

The Glen of Pacific Grove

c/o Access Association Services, Inc.
16264 Church Street, Suite 102
Morgan Hill, CA 95037
408/782-1222 Office
408/782-1226 Fax

September 22, 2017

Reference No.83650

Glen Homeowners

,

Re: The Glen of Pacific Grove

Dear Glen Homeowners :

The Board of Directors has been very successful in not having to increase our monthly assessment of \$310 per month since 2008. Unfortunately, inflation and heavier maintenance expenses have caught up with us and we are forced to increase the assessment \$10 to \$320 per month starting January 1, 2018.

Our contract for landscaping has expired and will increase by \$13,000 next year. Increases in other maintenance issues, such as Glen lake, have taken its toll. The Glen is now over 30 years old and our infrastructure is aging, requiring more maintenance. For example, some of our exterior pipes in the ground are starting to leak and require replacing.

We regret having to increase our monthly assessment, but it is necessary to maintain The Glen in the great and beautiful condition we all expect.

Sincerely,
Access Association Services, Inc.

Board of Directors
The Glen of Pacific Grove

The Glen of Pacific Grove



c/o Access Association Services, Inc.

16264 Church Street, Suite 102

Morgan Hill, CA 95037

(408) 782-1222 Office

(408) 782-1226 Fax

Email: access@associationservices.com

MEMORANDUM

Reference No. 83649

Date: October 4, 2018
To: Homeowner
From: Board of Directors
Regarding: 2018 Approved Budget
cc:

Enclosed, please find your copy of the 2018 budget packet as approved by the Board of Directors. The board has worked very hard to control costs over the past year but inflation and expenses have heightened, causing an increase. Beginning January 1, 2018, the monthly dues will increase from \$310 to \$320 per unit per month.

Please file your copy of the budget with other important documents pertaining to your unit.

The Glen of Pacific Grove
 2018 Board of Directors Approved Budget
 For Budget Year Beginning January 1, 2018 ending December 31, 2018

CODES EXPENDITURES	2017 BUDGET MONTHLY	2016 Budget Full Year	2017 AVERAGE MONTHLY	2018 BUDGET MONTHLY	2018 Budget FULL YEAR	2018 Cost Per Unit
Corporate						
4010 Insurance	2,347.00	28,164.00	2,752.57	2,162.00	25,944.00	36.03
4012 Tax Return Prep & Review	156.00	1,872.00	276.43	160.00	1,920.00	2.67
4013 Taxes & Legal	25.84	310.08	10.71	10.00	120.00	0.17
4014 Reserve Study	75.00	900.00	64.29	75.00	900.00	1.25
4017 General Office	130.00	1,560.00	96.71	102.00	1,224.00	1.70
4018 Social Committee	55.00	660.00	8.57	55.00	660.00	0.92
4019 Education & Seminars	20.00	240.00	0.00	10.00	120.00	0.17
4020 Website	7.50	90.00	0.00	5.00	60.00	0.08
4030 Management	1,600.00	19,200.00	1,600.00	1,600.00	19,200.00	26.67
4035 Resident Services	30.00	360.00	21.43	25.00	300.00	0.42
Sub-Total	4,446.34	53,356.08	4,830.71	4,204.00	50,448.00	70.07
Utilities						
5040 Electric	394.00	4,728.00	435.43	448.00	5,376.00	7.47
5041 Water	950.00	11,400.00	803.57	980.00	11,760.00	16.33
5045 Gate Telephone	70.00	840.00	91.43	90.00	1,080.00	1.50
Sub-Total	1,414.00	16,968.00	1,330.43	1,518.00	18,216.00	25.30
Maintenance						
6051 Landscape Maintenance	3,442.00	41,304.00	3,442.00	4,530.00	54,360.00	75.50
6052 Other Landscape	100.00	1,200.00	526.00	313.00	3,756.00	5.22
6063 Trees	390.00	4,680.00	14.29	175.00	2,100.00	2.92
6064 Irrigation	110.00	1,320.00	144.57	110.00	1,320.00	1.83
Sub-Total	4,042.00	48,504.00	4,126.86	5,128.00	61,536.00	85.47
Building & Grounds						
7060 Lakes and Waterways	700.00	8,400.00	254.14	905.00	10,860.00	15.08
7074 Gate	50.00	600.00	79.43	70.00	840.00	1.17
7080 Repair Maintenance	1,927.00	23,124.00	1,263.57	1,380.00	16,560.00	23.00
Sub-Total	2,677.00	32,124.00	1,597.14	2,355.00	28,260.00	39.25
TOTAL OPERATING	12,579.34	150,952.08	11,885.14	13,205.00	158,460.00	220.08
Reserves						
8001 Monthly Reserve Contributic	6,020.00	72,240.00	6,020.00	6,020.00	72,240.00	100.33
TOTAL RESERVES	6,020.00	72,240.00	6,020.00	6,020.00	72,240.00	100.33
TOTAL EXPENSES	18,599.34	223,192.08	17,905.14	19,225.00	230,700.00	320.42

STATEMENT OF ESTIMATED REVENUE

INCOME	2017 Total Per Month	2017 Per Unit Per Month	2018 Total Per Month	2018 Per Unit Per Month	Percentage Change Per Unit
Monthly Assessments	\$ 18,599.34	\$ 310	\$ 19,225.00	\$ 320	3%
Late Fees & Other Income	\$ -		\$ -		
Total Revenue	\$ 18,599.34		\$ 19,225.00		
2018 Total Annual Revenue			\$ 230,700.00		

The Glen of Pacific Grove Association

ANNUAL DISCLOSURES

DELINQUENT ASSESSMENT COLLECTION POLICY STATEMENT

Regular assessments are due, in advance, on the first (**1st**) day of each assessment period and delinquent if not received, in full, by the Association within thirty (**30**) days after the due date thereof. Special and Special Individual Assessments are due on the date(s) specified upon imposition and each installment thereof shall be delinquent if not received by the Association within thirty (**30**) days after it is due. A late charge of ten dollars (**\$10.00**) or ten percent (**10%**) of the delinquent assessment, whichever is greater, shall be due on any such delinquent assessment.

At the option of the Association, interest shall be due on all such amounts, once due and unpaid for thirty (**30**) days, at the rate of twelve percent (**12%**) per annum.

If any portion of any such assessment, late charge, interest or cost of collection remains unpaid thirty (**30**) days after the original due date thereof, a "Letter of Intent" to file a Notice of Delinquent Assessment ("Lien") will be prepared and sent to the record owner(s). Please be advised that the Association has the right to collect all reasonable costs of collection.

All such amounts, and all other assessments and related charges thereafter due to the Association until all such amounts are paid, must be paid in full and the Association shall not be required to accept any partial or installment payments from the date of the institution of an action to enforce the payment of delinquent amounts to the time that all such amounts are paid in full.

