

COCO WOOD LAKES NEWSLETTER

WATCH FOR UPCOMING EVENTS AND
ACTIVITIES ON CHANNEL 901

FEBRUARY 2026

INSIDE THIS ISSUE:

**Annual Meeting
AND ELECTIONS**

February 11, 2026
7:00 pm

DON'T FORGET TO VOTE

YOUR VOTE COUNTS

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Board Meeting

February 24, 2026
7:00pm

BOARD OF DIRECTORS

ANITA BROWN	INTERIM PRESIDENT
MARIANNE REGAN	SECRETARY
JO-ANN ORLANDO	TREASURER
JON GUTMACHER	DIRECTOR
JESS KAUFMAN	DIRECTOR
KATHY THRASHER	DIRECTOR
BERNIE PEDOWITZ	DIRECTOR

First Service Residential

Office Hours:

Monday – Friday: 8:00 AM – 5:00 PM

Closed for Lunch: 1:00 PM – 2:00 PM

Ph # 561-495-1133

cocowoodmgr@fsresidential.com

Property Manager:
Christina Hurst

Regional Director:
Sheri Martini

First Service Residential
After Hours 866-378-1099

Board Message

A Message from the Board

Thank you to everyone who joined us for the Meet the Candidates Town Hall on January 20th. It was great to see such an active turnout!

Annual Election: Wednesday, February 11th 2026

Our annual election is just around the corner. We have four open positions on the Board, and we strongly encourage every resident to cast their vote and help shape the future of our community.

Go Green & Save: E-Quorum Electronic Voting

We are asking all residents to sign up for e-quorum electronic voting. By switching to digital voting, we can save the community \$1,200 on printing and postage costs in future elections —money that is currently spent on preparing the paper notices for the first and second notices required by mail.

Congratulations to Our Property Manager!

We are thrilled to share that our Property Manager Christina Hurst was nominated by FirstService Residential (FSR) for both the Rising Star Award and the Building Great Relationships Award. We are proud to announce she won the Building Great Relationships Award. Congratulations Christina!

2025: A Year of Accomplishments

Your Board has been busy! This past year, we successfully completed:

Major Infrastructure: New metal roof and gutters, plus a brand-new spa.

Tech Upgrade: Transitioned the community from Comcast to Blue Stream.

Aesthetics: Painted the clubhouse and El Claire monuments; removed overgrown landscaping.

Amenities: Updated exterior clubhouse lighting, installed donated TVs in the lobby and billiards room, and added a new dartboard.

Due to our financial diligence, we are proud to state this work was done without the need for special assessments and we continued to build our reserves in the process.

Looking Ahead

We remain committed to updating our clubhouse and amenities with a focus on projects that provide the "best bang for our buck" to increase our property values and enjoyment.

A Note on the Concerning Mailer

It has come to our attention that an anonymous letter containing unsubstantiated and harmful statements about several individuals, including candidates for the Board of Directors, has been mailed to residents of Coco Wood Lakes. Please be advised that this letter did not originate from the Association, despite what the return address may suggest. This matter is being taken very seriously, and we are currently evaluating our legal options.

Coco Wood Lakes Board of Directors

Annual Meeting & Election Wednesday, February 11th @ 7:00pm

COCO WOOD LAKES

Treasurer's Report - January 27, 2026
For the period ending December 31, 2025

CASH ON HAND

\$	295,031	Operating Account, includes prepays of \$73,488
\$	149,707	Operating Money Market
\$	346,009	Reserve Account (see analysis below)
\$	790,747	Total

RESERVE ACCOUNT ANALYSIS

\$	346,009	Balance as of 12/31/2025
\$	(200,000)	Loan Due to Sun Enterprises
\$	146,009	Actual Reserve Balance

ACCOUNTS RECEIVABLE (Maintenance fees owed, DELINQUENCIES)

\$	22,485	Total Delinquencies	Decrease of \$3,705 from prior month
\$	18,092	At Attorney - Accounts over 90 days in arrears	5 accounts
\$	4,329	Late letters issued	Late after 15th of the month 10 accounts
\$	64	Small (under \$30) balances owed by	10 accounts
		Total Accounts	25 accounts

