Ellis Akins
441 Cougar St.
Cocoa, FL 32927
ellisakins@gmail.com

VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED
and by email to CMPAdmn@associa.us

Date: 7/16/2026

Panther Ridge Homeowners Association of Brevard, Inc.
Attn: Board of Directors and Association President
c/o Community Management Professionals – an Associa Company
4901 Vineland Rd, Suite 455 Orlando, FL 32811

Re: Request for Written Basis and Official Records Concerning the Purported Prohibition of Three-Month Residential Leases

Dear Members of the Board:

I understand that the Association has taken, or may be taking, the position that a written three-month residential lease is prohibited as a "short-term rental" (see Enclosure 1, TownSq “VRBO” post, dated 6/8/2026). Please treat this letter as: (1) a request for a written determination identifying the exact governing authority and interpretive rationale for that position; and (2) a formal request to inspect and copy related official records under sections 720.303(4) and 720.303(5), Florida Statutes.

This is not a request for a waiver or variance, and it is not an admission that any proposed or existing lease violates the governing documents. The purpose of this inquiry is to determine whether an effective covenant, recorded amendment, or validly adopted rule actually establishes a minimum lease term or otherwise prohibits a three-month lease.

Relevant Governing Provisions

Section 10.6 of the Declaration expressly addresses leasing. It prohibits renting only a portion of a Home, requires the entire Home to be rented, makes the owner and tenant responsible for compliance, and requires timely submission of occupant information and a complete copy of the lease. Section 10.6 does not state a minimum lease duration, limit the number of leases per year, or use the terms "short-term rental," "vacation rental," "transient rental," "VRBO," or "Airbnb."

Section 10.2 requires single-family use and prohibits commercial occupation or activity, while Section 10.6 separately and expressly contemplates residential leasing of an entire Home. If the Association is relying on Section 10.2 to prohibit a three-month lease, please explain how a written lease of the entire Home to occupants living as a single housekeeping unit becomes prohibited commercial activity, and how that interpretation is reconciled with Section 10.6.

Section 10.35 permits the Board to adopt reasonable rules only if those rules do not conflict with the Declaration and apply equally to lawful residents. Section 13.1 provides that the Declaration controls over conflicting rules or regulations. Section 13.8.2 states that, after turnover, an amendment to the Declaration requires the consent of owners holding two-thirds of all Lots together with approval or ratification by a majority of the Board.

2024 Proposed Amendment and Florida Statute

On November 12th 2024, the Association submitted a proposed amendment to the membership intended to prohibit or regulate short-term rentals, but the proposal did not receive the approval required for adoption and was not recorded. Please correct this understanding in writing if it is inaccurate and provide the supporting records.

Section 720.306(1)(h)2., Florida Statutes, permits an association to amend its governing documents to prohibit or regulate rental agreements for terms of less than six months and to prohibit renting a parcel more

than three times in a calendar year. That statute describes a restriction that may be adopted through an amendment; it does not, on its face, independently impose a six-month minimum lease term on every homeowners' association. An amendment is effective when recorded in the county public records. Accordingly, please explain how the Association may now enforce a restriction similar to the unsuccessful 2024 proposal if no such amendment was validly adopted and recorded.

Written Determination Requested

1. Identify by document title, section, paragraph, adoption date, and recording information the exact covenant, bylaw provision, recorded amendment, or Association rule that prohibits a three-month lease.

2. State the Association's operative definition of "short-term rental" and identify the source of that definition. Please state whether the Association considers every lease of less than six months prohibited, or whether a different duration, frequency, advertising method, or occupancy pattern controls.

3. Identify every provision on which the Association relies, including any reliance on Sections 10.2, 10.4, 10.5, 10.6, or 10.35 of the Declaration, and explain how each cited provision applies to a three-month written residential lease of the entire Home.

4. Explain how the Association reconciles its current position with the absence of an express minimum lease term in Section 10.6 and with the failed 2024 amendment proposal.

5. If the restriction is based on a Board-adopted rule or policy, identify the Board meeting at which it was considered and adopted, the vote of each director, the notice given to owners, and the authority permitting the Board to create that restriction without an amendment to the Declaration.

6. State whether the Association is rejecting the lease solely because of its three-month duration, or instead because of a separate alleged deficiency such as failure to rent the entire Home, failure to submit the lease or occupant information, delinquent assessments, unlawful occupancy, nuisance conduct, or noncompliance with another specifically identified requirement.

