

Whispering Pines Club Overview and Transparency Statement

The Simple Truth:

Many residents will remember the 2018 lawsuit involving the Whispering Pines Club, after which led the corporation's liability insurance provider to withdrawal coverage. In the years that followed, the community faced increasing challenges maintaining insurance, collecting dues, and keeping facilities in proper condition. It has also become clear that continuing under a traditional HOA model is both financially unsustainable and no longer supported among residents. To permanently retire the HOA model while still protecting the community's exclusive access and private control of its shared properties, certain legal steps are required. The former HOA has therefore been temporarily reactivated, not to collect back dues or impose control, but simply to submit a (to be voted upon) proposal to transfer the Clubhouse, Pool, and Rod & Reel club properties into the new Whispering Pines Club Corp, a Florida 501 (c) social organization. Once that process is complete, the old HOA will be formally closed, and all future operations will continue under the new structure.

Why We're Proposing This:

This proposal is about rebuilding the community, not reviving an HOA. Under the social club designation, insurance becomes affordable again, allowing us to maintain the property safely, host community gatherings, and restore shared amenities. This structure focuses on sustainability, transparency, and community involvement rather than enforcement or obligation.

What This Is Not:

Let's clear up a few concerns from some that have been circulating. This is not a land grab, not an attempt to collect back dues, and not the return of the old HOA. No resident will lose property rights or be billed for past fees. The Rod & Reel property will remain community-owned and accessible to all Whispering Pines residents. The HOA's temporary reactivation is solely for the property transfer to the new Club Corp, and no financial obligations or changes will occur without a resident vote. This is about restoring trust and rebuilding the spaces that bring our community together.



What This Means for Residents:

Every resident will retain access to the Rod & Reel area and boat ramp. Amenity access (ie. Clubhouse, Pool, Rec Room, Events, etc.) will be part of a Voluntary Club Membership. Any and all of these additional or future memberships, improvements, or operational changes will be reviewed, discussed, and voted on by residents before implementation. No fees, structures, or programs are being enacted at this stage without a voted upon path forward—this is an opportunity to explore what's possible and ensure all voices are heard before decisions are made.

About the Website:

The Whispering Pines Club website is currently a presentation and feedback tool, not a live organization portal. It is used to show design concepts, collect community input, and visualize potential improvements. No forms, payments, or member applications are active. The final website will include clear disclaimers, membership portals, privacy information, and transparency in service of the residents and in alignment with Florida statutory standards.

Club Meeting Invitation:

We'll be hosting a Club meeting to review this proposal, answer questions, and gather feedback before any action moves forward.

Date & Time: Monday, November 3rd, 2025 @ 6:00pm

Location:

Whispering Pines Clubhouse 105 Ponderosa Pines Court Georgetown, FL 32139

Agenda:

- 1. Overview of the property transfer and not for profit structure
- 2. Discussion of insurance and safety improvements
- 3. Review of the proposed community framework
- 4. Resident questions, feedback, and voting outline
- 5. Next steps and timeline



Moving Forward Together:

This is the beginning of a new chapter for Whispering Pines—one focused on transparency, collaboration, and community pride. Nothing in this process will move forward without resident review and voted approval. Our goal is to preserve what makes this community special while creating a structure that supports it for generations to come.

We understand that trust is earned, not just given. Our aim is to listen, adapt, and contribute to the betterment of the community and its spaces. We're not here to revive the past; we want to build something new and we're looking forward to doing that together. Please join us at the Whispering Pines Clubhouse at 6pm on Nov 3rd.

*A letter including the full meeting notification and details has been mailed to each resident for review and is also available at whisperingpinesclub.com

Warm regards,
The Board of Directors
Whispering Pines Club Inc