EXPENSE SUMMARY

	Budgeted	Actual Exp	Variance	
\$	78,878	\$ 72,327	\$ 6,551	December Budget vs. December Actual
\$	946,932	\$ 821,781	\$ 125,151	YTD Budget vs. YTD Actual

BALANCE SHEET ANALYSIS

Operating Acct	\$295,031
Less Prepays	\$73,488
less 2 mos. Cushion	<u>-\$157,828</u>
Avail for expenses	\$210,691
1 month Expenses (budgeted)	\$78,914
Avg Monthly Exp ytd	\$68,098

based on 2025 budget



Annual Meeting Information

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Annual Meeting & Election Reminder

The **Annual Meeting** will be held on **Wednesday, February 11th at 7:00 p.m.** The meeting will be conducted **both in person and via Zoom.** A **private Zoom link** will be sent **30 minutes prior to the start of the meeting.** All members are welcome to attend the meeting virtually.

The **Second Notice of the Annual Meeting** was sent on **January 26th** by **email** to members who consented to electronic voting and by **First-Class Mail** to those who did not.

The meeting will begin **promptly at 7:00 p.m.** Once the **first ballot envelope is opened**, no additional ballots may be accepted. This occurs shortly after 7:00 p.m., so if you plan to hand-deliver your ballot, please arrive **on time.**

Members are encouraged to carefully review the **Second Notice of the Annual Meeting and Organizational Meeting of the Board** for instructions on how to properly submit their vote.

Ballots that are not submitted correctly **cannot be counted.**

If you have any questions regarding the meeting or the voting process, please contact the management office at **cocowoodmgr@fsresidential.com** or **561-495-1133.**

Thank you for your attention and participation.

We look forward to seeing you at the Annual Meeting.



My name is Mike Dorman, and I am once again running for a position on the Board of Directors.

I am a mechanical engineer and was building and remodeling homes for more than 20 years. I've been on a Board for more than 38 years, the last 3 here at CWL. We've accomplished some major projects here, ie. The roof and SPA, and I believe that most of our members have seen the improved relationship the Board has with our members. Transparency and honesty are now absolute. Any claims to the contrary from the one candidate who continues to run year after year, are known to be false, as evidenced by their receiving less support each year as more of our members are able to learn the truth.

I resigned from the Board back in August for some personal reasons, I have since learned that I was in denial in believing that at least in part my decision was a result of a major and surprise heart attack, which was a result of physical only issues, not at all related to stress. Since the time I resigned I have fully recovered.

I've learned that others can accomplish some of what I previously felt necessary to be involved with. I have major experience in remaining large capital projects still to be done here at CWL. For this reason I am seeking to be on the Board again.

For those of you who don't know me, as a member of a Board I was involved in getting a 1.3 million dollar loan and then refinancing it to more favorable terms. As a Board member I worked with 6 management companies, a couple were excellent and taught the entire board the significance and legal importance of understanding and following the direction of our governing documents. We learned that when you hire a management company, you need to evaluate their strengths and take advantage of the professional expertise in the areas where board members are volunteers, not having the professional training you pay for. I believe the board exists to service our members, not necessarily forward their own ideas. In order to represent the entire community, it is not only necessary that the Board listen, but it is also a responsibility that our members speak up. We have all heard that being on the Board is a "thankless job". That's not entirely true, we get plenty of positive feedback, but it would be greatly appreciated if more of our members were willing to participate.

In these times financial issues are of major concern, I believe that all Board members and candidates should convey their attitudes on how our member's money should be spent. The expression "we're not just going to spend money" is not enough. My opinion is that for emergencies and budgeted reserve items, if improvements beyond only repairs can be accomplished for no more than an additional 10% of the cost, then the Board has the responsibility to make the decision. I am fully aware that the Board has absolute authority to make all financial decisions, but I do not think that only considering the few people who show up at Board meetings, and their own opinions, should allow the Board to ignore the other 350+ members that do not participate.

In conclusion, I would ask that you consider the value added by my experience, expertise and energy I feel I can bring to the community. I ask for your vote.