7. State whether the asserted restriction is applied to all parcel owners, including owners who acquired title before any rule or amendment was adopted, and identify the Association's analysis under section 720.306(1)(h), Florida Statutes.

8. Describe the objective and uniform enforcement standard used for all leases of less than six months and identify whether similarly situated owners have been allowed or prohibited from entering three-month leases.

Official Records Request

Pursuant to sections 720.303(4) and 720.303(5), Florida Statutes, please make the following official records available for inspection and copying, preferably by electronic delivery:

A. The current Declaration, every recorded amendment or supplemental declaration, the current Articles and Bylaws, and all current rules, policies, forms, guidelines, or resolutions addressing leases, rental duration, rental frequency, tenant occupancy, vacation rentals, transient occupancy, VRBO, or Airbnb.

B. The complete 2024 proposed short-term-rental amendment package, including the proposed text, meeting notices, agendas, owner communications, proxies or ballots if still maintained, sign-in sheets, vote tabulations, certificates, minutes, and communications announcing or documenting the result.

C. All Board and membership meeting notices, agendas, packets, minutes, written consents, resolutions, and management reports from January 1, 2024, through the present concerning rental restrictions, minimum lease terms, three-month leases, leases of less than six months, rental frequency, vacation rentals, VRBO, Airbnb, or interpretation of Sections 10.2 and 10.6.

D. All records showing when and how the Association adopted, approved, or began enforcing the interpretation that a three-month lease is prohibited, including the identity of the decision-making body and the recorded vote of each director, if applicable.

E. All nonprivileged written guidance, memoranda, or correspondence from the Association's management company, committees, or other agents concerning whether the existing Declaration prohibits a three-

month lease. Attorney-client privileged material need not be produced; however, please identify the general category of any responsive material withheld and the statutory or privilege basis for withholding it.

F. Any written rental-enforcement policy, compliance checklist, violation matrix, or redacted enforcement log from January 1, 2024, through the present sufficient to show how leases of less than six months have been treated. Personal identifying information and information exempt from owner inspection may be redacted.

G. All nonprivileged Association records specifically concerning the proposed or disputed three-month lease at 372 Catfish Place Cocoa, FL 32927, including notices, internal management notes, Board directions, and written statements identifying the basis for denial or threatened enforcement.

H. Any instrument number, official-records book and page, or other recording reference for an amendment that the Association contends establishes a minimum lease term or short-term-rental prohibition.

This records request does not require the Association to create a new record or disclose information exempt from inspection. If a requested record does not exist or is no longer maintained, please identify that fact in the Association's response. If only part of a record is exempt, please redact the exempt information and produce the remainder.

Please provide access to the requested official records within ten business days after receipt of this certified request, as provided by section 720.303(5), Florida Statutes. Separately, please provide the requested written determination within fourteen calendar days, or before the Association takes any enforcement action based solely on the duration of the proposed lease, whichever occurs first.

Pending a written response identifying an effective and enforceable source of authority, please confirm that the Association will not issue a violation, impose a fine, refer the matter for collection or litigation, or interfere with the lease solely because its stated term is three months.

Nothing in this letter waives any right, claim, defense, or objection available under the governing documents, Chapter 720, Florida Statutes, or other applicable law, including objections based on lack of governing authority, improper rulemaking, selective enforcement, or failure to provide required notice and due process.