If all such amounts have not been received sixty (**60**) days after the original due date thereof, a Lien will be prepared and recorded as to the delinquent property and the owner(s) thereof, and all resulting collection fees and costs will be added to the total delinquent amount.

All payments received by the Association, regardless of the amount paid, will be directed to the oldest assessment balances first, until which time all assessment balances are paid, and then to late charges, interest and costs of collection unless otherwise specified by written agreement.

The Association shall charge a "returned check charge" of twenty-five dollars (**\$25**) for all checks returned as "non-negotiable", "insufficient funds", or any other reason.

All above-referenced notices will be mailed to the record owner(s) at the last known mailing address and secondary address provided in writing to the Association by such owner(s).

The mailing address for overnight payment of assessments is the same as that for routine assessment payments unless otherwise noted.

The Board of Directors of the Association may revise this policy, either generally or on a case-by-case basis, if it finds good cause to do so.

Provided by Allied Trustee Services

ASSESSMENTS AND FORECLOSURE - This notice outlines some of the rights and responsibilities of owners of property in common interest developments and the associations that manage them. Please refer to the sections of the Civil Code indicated for further information. A portion of the information in this notice applies only to liens recorded on or after January 1, 2003. You may wish to consult a lawyer if you dispute an assessment.

ASSESSMENTS AND NONJUDICIAL FORECLOSURE – Civil Code 5600(a) The failure to pay association assessments may result in the loss of an owner's property without court action, often referred to as nonjudicial foreclosure. When using nonjudicial foreclosure, the association records a lien on the owner's property. The owner's property may be sold to satisfy the lien if the lien is not paid. Assessments become delinquent 15 days after they are due, unless the governing documents of the association provide for a longer time.

In a nonjudicial foreclosure, the association may recover assessments, reasonable costs of collection, reasonable attorney's fees, late charges, and interest. The association may not use nonjudicial foreclosure to collect fines or penalties, except for costs to repair common areas damaged by a member or a member's guests, if the governing documents provide for this.

The association must comply with the requirements of Section 5650(a) of the Civil Code when collecting delinquent assessments. If the association fails to follow these requirements, it may not record a lien on the owner's property until it has satisfied those requirements. Any additional costs that result from satisfying the requirements are the responsibility of the association.

At least 30 days prior to recording a lien on an owner's separate interest, the association must provide the owner of record with certain documents by certified mail. Among these documents, the association must send a description of its collection and lien enforcement procedures and the method of calculating the amount. It must also provide an itemized statement of the charges owed by the owner. An owner has a right to review the association's records to verify the debt.

If a lien is recorded against an owner's property in error, the person who recorded the lien is required to record a lien release within 21 days, and to provide an owner certain documents in this regard. The collection practices of the association may be governed by state and federal laws regarding fair debt collection. Penalties can be imposed for debt collection practices that violate these laws.

PAYMENTS – Civil Code 5650(a), 5660, 5655(c) - When an owner makes a payment, he or she may request a receipt, and the association is required to provide it. On the receipt, the association must indicate the date of payment and the person who received it. The association must inform owners of a mailing address for overnight payments. An owner may dispute an assessment debt by giving the board of the association a written explanation, and the board must respond within 15 days if certain conditions are met. An owner may pay assessments that are in dispute in full under protest, and then request alternative dispute resolution. An owner is not liable for charges, interest, and costs of collection, if it is established that the assessment was paid properly on time. Overnight payment of assessments can be mailed to 16264 Church Street, Suite 102 Morgan Hill, Ca 95037.

MEETINGS AND PAYMENT PLANS – Civil Code §5670

An owner of a separate interest that is not a time-share may request the association to consider a payment plan to satisfy a delinquent assessment. The association must inform owners of the standards for payment plans, if any exist. The board of the directors must meet with an owner who makes a proper written request for a meeting to discuss a payment plan when the owner has received a notice of a delinquent assessment. These payment plans must conform with the payment plan standards of the association, if they exist.

SMALL CLAIMS

The association may seek to collect delinquent regular or special assessments of an amount less than one thousand eight hundred dollars (\$1,800), not including any accelerated assessments, late charges, fees and costs of collection, attorney's fees, or interest, and may attempt to collect or secure that debt in any of the following ways:

(1) By a civil action in small claims court, pursuant to Chapter 5.5 (commencing with Section 116.110) of Title 1 of the Code of Civil Procedure. An association that chooses to proceed by an action in small claims court, and prevails, may enforce the judgment as permitted under Article 8 (commencing with Section 116.810) of Title 1 of the Code of Civil Procedure. The amount that may be recovered in small claims court to collect upon a debt for delinquent assessments may not exceed the jurisdictional limits of the small claims court and shall be the sum of the following:

(A) The amount owed as of the date of filing the complaint in the small claims court proceeding.

(B) In the discretion of the court, an additional amount to that described in subparagraph (A) equal to the amount owed for the period from the date the complaint is filed until satisfaction of the judgment, which total amount may include accruing unpaid assessments and any reasonable late charges, fees and costs of collection, attorney's fees, and interest, up to the jurisdictional limits of the small claims court.

(2) By recording a lien on the owner's separate interest upon which the association may not foreclose until the amount of the delinquent assessments secured by the lien, exclusive of any accelerated assessments, late charges, fees and costs of collection, attorney's fees, or interest, equals or exceeds one thousand eight hundred dollars (\$1,800) or the assessments are more than 12 months delinquent. An association that chooses to record a lien under these provisions, prior to recording the lien, shall offer the owner and, if so requested by the owner, participate in dispute resolution as set forth in Article 5 (commencing with Section 1368.810) of Chapter 4.

(3) Any other manner provided by law, except for judicial or non-judicial foreclosure.

MEMBERS RIGHT TO KNOW - Civil Code §5235

Allows members to receive copies of minutes of Board Meetings. Approved minutes will be available to members upon request at their cost within thirty days of the meeting by contacting the management office either by phone, mail or email.

INTERNAL DISPUTE RESOLUTION – Civil Code §5920

Association must provide a "fair, reasonable and expeditious" procedure for resolving disputes between the association and its members without charging a fee to the member participating in the process.

(X) The Association has established a procedure of Internal Dispute Resolution (IDR), a copy of which is attached herewith.

() The Association has not established an Internal Dispute Resolution (IDR) policy. Default Procedure:

1. Either the association or the member may request that the other side meet and confer in an effort to resolve the dispute. The association may not refuse such a request, and the member may not be charged a fee to participate in the process.
2. The association must designate a board member to attend the meet and confer session.
3. The meeting must occur "promptly" at a mutually convenient time and place. At the meeting, the parties must explain their positions to each other and must confer "in good faith" in an effort to resolve the dispute.

4. If the parties agree on a resolution of the dispute, the agreement must be put in writing and signed by the parties. The agreement is binding and can be enforced by the courts if: a) it is not in conflict with the law or the governing documents, and b) the association's representative had the authority to enter into the settlement or the settlement is ratified by the board.