Meet The Candidates



JESS KAUFMAN

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Proven leadership for Coco Wood Lakes



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A Brief Background

I was raised in Queens, NY, and attended the University of Pennsylvania for Electrical Engineering. After living and working in New York, New Jersey, Philadelphia, and Baltimore, I moved to Florida 13 years ago and have been a full-time Coco Wood Lakes resident since 2019.

Over my career, I've founded and operated multiple companies in real estate, general contracting, technology, finance, and consumer electronics — **gaining hands-on experience in managing projects, budgets, and people.**

Why I'm Running

I believe Coco Wood Lakes should continue to evolve and grow with transparency, accountability, and community input. My goal is to use my broad experience to improve operations, reduce costs, and strengthen homeowner engagement — **keeping CWL moving forward.**

Experience & Accomplishments

Led the Bulk Media Technology Committee (BMTC) — overseeing CWL's \$4 million network infrastructure upgrade, the largest project in our history.

Added \$200,000 to reserves and generated \$1.8 million in community savings, reducing costs for the average homeowner over \$500 per year.

Introduced CWL's first major community survey, with over 40% participation, ensuring residents helped shape technology choices.

Served as a Board Member at a large luxury high-rise condominium in Northern New Jersey, directing an energy-efficiency capital project that continues to save \$200,000 annually.

Currently serve on the Board of a Palm Beach County nonprofit health provider, delivering essential medical and dental care to underserved residents across South Florida.

Hobbies & Interests

When I'm not working on community projects, you'll find me on the Pickleball court or enjoying a game of Wizard. I also spent years competing in ballroom and Latin dance competitions across the country. Staying active — on the court or in the community — keeps me focused on teamwork, energy, and progress.

Vote February 2026 — Leadership that Listens, Plans, and Delivers

Meet the Candidates Town Hall recorded January 20, 2026 can be seen at CocoWoodLakes.com/mtc

Jean LeGrys

14784 Country Lane
Delray Beach, FL 33484



Dear Coco Wood Lakes Members,

I served on the Coco Wood Lakes Board of Directors from 2014 to 2024, during which time I was actively involved in clubhouse upgrades, ongoing maintenance initiatives, and annual budget preparation. Working collaboratively with fellow Board members, we approved and obtained Coco Wood Lakes' first-ever Reserve Study, which formally identifies clubhouse components requiring periodic maintenance, repair, and/or replacement.

Additional accomplishments include updating the Rules and Regulations, establishing the Architectural Committee, which I chaired; and developing the Architectural Guidelines. The Architectural Committee also created the exterior paint color palette currently used for homes throughout the community.

In late 2024, I was asked to participate in the 2025 Budget Committee, where I prepared the draft budget submitted for Board review and approval. In 2025, I served on the Restroom Renewal Committee, am currently the sole member of the Landscape Committee (with Board member input), and again participated in the Budget Committee, preparing the draft budget.

My goal for Coco Wood Lakes is to remain an integral part of the community's daily operations and long-term upkeep, while providing historical perspective that supports informed decision-making. I hold a valid Florida Community Association Manager (CAM) License with a PCAM designation and stay current on Florida laws and statutes governing homeowners' associations. I am thoroughly familiar with Coco Wood Lakes' financial position and am committed to keeping annual maintenance costs as low as possible while responsibly managing unavoidable vendor and service increases.

I respectfully ask for your vote so that I may continue to serve impartially and in the best interests of all Coco Wood Lakes members, and to contribute meaningfully as the Board addresses future challenges. Thank you for your consideration and support.

Sincerely,
Jean M. LeGrys

Meet The Candidates

Please vote for me, Danette Nanez and my two running mates, Jim Young and Mary Young

Hello, I'm Danette Nanez. I'm a candidate for the Board of Directors, running on the same slate as Jim Young and Mary Young. I ask for your support and your vote for the three of us as we work to change the direction of the Board, prevent the future dues increases that incumbent members have already indicated they intend to impose, and establish a transparent Board that truly serves the interests of the community.

I've been a full-time resident of Coco Wood Lakes for 11 years. I've owned and operated my own business in the Thoroughbred horse racing and training industry for 43 years. I'm semi-retired and continue to work in this field. I hold a business license with the Florida Department of Business and Professional Regulation (DBPR). I've employed 12 to 16 staff members, and managed all daily business operations. This experience has given me a strong understanding of what it takes to operate successfully, efficiently, and profitably.