Sincerely,

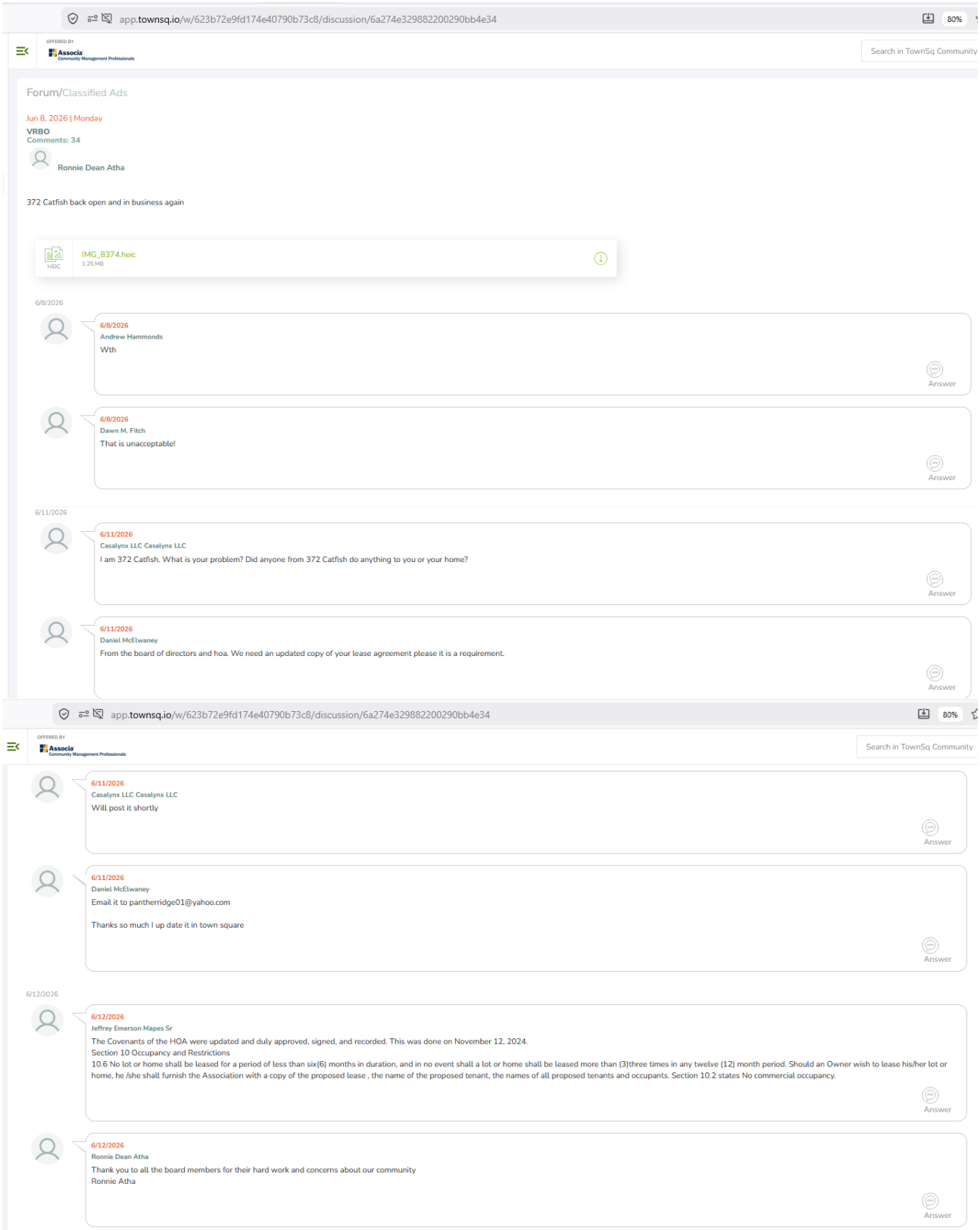
_____

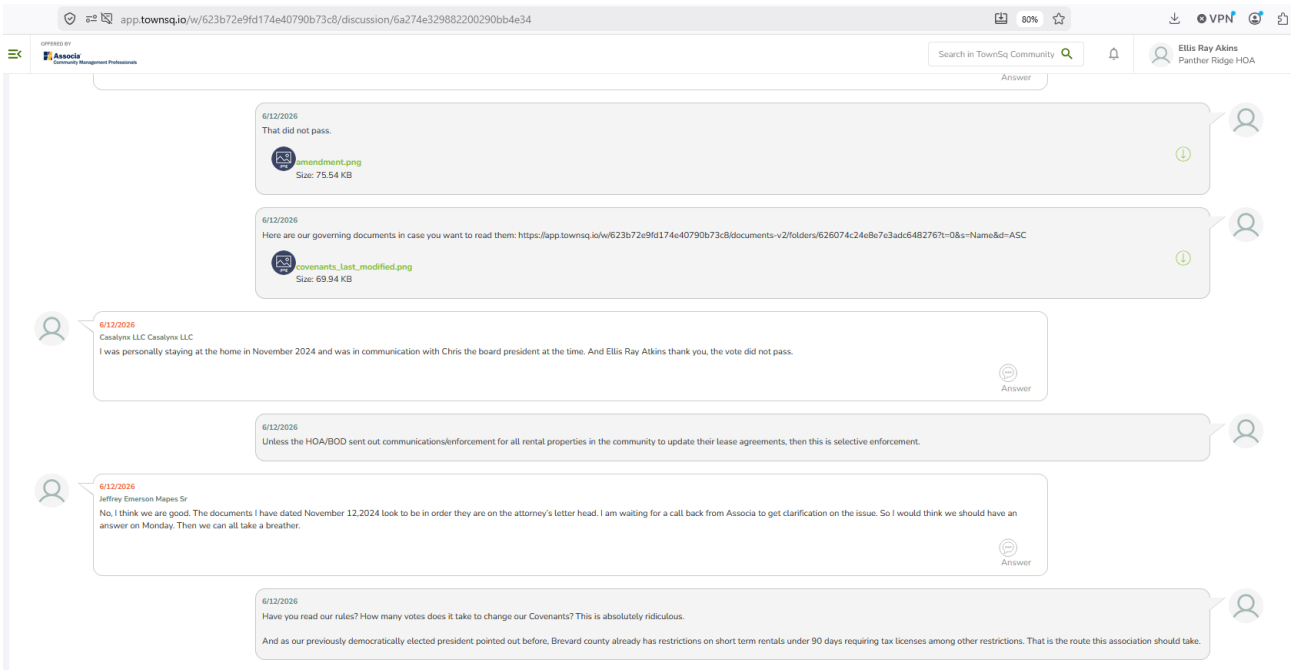
Ellis Akins
Owner, 441 Cougar Street Cocoa, FL 32927

