

## INSTRUCTION/VOTING GUIDE

**TO: ALL TWIN TOWERS CONDOMINIUM OWNERS**  
**FROM: TWIN TOWERS HOMEOWNERS' ASSOCIATION, INC.**  
**DATE: JANUARY 20, 2026**  
**SUBJECT: 2<sup>nd</sup> NOTICE OF ANNUAL MEETING & ELECTION - FEBRUARY 19, 2026**

Notice is hereby given that the Annual Meeting of the Membership of the Twin Towers Homeowners Association, Inc. and the annual election will be held on Thursday, February 19, 2026 at 8:00 p.m. in the Atlantic Room at Twin Towers Condominium, 2020 N. Atlantic Avenue, Cocoa Beach, 32931.

The purpose of the meeting is to elect five (5) directors to hold office for a term of one year, and such other business as may properly come before the meeting.

### **Please! Please! Please!**

Even if you are planning on attending the annual meeting please send in your proxy so we can make the Quorum to hold the meeting. Last year we had to reschedule to have a second meeting.

**Please read the below information carefully and follow the instructions to ensure a smooth election process.**

### **Enclosed please find the following documents:**

- A. Annual Meeting Agenda
- B. Proxy (explanation below)
- C. Designated Voter certificate (explanation below)
- D. List of candidates (see explanation below)
- E. Ballot (see explanation below)
- F. Yellow Envelope with: Name, Unit#, Address, Signature on it.
- G. White envelope marked Secret Ballot Envelope.

**A. ANNUAL MEETING AGENDA:** As it reads, it is the official agenda notice for the meeting.

### **B. PROXY INSTRUCTIONS: TO ENSURE A QUORUM FOR THE ANNUAL MEETING**

**If you cannot attend the meeting in person, we shall need your proxy to obtain a quorum.** Sign and date your proxy. If you wish to designate a person to act as your proxy, fill in his/her name. If you do not designate your proxy, it will automatically be assigned to the President of the Association. Place your signed proxy in the stamped, **BIG BROWN RETURN ENVELOPE** and mail it back. This document can also be emailed to: Twintowersmanager@gmail.com. The proxy cannot be used in the election of directors so please complete your ballot and return it according to the directions below. **We must establish a quorum to conduct business at the meeting, so it is imperative that you attend or provide a proxy.**

### **C. TO ENSURE YOUR VOTE COUNTS – Voting Member Designation**

A voting certificate is used to determine who the voting representative will be for your unit if your unit is owned by more than one person, a corporation, trust or other entity. A Voting Member Designation form remains valid until revoked, superseded by a subsequent designation, or until there is a change in the ownership of the unit concerned. The Association will utilize the Voting Member Designation on-file during the upcoming election process, as needed. A Voting Member Designation form is enclosed in this packet and if you want to change the designated voter of record, please fill out this form and return it to this office. This can be sent to us by putting it in the Brown Self Addressed stamped envelope and mailed to us or it can be emailed to: Twintowersmanager@gmail.com. **The designated voter is the only person who should sign the ballot reply envelope.** you can place the completed designated voter certificate along with the Proxy in the self-addressed and stamped BIG BROWN ENVELOPE.

PLEASE TURN OVER

#### **D. LIST OF CANDIDATES**

This is a list of all the owners wishing to become members of the next board of directors. Their intent to be a candidate and a copy of their resume is attached. Most resumes can be found on the back page of their intent and those who have submitted larger resumes are also included individually.

#### **E. BALLOT: TO CAST YOUR VOTE – Ballot Instructions**

Place an "X" in the block after no more than five (5) nominees for whom you wish to vote. More than five (5) selections will void the ballot. **DO NOT** sign the ballot. Place only the ballot into the **WHITE SECRET BALLOT ENVELOPE** and seal the envelope. Do not place anything else in that envelope! If you own more than one unit, you must use a separate ballot and the appropriate "Ballot Return Envelope" for each of your units. Any inner Ballot envelopes containing more than one ballot will be discarded.

Place the white, sealed "Secret Ballot Envelope" in the "outer signed" **BROWN "BALLOT RETURN ENVELOPE"**. Complete all the information in the return address area. Be sure to enter your Twin Towers unit number and sign on the line marked signature (signed by the designated voter only). Mail or hand-deliver the envelope to the Association or bring it with you to the meeting. Any outer Return Envelope with no printed name, signature and unit number will be disregarded. IF YOUR CONDOMINIUM UNIT IS HELD IN A TRUST, THE ENVELOPE MUST BE SIGNED BY A TRUSTEE AND BE SO NOTED.