I care deeply about this community and have good friendships with my neighbors. I'm running for the Board because I believe that replacing the remaining incumbents seeking re-election would be beneficial for our community. From the displeasures many people have expressed, it's clear the current Board considers only their own interests and those of their friends. While change can be difficult when a Board has become entrenched and supported by loyal friendships, there is a clear and growing demand for a new direction. Although some positive changes have occurred—such as certain problematic Board members not being re-elected or being asked to step down—more changes are still necessary. We must take action to reshape the leadership of our community by voting them out. If elected, I am committed to continuing improvements in how our community is governed and to serving as a strong voice for the majority.

We need 4 new Board members who will be conscientious of all homeowners, not just their pals. We need a board that is open to new ideas and will end the irresponsible spending which is currently practiced by the current Board. As a business person, it is clear why their practices are unsustainable & unsuccessful.

When I was looking to buy my home, I was shown a home in our community that was foreclosed on. I was told that the elderly homeowner was carried out, crying in his wheelchair. That deeply affected me. It's alarming that the current Board has imposed two substantial and unnecessary dues increases in the past years that burden our elderly residents on fixed incomes, and could lead to a similar outcome. I'm concerned that continued extravagant spending by the current Board will result in higher unwarranted dues, further harming vulnerable residents and diminishing property values. Excessive spending leads to increased dues, which in turn lowers home values. In 2014, annual dues were about \$1,100. Now, they exceed \$2,500 with an increase of \$828 in just the past two years. We shouldn't be treated as cash cows.

Our board nearly depleted our Reserves through excessive spending these last several years while hiding that from us. It is evident to me the current Board will continue to operate in the same manner without regard to the financial security and the best interests of the majority. We are paying more each year while receiving less in return. Now, only 50 newsletters are printed monthly for nearly 200 residents who don't get it by email. Those newsletters are no longer being delivered and people are more isolated than ever before. We deserve better treatment, responsible fiscal management, transparency, and accountability.

If elected, I commit to responsible stewardship of our dues, meaningful transparency, and a focused effort to lower—not increase—our dues while protecting the value of our homes and community.

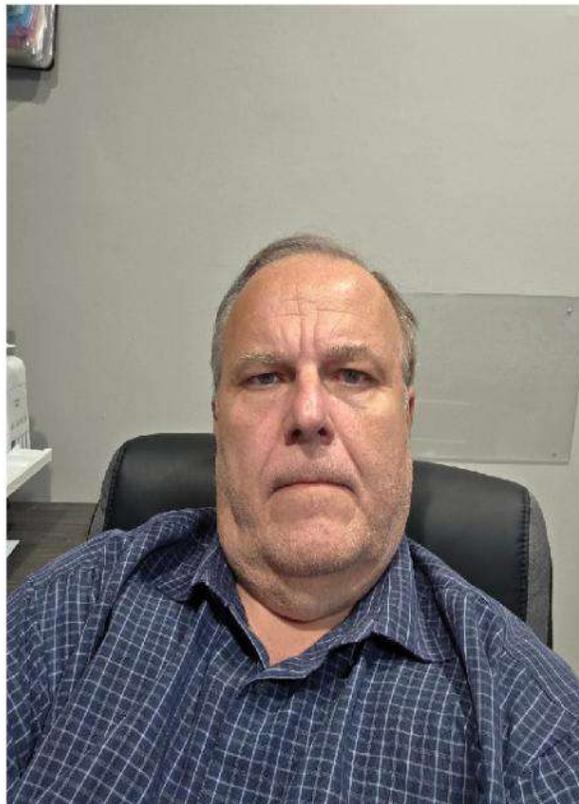
Please vote for me (Danette Nanez), Jim Young and Mary Young. Thank you!

My name is Bernie Pedowitz I am a proud member of Coco Wood Lakes, having called the community home for the past five years. Originally from New York, where I owned and operated catering halls, I have continued my successful business career in Florida for nearly 30 years—no small feat!

After closely observing community matters and currently serving on the Board, I have decided to run for the board to help shape the future of Coco Wood Lakes.