Enclosures (as applicable):
1. Copy of communication stating that the three-month lease is prohibited

Enclosure 1

https://app.townsq.io/w/623b72e9fd174e40790b73c8/discussion/6a274e329882200290bb4e34

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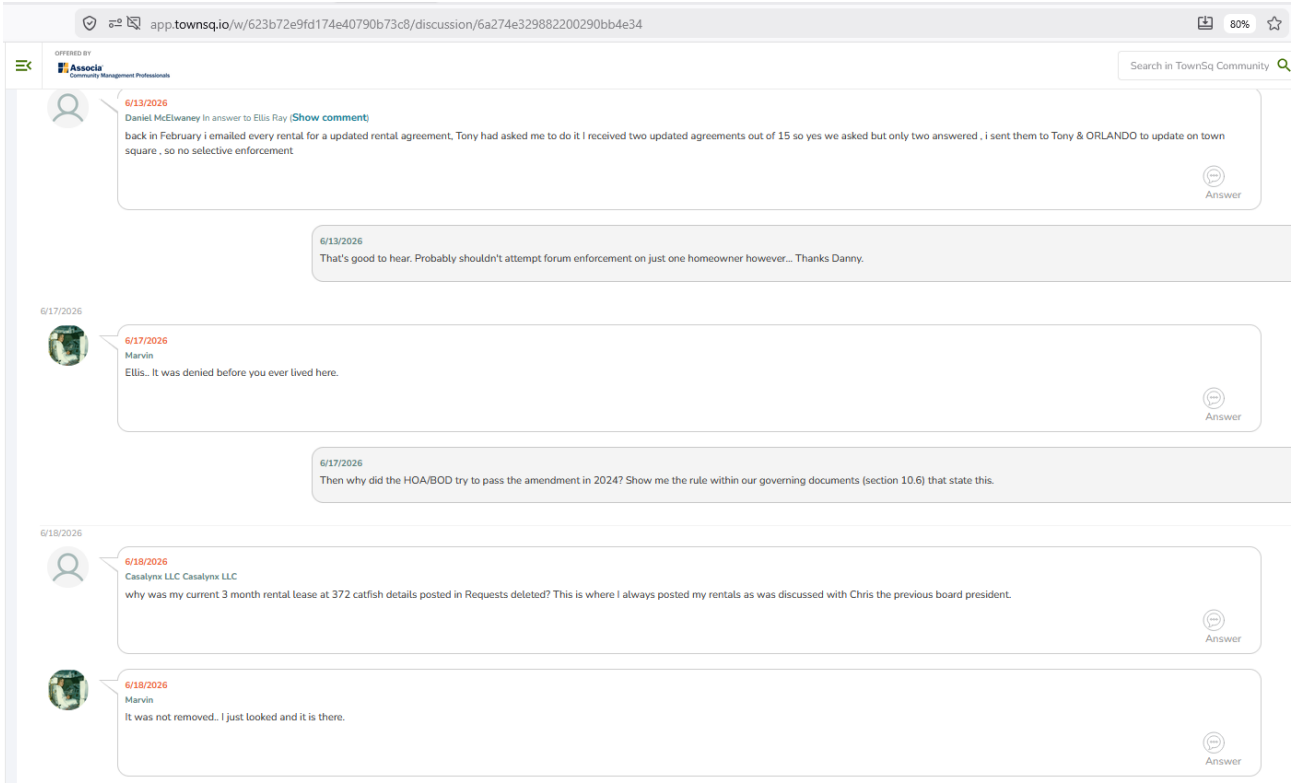
80%
VPN
Search in TownSq Community
Ellis Ray Akins
Panther Ridge HOA
Answer
6/12/2026
That did not pass.
amendment.png
Size: 75.54 KB
6/12/2026
Here are our governing documents in case you want to read them: https://app.townsq.io/w/623b72e9fd174e40790b73c8/documents-v2/folders/626074c24e8e7e3adc648276?t=0&s=Name&d=ASC
covenants_last_modified.png
Size: 69.94 KB
6/12/2026
Casalynx LLC Casalynx LLC
I was personally staying at the home in November 2024 and was in communication with Chris the board president at the time. And Ellis Ray Atkins thank you, the vote did not pass.
Answer
6/12/2026
Unless the HOA/BOD sent out communications/enforcement for all rental properties in the community to update their lease agreements, then this is selective enforcement.
6/12/2026
Jeffrey Emerson Mapes Sr
No, I think we are good. The documents I have dated November 12,2024 look to be in order they are on the attorney's letter head. I am waiting for a call back from Associa to get clarification on the issue. So I would think we should have an answer on Monday. Then we can all take a breather.
Answer
6/12/2026
Have you read our rules? How many votes does it take to change our Covenants? This is absolutely ridiculous.