#### **F: SELF ADDRESSED STAMPED BROWN ENVELOPE:**

You can place your signed Proxy, designated voter certificate and white secret ballot envelope in this brown envelope and mail back to us. You can also email your proxy, signed designated voter certificate to us via email: [twintowersmanager@gmail.com](mailto:twintowersmanager@gmail.com) but you cannot send your Secret Ballot by Email! It must be put in the "white secret ballot envelope" and returned to us in signed brown envelope.

#### **G. WHITE ENVELOPE MARKED SECRET BALLOT ENVELOPE:**

This is the envelope that after you select your candidates on the ballot you put that document **UNSIGNED** into this white envelope and seal it. This sealed white envelope will be put into the larger brown envelope along with your proxy and designated voter certificate and sent to us using the self-addressed stamped Brown Ballot Return Envelope.

Date Posted: 29 JAN 26  
Posted By: R. J. James

**TWIN TOWERS HOMEOWNER'S ASSOCIATION, INC.**  
**NOTICE OF ANNUAL MEETING**

**Date:** February 19, 2026  
**Location:** Twin Towers – Atlantic Room  
2020 N. Atlantic Avenue  
Cocoa Beach, FL 32931

**ANNUAL MEMBERS MEETING**

**Time: 8:00 p.m.**

**ATTEND BY ZOOM:** Meeting ID: 862-9235-2049  
**Zoom Link:** <http://us06web.zoom.us/j/86292352049>

**AGENDA**

1. Certified the posting of the meeting
2. Determination of a Quorum
3. Pledge of Allegiance
4. Calling of roll and certifying of proxies
5. Proof of notice of meeting or waiver of notice
6. Reading and Approval of annual meeting held March 25, 2025
7. Election of Inspectors of election.
8. Election of board members
9. Report of Officers
  - President
  - Vice President
  - Treasurer
  - Secretary
  - Director
10. Reports by Committees
11. Introduction of Board Members
12. Unfinished Business
13. New Business
14. Owners Comments
15. Adjournment

Immediately following the Membership Meeting the Board of Directors will hold an Organizational Meeting.

**BOARD OF DIRECTORS MEETING**

**Time:** Immediately following Membership Meeting

1. Call meeting to order
2. Certify the posting of the notice
3. Election of Officers
4. Adjournment

## **BALLOT**

### **ANNUAL MEMBERSHIP MEETING FEBRUARY 19, 2026**

#### **FOR DIRECTOR:**

- |                      |     |
|----------------------|-----|
| A. Timothy Bleasdale | ( ) |
| B. Maureen Bowe      | ( ) |
| C. Michael Delay     | ( ) |
| D. Dean Dreibelbis   | ( ) |
| E. Cindy Friend      | ( ) |
| F. Dennis Howden     | ( ) |
| G. Anthony Jorge     | ( ) |
| H. Kevin Mills       | ( ) |
| I. Donald Nanny      | ( ) |
| J. Lane Ramsfield    | ( ) |

Place an "X" in the blocks after five (5) nominees for who you wish to vote. More than five (5) selections will void your ballot.

Follow the instructions on the **VOTING GUIDE** provided.

TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC

NOTICE OF INTENT TO BE A CANDIDATE

I, Timothy Bleasdale 114N, hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
Twin Towers Homeowners Association, Inco Board of Directors.

I understand that if I intend to send a personal information sheet about myself,  
it must be received by the Association not less than 35 days before the election. I  
understand that I am responsible for the accuracy of the information contained  
in the personal information sheet.

I understand that within 90 days of being elected or appointed to the Board,  
each newly elected or appointed director shall certify in writing to the Secretary  
of the Association that he or she has read the Association's Declaration of  
Condominium, Articles of Incorporation, Bylaws, and current written policies; that  
he or she will work to uphold such documents and policies to the best of his or  
her ability; and that he or she will faithfully discharge his or her fiduciary  
responsibility to the Association's members. The newly elected or appointed  
director must submit a certificate of satisfactory completion of the 6-hour  
educational curriculum administered by a division approved condominium  
education provider.

