Service	\$ -	\$ -	\$ -	\$ -
701560 - Dryer Exhaust/Vent	\$ 456	\$ 1,824	\$ -	\$ -
Total Contracts	\$ 1,934	\$ 7,737	\$ 12,594	\$ 50,377
Insurance				
720280 - Insurance Crime	\$ 240	\$ 960	\$ 240	\$ 960
720400 - Insurance Directors & Officers	\$ 672	\$ 2,688	\$ 672	\$ 2,688
720800 - Insurance General Liability	\$ 1,082	\$ 4,326	\$ 1,082	\$ 4,326
721080 - Insurance Property	\$ 25,630	\$ 102,520	\$ 21,904	\$ 87,617
721160 - Insurance Umbrella	\$ 375	\$ 1,500	\$ 375	\$ 1,500
721240 - Insurance Worker's Compensation	\$ 127	\$ 509	\$ 127	\$ 509
720160 - Insurance Appraisal	\$ 100	\$ 400	\$ 100	\$ 400
Total Insurance	\$ 28,226	\$ 112,903	\$ 24,500	\$ 98,000
Lawn & Garden				
Total Lawn & Garden	\$ -	\$ -	\$ -	\$ -
Pool				
Total Pool	\$ -	\$ -	\$ -	\$ -
R&M				
808120 - Pest Control	\$ 517	\$ 2,068	\$ 517	\$ 2,068
809160 - Roof Maintenance	\$ 1,574	\$ 6,296	\$ 1,574	\$ 6,296
802520 - Driveway/Paver Maintenance	\$ 1,000	\$ 4,000	\$ -	\$ -
803400 - Fire Extinguishers	\$ 1,350	\$ 5,400	\$ 750	\$ 3,000
805520 - Hurricane Expenses	\$ -	\$ -	\$ -	\$ -
801120 - Building Repairs & Maint	\$ 2,800	\$ 11,200	\$ 3,500	\$ 14,000
807400 - Maintenance Supplies	\$ -	\$ -	\$ -	\$ -
805480 - Hurricane Cleanup	\$ 500	\$ 2,000	\$ -	\$ -
808760 - Pressure Cleaning	\$ -	\$ -	\$ 1,038	\$ 4,150
802560 - Dryer Vent Cleaning	\$ -	\$ -	\$ -	\$ -
808160 - Pest Control Bait Station	\$ 363	\$ 1,452	\$ 363	\$ 1,452
809040 - Roof Cleaning	\$ -	\$ -	\$ 3,513	\$ 14,050
801880 - Contingency	\$ 125	\$ 500	\$ -	\$ -
Total R&M	\$ 8,229	\$ 32,916	\$ 11,254	\$ 45,016
Dock Expenses				
Total Dock Expenses	\$ -	\$ -	\$ -	\$ -
Other Expenses				
Total Other Expenses	\$ -	\$ -	\$ -	\$ -
Payroll & Benefits				
Total Payroll & Benefits	\$ -	\$ -	\$ -	\$ -
Reserve Expenses				
900000 - Reserve Contributions	\$ 17,985	\$ 71,940	\$ 17,391	\$ 69,562
Total Reserve Expenses	\$ 17,985	\$ 71,940	\$ 17,391	\$ 69,562
Total Expenses	\$ 195,749	\$ 782,996	\$ 197,386	\$ 789,543

ASSOCIATION NAME: Lighthouse Bay 3

ENTITY#: 121



For the period beginning January 1, 2026 to December 31, 2026

KW PROPERTY MANAGEMENT & CONSULTING

	2025 Approved Budget Quarterly	2025 Approved Budget Annual	2026 Proposed Budget Quarterly	2026 Proposed Budget Annual
Net Income/(Loss)	\$ -	\$ -	\$ -	\$ -

Disclaimer: The Budget and figures are a good faith estimate only and represent an approximation of future expenses based on facts and circumstances existing at the time of preparation. Actual costs of such items may exceed the estimated costs.

APPROVED BY:

Joseph Cardell

DATE:

11/07/25

APPROVED BY:

Carey Ekstrom

DATE:

11/10/25

Lorey Spatton

Joseph Carden



K&W PROPERTY MANAGEMENT & CONSULTING

ASSOCIATION NAME: Lighthouse Bay 3
 ENTITY#: 121

Description	Estimated Replacement Cost	Estimated Total Useful Life	Estimated Remaining Useful Life	Projected Fund Balance as of 12/31/23	2023 Monthly Contribution	2026 Annual Contribution	2026 Partial Reserve Contribution (if applicable)	Comments/Remarks (will not print)
Exterior Building Elements	2,075,470	5-40	3.33					
Balconies, Concrete, Roofs & Walls	71,520	10-15	5					
Balconies, Screens & Frames	112,700	25-30	6					
Gutters & Downspouts, Aluminum (l)	37,400	15-20	14					
Roofs, Coated Metal (incl. Gutters)	1,728,000	40	33					
Walls, Stucco, Paint Finishes & Carp	114,600	5-7	5					
Roof Ceiling	12,250	3	2					
Property Site Elements	11,850	15-25	11.17					
Mailbox Stations	8,000	25	17					
Signage, Renovation	3,850	15-20	1					
Reserve Study Update w/ 25a VMA	3,000	5	2					
Poolbed Reserves				\$	711,539.89	\$	69,562	
						17,391		
Grand Total	\$ 4,179,440			\$ 711,540	\$ 17,391	\$ 69,562		



KPM PROPERTY MANAGEMENT & CONSULTING

ASSOCIATION NAME: Lighthouse Bay 3

ENTITY#: 121

Yearly Maintenance: \$719,319

Yearly Reserve Allocation: \$69,562

QUARTERLY

Unit Type	# units per Type	Ownership % per Unit	Total ownership % per unit type	Quarterly Maintenance per unit	Quarterly Reserves per Unit	Total Quarterly Maintenance with Reserves per Unit
One Type	76	1.3158%	100.00%	\$ 2,366.2	\$ 228.8	\$ 2,595.0

Total 76 100% \$ 2,595.00 \$ 21.0 1%

VARIANCE SUMMARY

Unit Type	# units per Type	2025 Quarterly Fees	2026 Quarterly Fees	YoY Change (\$)	YoY Change (%)
One Type	76	\$ 2,574.00	\$ 2,595.00	\$ 21.0	1%

Joseph Carroll
Larry Ekstrom