ALTERNATIVE DISPUTE RESOLUTION - Civil Code §5975

California Civil Code §5975 addresses your rights to sue the Association or another member of the association regarding the enforcement of the governing documents. The following is a summary of the provisions of Civil Code §5975, as amended effective January 1, 1994:

In general, Civil Code §5975 encourages parties to a dispute involving enforcement of an association's governing documents to submit the dispute to a form of alternative dispute resolution (ADR) such as mediation or arbitration prior to filing a lawsuit. The intent of the statute is to promote speedy and cost-effective resolution of such disputes, to better preserve community cohesiveness and to channel CC&R disputes away from our state's court system.

ANNUAL INSURANCE DISCLOSURE FOR CIDS - Civil Code §5300(a)-(b)

A 1993 California Appellate Court opinion held that association members who share an ownership interest in a community's common area can be held personally responsible for injuries and property damage arising from the use of that common area. The State Legislature then passed a law providing association members a degree of immunity from personal suit as long as their association carries certain types and amounts of liability insurance. The statute does not require associations to obtain insurance in such types and amounts, but it does require them to notify members of the association's coverage. In this way, members can take steps to adequately protect themselves and their assets from large negligence claims. As required by law, the following information tells you about the types and limits of liability insurance our Association currently maintains:

(X) The Association carries the levels of insurance specified by Civil Code §5300. As a result, owners may be individually liable by reason of their ownership interest in the common area only for their proportional share of assessments, regular or special, levied to pay the amount of a court judgment that exceeds the limits of the Association's liability insurance.

() The Association does not carry the levels of insurance specified by Civil Code §5300. As a result, owners may be individually liable by reason of their ownership interest in the common area for the entire amount of a court judgment that exceeds the limits of the owner's and/or the Association's insurance.

For additional information about owner liability and protecting personal assets, members are advised to consult their own insurance or legal advisor.

PERIODIC SITE INSPECTIONS – Civil Code §5500

The Board of Directors performed a site inspection and visual inspection of the association's reserve components on the following date: OCTOBER 18, 2017

SCHEDULE OF FINES – Civil Code §5850

The association has adopted a policy consistent with California Civil Code establishing a schedule of fines as follows:

First Violation	Written Warning Notice/Notice of Board Hearing
Second Violation	Board Hearing with Intent to Fine \$50.00 per Occurrence
Fine Schedule	\$50.00 Per Occurrence

SPECIAL ASSESSMENTS - Civil Code §5620

- (X) The Board of Directors has not discussed a special assessment.
- () The Board of Directors has discussed the submission of a ballot for a special assessment to the membership. A vote of the membership will be required in order to pass this special assessment for the following: _____

SPECIAL PROVISIONS

- The homeowners association has adopted one or more of the following:
- () A move in/move out policy that requires a deposit or fee for owners and or rental units.
 - () Estoppel document that requires a deposit held in escrow and/or inspection of the property.
 - () Parking restrictions that require registration of vehicles and/or parking permits.
 - () Other _____

Civil Code §2079.10a.

Notice: The California Department of Justice, sheriff's departments, police departments serving jurisdictions of 200,000 or more and many other local law enforcement authorities maintain for public access a database of the locations of persons required to register pursuant to paragraph (1) of subdivision (a) of Section 290.4 of the Penal Code. The database is updated on a quarterly basis and a source of information about the presence of these individuals in any neighborhood. The Department of Justice also maintains a Sex Offender Identification Line through which inquiries about individuals may be made. This is a "900" telephone service. Callers must have specific information about individuals they are checking. Information regarding neighborhoods is not available through the "900" telephone service.

SECURITY DISCLAIMER. As much as we would like it to be, the Association can never be free of crime. For example, it is possible for someone to enter the property under false pretenses to commit crimes, for residents to commit crimes against their neighbors, for guests of residents to commit crimes, and for employees to commit crimes. As a result, the Association is not and can never be free of crime and cannot guarantee your safety or security. You should NOT rely on the Association to protect you from loss or harm--you should provide for your own security by taking common sense precautions such as carrying insurance against loss; keeping your doors locked; refusing to open your door to strangers; asking workmen for identification; installing a security system; locking your car; etc.

Right to Minutes, Civil Code §4950(a)

The minutes, minutes proposed for adoption that are marked to indicate draft status, or a summary of the minutes, of any board meeting, other than an executive session, shall be available to members within 30 days of the meeting. The minutes, proposed minutes, or summary minutes shall be distributed to any member upon request and upon reimbursement of the association's costs for making that distribution.

POLICY STATEMENTS

The Glen of Pacific Grove Association and its officers, directors, and management company, Access Association Services, Inc. are committed to running the Association in a legal and neighborly manner. Accordingly, we wish to remind the members of the Association and their residents or tenants of the following:

As provided for under federal and state fair housing laws, it is illegal to discriminate against any person because of his or her race, national origin, religion, sex, physical or mental disability, familial status, marital status, sexual orientation, age, or source of income. The Glen of Pacific Grove Association is operated in accordance with these laws as provided for in 42 U.S.C. Section 3601, et. seq.

Specifically we, at The Glen of Pacific Grove Association do not:

1. Discriminate against any person in the terms or conditions of residing in the complex, or in the provision of services or facilities, because of that person's membership in one or more of the protected classes listed above; nor
2. Condone or tolerate any acts or coercion or intimidation, threats or interference by any of our employees, agents or residents towards any other owner or resident because he or she is a member of one or more of the protected classes listed above.
3. Tolerate either the creation or fostering of a hostile living environment by any homeowner, resident or tenant at The Glen of Pacific Grove Association nor do we tolerate any harassing or otherwise hostile conduct by any homeowner, resident or tenant towards any other homeowner, resident or tenant.

Right to Individual Delivery, Civil Code §4045(b)

Notwithstanding subdivision (a), if a member requests to receive general notices by individual delivery, all general notices to that member, given under this section, shall be delivered.

Secondary Address Disclosure, California Civil Code §4040

Owners may submit a secondary address to the Association for purposes of collection notices. Such information must be submitted in writing, signed by the owner, and mailed to the Association in a manner that confirms the Association has received it. After an owner identifies a secondary address, the Association will send copies of any collection notices to the secondary address provided, in addition to the owner's primary address shown in the Association's records.

An owner may identify or change a secondary address at any time. If a secondary address is identified or changed during any collection process, the Association will only be required to send notices to the designated secondary address from the point that the Association receives the request.

Association Official Communications

Access Association Services, Inc. located at 16264 Church Street, Suite 102, Morgan Hill, CA 95037 is designated to receive official communications to the association pursuant to §4035.