DATE:

12/22/25

SIGNATURE:

Tim Bleasdale

# CANDIDATE INFORMATION SHEET – TIMOTHY T. BLEASDALE

931-5457771

timothy360@gmail.com

To the Twin Towers HOA:

This document communicates my interest in serving on the Twin Towers HOA Board of Directors, and provides a short statement of my pertinent experience and qualifications for the position. I have more than 30 years of experience in managing a family-owned business; and I am very familiar with the need for planning, oversight, and financial control of an operation. Much of my background can be helpful to the Board, as I have broad knowledge of the various trades which are relevant to the needs of our Twin Towers property. Moreover, my experience is both "Hands-on" and Managerial.

## APPLICABLE EXPERIENCE:

**From 1986 to the present: Own and operate a licensed and insured construction company. Responsible for directing:**

- Daily operations
- Sales
- Job estimation and formal quotes
- Evaluation of vendors/ Due Diligence
- Contract negotiation
- Acquisition of supplies and materials
- Recruitment, training, hiring/ firing of office and construction staff
- Recruitment, evaluation, training, & hiring / firing of subcontractors

**Decades of experience in single and multi-family dwelling Building, Maintenance and Repair, including:**

- Framing
- Siding
- Roofing
- Window and door installation
- HVAC
- Electrical and plumbing
- Finish, drywall/paint
- Executed several multi-unit apartment complex remodels: contracts valued at several million dollars
- Performed/managed hundreds of residential siding and roofing projects
- Installed/managed the installation of approximately 60,000 windows and doors
- Remodeled multiple commercial strip malls

**Purchase/improvement of tracts of land for new construction development, including all necessary infrastructure development:**

- Clearing of land
- Footers, concrete work
- Road-building
- Septic and fresh-water systems

## KEY CAPABILITIES:

- Building effective teams by actively listening to the needs of the stakeholders of any project or situation	-Objectively and accurately defining the needs and problems, and analyzing them carefully before making decisions
-Communicating clearly and promptly about issues affecting the stakeholders	-Rapidly identifying and resolving any barriers to the success of any project or issue
-Keeping budgets in line with available funds	-Honesty and transparency in working with all stakeholders; vendors, contractors, Owners, etc.

TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC

NOTICE OF INTENT TO BE A CANDIDATE

I, Maureen Rowe 510N, hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
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her ability; and that he or she will faithfully discharge his or her fiduciary  
responsibility to the Association's members. The newly elected or appointed  
director must submit a certificate of satisfactory completion of the 6-hour  
educational curriculum administered by a division approved condominium  
education provider.

DATE:

07 January 2026

SIGNATURE:

Maureen Rowe (SEA)



Twin Towers Manager - Robert Kramer <twintowersmanager@gmail.com>

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**resume**

1 message

Thu, Jan 8, 2026 at 1:35 PM

tombowecpa@verizon.net <tombowecpa@verizon.net>  
Reply-To: "tombowecpa@verizon.net" <tombowecpa@verizon.net>  
To: Twin Towers Manager - Robert Kramer <twintowersmanager@gmail.com>

MAUREEN BOWE

Presently, a Board Member

Owner for over 35 years

Board President of CONDO Association in Mass

Board Member- Pizzi Family Foundation



TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC

NOTICE OF INTENT TO BE A CANDIDATE

I, MICHAEL DELAY 506N, hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
Twin Towers Homeowners Association, Inco Board of Directors.

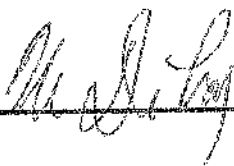
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education provider.

DATE:

JAN 7 2026

SIGNATURE:



## **Mike DeLay 506N**

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I am offering my candidacy in the upcoming election of Twin Towers Home Owner Association Board of Directors

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My family and I have been coming to Cocoa Beach for many years. In 2016 my wife Pam and I became home owners at Twin Towers and spend as much time here as possible.

I grew up in the construction business. My father was a mason, then general contractor and I began as a carpenter. Later, I went on to become a Water Resources Engineer working 25 years as a consultant, now retired. Our team worked with municipalities assessing their drinking water, stormwater, and wastewater systems, recommending various upgrade options, often with short term and long term phases, then designing and overseeing construction of upgrades selected by them.