And as our previously democratically elected president pointed out before, Brevard county already has restrictions on short term rentals under 90 days requiring tax licenses among other restrictions. That is the route this association should take.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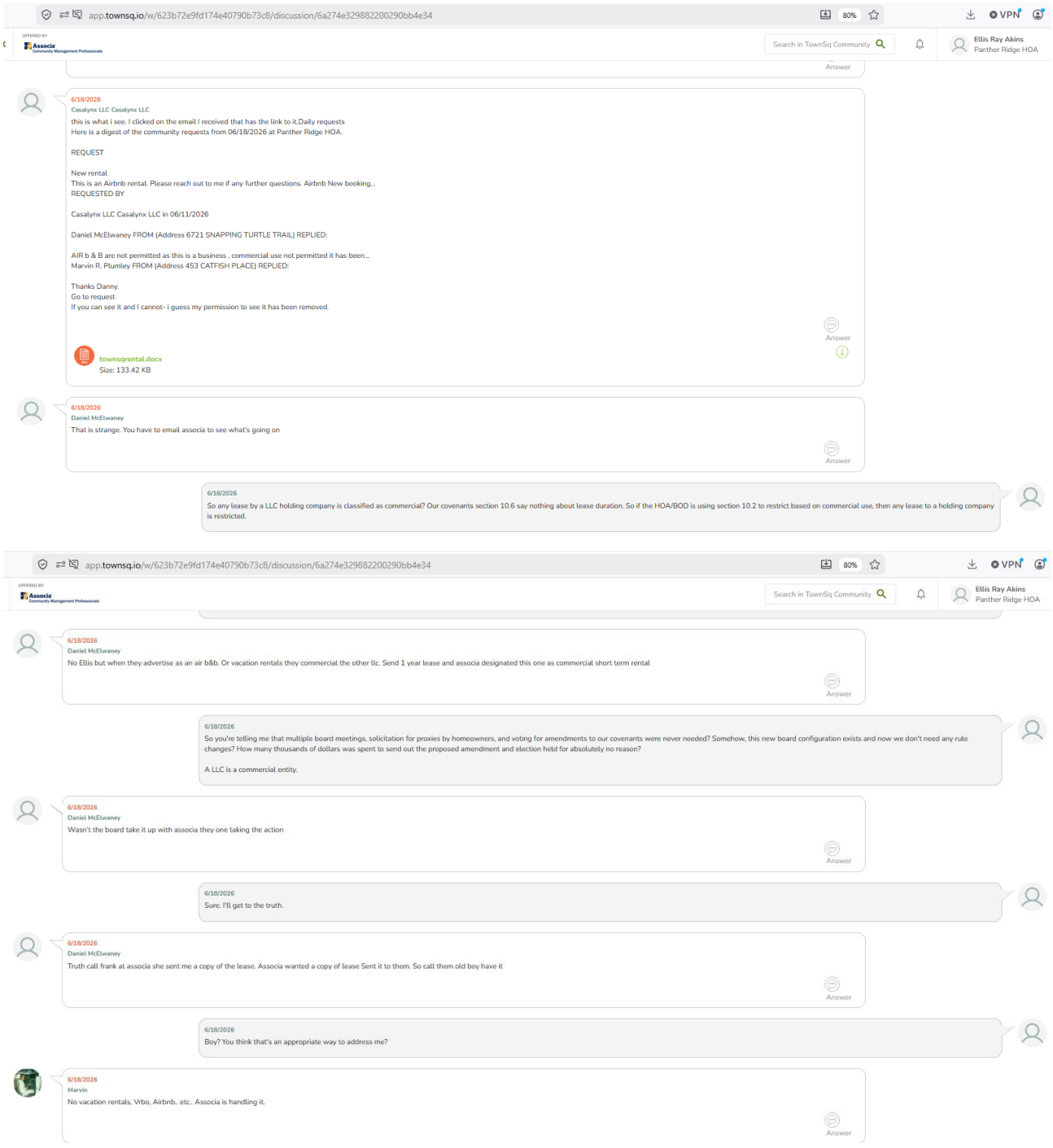
80%
Search in TownSq Community
6/13/2026
Daniel McElwaney In answer to Ellis Ray (Show comment)
back in February i emailed every rental for a updated rental agreement, Tony had asked me to do it I received two updated agreements out of 15 so yes we asked but only two answered , i sent them to Tony & ORLANDO to update on town square , so no selective enforcement
Answer
6/13/2026
That's good to hear. Probably shouldn't attempt forum enforcement on just one homeowner however... Thanks Danny.
6/17/2026
6/17/2026
Marvin
Ellis.. It was denied before you ever lived here.
Answer
6/17/2026
Then why did the HOA/BOD try to pass the amendment in 2024? Show me the rule within our governing documents (section 10.6) that state this.
6/18/2026
6/18/2026
Casalynx LLC Casalynx LLC
why was my current 3 month rental lease at 372 catfish details posted in Requests deleted? This is where I always posted my rentals as was discussed with Chris the previous board president.
Answer
6/18/2026
Marvin
It was not removed.. I just looked and it is there.
Answer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80%
VPN
Search in TownSq Community
Ellis Ray Akins
Panther Ridge HOA
Answer
6/18/2026
Casalynx LLC Casalynx LLC
this is what i see. I clicked on the email I received that has the link to it.Daily requests
Here is a digest of the community requests from 06/18/2026 at Panther Ridge HOA.