I believe in a simple, transparent approach to business and life: always strive for the best quality and value, never just apply "band-aids," and always resolve issues completely to save costs in the long run. As I put it, "the cheapest is not always the best value, but you get your best deal for quality." With a creative, outside-the-box approach to problem solving,

I am committed to finding a way to get things done.



Meet The Candidates

HI NEIGHBORS! I am running for re-election to continue to build on the positive momentum we started this year: new roof, new Clubhouse painting and lighting, and new hot tub, among others.

Coco Wood Lakes is financially secure and continues to be a safe and inviting place to live. I'm sure you have seen me walking around our 'hood, picking up random trash - doing my small part in keeping CWL clean and tidy. Next time you see me walking by, say hello and join me. For fun, I created the last two murder mysteries with our Entertainment Committee. Proud member of the Coco Wood Lakes Order of the Zebra!

-Marianne Regan





KATHY THRASHER

Hello Coco Wood Lakes Community!

My name is **Kathy Thrasher**, and I'm happy to be running again to remain a member of the **HOA Board of Directors**.

My husband, **André**, and I purchased our home in Coco Wood Lakes 10 years ago, and for the past **3½ years** we've lived here full time—along with our Doberman, **Apollo**. You may have seen me walking Apollo around the neighborhood each evening, sporting his blue glow-in-the-dark collar!

We chose Florida, and specifically **Delray Beach**, because we love the weather and being close to the warm ocean. Many of our vacations have taken us to this coast for travel into the Caribbean, Bahamas, and Latin America. We're a very active couple, regularly participating in fitness and exercise programs, and we also love to travel and scuba dive.

I retired a little over two years ago after a long career in **Corporate Procurement**. My deep procurement knowledge and broad experience purchasing both goods and professional services have allowed me to bring a fresh perspective during the two years I've served on the board.

When I was first elected, CWL had already selected a provider to build the new hot tub, but I stepped in to assist with contract review and recommended additional language to better protect CWL. While it was too late to renegotiate that agreement, I advocated that all future contracts include penalties for non-performance or unnecessary delays—protections we now successfully include in our larger projects.

Serving on an HOA Board of Directors is very different from the corporate world, but many skills transfer beautifully. An effective board must be willing to listen, remain open to new ideas, and—above all—respect one another and our community members.

The past few months have been especially rewarding, with board members working cohesively, making informed decisions, and taking action to get things done. It's been a joy to be part of the group that moved forward on painting the clubhouse and monuments, installing gutters, and addressing needed improvements throughout the community and clubhouse.

If re-elected, I will continue to assist with **prioritizing repairs and maintenance**, ensuring **fair and equitable supplier bidding processes**, and focusing on the issues that matter most to **you—our CWL homeowners**. We have some great ideas for the coming year, and I would love to remain part of the team that helps turn that vision into reality.

Thank you,
Kathy Thrasher

Meet The Candidates

Vote for us, Jim Young, Mary Young & Danette Nanez. We work FOR the homeowners and will lower dues

Law enforcement. Retired. For more than a decade our community has suffered under the control of dictator-styled boards. During that time, they misled us, spread rumors, hostility, and falsely labeled those who challenged them as "mentally ill" in an effort to discredit and isolate opposition while concealing serious abuses of power. More than \$450,000 was depleted from our Reserves (without homeowner knowledge) to defend two election-related lawsuits that the then Board itself caused, prolonged for seven years, and ultimately lost on grounds of questionable election practices. Responsibility for this rests solely with those board members, despite their continued attempts to deflect blame. Those funds should have been used to strengthen community financials, but were wasted by a few over-zealous people driven by personal vendettas against two homeowners. Nothing decreases the value of a community faster than one with depleted Reserves, reckless spending, internal abuses and questionable elections. Would you invest in a financially strapped business that behaves this way? Why would anyone trust or listen to those people anymore?

The current Board has repeatedly increased dues and artificially inflated budgets over the past four years. We now pay about \$2,500 in yearly dues (up \$1,000/yr from 2022) due to the board's capricious spending habits. They have handled our funds in the same manner that caused the Titanic disaster. That being, full-speed in total darkness while being miles off course and unknowingly headed into an iceberg. To sum it up ... INEXPERIENCE, LACK OF KNOWLEDGE and DENIAL.