In 2023 I was first elected to the BOD and in 2025 I was an appointed Board member. These Boards have continued the ongoing process of repair and replacement of the major components of our facilities. The 2026 Board will face similar ongoing issues / needs. I would like to bring my experience in project planning and development to the Twin Towers team of home owners and HOA Board to continue the process of maintenance and restoration of our facilities in a fiscally responsible manner.

Thank you for your consideration.

TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC

NOTICE OF INTENT TO BE A CANDIDATE

I, Dean Dreibelbis, 412 N, hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
Twin Towers Homeowners Association, Inco Board of Directors.

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it must be received by the Association not less than 35 days before the election. I  
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educational curriculum administered by a division approved condominium  
education provider.

DATE:

12/20/2025

SIGNATURE:

Dean W. Dreibelbis

Twin Towers Homeowners Association, Inc., Election of the Board of Directors  
Candidate Information Sheet

Name: Dean Dreibelbis

Education: Bachelor of Arts, Pennsylvania State University, 1974  
Master of Business Administration, Widener University, 1983  
Note: Both undergraduate and graduation credits in accounting achieved

Relevant Certifications: Project Management Professional (PMP) from Project Management Institute, 2008

Relevant Work Experience: 16 years Employment as an Information Technology professional in small businesses  
  
32 years Employment as a IT technician and manager in very large corporations,  
Including 16 years as a project manager responsible for consulting project pursuit and contracting, team and work product management, budget preparation and implementation, and customer billing preparation. The projects managed involved multi-million dollar, multi-year budgets, and up to 45 project team members working in multiple-locations.

Job Status: Retired since March 15, 2023

Twin Towers experience: Cash purchase of 412N on June 6, 2025  
  
Familiar with published financial documents posted on  
<https://twintowershoa.com/contracts-finance/#>  
<https://twintowershoa.com/association-meeting-minutes/>  
  
Familiar with  
Twin Towers Declaration of Condominium,  
Twin Towers Articles of Incorporation  
Twin Towers Bylaws  
Twin Towers Amendments  
Twin Towers HOA, Inc., Rules & Regulations  
<https://twintowershoa.com/condo-docs-and-forms/>



Twin Towers Manager - Robert Kramer <twintowersmanager@gmail.com>

## Twin Towers

Cindy Friend <cindyfriend001@gmail.com>

Fri, Jan 9, 2026 at 3:32 PM

To: Twin Towers Manager - Robert Kramer <twintowersmanager@gmail.com>

Cc: Tony Jorge <tonyjorgetwintowershoaboard@gmail.com>, Dennis HOWDEN <dennistwintowers@yahoo.com>

Attached is my submission for a candidate on the Twin Towers BoD.

Cindy Friend  
603N

TWIN TOWERS HOMEOWNERS' ASSOCIATION, INC.  
NOTICE OF INTENT TO BE A CANDIDATE

CINDY FRIEND 603N

Please print name and unit number; name at nomination as a candidate for the Twin Towers Homeowners' Association, Inc. Board of Directors.

I understand that if I intend to send a personal information sheet about myself, it must be received by the Association not less than 35 days before the election. I understand that I am responsible for the accuracy of the information contained in the personal information sheet.

I understand that within 90 days of being elected or appointed to the Board, each newly elected or appointed director shall certify in writing to the Secretary of the Association that he or she has read the Association's Declaration of Condominium, Articles of Incorporation, Bylaws, and current written policies; that he or she will work to uphold such documents and policies to the best of his or her ability; and that he or she will faithfully discharge his or her fiduciary responsibility to the Association's members. The newly elected or appointed director must submit a certificate of satisfactory completion of the 5-Hour educational curriculum administered by a division approved condominium education provider.

DATE: 1/8/2026

SIGNATURE: [Signature]

Approved Meeting 2026

[Quoted text hidden]

TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC  
NOTICE OF INTENT TO BE A CANDIDATE

I, Dennis Howden, hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
Twin Towers Homeowners Association, Inco Board of Directors.

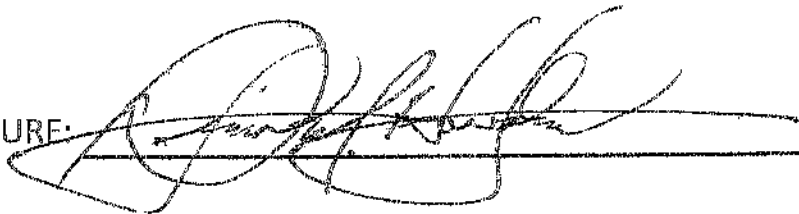
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responsibility to the Association's members. The newly elected or appointed  
director must submit a certificate of satisfactory completion of the 6-hour  
educational curriculum administered by a division approved condominium  
education provider.