General Notices

The location designated for posting of a general notice pursuant to the requirements in Section 4040 will be one of the following:

- (a) If a provision of this act requires "general delivery" or "general notice" , the document shall be provided by one or more of the following methods:
 - (1) Any method provided for delivery of an individual notice pursuant to Section 4040 of the Civil Code.
 - (2) Inclusion in a billing statement, newsletter, or other document that is delivered by one of the methods provided in this section.
 - (3) Posting the printed document in a prominent location that is accessible to all members, if the location has been designated for the posting of the general notices by the Association in the annual policy statement, prepared pursuant to Section 5310 such as one or more of the following:
 - Association Bulletin Boards
 - Mailbox Kiosk
 - Association Clubhouse
 - Association Office Front Door
 - None of the above

- (b) If the Association broadcasts television programming for the purpose of distributing information on Association business to its members, by inclusion in the programming.

- (c) If a provision of the act requires that Association deliver a document by "individual delivery", or "individual notice," the document shall be delivered by one or more of the following methods:
 - (1) First-class mail, postage prepaid, registered or certified mail, express mail, or overnight delivery by an express service carrier. The document shall be addressed to the recipient at the address last shown on the books of the Association.
 - (2) E-mail, facsimile, or other electronic means, if the recipient has consented, in writing, to that method of delivery. The consent may be revoked, in writing, by the recipient.
 - (3) Upon receipt of a request by a member, pursuant to Section 5260 (*Requests in Writing*), identifying a secondary address for delivery of notices of the following types, the Association shall deliver an additional copy of these notices to the secondary address identified in the request.

If a member requests to receive general notices by individual delivery, all general notices to that member, given under this section shall be delivered pursuant to Section 4040 (*Individual Notice*).

Outstanding Loan Statement

The Glen of Pacific Grove Association does not have any outstanding loans.

Architectural Request Form

Date: _____	The Glen of Pacific Grove Association
Request ID: _____ (Office Use Only)	C/o Access Association Services, Inc.
	16264 Church Street, Suite 102
	Morgan Hill, CA 95037
Homeowner Name & Address:	
_____	Site Address
_____	_____
_____	_____

In order to maintain the architectural standards in our community, it is mandatory that any improvements that change the exterior appearance of the homes receive approval from the Architectural Control Committee and/or Board of Directors. Typically, the Committee and/or Board response to your ACC request will be 30-45 business days from submission to the committee. Reconsideration of a committee decision can be appealed to the board of directors.

Your architectural request must be submitted in writing before the work is started. Some typical examples of items that require prior approval are screen doors, skylights, windows, doors, and landscape improvements in the front yards.

***If you are providing a color copy, paint swatches or a brochure, you must supply (5) originals.
(Ex: paint colors, doors, windows.)**

Request (Use additional sheet if necessary):

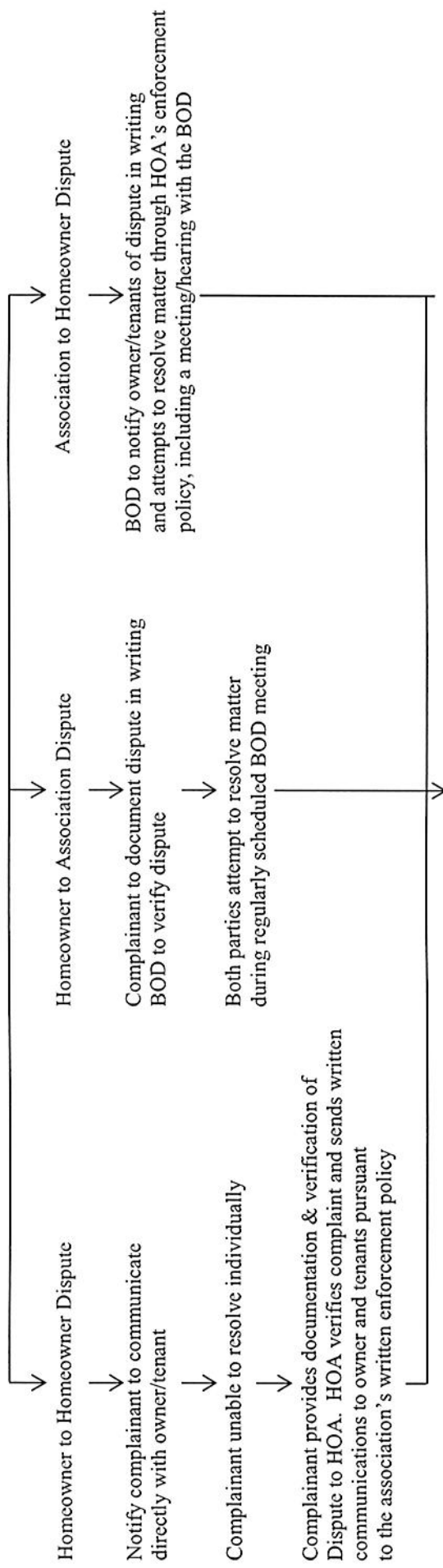
ACC Committee / Board Response:

Architectural Committee / Board Status

<input type="checkbox"/> Architectural Request	<input type="checkbox"/> Partial Approval as noted above
<input type="checkbox"/> Approved as Submitted	<input type="checkbox"/> Denied
<input type="checkbox"/> Approved with conditions stated above	<input type="checkbox"/> Refer to Board of Directors

DISPUTE RESOLUTION POLICY

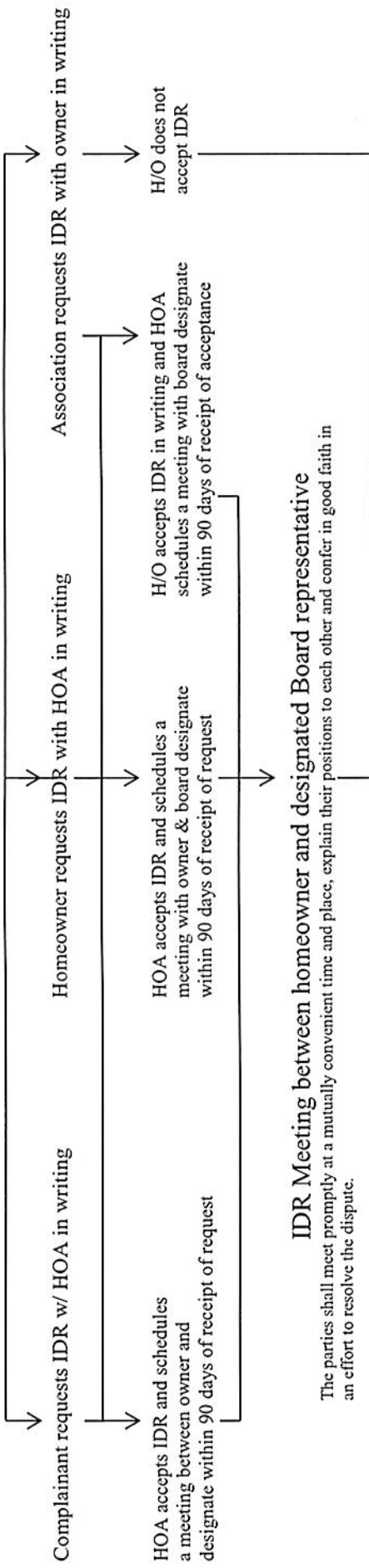
COMPLAINT/DISPUTE IS MADE



NO RESPONSE OR RESOLUTION

INTERNAL DISPUTE RESOLUTION (IDR) IS INITIATED

The purpose of IDR is to provide a fair, reasonable and expeditious dispute resolution for disputes between the association and a member involving their rights, duties or liabilities under the governing documents of the association.