The incumbent and inept board & president admit they weren't transparent about the Bluestream contract, but failed to tell us what they weren't transparent about. What are they hiding? Hold them accountable and vote them all out. Now, with the ill-prepared and falsely inflated 2026 budget, the homeowners are being double billed for the \$78,600 door fee along with a few other items that were supposed to be credits to the homeowner totaling over \$200,000. That's \$510/yr more per household than it should be. Also, the board thought nothing of padding the budget for another \$140,000.00, \$20k of it being, "for miscellaneous things here and there, a new doorknob, a new whatever." I thought only a billionaire like Kim Kardashian would utter those words, not a board president where 92% of the community she is supposed to serve are living on Social Security and SNAP benefits. Our funds are being irresponsibly mishandled. It's clear and simple.

In 2024, the \$78,600 door fee (\$200 per home) should have been used as a credit to the homeowners to lower dues. Instead, the board banked it and padded our dues by another \$160,000. That alone has cost every homeowner more than \$2,000.00. Add that to the issues of the padded 2026 budget reveals that every homeowner has been overcharged \$2,600 thus far. This is highly improper. I will fight to adjust the 2026 budget and lower dues. Also, two years ago, I exposed the unauthorized movement of money in our Reserves long before the board admitted they were doing it. When caught, they never explained why they were doing this behind our backs. Where is their honesty?

This past year, it took eleven months and 11 of my emails to the community, board and former property manager to finally put enough shame on former president Mike Dorman to force him to bring his dirty driveway, overgrown hedges and bushes, and removing a dead tree to come into compliance with our ARC guidelines. His home looked abandoned. All that time, Kristine Diaz was issuing violations to homeowners for identical issues while the other board members said and did nothing. This is selective enforcement, corruption, and complicit behavior by the current board who are now trying to be re-elected. We don't need board members with double standards who abuse their position, don't follow rules, and are prone to lying to us to protect each other's malfeasance. We deserve better. We need to clean house, get rid of the lies and the mismanagement of our hard earned money that I've exposed during the past several years. I have two Master's Degrees (Business and Finance), graduated Summa Cum Laude and have been a financial advisor to companies with over \$50 million in annual revenue. I can effectively handle the finances of our community and bring in extra revenue that will lower dues. I'm a full-time resident with the desire to serve the interests of all homeowners.

Please vote for the three of us; **Danette Nanez, Mary Young, and Jim Young (me)**. We have the education, business acumen, and the desire to serve the people of this community. **Read more at; cocowoodwatchdog.com**

Meet the Candidates Town Hall recorded January 20, 2026 can be seen at CocoWoodLakes.com/mtc

Vote for me, MARY YOUNG – For new leadership, accountability and full transparency.

I've been a resident of Coco Wood Lakes for 9 years and have seen a steady decline of respect, cooperation, and consideration towards homeowners coming from our board. We can no longer allow these board members to keep raising our dues and think nothing of it. This leads me to the disgust and disappointment I've felt over the past several years in the declining honesty, lack of ethics, transparency, accountability and morals from the board. They ask for more people to attend meetings, but then dismiss any ideas and opposition given with, "That's just your opinion." Then they do what they want! Only the special interests of certain board members and their close friends are welcomed, addressed and invoked. That's just outrageous and disrespectful. Their loyalty and duty are misplaced.

There is no transparency in fiscal management, no accountability to the homeowners, and no business standards followed. While they claim they follow GAAP, their actions, statements and oversight prove otherwise. It is clear they don't know the first thing about accounting, budgeting or transparency. The current board is operating with a 'wants before needs' attitude towards our finances. We have to end that before their divisiveness, elitist attitudes and capricious spending consumes the community with higher dues and lower property values. They don't respect boundaries and are out of control.

I have a four year degree in Mass Communications and worked as an investigative journalist for over five years. That work reinforced the core values I learned from my family while growing up in the Philippines where ethics, transparency and public accountability are pivotal, and of great pride to me. From journalism, I went into marketing research where I spent five years as the Operations Director for an international company. For the last 15 years I have worked for a medical staffing company as a Project Manager for International Medical Staffing. We provide nurses, physical therapists, occupational therapists and laboratory scientists to major hospitals all over the United States.