DATE:

12/19/25

SIGNATURE:



Dennis Howden 217N

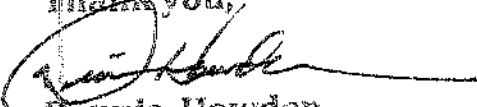
I wish to continue my position on the Board of Directors for Twin Towers for a third term. I have held the position of Vice President and President and wish to remain on the Board of Directors to be able to help guide us through the next year projects which include but may not be limited to continued balcony work, pool work and mechanical room work.

As some of you know my wife and I have owned a unit here since 1998 and live here 24/7 since 2017. We both have been involved in various Twin Tower activities and festivities. I have served on multiple committees to include the bicycle, paddle and surf board storage committee, rules and regulation review committee, bike storage and hobby shop cubbies.

My work experience centered around construction management, design, estimating, sales and drafting HVAC systems for heavy industry, institutional (hospitals, clinics senior living facilities etc...), commercial and various types of large construction projects.

As President, I have remained very transparent and am always present to handle any emergency, when our CAM is unavailable, that may arise which seems to happen more and more as time passes. All our decisions this past year have been relayed clearly and always honestly with our owners. We face many challenges this next year due to the property aging and the myriad of changes thru Florida semi-annual legislative changes to condo responsibilities. If I am re-elected, I shall work closely with our board, owners and management team to continue to move Twin Towers forward in maintaining the property values through exceptional management.

Thank you,



Dennis Howden



TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC

NOTICE OF INTENT TO BE A CANDIDATE

I, Anthony Jorgensen 608 N hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
Twin Towers Homeowners Association, Inc. Board of Directors

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educational curriculum administered by a division approved condominium  
education provider.

DATE:

December 18, 2025

SIGNATURE

[Signature]



# ANTHONY J. JORGE

A brief description: A forty-three-year career in accounting, finance, and related responsibilities for not-for-profit healthcare providers: Community hospital (20 years) as Director of Fiscal Services with assets \$50 million. A Home Health Care organization: visiting nurse association, private duty nursing/paraprofessional services, and hospice service (23 years) as Senior Vice President of Finance/CFO with assets over \$100 million. I retired from my work career in 2015.

Bachelor of Science in Accounting, Bentley College, Waltham, Massachusetts

Master of Business Administration, Rivier College, Nashua, New Hampshire

Experience in all aspects of not-for-profit fund accounting, auditing & treasury. Reported to CEO and to the Board of Directors as well as standing and ad-hoc committees on financial and other subject matter.

Volunteered to serve on a Board of Trustees for a Hospice organization for several years, as well as a community credit union for over a decade.

Have owned and managed rental real estate for 47 years and continue to do so.

Twin Towers condominium owner since 2006, and my in-laws (Steele) had owned their unit 1987-2024 so, I am well acquainted with Twin Towers and enjoy spending as much time as I am able in Cocoa Beach.

I would like to keep our fees in check while ensuring that our collective investment maintains the buildings and grounds in a safe and presentable manner for the enjoyment of all owners throughout the year. So, we need to collectively decide what the priorities are and challenge the need for expenditures that do not fit priorities that we have set.

I trust the vast majority of the owners who choose to live here, whether full time or part time would like to do so in peace and harmony with association rules that are not overly restrictive yet necessary and followed without difficulty. Condominium living comes with shared responsibility so, if you see something say something; the best way to do so, is in writing preferably by email to the property manager. This communication should not be a one-way street and owners need to know what is happening.

I had served on TTHOA Board (2018 thru 2022) as Vice President and two years as Treasurer. I took a two-year break, only to return last year when there were too few candidates serving on our five-member board. This term I have worked to foster better understanding and communication of financial matters. We need more owners to appreciate the need for timely and reasonably accurate financial reports and I continue to believe that having a Financial Advisory Committee can be very helpful not only to the BOD but also to all owners. There is unfinished work with respect to the Treasurer role, so I am volunteering to serve another term to complete that work.

TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC

NOTICE OF INTENT TO BE A CANDIDATE

I, Heum Mins GOZN, hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
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education provider.

DATE:

1/8/2026

SIGNATURE:

[Handwritten Signature]

Kevin Mills 602N

I am a candidate for election to the Board of Directors of the Twin Towers Home Owners Association. My parents bought a condo at Twin Towers back in the early 80's and I have many happy memories of the condo property and surrounding areas.

My motivation for running for the Twin Towers Board of Directors is to work collectively with the other board members and the managerial staff to provide cost effective service to the condo association.

I am currently a member of the Twin Towers Finance Committee and assist the Garden Club from time to time when requested.

My suggestions to the Board of Directors would include:

1. Formation of a contracts committee to review and make recommendations on the contracts the TTHOA may engage in. I will also recommend the rebidding of all service contracts upon their expiration.
2. Work with the Treasurer to develop a set of documented bookkeeping/accounting protocols for the HOA. This will assist managerial staff in properly assigning and tracking charges. Such a documented protocol should assist in consistency of practice between the current HOA board and subsequent boards allowing for meaningful year to year comparison of accounts. This change would also result in more efficient production of routine financial reports.

In regards to my professional career, it was of a technical nature and I was involved in such fields as cancer research, development of chemical analytical instrumentation, development of biomedically compatible polymers and lastly, development of clinical instrumentation, (blood analyzers). I have also taken graduate courses in project management and forensic accounting.

EDUCATION:

UMass Amherst - BS

Long Island University - MA

Thank you and I appreciate your consideration of supporting my candidacy.

Kevin Mills

A handwritten signature in dark ink, appearing to read "Kevin Mills", written over the printed name.

TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC  
NOTICE OF INTENT TO BE A CANDIDATE

I, Donald Nanny 111-5 hereby place my  
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education provider.

DATE:

06 January 2026

SIGNATURE:

Donald Nanny

Don Nanny  
2020 N, Atlantic Ave #111-S  
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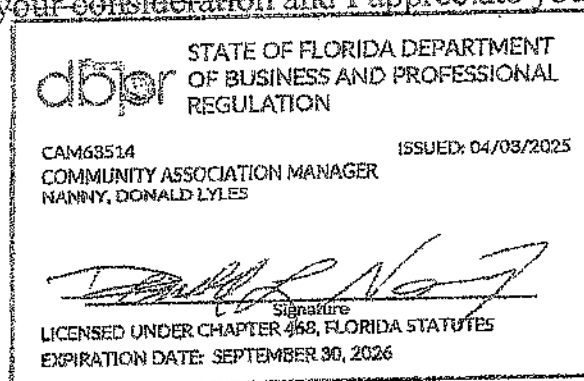
Dear Twin Tower Owners:

My name is Don Nanny, and I am again seeking a position on the Board of Directors. My wife, Deanna and I live in condo 111 south. My family has owned our condo since 1995. We are permanent residence of Twin Towers.

I graduated from Murray State University with a degree in Finance, and Accounting. I did graduate work in International Trade at the University of Cincinnati. I began my career in international trade for a Fortune 500 company conducting business in 60 different countries. The last part of my career, Deanna and I owned the largest Alcohol and Drug Counseling Agency in Kentucky. After serving on the Board I was interested in property management and took my CAM course and test, A copy of my CAM license is below.

As we continue going through some trying times at Twin Towers, I believe my experience gives me the opportunity to help us navigate these troubled times. I believe we need full and open financial information. I believe in open transparency on all financial matters. I would like to continue to pursue options to improve the aged inside look of the Twin Towers buildings. As Florida under goes changes in its laws governing condo living, we all have to work together to stay on top of these changes and improve our community. It truly must be a TEAM effort. We have an excellent community at Twin Towers and it is up to all of us to work to keep it a harmonious community and a place we all can enjoy.

Thank you for your consideration and I appreciate your vote.



TWIN TOWERS HOMEOWNERS' ASSOCIATION, NC

NOTICE OF INTENT TO BE A CANDIDATE

I, LANE RAMSFIELD N-615 hereby place my  
(please print name and unit number) name in nomination as a candidate for the  
Twin Towers Homeowners Association, Inco Board of Directors.

I understand that if I intend to send a personal information sheet about myself,  
it must be received by the Association not less than 35 days before the election. I  
understand that I am responsible for the accuracy of the information contained  
in the personal information sheet.