IDR Meeting between homeowner and designated Board representative

The parties shall meet promptly at a mutually convenient time and place, explain their positions to each other and confer in good faith in an effort to resolve the dispute.

RESOLUTION

A resolution of the dispute agreed to by the parties shall be memorialized in writing and signed by the parties, including the board designee on behalf of the association. An agreement reached binds the parties and is judicially enforceable provided the agreement is not in conflict with the law or the governing documents of the association and provided the agreement is either consistent with the authority granted by the board of directors to its designee or the Agreement is ratified by the board of directors.

NO RESOLUTION

Alternative Dispute Resolution (ADR)
Civil Code 5975

RESERVE FUNDING POLICIES AND PRACTICES - Civil Code §5300 (b)(4) 5300 (b)(7)

(X) Reserve Study Company: ASSOCIATION RESERVES

The reserve funding practices of the association are reviewed and approved annually by the Board of Directors. An independent study of the reserve components and funding methods has been performed by the company stated above

In the preparation of this budget for the association, the Board of Directors has not determined and does not anticipate that the levy of one or more special assessments will be required to repair, replace, or restore any major component or to provide adequate reserves therefore, based upon all information available to the Board of Directors as of the date of adoption of this budget.

The Board of Directors has relied on the independent reserve study cited above and prudent business judgment to calculate and establish those reserves necessary to defray the future repair, replacement, or additions to those major components that the association is obligated to maintain per the governing documents of the association.

NOTE: The financial representations set forth in the summary are based on the best estimates of the preparer at that time. The estimates are subject to change.

Because the reserve study is a PROJECTION, the estimated lives and costs of components will likely CHANGE OVER TIME depending on a variety of factors such as (i) future inflation rates, (ii) levels of maintenance applied by future boards, (iii) unknown defects in materials that may lead to premature failures, etc. As a result, some components may experience longer lives while others will experience premature failures. Some components may cost less at the time of replacement due to changes in manufacturing methods while others may cost more due to material shortages or high demand.

The Glen of Pacific Grove

4528. The form for billing disclosures required by Section 4530 shall be in at least 10-point type and substantially the following form:

CHARGES FOR DOCUMENTS PROVIDED AS REQUIRED BY SECTION 4525*

The seller may, in accordance with Section 4530 of the Civil Code, provide to the prospective purchaser, at no cost, current copies of any documents specified by Section 4525 that are in the possession of the seller.

A seller may request to purchase some or all of these documents, but shall not be required to purchase ALL of the documents listed on this form.

Property Address: _____

Owner of Property: _____

Owner's Mailing Address: _____
(if known or different from property address)

Provider of the **Section 4525** Items:

Tim Dillon	Association Manager	Access Association Services, Inc	11-8-2017
Print Name	Position or Title	Association or Agent	Date Form Completed

Check or Complete Applicable Column or Columns Below:

Document	Civil Code Section Included	Fee for Document	Not Available (N/A) or Not Applicable (N/App)
Articles of Incorporation (or statement that not incorporated)	Section 4525(a)(1)	\$20.00	
CC&Rs	Section 4525(a)(1)	\$50.00	
Bylaws	Section 4525(a)(1)	\$25.00	
Operating Rules	Section 4525(a)(1)	\$25.00	
Age Restrictions, if any	Section 4525(a)(2)		Refer to the Demand
Rental Restrictions, if any	Section 4525(a)(9)	\$0.00	Refer to CC&Rs
Annual Budget Report (or summary, including Reserve Study)	Sections 5300 and 4525 (a)(3)	\$50.00	
Assessment and Reserve Funding Disclosure Summary	Sections 5300 and 4525 (a)(4)		Included in Budget
Financial Statement Review	Sections 5305 and 4525(a)(3)	\$30.00	
Assessment Enforcement Policy	Sections 5310 and 4525(a)(4)		Included in Budget
Insurance Summary	Sections 5300 and 4525 (a)(3)		Included in Budget
Regular Assessment	Section 4525(a)(4)		Refer to the Demand
Special Assessment	Section 4525(a)(4)	\$0.00	Refer to the Demand
Emergency Assessment	Section 4525(a)(4)		Refer to the Demand

The Glen of Pacific Grove

Document	Civil Code Section Included	Fee for Document	Not Available (N/A) or Not Applicable (N/App)
Other Unpaid Obligations of Seller	Sections 5675 and 4525(a)(4)		Refer to the Demand
Approved Changes to Assessments	Sections 5300 and 4525(a)(4), (8)		Included in Budget
Settlement Notice Regarding Common Area Defects	Sections 4525(a)(6), (7) and 6100		Refer to the Demand
Preliminary List of Defects	Sections 4525(a)(6), 6000 and 6100		Refer to the Demand
Notice(s) of Violations	Sections 5855 and 4525(a)(5)		Refer to the Demand
Required Statement of Fees	Section 4525	\$200.00	aka Demand
Minutes of Regular Board Meetings (conducted over the previous 12 months, if requested)	Section 4525(a)(10)	\$50.00	
Total fees for these documents:		\$ \$450.00	

*The information provided by this form may not include all fees that may be imposed before the close of escrow. Additional fees that are not related to the requirements of Section 4525 shall be charged separately.

Are there any rental restrictions? _____

This is the minimum document offering required to meet CA statute 4525. You may opt to acquire additional documents including, but not limited to, Meeting Minutes, Reserve Studies, Insurance Declaration Pages, and/or property inspections not mandated by law but helpful to the prospective buyer(s) and/or their agent to make a more informed decision regarding the subject property.

Please note: The fees listed are an estimate and the actual fees charged for the documents may be different than this amount. Other fees including, but not limited to, Transfer Fees, Capital Contributions, Collection fees, etc. may be assessed to each property and will be disclosed on the Statement of Fees (Demand), and are not included within estimated charges outlined within this form.

