



Cumberland Lakes
Property Owners' Association, Inc.
1901 Cumberland Lakes Drive
Monterey, TN 38574

September 26, 2025

On behalf of the Cumberland Lakes Property Owners' Association Board of Directors, welcome to the neighborhood and Association. We feel certain you will enjoy being part of our community. We are glad to have you as a neighbor (or future neighbor) and would like to share some important information with you.

The Association membership consists of all Cumberland Lakes property owners. The Association is responsible for maintenance and upkeep of the common areas including the entrances, mowing of common areas and easements, community center, as well as maintenance of the lakes and dam certifications.

There are currently seven board of directors' members. The members are elected by property owners each year. The elections are held in the Autumn, with results announced no later than the annual meeting. The board members serve 2-year staggered terms. All board members are volunteers.

The Board is responsible for certain duties in our Charter, Covenants and Restrictions and our Bylaws. Please refer to our website for each document (www.cumberlandlakes.net). One of the duties is to create and adopt a budget each year and to adjust the annual fees as needed. You will receive an invoice each January for the annual fees owed for your property(s). Payment is due by March 1st to avoid assessment of late fees.

While you are enjoying the website, check out the photo gallery as well as the FAQ section.

If you are planning to build or remodel the exterior of your home, please be aware that you are required to contact the Architectural and Environmental Compliance Committee (AECC) for regulations and final approval. Forms for the AECC may be located on our website. An incomplete building or remodel packet will, unfortunately, create delays in your project. Should your project(s) require removal of established trees, please contact the AECC before removal.

There are many opportunities to meet your neighbors. We have a robust activities calendar, a quarterly newsletter, a private Facebook page and directory (available for residents only) and outdoor fun. In order to get you connected to the community, (board meeting minutes, activities invitations, newsletter, Facebook access, lakes access, to name a few), please complete the "New Neighbor Form" found on the website. The form is tailored to those who will not be moving to Cumberland Lakes in the near future, as well, but wish to receive notifications from the POA. Since Tennessee is called the Volunteer state, we always have many volunteer opportunities within our community. Just ask, and we will find something perfect for you!

The Cumberland Lakes Community welcomes you and hopes you will enjoy the lakes, parks, and the beautiful area we are blessed to call home.

Sincerely,

Cumberland Lakes Property Owners' Association Board of Directors
Cumberlandlakes.monterey@gmail.com