

## Lakes and Streams Homeowners Association

112 Pleasant Home Road, Suite B  
Augusta, Georgia 30907  
706-210-0494 phone  
706-210-0496 fax  
[www.BraggHOA.com](http://www.BraggHOA.com)

Dear Homeowner:

This letter is your reminder that the annual homeowner fees are due in full on January 1, 2019. It was voted in the 2008 annual meeting to reinstate the practice of adjusting fees for the continued effect of inflation, to avoid an unfair practice of creating a greater burden on new homeowners by making large HOA fee increases in 5-10 year increments. This vote established the amount of the increase to be no greater than 80% of the Federal Consumer Price Index increase for the southeastern region of the nation. The 2018 CPI average increase over the past 9 months is 2.1%, 80% of which is 1.68% (information provided by the Bureau of Labor Statistics, U.S. Department of Labor through September 2018). A 1.68% increase for inflation will be made to the 2019 HOA fee and is reflected on your enclosed payment coupon.

Please make your check or money order payable to **Lakes and Streams HOA** and mail to either our bank at P.O. Box 968, Commerce, GA 30529 or our office at 112-B Pleasant Home Road, Augusta, GA 30907. You can also make your payments online at **[www.BraggHOA.com](http://www.BraggHOA.com)**. You must first register as a homeowner to access the website. **NO payments will be accepted at 253 Lake Murray Drive at any time.** Any payments mailed or dropped off at 253 Lake Murray Drive will be returned to the homeowner.

A minimum penalty fee of \$25.00 will be added to your account if payment has not been received by January 31, 2019. Delinquent payments are subject to the full penalties established in the bylaws and protective covenants.

A list of all 2019 Assessments is below:

Lake Pointe Village I & II	\$242.00
Meadowlark Village	\$274.00
Redbird Lake Village	\$274.00
Canary Lake Village I & II	\$301.00
Robin Lake Village I & II	\$301.00
Dove Lake Village	\$366.00
Steeplechase Lake Village	\$366.00
Swan Lake Village I & II	\$366.00
Canary Park Village	\$366.00
Bluebird Lake Village I & II	\$452.00
Hummingbird Lake Estates	\$486.00

Sincerely,

Melissa Fentress  
Accountant for Lakes and Streams  
[Melissa@BraggHOA.com](mailto:Melissa@BraggHOA.com)