Assessment and Reserve Funding Disclosure Summary

The Glen of Pacific Grove

For Fiscal Year Beginning: 1/1/2018

of Units: 60

1) Budgeted Amounts:	Total	Average Per unit*	
Reserve Contributions:	\$6,020.00	\$100.33	
Total Assessment Income:	\$19,225.00	\$320.42	per: Month

- 2) Additional assessments that have already been scheduled to be imposed or charged, regardless of the purpose, if they have been approved by the board and/or members:

Date Due	Total Amount Per Unit*	Purpose
N/A		
N/A		
Total:		\$0.00

- 3) Based on the most recent Reserve Study and other information available to the Board of Directors, will currently projected Reserve account balances be sufficient at the end of each year to meet the association's obligation for repair and/or replacement of major components during the next 30 years? **Yes**
- 4) If the answer to #3 is no, what additional assessments or other contributions/loans to Reserves would be necessary to ensure that sufficient Reserve Funds will be available each year during the next 30 years?

Approximate Fiscal Year Assessment Will Be Due	Average Total Amount Per Unit*	
N/A		
N/A		
N/A		
N/A		
Total:		\$0

- 5) All major components appropriate for Reserve Funding (components that are a common area maintenance responsibility with a limited life expectancy and predictable remaining useful life, above a minimum threshold cost of significance) are included in this Reserve Funding Plan: **Yes**

6) All computations/disclosures are based on the fiscal year start date of:	1/1/2018
Fully Funded Balance (based on formula defined in 5570(b)4):	\$466,251.00
Projected Reserve Fund Balance:	\$405,544.00
Percent Funded:	87.0%
Reserve Deficit (surplus) on a mathematical avg-per-unit* basis:	\$1,011.78

From the 7/13/2016 Reserve Study by Association Reserves and any minor changes since that date.

* If assessments vary by the size or type of unit, allocate per unit per the attached.

- 7) See attached 30-yr Summary Table, showing the projected Reserve Funding Plan, Reserve Balance, Percent Funded, and assumptions for interest and inflation.

Prepared by: Desiree Pulido

Date: 11/17/2017

The financial representations at the time of preparation are based on the Reserve Study for the fiscal year shown at the top of this page and the best estimates of the preparer. These estimates should be expected to change from year to year.

3-Minute Executive Summary

Association: The Glen of Pacific Grove HOA **Assoc. #:** 7492-4
Location: Pacific Grove, CA
of Units: 60
Report Period: January 1, 2017 through December 31, 2017

Results as-of 1/1/2017:

Projected Starting Reserve Balance:	\$391,175
Fully Funded Reserve Balance:	\$394,947
Average Reserve Deficit (Surplus) Per Unit:.....	\$63
Percent Funded:	99.0%
Recommended 2017 monthly Reserve Contribution:	\$6,125
Recommended 2017 Special Assessment for Reserves:	\$0
Most Recent Reserve Contribution Rate:	\$5,820

Economic Assumptions:

Net Annual "After Tax" Interest Earnings Accruing to Reserves..... 1.00%
 Annual Inflation Rate 3.00%

- This is an "Update No-Site-Visit" Reserve Study, based on a prior Report prepared by Association Reserves for your 2016 Fiscal Year. No site inspection was performed as part of this Reserve Study.
- This Reserve Study was prepared by, or under the supervision of, a credentialed Reserve Specialist (RS).
- Because your Reserve Fund is at 99.0% Funded, this means the association's special assessment & deferred maintenance risk is currently low.
- The objective of your multi-year Funding Plan is to Fully Fund your Reserves, where associations enjoy a low risk of such Reserve cash flow problems.
- Based on this starting point, your anticipated future expenses, and your historical Reserve contribution rate, our recommendation is to increase your Reserve contributions.
- No assets appropriate for Reserve designation were excluded.

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost	Future Average Cost
103	Concrete Surfaces - Repair	10	7	\$38,500	\$47,350
201	Asphalt - Resurface	30	26	\$150,000	\$323,489
202	Asphalt - Seal/Repair	5	1	\$15,000	\$15,450
320	Pole Lights - Replace	30	9	\$49,500	\$64,586
324	Wall Lights - Replace	25	24	\$12,600	\$25,613
403	Mailboxes - Replace	25	3	\$16,500	\$18,030
502	Chain Link Fence - Replace	30	6	\$14,500	\$17,314
503	Metal Fence - Replace	30	25	\$22,500	\$47,110
505	Wood Fence - Partial Replace	10	1	\$7,150	\$7,365
702	Vehicle Gates - Replace	30	9	\$16,500	\$21,529
704	Intercom - Replace	15	0	\$5,200	\$8,101
706	Gate Operators - Replace	10	6	\$10,750	\$12,836
1001	Backflow Device - Replace	25	3	\$8,100	\$8,851
1008	Trees - Removal & Replacement	N/A	7	\$50,000	\$61,494
1009	Lake - Dredge/Repair	7	5	\$52,500	\$60,862
1107	Metal Fence - Repaint	5	0	\$4,100	\$4,753
1116	Exterior Surfaces - Repaint	10	8	\$155,000	\$196,349
1121	Exterior Surfaces - Repair	10	8	\$25,000	\$31,669
1303	Comp Shingle Roof - Replace	30	22	\$480,000	\$919,730
1310	Gutters/Downspouts - Replace (ph.1)	30	13	\$67,500	\$99,126
1311	Gutters/Downspouts - Replace (ph.2)	30	18	\$34,000	\$57,883
1603	Tennis Court - Refurbish	10	4	\$8,000	\$9,004
1701	Creek Bridge - Replace	25	17	\$18,000	\$29,751
23	Total Funded Components				

Note 1: a Useful Life of "N/A" means a one-time expense, not expected to repeat.

Note 2: Yellow highlighted line items are expected to require attention in the initial year