REQUEST
New rental
This is an Airbnb rental. Please reach out to me if any further questions. Airbnb New booking...
REQUESTED BY
Casalynx LLC Casalynx LLC in 06/11/2026
Daniel McElwaney FROM (Address 6721 SNAPPING TURTLE TRAIL) REPLIED:
AIR b & B are not permitted as this is a business , commercial use not permitted it has been...
Marvin R. Plumley FROM (Address 453 CATFISH PLACE) REPLIED:
Thanks Danny.
Go to request
If you can see it and I cannot- i guess my permission to see it has been removed.
townsqrental.docx
Size: 133.42 KB
Answer
6/18/2026
Daniel McElwaney
That is strange. You have to email associa to see what's going on
Answer
6/18/2026
So any lease by a LLC holding company is classified as commercial? Our covenants section 10.6 say nothing about lease duration. So if the HOA/BOD is using section 10.2 to restrict based on commercial use, then any lease to a holding company is restricted.
app.townsq.io/w/623b72e9fd174e40790b73c8/discussion/6a274e329882200290bb4e34
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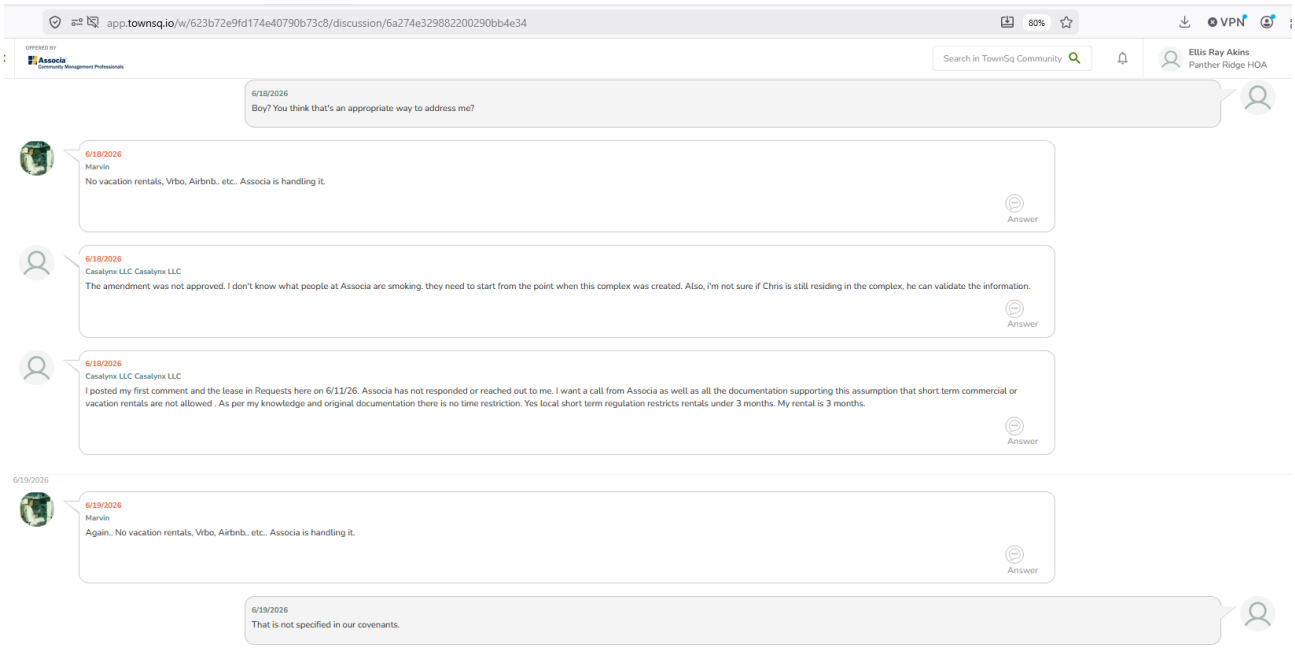
VPN
Search in TownSq Community
Ellis Ray Akins
Panther Ridge HOA
6/18/2026
Daniel McElwaney
No Ellis but when they advertise as an air b&b. Or vacation rentals they commercial the other llc. Send 1 year lease and associa designated this one as commercial short term rental
Answer
6/18/2026
So you're telling me that multiple board meetings, solicitation for proxies by homeowners, and voting for amendments to our covenants were never needed? Somehow, this new board configuration exists and now we don't need any rule changes? How many thousands of dollars was spent to send out the proposed amendment and election held for absolutely no reason?