I understand that within 90 days of being elected or appointed to the Board,  
each newly elected or appointed director shall certify in writing to the Secretary  
of the Association that he or she has read the Association's Declaration of  
Condominium, Articles of Incorporation, Bylaws, and current written policies; that  
he or she will work to uphold such documents and policies to the best of his or  
her ability; and that he or she will faithfully discharge his or her fiduciary  
responsibility to the Association's members. The newly elected or appointed  
director must submit a certificate of satisfactory completion of the 6-hour  
educational curriculum administered by a division approved condominium  
education provider.

DATE:

1.9.2026

SIGNATURE:

Lane Ramsfield

**Lane Ramsfield – Unit N615**      Owner at Twin Towers for 24 years

For nearly a quarter century, Twin Towers has been my home. I purchased my unit in 2002, and after retiring at the end of 2023 from a 10-year career in real estate development and asset management, I've had the opportunity to dedicate more time and attention to the long-term health of our community.

My professional background includes the development of more than 15 million square feet of real estate valued at over \$4.5 billion, and the management of portfolios as large as \$2.25 billion. In 2024, I served as President of the Twin Towers HOA Board during a year defined by major state-mandated requirements, including the Structural Integrity Reserve Study (SIRS), other reserve studies, and the Milestone structural inspection. These were complex, high-stakes obligations, and I am proud of the work completed.

Looking ahead to 2026, my goals for the Twin Towers Homeowners Association focus on fiscal responsibility, and disciplined management.

**1. A Detailed Review of the Operations Budget**

The Consumer Price Index from December 2023 to December 2024 reflects 2.7% inflation. Despite this, the 2025 Board approved a 12.4% increase in HOA fees for 2026.

This discrepancy raises serious questions — especially given that our largest single expense, insurance, decreased by 7–8% from 2025 to 2026. A double-digit fee increases in a year when our biggest cost went down demands a thorough, review of the operations budget.

**2. Aligning Twin Towers Fees with the Local Market**

A comparative analysis of nearby Cocoa Beach condominium communities shows that Twin Towers' HOA fees are significantly above market on a per-square-foot basis.

Complex	Avg HOA Fee	Avg Sq Ft	Fee/Sq. Ft.
Seacrest	\$594	1326.5	\$0.45
Xanadu	\$697	1877	\$0.37
Stonewood Towers	\$512.50	1692	\$0.30
Sandcastles	\$510	1286	\$0.40
Port Royal	\$635	1500	\$0.42
Royale Towers	\$656.50	1374	\$0.48
Twin Towers	\$710	800	\$0.89
Summer Wind	\$614	1846.5	\$0.33
2100 Tower	\$1,144.50	2071.5	\$0.55
Windward East	\$722.50	1400	\$0.52
Windward West	\$456.50	1200	\$0.38

Average across all properties: \$0.44 per sq ft      Twin Towers: \$0.89 per sq ft

We are paying double the SF market average. This is not sustainable, and it is not justified without clear, transparent reasoning.

**3. Reestablishing Competitive Procurement Practices**

Major maintenance and contracted services should always be competitively bid. Requesting proposals from multiple vendors is standard industry practice and ensures:

\*Market-rate pricing,      \*Accountability      \*Better service quality      \*Protection against unnecessary cost escalation

Reintroducing disciplined procurement is essential.

**4. Separating and Clarifying the Three Core Budgets**

Our financial reporting should be organized into three independent budgets:

1. **Operations Budget** – day-to-day expenses
2. **Reserve Budget** – long-term capital items with multi-year life cycles
3. **Previously Assessed Items Budget** – tracking the use of funds from past assessments

These budgets should **never be commingled**. Clear separation improves transparency, prevents misallocation, and allows owners to understand exactly where their money is going.

**5. Proper Use of Reserves and Assessments**

Operational expenses should be paid from the operations budget.

Capitalizable expenses with a life cycle longer than one year should be paid from reserves.

If an unexpected capital requirement threatens to reduce reserves below fully funded levels, then — and only then — a targeted assessment should be considered. This is standard financial stewardship in well-managed associations.

**Closing Perspective**

Twin Towers is a wonderful community, but our financial structure needs disciplined oversight, transparent budgeting, and market-aligned decision-making. My goal is simple: **protect property values, control costs, and ensure responsible long-term management.**