Table 2: Reserve Component List Detail**7492-4**

#	Component	Quantity	Useful Life	Rem. Useful Life	Best Cost	Current Worst Cost
103	Concrete Surfaces - Repair	Extensive LF	10	7	\$34,000	\$43,000
201	Asphalt - Resurface	Approx 40,960 GSF	30	26	\$125,000	\$175,000
202	Asphalt - Seal/Repair	Approx 40,960 GSF	5	1	\$13,000	\$17,000
320	Pole Lights - Replace	(19) Fixtures	30	9	\$44,000	\$55,000
324	Wall Lights - Replace	(64) Fixtures	25	24	\$10,600	\$14,600
403	Mailboxes - Replace	(4) Kiosks	25	3	\$14,000	\$19,000
502	Chain Link Fence - Replace	Approx 560 LF	30	6	\$13,000	\$16,000
503	Metal Fence - Replace	Approx 355 LF	30	25	\$20,000	\$25,000
505	Wood Fence - Partial Replace	Approx 370 LF x 33%	10	1	\$6,400	\$7,900
702	Vehicle Gates - Replace	(2) Gates	30	9	\$14,000	\$19,000
704	Intercom - Replace	(1) Intercom	15	0	\$4,600	\$5,800
706	Gate Operators - Replace	(2) Operators	10	6	\$9,500	\$12,000
1001	Backflow Device - Replace	(4) Backflows	25	3	\$6,900	\$9,300
1008	Trees - Removal & Replacement	Numerous Trees	N/A	7	\$45,000	\$55,000
1009	Lake - Dredge/Repair	Approx. 12,500 GSF	7	5	\$47,000	\$58,000
1107	Metal Fence - Repaint	Approx 355 LF	5	0	\$3,700	\$4,500
1116	Exterior Surfaces - Repaint	Approx 110,880 GSF	10	8	\$140,000	\$170,000
1121	Exterior Surfaces - Repair	(60) Units	10	8	\$22,000	\$28,000
1303	Comp Shingle Roof - Replace	Approx 99,000 GSF	30	22	\$430,000	\$530,000
1310	Gutters/Downspouts - Replace (ph.1)	Approx 6,500 LF	30	13	\$60,000	\$75,000
1311	Gutters/Downspouts - Replace (ph.2)	Approx 3,250 LF	30	18	\$30,000	\$38,000
1603	Tennis Court - Refurbish	Approx 7,800 GSF	10	4	\$7,500	\$8,500
1701	Creek Bridge - Replace	Approx 120 GSF	25	17	\$17,000	\$19,000
23	Total Funded Components					

Table 3: Contribution and Fund Breakdown**7492-4**

#	Component	Useful Life	Rem. Useful Life	Current (Avg) Cost	Fully Funded Balance	Current Fund Balance	Reserve Contributions
103	Concrete Surfaces - Repair	10	7	\$38,500	\$11,550	\$11,550.00	\$356.58
201	Asphalt - Resurface	30	26	\$150,000	\$20,000	\$16,228.00	\$463.09
202	Asphalt - Seal/Repair	5	1	\$15,000	\$12,000	\$12,000.00	\$277.86
320	Pole Lights - Replace	30	9	\$49,500	\$34,650	\$34,650.00	\$152.82
324	Wall Lights - Replace	25	24	\$12,600	\$504	\$504.00	\$46.68
403	Mailboxes - Replace	25	3	\$16,500	\$14,520	\$14,520.00	\$61.13
502	Chain Link Fence - Replace	30	6	\$14,500	\$11,600	\$11,600.00	\$44.77
503	Metal Fence - Replace	30	25	\$22,500	\$3,750	\$3,750.00	\$69.46
505	Wood Fence - Partial Replace	10	1	\$7,150	\$6,435	\$6,435.00	\$66.22
702	Vehicle Gates - Replace	30	9	\$16,500	\$11,550	\$11,550.00	\$50.94
704	Intercom - Replace	15	0	\$5,200	\$5,200	\$5,200.00	\$32.11
706	Gate Operators - Replace	10	6	\$10,750	\$4,300	\$4,300.00	\$99.57
1001	Backflow Device - Replace	25	3	\$8,100	\$7,128	\$7,128.00	\$30.01
1008	Trees - Removal & Replacement	N/A	7	\$50,000	\$6,250	\$6,250.00	\$0.00
1009	Lake - Dredge/Repair	7	5	\$52,500	\$15,000	\$15,000.00	\$694.64
1107	Metal Fence - Repaint	5	0	\$4,100	\$4,100	\$4,100.00	\$75.95
1116	Exterior Surfaces - Repaint	10	8	\$155,000	\$31,000	\$31,000.00	\$1,435.59
1121	Exterior Surfaces - Repair	10	8	\$25,000	\$5,000	\$5,000.00	\$231.55
1303	Comp Shingle Roof - Replace	30	22	\$480,000	\$128,000	\$128,000.00	\$1,481.90
1310	Gutters/Downspouts - Replace (ph.1)	30	13	\$67,500	\$38,250	\$38,250.00	\$208.39
1311	Gutters/Downspouts - Replace (ph.2)	30	18	\$34,000	\$13,600	\$13,600.00	\$104.97
1603	Tennis Court - Refurbish	10	4	\$8,000	\$4,800	\$4,800.00	\$74.09
1701	Creek Bridge - Replace	25	17	\$18,000	\$5,760	\$5,760.00	\$66.69
23	Total Funded Components				\$394,947	\$391,175	\$6,125

Table 4: 30-Year Reserve Plan Summary Recommended by Association Reserves

7492-4

Fiscal Year Beginning: 01/01/17

Interest:	1.00%	Inflation:	3.0%
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Year	Starting Reserve Balance	Fully Funded Balance	Percent Funded	Rating	% Increase In Annual Reserve Contribs.	Annual Reserve Contribs.	Loans or Special Assmts	Interest Income	Projected Reserve Expenses
2017	\$391,175	\$394,947	99.0%	Strong	5.24%	\$73,500	\$0	\$4,252	\$9,300
2018	\$459,627	\$466,251	98.6%	Strong	5.25%	\$77,359	\$0	\$4,891	\$22,815
2019	\$519,063	\$528,162	98.3%	Strong	5.25%	\$81,420	\$0	\$5,623	\$0
2020	\$606,106	\$618,091	98.1%	Strong	5.25%	\$85,695	\$0	\$6,384	\$26,881
2021	\$671,304	\$686,192	97.8%	Strong	5.25%	\$90,194	\$0	\$7,152	\$9,004
2022	\$759,646	\$778,998	97.5%	Strong	5.25%	\$94,929	\$0	\$7,779	\$65,615
2023	\$796,738	\$823,699	96.7%	Strong	3.00%	\$97,777	\$0	\$8,254	\$48,061
2024	\$854,708	\$910,988	93.8%	Strong	3.00%	\$100,710	\$0	\$8,546	\$108,844
2025	\$855,119	\$909,981	94.0%	Strong	3.00%	\$103,731	\$0	\$7,966	\$228,019
2026	\$738,798	\$788,708	93.7%	Strong	3.00%	\$106,843	\$0	\$7,526	\$86,115
2027	\$767,052	\$812,546	94.4%	Strong	3.00%	\$110,048	\$0	\$8,231	\$5,510
2028	\$879,822	\$922,788	95.3%	Strong	3.00%	\$113,350	\$0	\$9,254	\$30,661
2029	\$971,765	\$1,013,178	95.9%	Strong	3.00%	\$116,750	\$0	\$9,973	\$74,852
2030	\$1,023,635	\$1,063,592	96.2%	Strong	3.00%	\$120,253	\$0	\$10,390	\$99,126
2031	\$1,055,152	\$1,093,429	96.5%	Strong	3.00%	\$123,861	\$0	\$11,161	\$12,101
2032	\$1,178,073	\$1,216,799	96.8%	Strong	3.00%	\$127,576	\$0	\$12,403	\$14,489
2033	\$1,303,563	\$1,344,501	97.0%	Strong	3.00%	\$131,404	\$0	\$13,548	\$41,321
2034	\$1,407,194	\$1,451,580	96.9%	Strong	3.00%	\$135,346	\$0	\$14,347	\$93,386
2035	\$1,463,501	\$1,511,524	96.8%	Strong	3.00%	\$139,406	\$0	\$13,573	\$364,321
2036	\$1,252,159	\$1,297,581	96.5%	Strong	3.00%	\$143,588	\$0	\$12,838	\$92,059
2037	\$1,316,526	\$1,361,128	96.7%	Strong	3.00%	\$147,896	\$0	\$13,931	\$7,405
2038	\$1,470,948	\$1,517,359	96.9%	Strong	3.00%	\$152,333	\$0	\$15,335	\$41,206
2039	\$1,597,411	\$1,647,152	97.0%	Strong	3.00%	\$156,903	\$0	\$12,216	\$919,730
2040	\$846,800	\$879,761	96.3%	Strong	3.00%	\$161,610	\$0	\$9,319	\$0
2041	\$1,017,729	\$1,040,585	97.8%	Strong	3.00%	\$166,458	\$0	\$10,850	\$41,876
2042	\$1,153,161	\$1,167,135	98.8%	Strong	3.00%	\$171,452	\$0	\$12,166	\$55,694
2043	\$1,281,084	\$1,287,402	99.5%	Strong	3.00%	\$176,595	\$0	\$11,284	\$492,242
2044	\$976,722	\$965,912	101.1%	Strong	3.00%	\$181,893	\$0	\$10,296	\$85,520
2045	\$1,083,392	\$1,058,108	102.4%	Strong	3.00%	\$187,350	\$0	\$9,473	\$468,110
2046	\$812,106	\$763,541	106.4%	Strong	3.00%	\$192,971	\$0	\$9,128	\$0