A LLC is a commercial entity.
6/18/2026
Daniel McElwaney
Wasn't the board take it up with associa they one taking the action
Answer
6/18/2026
Sure. I'll get to the truth.
6/18/2026
Daniel McElwaney
Truth call frank at associa she sent me a copy of the lease. Associa wanted a copy of lease Sent it to them. So call them old boy have it
Answer
6/18/2026
Boy? You think that's an appropriate way to address me?
6/18/2026
Marvin
No vacation rentals, Vrbo, Airbnb.. etc.. Associa is handling it.
Answer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Answer
6/18/2026
Casalynx LLC Casalynx LLC
The amendment was not approved. I don't know what people at Associa are smoking. they need to start from the point when this complex was created. Also, i'm not sure if Chris is still residing in the complex, he can validate the information.
Answer
6/18/2026
Casalynx LLC Casalynx LLC
I posted my first comment and the lease in Requests here on 6/11/26. Associa has not responded or reached out to me. I want a call from Associa as well as all the documentation supporting this assumption that short term commercial or vacation rentals are not allowed . As per my knowledge and original documentation there is no time restriction. Yes local short term regulation restricts rentals under 3 months. My rental is 3 months.
Answer
6/19/2026
6/19/2026
Marvin
Again.. No vacation rentals, Vrbo, Airbnb.. etc.. Associa is handling it.
Answer
6/19/2026
That is not specified in our covenants.