The ethics barometer must be held high for people in public positions who affect the direction and finances of the people they represent and serve. If he/she can't maintain that standard of ethics, trust, transparency, honesty and public accountability, then that person must step down or be removed so that others who are dedicated to being a symbol of integrity to the community with these standards can lead the way to success. We don't need hypocritical board members who violate the rules we have.

The current board is not aligned or receptive to the homeowners. They align themselves with their few close friends who will vote for them regardless of their shortcomings, ineptness, lies, biases and lack of fairness to all. Elections are about who is more qualified and willing to REPRESENT YOU. So please vote for the three of us; **Danette Nanez, Jim Young, and me, Mary Young** in this upcoming election. We do not have ulterior motives. We have nothing to hide. We were all once quiet neighbors like you who just went by our day-to-day lives in peace. But now there are big issues to fix. The three of us will seek to correct the issues in the highly inflated 2026 budget and lower dues next year. As we warned the community about last year, they again turned to the membership with unjustified dues, as they have done for the three prior years. Our dues have been unjustly increasing, and their lies are transparent.

We cannot sit by and watch these board members protect each other by putting their friendships first, and continue to waste our hard earned money while raising our dues without implementing alternative ways to cut spending. Knowing what we know on how organizations are properly managed, the three of us are stepping up for anyone who wants urgent and positive changes in our neighborhood.

Thank you for your time, consideration and your vote! read more at: cocowoodwatchdog.com

Upcoming Events



EVENT SCHEDULE
FEBRUARY 2026

FEB 3 TUES	TIVO TRAINING HOSTED BY BLUE STREAM 6:00 PM
FEB 4 WED	GAME NIGHT 6:00 PM
FEB 7 SAT	VALENTINES SINGO 7:00 PM
FEB 9 MON	IMPROV @ THE CLUBHOUSE 6:00-7:30
FEB 11 WED	ANNUAL MEETING & ELECTIONS 7:00 PM
FEB 15 SUN	MEXICAN TRAIN DOMINOES 10:00 AM
FEB 19 THURS	PIZZA NIGHT 5:30 PM
FEB 24 TUES	CWL BOARD MEETING 7:00 PM

ENTERTAINMENT COMMITTEE

February 2026

SINGO

Saturday Feb 7th
We play music (some people sing along) and you mark your card if you have that song on your card. Similar to BINGO, except with music. This will be the Valentine's version and we will be playing "love songs." Remember, sometimes Love Hurts 😊 Free event but please RSVP so we know how many cards to print. Serving cake & coffee

Game Night

Wednesday, Feb 4th
Join us to play Wizard, Rummikub, Dominoes, etc
Beginners welcome, we'll be happy to teach you.

Mexican Train Dominoes

Sunday, February 15th
10:00 am

You've never play before?
Not a problem ... come and learn. It's a fun game.

PIZZA NIGHT

THURSDAY, FEB 19TH
5:30 PM

Pizza Buffet served
6:15 pm. \$8 for 2 slices of
pizza. RSVP required

IMPROV @ THE CLUBHOUSE

MONDAY, FEB 9TH
6:00-7:30
Come check it out. See
Marianne Regan for details

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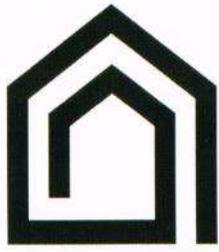



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FREEDOM FROM FEAR



As members of CWL Appliance Service, we face the future with confidence. We know that our A/C and appliances will continue to work and all repairs will be hassle free. Even a leaky toilet or a broken light switch won't make us sweat.

But all CWL homeowners can enjoy the same certainty as we do. Our Community Bulk Contract provides discounted prices for repair and replacement that can't be beat. Most likely, membership dues will more than cover any fixes you're going to need.

This is a Coco Wood Lakes Homeowner's Amenity exclusively.

Take advantage of it.

Richard Sussman 718-570-9230 rsuss2@gmail.com
Ina Huth 504-289-8227 a2fay2@gmail.com



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& PLAY IN CWL**

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Listed	Sold	Address	Bed/Bath	List Price	Sold Price	DOM
11/10/20...		14656 Country Side Lane	2/2	\$634,900		68
12/21/2025		14624 Country Side Lane	2/2	\$624,900		39
8/19/2025		6251 Hitchin Post	3/2	\$598,000		163
2/12/2025	under contract	6335 Hitchiin Post	2/2	\$469,900		325
1/6/2026		14931 Pepper Mill Lane	2/2	\$448,900		23
1/22/2026		6206 Springdale Way	2/2	\$434,000		7
1/16/2026		6371 Hitchin Post	2/2	\$385,000		11
10/4/2024	under contract	6334 Whispering Wind Way	3/2	\$399,500		466
7/10/2025	under comtract	14731 Summersong Lane	2/2	\$340,000		47
10/16/20...	1/9/2026	14663 Hideaway Lake Ln	2/2	\$350,000	\$320,000	60
9/29/2025	1/15/2026	14690 Country Side Lane	3/2	\$510,000	\$452,000	80
9/23/2025	12/15/2025	14734 Wood Lodge Lane	3/2	\$439,900	415,000	80

**I'M NOT A SALESPERSON.
I'M A MATCHMAKER.**

I introduce people to houses until they find the one they love.



Knowledge is power. Call me for a free, comprehensive market analysis and a smart strategy to maximize your home's value.

954-803-7316



**COLDWELL BANKER
REALTY**



954-684-7637



Your Local CrossCountry Mortgage Loan Officer
Heather Craig
Heather.Craig@ccm.com

Loan Officer
Delray Beach, FL Mortgage Loan Officer
NMLS #325921

🎶 Welcome to the Love Shack (of Homeownership)

February is all about love—and at The Love Shack, we're celebrating the kind of love that lasts longer than roses and chocolate: homeownership 🏠❤️

Whether you're buying your first home, upgrading your nest, or rekindling the love with a refinance, the right mortgage should feel like a perfect match—not a bad breakup.

👉 Feeling the vibe? 🎶❤️ *Love is in the air... everywhere I look around* 🎵

👂 Listen here:

<https://open.spotify.com/track/3c4OULLWwgRqBfA2dJtRuY?si=vA7NqhKCSwUDi71yHxw>

🏠❤️ Finding "The One" (Your Perfect Mortgage) 🎶🏠

Just like relationships, no two mortgages are the same 🎵

The secret is finding the one that fits your lifestyle, goals, and future plans.

My role? Mortgage matchmaker ❤️ helping you find *the one* you'll love long-term.

Here's what's playing in today's market:

- ❤️ Rates move—timing matters
- ❤️ Equity is still a powerful love language
- ❤️ Creative strategies are helping buyers win
- ❤️ Refinancing can still make sense (yes, really!)

❤️🎵 Share the Love 🎵❤️

Know someone searching for their Love Shack?

Referrals are the sweetest Valentine 🎶 —and I promise to take amazing care of them.

❤️🎶 Happy Endings 🎶❤️

Love may be in the air this February—but a smart mortgage plan will have you *loving* your home for years to come! ❤️

If homeownership (or a better loan) is something you desire, I'd love to help.

📞 Call or 📧 text 954-684-7637 📧 Email heather.craig@ccm.com

Let's make your mortgage a love song worth replaying 🎵🏠❤️

Heather Craig NMLS 325921— Licensed Loan Specialist (FL, GA, TN, VA) 🏠 ccm.com/heather-craig 900 NW 17th Avenue, Unit 202 Delray Beach, FL 33445 Equal Housing Opportunity. All loans are subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountryMortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). 1623515



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February 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3  Training 6:00pm	4  6:00pm	5	6	7  7:00pm
8	9  Improv @ the Clubhouse 6pm - 7:30pm	10	11  Annual Membership Meeting 7:00p	12	13	14 <i>Happy Valentine's Day</i>
15  Mexican Train Dominoes 10:00am	16  Office Closed	17	18	19  Pizza Party 5pm - 8pm	20	21
22	23	24  Board of Directors Meeting 7:00pm	25	26	27	28



CWL Elections and Annual Meeting is Wednesday, February 11, at 7pm.
E-vote ballots have been emailed.