Table 5: 30-Year Income/Expense Detail (yrs 0 through 4)

7492-4

Fiscal Year	2017	2018	2019	2020	2021
Starting Reserve Balance	\$391,175	\$459,627	\$519,063	\$606,106	\$671,304
Annual Reserve Contribution	\$73,500	\$77,359	\$81,420	\$85,695	\$90,194
Planned Special Assessments	\$0	\$0	\$0	\$0	\$0
Interest Earnings	\$4,252	\$4,891	\$5,623	\$6,384	\$7,152
Total Income	\$468,927	\$541,877	\$606,106	\$698,185	\$768,650
# Component					
103 Concrete Surfaces - Repair	\$0	\$0	\$0	\$0	\$0
201 Asphalt - Resurface	\$0	\$0	\$0	\$0	\$0
202 Asphalt - Seal/Repair	\$0	\$15,450	\$0	\$0	\$0
320 Pole Lights - Replace	\$0	\$0	\$0	\$0	\$0
324 Wall Lights - Replace	\$0	\$0	\$0	\$0	\$0
403 Mailboxes - Replace	\$0	\$0	\$0	\$18,030	\$0
502 Chain Link Fence - Replace	\$0	\$0	\$0	\$0	\$0
503 Metal Fence - Replace	\$0	\$0	\$0	\$0	\$0
505 Wood Fence - Partial Replace	\$0	\$7,365	\$0	\$0	\$0
702 Vehicle Gates - Replace	\$0	\$0	\$0	\$0	\$0
704 Intercom - Replace	\$5,200	\$0	\$0	\$0	\$0
706 Gate Operators - Replace	\$0	\$0	\$0	\$0	\$0
1001 Backflow Device - Replace	\$0	\$0	\$0	\$8,851	\$0
1008 Trees - Removal & Replacement	\$0	\$0	\$0	\$0	\$0
1009 Lake - Dredge/Repair	\$0	\$0	\$0	\$0	\$0
1107 Metal Fence - Repaint	\$4,100	\$0	\$0	\$0	\$0
1116 Exterior Surfaces - Repaint	\$0	\$0	\$0	\$0	\$0
1121 Exterior Surfaces - Repair	\$0	\$0	\$0	\$0	\$0
1303 Comp Shingle Roof - Replace	\$0	\$0	\$0	\$0	\$0
1310 Gutters/Downspouts - Replace (ph.1)	\$0	\$0	\$0	\$0	\$0
1311 Gutters/Downspouts - Replace (ph.2)	\$0	\$0	\$0	\$0	\$0
1603 Tennis Court - Refurbish	\$0	\$0	\$0	\$0	\$9,004
1701 Creek Bridge - Replace	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$9,300	\$22,815	\$0	\$26,881	\$9,004
Ending Reserve Balance:	\$459,627	\$519,063	\$606,106	\$671,304	\$759,646



SINCE 1908

INSURANCE

1006 Freedom Blvd • P.O. Box 310
Watsonville, CA 95077

PHONE (831) 724-1085
FAX (831) 724-1089

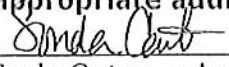
Please be advised that The Glen Of Pacific Grove Homeowners Assoc, Inc. Currently complies with the Liability Insurance requirements as set forth by California Civil Code section 5805 for California Common Interest Developments.

The following is a brief summary of the amounts and type of insurance provided for your Association.

<u>TYPE</u>	<u>AMOUNT</u>	<u>DEDUCTIBLE</u>	<u>INSURANCE CARRIER</u>
Blanket Buildings	\$20,885,165	\$5,000	Travelers Insurance
Liability	\$1,000,000 OCCURRENCE \$2,000,000 AGGREGATE	N/A	Travelers Insurance
Directors & Officers Liability	\$5,000,000	\$1,000	Great American Ins. Co.
Excess / Umbrella	\$5,000,000	N/A	Travelers Insurance
Employee Dishonesty	\$500,000	\$2,500	CNA Surety
Workers Compensation	\$1,000,000	N/A	Employers Ins. Company

The Association carries the levels of insurance specified by Civil Code Section 5805, and pursuant to that section, owners may be individually liable only for their proportional share of assessment levied to pay the amount of any judgment which may be rendered in favor of a plaintiff bringing an action in tort arising solely by reason of an ownership interest in the common area which exceeds the limits of the Association's insurance.

This summary of the association's policies of insurance provides only certain information, as required by Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.


Sondra Carter - Agent



Request for Annual Notice of Address, Representative and Rental Status

Civil Code, Section 4041 requires each owner of a separate interest to provide written notice to the Association of all the following information annually. Please provide the information in the form below and return the completed form to the Association within 30 days. If the requested information is not provided, the property address of the Owner's separate interest will be used for notices.

1. The address or addresses to which notices from the Association are to be delivered.

2. An alternate or secondary address to which notices from the Association are to be delivered.

3. The name and address of your legal representative, if any, including any person with power of attorney, or other person who can be contacted in the event of your extended absence from the separate interest.

4. Is the separate interest --

- Owner-occupied? Rented out? Developed, but vacant?
 Undeveloped?

5. Member Name

Property Address

6. Return form to: