



## **Management Solutions**

6200 Buena Vista Dr.  
Newark, CA 94560  
(510) 659-8969  
(510) 656-4495 FAX

### **Baywood Villas Homeowners' Association**

#### **2016 Budget Explanation**

November 1, 2016

Dear Homeowner,

The attached documents are prepared and forwarded to you in compliance with California Civil Code.

These documents are also required by law to be given to you and to any prospective buyer should you decide to sell your home. It is important that they be kept for reference with the legal documents that were provided to you when you purchased your home.

Following is the summary information for you:

- I. A copy of the fiscal year budget, which has been approved by the Board of Directors.
- II. The total cash reserve is currently \$1,198,786.16 as of September 30, 2016.
- III. The budget becomes effective January 1, 2017. Dues will increase 10%. The dues range from \$267.96 to \$319.00 per unit, per month.
- IV. The Association updated their reserves study in November 2015.
- V. The method for calculating reserve allocations requires obtaining estimates of the current cost of repair or replacement of major components. The replacement cost for each component is then divided by the estimate life of that component to obtain the annual reserve cost. Utilizing an expert opinion to estimate the number of years the component should last, attains the estimated life. For the years already used, the appropriate amount of reserves should be set aside, if not, then a deficit exists and the Board of Directors then sets a plan for correction. The annual reserve for each of the existing components is totaled to determine the total annual reserve amount necessary to be collected and set aside.
- VI. Attached is a copy of your Association's Delinquency / Collection Policy.
- VII. Please refer to the Civil Code Notices for 2017 for your rights and notices.

**Management Solutions looks forward to another great year with the  
Baywood Villas Homeowners Association.**

		Previous Year 2016			Current Year 2017		
		Adopted Monthly Budget	Annual Budget	Per Month/ Per Unit	Adopted Monthly Budget	Annual Budget	Per Month/ Per Unit
4010	Assessments	\$ 66,833.52	\$ 802,002.24	\$ 269.49	\$ 74,030.88	\$ 888,370.56	\$ 298.51
4020	Pool Key		\$ -	\$ -		\$ -	\$ -
4050	Insurance Claims		\$ -	\$ -		\$ -	\$ -
4090	Clubhouse Rental Income		\$ -	\$ -		\$ -	\$ -
4200	Misc. Income		\$ -	\$ -		\$ -	\$ -
<b>4000</b>	<b>Total Income</b>	<b>\$ 66,833.52</b>	<b>\$ 802,002.24</b>	<b>\$ 269.49</b>	<b>\$ 74,030.88</b>	<b>\$ 888,370.56</b>	<b>\$ 298.51</b>
5020	Gas and Electricity	\$ 5,952.00	\$ 71,424.00	\$ 24.00	\$ 5,952.00	\$ 71,424.00	\$ 24.00
5040	Refuse and Disposal	\$ 6,448.00	\$ 77,376.00	\$ 26.00	\$ 6,448.00	\$ 77,376.00	\$ 26.00
5050	Telephone	\$ 669.50	\$ 8,034.00	\$ 55.79	\$ 669.50	\$ 8,034.00	\$ 2.70
5060	Extra Trash Removal	\$ 6,299.00	\$ 75,588.00	\$ 25.40	\$ 6,299.00	\$ 75,588.00	\$ 25.40
5070	Water and Sewer	\$ 5,208.00	\$ 62,496.00	\$ 21.00	\$ 5,208.00	\$ 62,496.00	\$ 21.00
<b>5000</b>	<b>Total Utilities</b>	<b>24,576.50</b>	<b>\$ 294,918.00</b>	<b>\$ 152.19</b>	<b>\$ 24,576.50</b>	<b>\$ 294,918.00</b>	<b>\$ 99.10</b>
6010	Landscape Maintenance	\$ 2,728.00	\$ 32,736.00	\$ 11.00	\$ 2,728.00	\$ 32,736.00	\$ 11.00
6020	Irrigation/Backflow	\$ 496.00	\$ 5,952.00	\$ 2.00	\$ 496.00	\$ 5,952.00	\$ 2.00
6030	Landscape Extras	\$ 347.00	\$ 4,164.00	\$ 1.40	\$ 347.00	\$ 4,164.00	\$ 1.40
6040	Tree trimming/removal	\$ 496.00	\$ 5,952.00	\$ 2.00	\$ 496.00	\$ 5,952.00	\$ 2.00
<b>6000</b>	<b>Total Landscape</b>	<b>\$ 4,067.00</b>	<b>\$ 48,804.00</b>	<b>\$ 16.40</b>	<b>\$ 4,067.00</b>	<b>\$ 48,804.00</b>	<b>\$ 16.40</b>
7010	Janitorial Contract	\$ 2,021.00	\$ 24,252.00	\$ 8.15	\$ 2,021.00	\$ 24,252.00	\$ 8.15
7020	Janitorial Supplies	\$ 372.00	\$ 4,464.00	\$ 1.50	\$ 372.00	\$ 4,464.00	\$ 1.50
7030	Disposal extras		\$ -	\$ -		\$ -	\$ -
7040	Locks/Keys	\$ 96.72	\$ 1,160.64	\$ 0.39	\$ 96.72	\$ 1,160.64	\$ 0.39
7050	Spider web clean up		\$ -	\$ -		\$ -	\$ -
7060	Graffiti Removal	\$ 74.40	\$ 892.80	\$ 0.30	\$ 74.40	\$ 892.80	\$ 0.30
7070	HVAC Maint. Repairs		\$ -	\$ -		\$ -	\$ -
7100	Pool Maintenance Contract	\$ 466.00	\$ 5,592.00	\$ 1.88	\$ 466.00	\$ 5,592.00	\$ 1.88
7110	Pool Supplies	\$ 930.00	\$ 11,160.00	\$ 3.75	\$ 930.00	\$ 11,160.00	\$ 3.75
7120	Pest Control	\$ 965.00	\$ 11,580.00	\$ 3.89	\$ 965.00	\$ 11,580.00	\$ 3.89
7130	Clubhouse Supplies/Repairs		\$ -	\$ -		\$ -	\$ -
7150	Security Contract	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
7210	Alarm System Repair	\$ 248.00	\$ 2,976.00	\$ 1.00	\$ 248.00	\$ 2,976.00	\$ 1.00
7220	Solar Maintenance and Repair		\$ -	\$ -		\$ -	\$ -
7240	Entry Gate Maint. And Repair	\$ 223.00	\$ 2,676.00	\$ 0.90	\$ 223.00	\$ 2,676.00	\$ 0.90

		Adopted Monthly Budget	Annual Budget	Per Month/ Per Unit	Adopted Monthly Budget	Annual Budget	Per Month/ Per Unit
7250	Fire Sprinkler Systems	\$ 292.00	\$ 3,504.00	\$ 1.18	\$ 292.00	\$ 3,504.00	\$ 1.18
7255	Fire Extinguisher	\$ 297.60	\$ 3,571.20	\$ 1.20	\$ 297.60	\$ 3,571.20	\$ 1.20
7260	Pull Station Monitor	\$ 297.60	\$ 3,571.20	\$ 1.20	\$ 297.60	\$ 3,571.20	\$ 1.20
7270	General Maintenance	\$ 2,480.00	\$ 29,760.00	\$ 10.00	\$ 2,480.00	\$ 29,760.00	\$ 10.00
7280	Equipment Maint. and Repair	\$ 42.00	\$ 504.00	\$ 0.17	\$ 42.00	\$ 504.00	\$ 0.17
7290	Gutter Cleaning	\$ 417.00	\$ 5,004.00	\$ 1.68	\$ 417.00	\$ 5,004.00	\$ 1.68
7510	Electrical Repair	\$ 248.00	\$ 2,976.00	\$ 1.00	\$ 248.00	\$ 2,976.00	\$ 1.00
7520	Lighting Inspection	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
7530	Plumbing Repairs	\$ 2,728.00	\$ 32,736.00	\$ 11.00	\$ 2,728.00	\$ 32,736.00	\$ 11.00
<b>7000</b>	<b>Total Buildings &amp; Grounds</b>	<b>\$ 12,198.32</b>	<b>\$ 146,379.84</b>	<b>\$ 49.19</b>	<b>\$ 12,198.32</b>	<b>\$ 146,379.84</b>	<b>\$ 49.19</b>
8010	Management and Accounting	\$ 3,950.00	\$ 47,400.00	\$ 15.93	\$ 3,950.00	\$ 47,400.00	\$ 15.93
8015	Collection Cost	\$ 165.00	\$ 1,980.00	\$ 0.67	\$ 165.00	\$ 1,980.00	\$ 0.67
8020	Annual Record and Ven	\$ 58.00	\$ 696.00	\$ 0.23	\$ 58.00	\$ 696.00	\$ 0.23
8030	Legal Services	\$ 644.80	\$ 7,737.60	\$ 2.60	\$ 644.80	\$ 7,737.60	\$ 2.60
8060	Income Tax Prep	\$ 142.00	\$ 1,704.00	\$ 0.57	\$ 142.00	\$ 1,704.00	\$ 0.57
8065	Reserve Study	\$ 145.00	\$ 1,740.00	\$ 0.58	\$ 145.00	\$ 1,740.00	\$ 0.58
8070	Taxes State/Fed	\$ 496.00	\$ 5,952.00	\$ 2.00	\$ 496.00	\$ 5,952.00	\$ 2.00
8085	Bad Debt Exp.	\$ 4,167.00	\$ 50,004.00	\$ 16.80	\$ 4,167.00	\$ 50,004.00	\$ 16.80
8090	Fees and Licenses	\$ 132.00	\$ 1,584.00	\$ 0.53	\$ 132.00	\$ 1,584.00	\$ 0.53
8100	Postage, Copies and Bi	\$ 496.00	\$ 5,952.00	\$ 2.00	\$ 496.00	\$ 5,952.00	\$ 2.00
8130	Websites	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8140	Bank charges	\$ 422.00	\$ 5,064.00	\$ 1.70	\$ 422.00	\$ 5,064.00	\$ 1.70
8150	Blanket Insurance	\$ 3,145.00	\$ 37,740.00	\$ 12.68	\$ 3,145.00	\$ 37,740.00	\$ 12.68
8160	Dues/Pub	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8170	Insurance	\$ 620.00	\$ 7,440.00	\$ 2.50	\$ 620.00	\$ 7,440.00	\$ 2.50
<b>8000</b>	<b>Total General and Admin.</b>	<b>\$ 14,582.80</b>	<b>\$ 174,993.60</b>	<b>\$ 58.80</b>	<b>\$ 14,582.80</b>	<b>\$ 174,993.60</b>	<b>\$ 58.80</b>
<b>9001</b>	<b>Reserves</b>	<b>\$ 12,077.60</b>	<b>\$ 144,931.20</b>	<b>\$ 48.70</b>	<b>\$ 18,606.26</b>	<b>\$ 223,275.12</b>	<b>\$ 75.03</b>

# Baywood Villas Homeowners Association

## 2017 Budget

### 10 % Dues Increase

Number of Units		2016 Dues	10% increase	2017 Dues	Monthly total
47	Studio	\$ 243.60	\$ 24.36	\$ 267.96	\$ 12,594.12
73	One Bed	\$ 264.00	\$ 26.40	\$ 290.40	\$ 21,199.20
56	Two Bed/One bath	\$ 280.35	\$ 28.04	\$ 308.39	\$ 17,269.56
72	Two Bed/Two Bath	\$ 290.00	\$ 29.00	\$ 319.00	\$ 22,968.00

Average dues 

\$ 269.49
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\$ 298.51
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The 10% increase in dues will be used to increase the reserves for the maintenance and repair of the Association.

**BAYWOOD VILLAS MAINTENANCE ASSOCIATION  
NOTICES FOR 2017**

**RIGHT TO SUBMIT SECONDARY ADDRESSES  
FOR COLLECTION NOTICES  
CIVIL CODE § 4040(b)**

Upon receipt of a written request, the Homeowners Association shall send additional copies of collection notices to the secondary address stated in the written request.

**RIGHT TO MINUTES OF BOARD MEETING  
CIVIL CODE § 5240(b)**

Members of the Association have the right to have copies of the minutes of the meetings of the Board of Directors by sending a written request specifying the minutes they desire to the offices of Management Solutions, Inc. located at 6200 Buena Vista Drive, Newark, CA 94560.

**RIGHT TO ALTERNATIVE DISPUTE RESOLUTION  
CIVIL CODE § 5915**

The Association or member of the Association may not file a lawsuit in Superior Court unless the parties have tried to submit the dispute to Alternative Dispute Resolution pursuant to Civil Code § 5915. However, this procedure only applies to an enforcement action that is solely for declaratory, injunctive or writ relief, or for that relief in conjunction with the claim of monetary damages not in excess of the jurisdictional limits stated in § 116.220 and § 116.221 of the Code of Civil Procedure. These provisions do not apply to a small claims action. Further, except as otherwise provided by law, this Alternative Dispute Resolution process does not apply to an assessment dispute.

The actual statutory procedures for Alternative Dispute Resolution follow.

**RIGHT TO INTERNAL DISPUTE RESOLUTION  
CIVIL CODE § 5915**

The actual statutory procedures for Internal Dispute Resolution follow.

**CALIFORNIA CODES  
CIVIL CODES  
SECTION § 5915.**

(a) This section applies in an association that does not otherwise provide a fair, reasonable, and expeditious dispute resolution procedure. The procedure provided in this section is fair, reasonable, and expeditious, within the meaning of this article.

(b) Either party to a dispute within the scope of this article may invoke the following procedure:

(1) The party may request the other party to meet and confer in an effort to resolve the dispute. The request shall be in writing.

(2) A member of an association may refuse a request to meet and confer. The association may not refuse a request to meet and confer.

(3) The association's board of directors shall designate a member of the board to meet and confer.

(4) 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.

(5) 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.

(c) An agreement reached under this section binds the parties and is judicially enforceable if both of the following conditions are satisfied:

(1) The agreement is not in conflict with law or the governing documents of the common interest development or association.

(2) 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.

(d) A member of the association may not be charged a fee to participate in the process.

**BAYWOOD VILLAS MAINTENANCE ASSOCIATION  
ANNUAL STATEMENT OF COLLECTION PROCEDURE**

**EFFECTIVE JANUARY 1, 2017**

**NOTICE 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 FORECLOSURE.** Assessments become delinquent 15 days after they are due, unless the governing documents provide for a longer time. The failure to pay association assessments may result in the loss of an owner's property through foreclosure. Foreclosure may occur either as a result of a court action, known as judicial foreclosure, or without court action, often referred to as nonjudicial foreclosure. For liens recorded on and after January 1, 2006, an association may not use judicial or nonjudicial foreclosure to enforce that lien if the amount of the delinquent assessments or dues, exclusive of any accelerated assessments, late charges, fees, attorney's fees, interest, and costs of collection, is less than one thousand eight hundred dollars (\$1,800). For delinquent assessments or dues in excess of one thousand eight hundred dollars (\$1,800) or more than 12 months delinquent, an association may use judicial or nonjudicial foreclosure subject to the conditions set forth in Article 3 (commencing with **Section 5700**) of Chapter 8 of Part 5 of Division 4 of the Civil Code. When using judicial or 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 amounts secured by the lien are not paid. (**Sections 5700 through 5720** of the Civil Code, inclusive)

In a judicial or 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 area damaged by a member or a member's guests, if the governing documents provide for this. (**Section 5725** of the Civil Code)

The association must comply with the requirements of Article 2 (commencing with **Section 5650**) of Chapter 8 of Part 5 of Division 4 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. (**Section 5675** of the Civil Code)

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, including 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. (**Section 5660** of the Civil Code)

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. (**Section 5685** of the Civil Code)

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.** When an owner makes a payment, the owner 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. (**Section 5655** of the Civil Code)

An owner may, but is not obligated to, pay under protest any disputed charge or sum levied by the association, including, but not limited to, an assessment, fine, penalty, late fee, collection cost, or monetary penalty imposed as a disciplinary measure, and by so doing, specifically reserve the right to contest the disputed charge or sum in court or otherwise.

An owner may dispute an assessment debt by submitting a written request for dispute resolution to the association as set forth in Article 2 (commencing with **Section 5900**) of Chapter 10 of Part 5 of Division 4 of the Civil Code. In addition, an association may not initiate a foreclosure without participating in alternative dispute resolution with a neutral third party as set forth in Article 3 (commencing with **Section 5925**) of Chapter 10 of Part 5 of Division 4 of the Civil Code, if so requested by the owner. Binding arbitration shall not be available if the association intends to initiate a judicial foreclosure.

An owner is not liable for charges, interest, and costs of collection, if it is established that the assessment was paid properly on time. (**Section 5685** of the Civil Code)

**MEETINGS AND PAYMENT PLANS.** An owner of a separate interest that is not a time-share interest 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 exists. (**Section 5665** of the Civil Code)

The board 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. (**Section 5665** of the Civil Code)

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**DEBT OF OWNER; LATE CHARGES AND INTEREST.** Regular or special assessments; late charges (10 percent of the delinquent assessment or \$10 whichever is greater); costs of collection; attorney's fees and interest (annual interest not to exceed 12% commencing 30 days after the due date), shall be a debt of the owner at the time the assessment or other sums are levied. Owners will be charged \$25 for returned checks.



**PRIORITY OF ASSESSMENT PAYMENTS AND OVERNIGHT PAYMENT ADDRESS.**

Payments shall first be applied to the assessments owed, and then shall be applied to costs of collection, attorney's fees, late charges, and interest. The mailing address for overnight payments is:

**Management Cost Control  
8010 Wayland Lane, #2B  
Gilroy, CA 95020**

If your account has been turned over to Fong Association Strategies Group/Fong & Fong, APC, for collection of delinquent assessments the address for overnight payment is:

**Fong Association Strategies Group/  
Fong & Fong, APC  
2161 Harbor Bay Parkway  
Alameda, CA 94502**

**Payments may also be made by telephone: (866) 729-5327, option 1 or online at [www.FongASG.com](http://www.FongASG.com)**

**PRE-LIEN NOTICE.** At least 30 days prior to recording a lien the association shall notify the owner by certified mail of the following: a description of the collection and lien enforcement procedures, the method of calculation, a statement that the owner has the right to inspect the association records and the notice shall include the mandatory language in **Section 5660** of the Civil Code statement.

**PAYMENT PLAN.** Owners may submit written requests to meet with the board to discuss payment plans and the association shall provide standards for payment plans if any exist. The board and the owner shall meet in executive session within 45 days of the postmark of the request, if the request is mailed within 15 days of the date of the postmark of the notice. If there is no regularly scheduled board meeting within that period the board may designate a committee of one or more directors to meet with the owner. Additional late fees shall not accrue during the payment plan period if the owner is in compliance with the terms of the payment plan. Payment plans shall not impede an association's ability to record a lien on the owner's separate interest to secure payment of delinquent assessments. In the event of a default on any payment plan, the association may resume its efforts to collect the delinquent assessments.

**PRE-LIEN DISPUTE RESOLUTION.** Prior to recording a lien an association shall offer the owner and if requested by the owner shall participate in dispute resolution pursuant to the association's "meet and confer" program as required by the Civil Code.

**DECISION TO LIEN FOR DELINQUENT ASSESSMENTS.** Liens shall be recorded at least 30 days after the pre-lien notification. The board, by a majority vote at an open meeting, has duly approved the timeframe for the recordation of delinquent assessment lien.

**LIEN SIGNATURE DESIGNATION.** The association designates Fong Association Strategies Group/Fong & Fong, APC to sign delinquent assessment liens on behalf of the association.

**DELINQUENT ASSESSMENT LIEN.** The amount of the assessment, collection costs including late charges, and attorney's fees shall be a lien on the owner's separate interest which shall state the amount of the assessment and other sums imposed, a legal description of the owner's separate interest, the name of the record owner, an itemized statement, the name and address of the trustee authorized by the association to enforce the lien by sale and be signed by the person designated as the signatory. A copy of the recorded notice of delinquent assessment shall be mailed by certified mail to every person whose name is shown as an owner of the separate interest in the association's records, and the notice shall be mailed no later than 10 calendar days after recordation. Assessment liens shall be prior to all other liens recorded subsequent to the assessment lien, unless the declaration provides for the subordination of any other liens and encumbrances.

**LIEN ENFORCEMENT GENERALLY.** After the expiration of 30 days following the recording of the lien, it may be enforced in any manner permitted by law, including suit for money damages, judicial sale, non-judicial sale or acceptance of a deed in lieu of foreclosure.

**DECISION TO FORECLOSE.** Prior to initiating foreclosure, the association shall offer and if requested by the owner, shall participate in dispute resolution pursuant to the association's "meet and confer" program, except that binding arbitration shall not be available if the association intends to initiate a judicial foreclosure. The decision to initiate foreclosure shall be made by board approval by a majority vote in executive session. The vote shall be recorded in the minutes of the next meeting of the board open to all members. The confidentiality of the owner(s) shall be maintained by identifying the matter by assessor's parcel number. A board vote to approve foreclosure of a lien shall take place at least 30 days prior to any public sale. Notice to the owner shall be by personal service. If the property is not owner-occupied notice shall be by first class mail at the owner(s)' most current address in the Association's records, if the owner does not have a separate address the association may use the address of the owner's separate property at the association.

**FORECLOSURE PROCEDURE.** Trustee's sales shall be conducted in accordance with **Sections 2924, 2924b, and 2924c** of the Civil Code. The association shall serve a notice of default on the person named as the owner in the association's records or that person's designated legal representative (the owner may designate a legal representative in a writing that is mailed to the association in a manner that indicates that the association has received it).

**RIGHT OF REDEMPTION.** A nonjudicial foreclosure for delinquent assessments shall be subject to a 90 day right of redemption.

**LIMITATION ON ASSIGNMENTS AND PLEDGES.** An association may not voluntarily assign or pledge the association's right to collect payments or assessments, or to enforce or foreclose a lien to a third party, except when the assignment or pledge is made to a financial institution or lender chartered or licensed under federal or state law, when acting within the scope of that charter or license, as security for a loan obtained by the association. This provision does not restrict the right or ability of an association to assign any unpaid obligations of a former member to a third party for purposes of collection.

**BAYWOOD VILLAS MAINTENANCE ASSOCIATION  
FINE SCHEDULE AND PROCEDURE FOR VIOLATIONS  
OF THE GOVERNING DOCUMENTS**

Members of the association in violation of the Baywood Villas Maintenance Association's governing documents [Declaration of Covenants, Conditions & Restrictions (CC&Rs), By Laws, Articles of Incorporation, Rules and Regulations] shall be subject to fines of up to \$\_\_\_\_\_ per incident, or per day, depending upon the circumstances, and based upon the reasonable business judgment of the Board of Directors.

The first offense shall result in a written warning to the offending member. The warning shall specify the offending nature of the offensive conduct, date and time. It shall also advise the member of the proposed penalty if the violation reoccurs.

If the violation reoccurs the member is sent a (20 day) notice advising them that the Board is proposing to, for example, impose a fine of \$500.00, and the member has a right to appear at the next board meeting to present evidence as to why the penalty should not be imposed for this offense and any subsequent offense. The hearing is held and the board will then notify the member of its decision in writing within 5 days of the hearing.

If the fine is imposed it is added to the members assessment account. If the member refuses to pay the fine, it is turned over to the association's attorney for collection (there is an attorneys fee provision in our CC&Rs that would pass the cost of collection back on to the member who violated the governing documents) at the board's discretion. If violation(s) continue, the association reserves the right to other enforcement actions including but not limited to, injunctive or declarative relief from the Alameda County Superior Court.

# **BAYWOOD VILLAS MAINTENANCE ASSOCIATION**

## **CIVIL CODE § 5310 INSURANCE DISCLOSURE**

Pursuant to **Civil Code Section 5310**, attached is a summary of the Association's policy of insurance declaration page:

**“THIS SUMMARY OF THE ASSOCIATION’S POLICIES OF INSURANCE PROVIDES ONLY CERTAIN INFORMATION, AS REQUIRED BY § 5310(a)(7) 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.”**

**ALLIED COM-PAK SUMMARY**

PRINTED 03/07/2016

1100 LOCUST ST DEPT 1100  
DES MOINES, IA 50391-2000

Number:	ACP 3007541932	Effective from	03/03/2016	to	03/03/2017
Named Insured:	BAYWOOD VILLAS CONDO MAINTENANCE ASSOC				
Mailing Address:	6200 BUENA VISTA DR NEWARK, CA 94560-5322				
Agency Name:	PROFESSIONAL INS ASSOC INC	84	50689-009	78	
Agency Address:	SAN CARLOS CA 94070-1266	(650)592-7333			
Producer:	PAUL EDWIN HAMMACK				

Division	Program	Total Premium
A	PREMIER BUSINESSOWNERS - HABITATIONAL (AMCO)	\$44,899.00

Not a bill. Your bill is sent separately.  
AI

Estimated Total Premium: \$ 44,899.00

This Com-Pak is a portfolio of individual policies which serves to combine various insurance coverages written under a group of separate contracts of insurance.

PAKSUM 01 08

EDP144

74FQ

2016064

INSURED COPY

ACP 3007541932

78 0002803

80.50 1105.00

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL STATEMENT OF VALUES

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

The values shown on this Statement of Values reflect the values you have requested or agreed to for each individual item that was included in the Blanket Limit of Insurance shown in the Declarations of your policy.

By your acceptance of this policy in the payment of the premium due, you are acknowledging that the values shown below are correct to the best of your knowledge and belief.

### BLANKET BUILDINGS/BLANKET PERSONAL PROPERTY

Loc. Bldg.	Description/Coverage Type	Value	Valuation of Property
01 01	BUILDING	1,403,245	Replacement cost
	PERSONAL PROPERTY	158,144	Replacement cost
01 02	BUILDING	2,477,495	Replacement cost
01 03	BUILDING	1,238,748	Replacement cost
01 04	BUILDING	1,238,748	Replacement cost
01 05	BUILDING	2,477,495	Replacement cost
01 06	BUILDING	2,477,495	Replacement cost
01 07	BUILDING	2,477,495	Replacement cost
01 08	BUILDING	2,477,495	Replacement cost
01 09	BUILDING	2,477,495	Replacement cost
01 10	BUILDING	1,403,245	Replacement cost
01 11	BUILDING	2,477,495	Replacement cost
01 12	BUILDING	1,238,748	Replacement cost
01 13	BUILDING	2,477,495	Replacement cost
01 14	BUILDING	1,238,748	Replacement cost
01 15	BUILDING	2,477,495	Replacement cost
01 16	BUILDING	2,477,495	Replacement cost
01 17	BUILDING	1,238,748	Replacement cost
01 18	BUILDING	2,477,495	Replacement cost
01 19	BUILDING	1,238,748	Replacement cost
01 20	BUILDING	1,238,748	Replacement cost
01 21	BUILDING	561,127	Replacement cost

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period: From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **001** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **00** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanket Limit - Replacement cost	\$39,291,298
Business Personal Property - Blanket Limit - Replacement cost	\$158,144
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	INCLUDED
Equipment Breakdown	INCLUDED
Automatic Increase in Insurance - Building	3%
Automatic Increase in Insurance - Business Personal Property	2.9%
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	\$5,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	INCLUDED

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		INCLUDED
Ordinance or Law - 1 - Loss to Undamaged Portion		INCLUDED
2 - Demolition Cost and Broadened Increased Cost of Construction		\$140,325
Ordinance or Law Broadened		NOT PROVIDED
ADVANTAGE - Blanket Additional Limit		\$100,000

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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UID M3

78 02814

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period: From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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UID M3

78 02815

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period: From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **002** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	INCLUDED
Business Personal Property -	NOT PROVIDED
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	INCLUDED
Equipment Breakdown	INCLUDED
Automatic Increase in Insurance - Building	0%
Automatic Increase in Insurance - Business Personal Property	NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	\$5,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	INCLUDED

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty - \$250,000 Policy Occurrence		INCLUDED
Ordinance or Law - 1 - Loss to Undamaged Portion		INCLUDED
2 - Demolition Cost and Broadened Increased Cost of Construction		\$247,750
Ordinance or Law Broadened		NOT PROVIDED
ADVANTAGE - Blanket Additional Limit		\$100,000

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02816

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period: From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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78 02817



## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **003** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>0%</b>
Automatic Increase in Insurance - Building	<b>NOT PROVIDED</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$123,875</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02818

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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78 02819

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **004** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty - \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$123,875</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02820

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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78 02821

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **005** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

#### COVERAGES

Building - Blanketed - Replacement cost  
Business Personal Property -

#### LIMITS OF INSURANCE

**INCLUDED****NOT PROVIDED**

#### ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.

Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit **INCLUDED**  
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period **INCLUDED**  
Equipment Breakdown **INCLUDED**  
Automatic Increase in Insurance - Building **0%**  
Automatic Increase in Insurance - Business Personal Property **NOT PROVIDED**  
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate) **\$5,000**  
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure **INCLUDED**

#### OPTIONAL INCREASED LIMITS

	Included Limit	Additional Limit
Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000

#### OPTIONAL COVERAGES - Other frequently purchased coverage options.

Employee Dishonesty \$250,000 Policy Occurrence **INCLUDED**  
Ordinance or Law - 1 - Loss to Undamaged Portion **INCLUDED**  
2 - Demolition Cost and Broadened Increased Cost of Construction **\$247,750**  
Ordinance or Law Broadened **NOT PROVIDED**  
ADVANTAGE - Blanket Additional Limit **\$100,000**

#### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02822

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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78 02823

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **006** Construction: **FRAME**  
Premises Address: **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	INCLUDED
Business Personal Property -	NOT PROVIDED
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	INCLUDED
Equipment Breakdown	INCLUDED
Automatic Increase in Insurance - Building	0%
Automatic Increase in Insurance - Business Personal Property	NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	\$5,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	INCLUDED

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		INCLUDED
Ordinance or Law - 1 - Loss to Undamaged Portion		INCLUDED
2 - Demolition Cost and Broadened Increased Cost of Construction		\$247,750
Ordinance or Law Broadened		NOT PROVIDED
ADVANTAGE - Blanket Additional Limit		\$100,000

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02824

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Additional Interest: Interest Number: Loan Number:  
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UID M3

78 02825

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **007** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT** **CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$247,750</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02826

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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Additional Interest: Interest Number: Loan Number:  
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DIRECT BILL 74FQ

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UID M3

78 02827

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **008** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT** **CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		<b>INCLUDED</b>
Employee Dishonesty - \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>\$247,750</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>NOT PROVIDED</b>
Ordinance or Law Broadened		<b>\$100,000</b>
ADVANTAGE - Blanket Additional Limit		

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02828

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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UID M3

78 02829

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **009** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94538-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty - \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$247,750</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02830

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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78 02831

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **010** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$140,325</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02832

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Additional Interest: Interest Number: Loan Number:  
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DIRECT BILL 74FQ

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78 02833



## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From 03-03-16 To 03-03-17  
Description of Premises Number: **001** Building Number: **011** Construction: **FRAME**  
Premises Address: **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	INCLUDED
Business Personal Property -	NOT PROVIDED
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	INCLUDED
Equipment Breakdown	0%
Automatic Increase in Insurance - Building	NOT PROVIDED
Automatic Increase in Insurance - Business Personal Property	NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	\$5,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	INCLUDED

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		INCLUDED
Ordinance or Law - 1 - Loss to Undamaged Portion		INCLUDED
2 - Demolition Cost and Broadened Increased Cost of Construction		\$247,750
Ordinance or Law Broadened		NOT PROVIDED
ADVANTAGE - Blanket Additional Limit		\$100,000

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02834

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From 03-03-16 To 03-03-17  
Additional Interest: Interest Number: Loan Number:  
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UID M3

78 02835

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **012** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		<b>INCLUDED</b>
Employee Dishonesty - \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>\$123,875</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>NOT PROVIDED</b>
Ordinance or Law Broadened		<b>\$100,000</b>
ADVANTAGE - Blanket Additional Limit		

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02836

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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78 02837

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **013** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>0%</b>
Automatic Increase in Insurance - Building	<b>NOT PROVIDED</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000		<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000		<b>\$25,000</b>
Forgery and Alteration	\$10,000		<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000		<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000		<b>\$10,000</b>
Outdoor Signs	\$2,500		<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000		<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000		<b>\$15,000</b>
Electronic Data	\$10,000		<b>\$10,000</b>
Interruption of Computer Operations	\$10,000		<b>\$10,000</b>
Building Property of Others	\$10,000		<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>			
Employee Dishonesty \$250,000 Policy Occurrence			<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion			<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction			<b>\$247,750</b>
Ordinance or Law Broadened			<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit			<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

**PB 81 01 (04-11)**

**AMCO INSURANCE COMPANY**

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DIRECT BILL 74FQ

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UID M3

78 02838

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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Additional Interest: Interest Number: Loan Number:  
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DIRECT BILL 74FQ

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UID M3

78 02839

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **014** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000		<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000		<b>\$25,000</b>
Forgery and Alteration	\$10,000		<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000		<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000		<b>\$10,000</b>
Outdoor Signs	\$2,500		<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000		<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000		<b>\$15,000</b>
Electronic Data	\$10,000		<b>\$10,000</b>
Interruption of Computer Operations	\$10,000		<b>\$10,000</b>
Building Property of Others	\$10,000		<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>			
Employee Dishonesty \$250,000 Policy Occurrence			<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion			<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction			<b>\$123,875</b>
Ordinance or Law Broadened			<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit			<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02840

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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UID M3

78 02841

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **015** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$247,750</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02842

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Additional Interest: Interest Number: Loan Number:  
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78 02843

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From 03-03-16 To 03-03-17  
Description of Premises Number: **001** Building Number: **016** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$247,750</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02844

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From 03-03-16 To 03-03-17

Additional Interest: Interest Number: Loan Number:  
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DIRECT BILL 74FQ

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UID M3

78 02845

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **017** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT** **CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$123,875</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

**PB 81 01 (04-11)** **AMCO INSURANCE COMPANY**

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DIRECT BILL 74FQ

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UID M3

78 02846

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Additional Interest: Interest Number: Loan Number:  
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DIRECT BILL 74FQ

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UID M3

78 02847

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **018** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>

<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		<b>INCLUDED</b>
Employee Dishonesty - \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$247,750</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02848

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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Additional Interest: Interest Number: Loan Number:  
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**PB 81 01 (04-11)**

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DIRECT BILL 74FQ

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UID M3

78 02849



## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **019** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA 94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	INCLUDED
Business Personal Property -	NOT PROVIDED
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	INCLUDED
Equipment Breakdown	0%
Automatic Increase in Insurance - Building	NOT PROVIDED
Automatic Increase in Insurance - Business Personal Property	NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	\$5,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	INCLUDED

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000		\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000

<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty - \$250,000 Policy Occurrence		INCLUDED
Ordinance or Law - 1 - Loss to Undamaged Portion		INCLUDED
2 - Demolition Cost and Broadened Increased Cost of Construction		\$123,875
Ordinance or Law Broadened		NOT PROVIDED
ADVANTAGE - Blanket Additional Limit		\$100,000

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.  
See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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DIRECT BILL 74FQ

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78 02850

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Additional Interest: Interest Number: Loan Number:  
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Additional Interest: Interest Number: Loan Number:  
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DIRECT BILL 74FQ

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78 02851

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Description of Premises Number: **001** Building Number: **020** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREMONT CA** **94536-3759**  
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	<b>INCLUDED</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>0%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$250,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>INCLUDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>\$123,875</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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78 02852

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932** Policy Period:  
From **03-03-16** To **03-03-17**  
Additional Interest: Interest Number: Loan Number:  
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Additional Interest: Interest Number: Loan Number:  
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Additional Interest: Interest Number: Loan Number:  
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78 02853

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Description of Premises Number: **001** Building Number: **021** Construction: **FRAME**  
Premises Address **3190 RED CEDAR TER** **FREIMONT** **CA** **94536-3759**  
Occupancy **00** Classification: **CLUBHOUSES (HABITATIONAL)**

Described as: **CONDOMINIUM**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Blanketed - Replacement cost	INCLUDED
Business Personal Property -	NOT PROVIDED
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	INCLUDED
Equipment Breakdown	0%
Automatic Increase in Insurance - Building	NOT PROVIDED
Automatic Increase in Insurance - Business Personal Property	NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	\$5,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	INCLUDED

OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty - \$250,000 Policy Occurrence		INCLUDED
Ordinance or Law - 1 - Loss to Undamaged Portion		INCLUDED
2 - Demolition Cost and Broadened Increased Cost of Construction		\$56,113
Ordinance or Law Broadened		NOT PROVIDED
ADVANTAGE - Blanket Additional Limit		\$100,000

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

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AMCO INSURANCE COMPANY

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78 02854

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPH 3007541932**

Policy Period:  
From **03-03-16** To **03-03-17**

Additional Interest: Interest Number: Loan Number:  
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78 02855

# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## LIABILITY DECLARATIONS

Policy Period:

Policy Number: **ACP BPH 3007541932**

From **03-03-16** To **03-03-17**

### LIMITS OF INSURANCE

Each Occurrence Limit of Insurance	Per Occurrence	<b>\$1,000,000</b>
Medical Payments Coverage Sub Limit	Per Person	<b>\$5,000</b>
Tenants Property Damage Legal Liability Sub Limit	Per Covered Loss	<b>\$300,000</b>
Personal and Advertising Injury	Per Person Or Organization	<b>\$1,000,000</b>
Products — Completed Operations Aggregate	All Occurrences	<b>\$2,000,000</b>
General Aggregate (Other than Products — Completed Operations)	All Occurrences	<b>\$2,000,000</b>

### AUTOMATIC ADDITIONAL INSURED STATUS

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises  
Controlling Interest  
Grantor of Franchise or License  
Lessors of Leased Equipment  
Managers or Lessors of Leased Premises  
Mortgagee, Assignee or Receiver  
Owners or Other Interest from Whom Land has been Leased  
State or Political Subdivisions - Permits Relating to Premises

### PROPERTY DAMAGE DEDUCTIBLE

NONE

### OPTIONAL COVERAGES

Hired Auto Liability Coverage	<b>Included in Each Occurrence Limit of Insurance</b>
Nonowned Auto Liability Coverage	<b>Included in Each Occurrence Limit of Insurance</b>
Directors & Officers Liability	<b>Per Occurrence</b>
Directors & Officers Liab-Retro Date 03/03/16	<b>Aggregate</b>
	<b>\$1,000,000</b>
	<b>\$1,000,000</b>

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### FORMS AND ENDORSEMENTS SUMMARY

Policy Period:

Policy Number: ACP BPH 3007541932

From 03-03-16 To 03-03-17

FORM NUMBER	TITLE
LI0021	0101 NUCLEAR ENERGY LIABILITY EXCLUSION
PB0002	1114 PREMIER BUSINESSOWNERS
PB0006	1114 PREMIER BUSINESSOWNERS LIABILITY COVERAGE FORM
PB0009	1114 PREMIER BUSINESSOWNERS COMMON POLICY CONDITIONS
PB0404	0101 HIRED AUTO AND NON-OWNED AUTO LIABILITY
PB0412	0101 LIMITATION OF COVERAGE TO DESIGNATED PREMISES
PB0523	0715 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
PB1504	1114 ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION
PB1701	1114 CONDOMINIUM ASSOCIATION COVERAGE
PB2099	0411 BUSINESSOWNERS ADVANTAGE
PB2998	0908 EXCLUSION - VIOLATION OF CONSUMER PROTEC
PB2999	0215 EXCLUSION - FUNGI OR BACTERIA
PB4100	0515 DIRECTORS AND OFFICERS LIABILITY (COOPERATIVES OR CONDOMINIUM)
PB5422	0406 AMENDMENT - EMPLOYEE DISHONESTY OPTIONAL COVERAGE - CONDOMINIUM
PB9004	0411 CALIFORNIA AMENDATORY ENDORSEMENT

#### IMPORTANT NOTICES

IN7406	0107	IMPORTANT FLOOD INSURANCE NOTICE
IN7809	1115	DATA BREACH & IDENTITY RECOVERY SERVICES



Donald Murphy, Director

## BAYWOOD VILLAS MAINTENANCE ASSOCIATION

The following information is provided pursuant to AB-596:

### FHA

Certification by the Federal Housing Administration may provide benefits to members of an association, including an improvement in an owner's ability to refinance a mortgage or obtain secondary financing and an increase in the pool of potential buyers of the separate interest.

This common interest development **is** a condominium project.

The association of this common interest development **is not** certified by the Federal Housing Administration."

### VA

Certification by the federal Department of Veterans Affairs may provide benefits to members of an association, including an improvement in an owner's ability to refinance a mortgage or obtain secondary financing and an increase in the pool of potential buyers of the separate interest.

This common interest development **is** a condominium project.

The association of this common interest development **is not** certified by the federal Department of Veterans Affairs.

## Assessment and Reserve Funding Disclosure Summary

### Baywood Villas Maintenance Association

For Fiscal Year Beginning: 1/1/2017

# of Units: 248

1) Budgeted Amounts:	Total	Average Per unit*
Reserve Contributions:	\$18,606.26	\$75.03
Total Assessment Income:	\$74,030.88	\$298.51

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, at this point in time does it appear that currently projected Reserve account balances will 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:	1/1/2017
Fully Funded Balance (based on formula defined in 5570(b)4):	\$1,584,331.00
Projected Reserve Fund Balance:	\$959,792.00
Percent Funded:	60.6%
Reserve Deficit (surplus) on a mathematical avg-per-unit* basis:	\$2,518.30

From the 11/2/2015 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: Management Solutions**

**Date: 11/1/2016**

*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: Baywood Villas Maintenance Assoc. #: 16393-4  
Association  
Location: Fremont, CA  
# of Units: 248  
Report Period: January 1, 2016 through December 31, 2016

#### *Results as-of 1/1/2016:*

Projected Starting Reserve Balance: .....	\$959,792
Fully Funded Reserve Balance: .....	\$1,584,331
Average Reserve Deficit (Surplus) Per Unit:.....	\$2,518
Percent Funded: .....	60.6%
Recommended 2016 monthly Reserve Contribution: .....	\$25,048
Recommended 2016 Special Assessment for Reserves: .....	\$0
Most Recent Reserve Contribution Rate: .....	\$11,688

#### *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 2015 Fiscal Year. No site inspection was performed as part of this Reserve Study.
- This Reserve Study was prepared by a credentialed Reserve Specialist (RS).
- Because your Reserve Fund is at 60.6% Funded, this means the association's special assessment & deferred maintenance risk is currently medium.
- 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.



Table 1: Executive Summary

16393-4

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost	Future Average Cost
<b>Buildings</b>					
104	Balconies - Repair/Replace (Par)	5	3	\$20,600	\$22,510
106	Concrete Stairs - Repairs	18	16	\$24,150	\$38,754
109	2nd Floor Deck - Replace	25	13	\$108,500	\$159,336
110	2nd Floor Deck - Reseal/Repair	5	0	\$21,700	\$25,156
324	Exterior Lights - Replace (Partial)	1	0	\$4,500	\$4,635
503	Metal Rail - Replace	30	13	\$112,500	\$165,210
505	Patio Fence - Replace (Partial)	5	3	\$32,500	\$35,514
703	Utility Doors - Replace	5	1	\$15,250	\$15,708
803	Water Heaters - Replace	2	1	\$26,500	\$27,295
1107	Metal Rail - Repaint	5	0	\$14,350	\$16,636
1116	Wood Surfaces (Carports) - Repaint	5	0	\$37,750	\$43,763
1116	Wood Surfaces (Units) - Repaint	5	5	\$330,000	\$382,560
1121	Wood Surfaces - Repairs	10	10	\$200,000	\$268,783
1122	Wood Surfaces - Replace	50	50	\$1,000,000	\$4,383,906
1303	Comp Shingle Roof - Replace	25	14	\$1,027,000	\$1,553,430
1310	Gutters/Downspouts - Replace (50%)	15	4	\$29,000	\$32,640
1803	Fire Alarm System - Replace (Par)	3	0	\$15,000	\$16,391
<b>Common</b>					
102	Brick Walkway - Repairs	20	0	\$8,950	\$16,165
103	Concrete Walkways - Repair	10	8	\$8,400	\$10,641
201	Asphalt - Resurface	25	0	\$536,500	\$1,123,312
202	Asphalt - Seal/Repair	5	0	\$45,900	\$53,211
320	Pole Lights - Replace	24	2	\$23,100	\$24,507
403	Mailboxes - Replace	20	10	\$33,600	\$45,156
405	Play Equipment - Replace	20	12	\$28,900	\$41,204
409	Wood Benches - Replace	25	12	\$1,800	\$2,566
412	Tot Lot Surface - Replenish	8	2	\$6,200	\$6,578
501	Block Wall - Repairs	20	2	\$8,925	\$9,469
708	Trash Enclosures - Replace (Par)	5	0	\$6,750	\$7,825
1001	Backflow Devices - Replace	30	16	\$12,100	\$19,417
1003	Irrig. Controllers - Replace (2014)	12	10	\$2,925	\$3,931
1003	Irrig. Controllers - Replace (Old)	12	0	\$2,925	\$4,170
1006	Irrigation System - Repair/Replace	10	8	\$11,550	\$14,631
1008	Trees - Remove/Replace	3	2	\$10,500	\$11,139
1009	Landscaping - Replenish	5	3	\$38,900	\$42,507
1105	Block Wall - Repaint	10	0	\$10,930	\$14,689
1108	Trash Enclosure - Repaint	5	0	\$3,200	\$3,710
1401	Maps - Replace	15	14	\$7,350	\$11,118
1402	Building Signage - Replace (Par)	10	3	\$17,350	\$18,959
1403	Monument Sign - Refurbish	20	6	\$3,500	\$4,179
<b>Pool</b>					
404	Pool Furniture - Replace	8	0	\$7,225	\$9,152
504	Pool Fence/Gates - Replace	30	13	\$30,850	\$45,304
1104	Pool Fence/Gate - Repaint	5	0	\$3,400	\$3,942
1202	Pool - Resurface	12	0	\$17,350	\$24,737

Table 1: Executive Summary

16393-4

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost	Future Average Cost
1203	Spa - Resurface	6	0	\$6,850	\$8,179
1206	Pool Filter - Replace	12	7	\$1,575	\$1,937
1207	Spa Filter - Replace	12	5	\$1,575	\$1,826
1209	Spa Heater - Replace	10	5	\$4,725	\$5,478
1210	Pool/Spa Pumps - Replace (Partial)	4	3	\$1,575	\$1,721
1212	Pool/Spa Chlorinators - Replace	10	2	\$1,675	\$1,777
1220	Solar Panels - Replace	15	7	\$9,875	\$12,145
<b>Club</b>					
303	HVAC Unit - Replace	10	0	\$3,675	\$4,939
601	Carpet - Replace	12	4	\$4,075	\$4,586
604	Hardwood Floor - Resurface	18	4	\$31,550	\$35,510
803	Water Heater - Replace	12	0	\$5,275	\$7,521
902	Exercise Equipment - Replace	10	1	\$9,450	\$9,734
903	Furniture - Replace	10	1	\$6,850	\$7,056
904	Kitchenette - Refurbish	15	5	\$7,350	\$8,521
909	Restroom - Refurbish	15	5	\$9,000	\$10,433
1110	Interior Surfaces - Repaint	12	4	\$7,625	\$8,582
59	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 3: Contribution and Fund Breakdown**
**16393-4**

#	Component	Useful Life	Rem. Useful Life	Current (Avg) Cost	Fully Funded Balance	Current Fund Balance	Reserve Contributions
<b>Buildings</b>							
104	Balconies - Repair/Replace (Par)	5	3	\$20,600	\$8,240	\$8,240.00	\$596.00
106	Concrete Stairs - Repairs	18	16	\$24,150	\$2,683	\$0.00	\$194.09
109	2nd Floor Deck - Replace	25	13	\$108,500	\$52,080	\$0.00	\$627.83
110	2nd Floor Deck - Reseal/Repair	5	0	\$21,700	\$21,700	\$21,700.00	\$627.83
324	Exterior Lights - Replace (Partial)	1	0	\$4,500	\$4,500	\$4,500.00	\$650.97
503	Metal Rail - Replace	30	13	\$112,500	\$63,750	\$0.00	\$542.48
505	Patio Fence - Replace (Partial)	5	3	\$32,500	\$13,000	\$13,000.00	\$940.29
703	Utility Doors - Replace	5	1	\$15,250	\$12,200	\$12,200.00	\$441.21
803	Water Heaters - Replace	2	1	\$26,500	\$13,250	\$13,250.00	\$1,916.75
1107	Metal Rail - Repaint	5	0	\$14,350	\$14,350	\$14,350.00	\$415.18
1116	Wood Surfaces (Carports) - Repaint	5	0	\$37,750	\$37,750	\$37,750.00	\$1,092.19
1116	Wood Surfaces (Units) - Repaint	5	5	\$330,000	\$0	\$0.00	\$0.00
1121	Wood Surfaces - Repairs	10	10	\$200,000	\$0	\$0.00	\$0.00
1122	Wood Surfaces - Replace	50	50	\$1,000,000	\$0	\$0.00	\$0.00
1303	Comp Shingle Roof - Replace	25	14	\$1,027,000	\$451,880	\$0.00	\$5,942.64
1310	Gutters/Downspouts - Replace (50%)	15	4	\$29,000	\$21,267	\$21,266.67	\$279.68
1803	Fire Alarm System - Replace (Par)	3	0	\$15,000	\$15,000	\$15,000.00	\$723.30
<b>Common</b>							
102	Brick Walkway - Repairs	20	0	\$8,950	\$8,950	\$8,950.00	\$64.74
103	Concrete Walkways - Repair	10	8	\$8,400	\$1,680	\$1,680.00	\$121.51
201	Asphalt - Resurface	25	0	\$536,500	\$536,500	\$536,500.00	\$3,104.41
202	Asphalt - Seal/Repair	5	0	\$45,900	\$45,900	\$45,900.00	\$1,327.98
320	Pole Lights - Replace	24	2	\$23,100	\$21,175	\$21,175.00	\$139.24
403	Mailboxes - Replace	20	10	\$33,600	\$16,800	\$0.00	\$243.03
405	Play Equipment - Replace	20	12	\$28,900	\$11,560	\$0.00	\$209.03
409	Wood Benches - Replace	25	12	\$1,800	\$936	\$0.00	\$10.42
412	Tot Lot Surface - Replenish	8	2	\$6,200	\$4,650	\$4,650.00	\$112.11
501	Block Wall - Repairs	20	2	\$8,925	\$8,033	\$8,032.50	\$64.55
708	Trash Enclosures - Replace (Par)	5	0	\$6,750	\$6,750	\$6,750.00	\$195.29
1001	Backflow Devices - Replace	30	16	\$12,100	\$5,647	\$0.00	\$58.35
1003	Irrig. Controllers - Replace (2014)	12	10	\$2,925	\$488	\$0.00	\$35.26
1003	Irrig. Controllers - Replace (Old)	12	0	\$2,925	\$2,925	\$2,925.00	\$35.26
1006	Irrigation System - Repair/Replace	10	8	\$11,550	\$2,310	\$1,566.09	\$167.08
1008	Trees - Remove/Replace	3	2	\$10,500	\$3,500	\$3,500.00	\$506.31
1009	Landscaping - Replenish	5	3	\$38,900	\$15,560	\$15,560.00	\$1,125.46
1105	Block Wall - Repaint	10	0	\$10,930	\$10,930	\$10,930.00	\$158.11
1108	Trash Enclosure - Repaint	5	0	\$3,200	\$3,200	\$3,200.00	\$92.58
1401	Maps - Replace	15	14	\$7,350	\$490	\$0.00	\$70.88
1402	Building Signage - Replace (Par)	10	3	\$17,350	\$12,145	\$12,145.00	\$250.99
1403	Monument Sign - Refurbish	20	6	\$3,500	\$2,450	\$2,450.00	\$25.32
<b>Pool</b>							
404	Pool Furniture - Replace	8	0	\$7,225	\$7,225	\$7,225.00	\$130.65
504	Pool Fence/Gates - Replace	30	13	\$30,850	\$17,482	\$0.00	\$148.76
1104	Pool Fence/Gate - Repaint	5	0	\$3,400	\$3,400	\$3,400.00	\$98.37
1202	Pool - Resurface	12	0	\$17,350	\$17,350	\$17,350.00	\$209.15

**Table 3: Contribution and Fund Breakdown**
**16393-4**

#	Component	Useful Life	Rem. Useful Life	Current (Avg) Cost	Fully Funded Balance	Current Fund Balance	Reserve Contributions
1203	Spa - Resurface	6	0	\$6,850	\$6,850	\$6,850.00	\$165.15
1206	Pool Filter - Replace	12	7	\$1,575	\$656	\$656.25	\$18.99
1207	Spa Filter - Replace	12	5	\$1,575	\$919	\$918.75	\$18.99
1209	Spa Heater - Replace	10	5	\$4,725	\$2,363	\$2,362.50	\$68.35
1210	Pool/Spa Pumps - Replace (Partial)	4	3	\$1,575	\$394	\$393.75	\$56.96
1212	Pool/Spa Chlorinators - Replace	10	2	\$1,675	\$1,340	\$1,340.00	\$24.23
1220	Solar Panels - Replace	15	7	\$9,875	\$5,267	\$5,266.67	\$95.23
<b>Club</b>							
303	HVAC Unit - Replace	10	0	\$3,675	\$3,675	\$3,675.00	\$53.16
601	Carpet - Replace	12	4	\$4,075	\$2,717	\$2,716.67	\$49.12
604	Hardwood Floor - Resurface	18	4	\$31,550	\$24,539	\$24,538.89	\$253.56
803	Water Heater - Replace	12	0	\$5,275	\$5,275	\$5,275.00	\$63.59
902	Exercise Equipment - Replace	10	1	\$9,450	\$8,505	\$8,505.00	\$136.70
903	Furniture - Replace	10	1	\$6,850	\$6,165	\$6,165.00	\$99.09
904	Kitchenette - Refurbish	15	5	\$7,350	\$4,900	\$4,900.00	\$70.88
909	Restroom - Refurbish	15	5	\$9,000	\$6,000	\$6,000.00	\$86.80
1110	Interior Surfaces - Repaint	12	4	\$7,625	\$5,083	\$5,083.33	\$91.92
59	Total Funded Components				\$1,584,331	\$959,792	\$25,048

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

**16393-4**

**Fiscal Year Beginning: 01/01/16**

**Interest: 1.00% Inflation: 3.0%**

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
2016	\$959,792	\$1,584,331	60.6%	Fair	114.30%	\$300,576	\$0	\$7,373	\$752,230
2017	\$515,511	\$1,144,589	45.0%	Fair	4.30%	\$313,501	\$0	\$6,430	\$64,427
2018	\$771,016	\$1,408,718	54.7%	Fair	4.30%	\$326,981	\$0	\$9,095	\$58,243
2019	\$1,048,849	\$1,696,024	61.8%	Fair	4.30%	\$341,041	\$0	\$11,388	\$171,476
2020	\$1,229,803	\$1,884,471	65.3%	Fair	4.30%	\$355,706	\$0	\$13,707	\$86,383
2021	\$1,512,834	\$2,175,643	69.5%	Fair	4.30%	\$371,002	\$0	\$13,992	\$611,169
2022	\$1,286,657	\$1,944,728	66.2%	Fair	4.30%	\$386,955	\$0	\$14,599	\$53,852
2023	\$1,634,359	\$2,290,922	71.3%	Strong	4.30%	\$403,594	\$0	\$18,174	\$54,145
2024	\$2,001,982	\$2,657,500	75.3%	Strong	4.30%	\$420,948	\$0	\$21,372	\$169,969
2025	\$2,274,334	\$2,926,385	77.7%	Strong	4.30%	\$439,049	\$0	\$24,752	\$60,020
2026	\$2,678,115	\$3,327,511	80.5%	Strong	4.30%	\$457,928	\$0	\$24,311	\$974,178
2027	\$2,186,176	\$2,810,343	77.8%	Strong	3.00%	\$471,666	\$0	\$23,813	\$103,298
2028	\$2,578,356	\$3,186,258	80.9%	Strong	3.00%	\$485,816	\$0	\$27,739	\$120,156
2029	\$2,971,755	\$3,568,027	83.3%	Strong	3.00%	\$500,391	\$0	\$29,475	\$575,959
2030	\$2,925,661	\$3,504,070	83.5%	Strong	3.00%	\$515,402	\$0	\$24,007	\$1,587,236
2031	\$1,877,835	\$2,409,246	77.9%	Strong	3.00%	\$530,864	\$0	\$17,498	\$802,899
2032	\$1,623,299	\$2,102,493	77.2%	Strong	3.00%	\$546,790	\$0	\$18,450	\$120,233
2033	\$2,068,307	\$2,503,121	82.6%	Strong	3.00%	\$563,194	\$0	\$23,249	\$71,196
2034	\$2,583,553	\$2,980,117	86.7%	Strong	3.00%	\$580,090	\$0	\$27,632	\$246,002
2035	\$2,945,274	\$3,305,631	89.1%	Strong	3.00%	\$597,492	\$0	\$32,033	\$110,734
2036	\$3,464,066	\$3,794,921	91.3%	Strong	3.00%	\$615,417	\$0	\$31,378	\$1,296,707
2037	\$2,814,154	\$3,092,463	91.0%	Strong	3.00%	\$633,880	\$0	\$30,730	\$144,266
2038	\$3,334,498	\$3,571,524	93.4%	Strong	3.00%	\$652,896	\$0	\$36,206	\$113,912
2039	\$3,909,687	\$4,112,268	95.1%	Strong	3.00%	\$672,483	\$0	\$41,143	\$300,824
2040	\$4,322,490	\$4,493,243	96.2%	Strong	3.00%	\$692,657	\$0	\$46,299	\$120,189
2041	\$4,941,257	\$5,088,725	97.1%	Strong	3.00%	\$713,437	\$0	\$42,335	\$2,167,636
2042	\$3,529,394	\$3,610,735	97.7%	Strong	3.00%	\$734,840	\$0	\$38,464	\$135,973
2043	\$4,166,725	\$4,199,079	99.2%	Strong	3.00%	\$756,886	\$0	\$45,130	\$105,678
2044	\$4,863,063	\$4,854,879	100.2%	Strong	3.00%	\$779,592	\$0	\$51,297	\$293,198
2045	\$5,400,754	\$5,356,368	100.8%	Strong	3.00%	\$802,980	\$0	\$57,692	\$118,830

**Table 5: 30-Year Income/Expense Detail (yrs 0 through 4)**
**16393-4**

Fiscal Year	2016	2017	2018	2019	2020
Starting Reserve Balance	\$959,792	\$515,511	\$771,016	\$1,048,849	\$1,229,803
Annual Reserve Contribution	\$300,576	\$313,501	\$326,981	\$341,041	\$355,706
Planned Special Assessments	\$0	\$0	\$0	\$0	\$0
Interest Earnings	\$7,373	\$6,430	\$9,095	\$11,388	\$13,707
Total Income	\$1,267,741	\$835,442	\$1,107,092	\$1,401,279	\$1,599,216
# Component					
<b>Buildings</b>					
104 Balconies - Repair/Replace (Par)	\$0	\$0	\$0	\$22,510	\$0
106 Concrete Stairs - Repairs	\$0	\$0	\$0	\$0	\$0
109 2nd Floor Deck - Replace	\$0	\$0	\$0	\$0	\$0
110 2nd Floor Deck - Reseal/Repair	\$21,700	\$0	\$0	\$0	\$0
324 Exterior Lights - Replace (Partial)	\$4,500	\$4,635	\$4,774	\$4,917	\$5,065
503 Metal Rail - Replace	\$0	\$0	\$0	\$0	\$0
505 Patio Fence - Replace (Partial)	\$0	\$0	\$0	\$35,514	\$0
703 Utility Doors - Replace	\$0	\$15,708	\$0	\$0	\$0
803 Water Heaters - Replace	\$0	\$27,295	\$0	\$28,957	\$0
1107 Metal Rail - Repaint	\$14,350	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Carports) - Repaint	\$37,750	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Units) - Repaint	\$0	\$0	\$0	\$0	\$0
1121 Wood Surfaces - Repairs	\$0	\$0	\$0	\$0	\$0
1122 Wood Surfaces - Replace	\$0	\$0	\$0	\$0	\$0
1303 Comp Shingle Roof - Replace	\$0	\$0	\$0	\$0	\$0
1310 Gutters/Downspouts - Replace (50%)	\$0	\$0	\$0	\$0	\$32,640
1803 Fire Alarm System - Replace (Par)	\$15,000	\$0	\$0	\$16,391	\$0
<b>Common</b>					
102 Brick Walkway - Repairs	\$8,950	\$0	\$0	\$0	\$0
103 Concrete Walkways - Repair	\$0	\$0	\$0	\$0	\$0
201 Asphalt - Resurface	\$536,500	\$0	\$0	\$0	\$0
202 Asphalt - Seal/Repair	\$45,900	\$0	\$0	\$0	\$0
320 Pole Lights - Replace	\$0	\$0	\$24,507	\$0	\$0
403 Mailboxes - Replace	\$0	\$0	\$0	\$0	\$0
405 Play Equipment - Replace	\$0	\$0	\$0	\$0	\$0
409 Wood Benches - Replace	\$0	\$0	\$0	\$0	\$0
412 Tot Lot Surface - Replenish	\$0	\$0	\$6,578	\$0	\$0
501 Block Wall - Repairs	\$0	\$0	\$9,469	\$0	\$0
708 Trash Enclosures - Replace (Par)	\$6,750	\$0	\$0	\$0	\$0
1001 Backflow Devices - Replace	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (2014)	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (Old)	\$2,925	\$0	\$0	\$0	\$0
1006 Irrigation System - Repair/Replace	\$0	\$0	\$0	\$0	\$0
1008 Trees - Remove/Replace	\$0	\$0	\$11,139	\$0	\$0
1009 Landscaping - Replenish	\$0	\$0	\$0	\$42,507	\$0
1105 Block Wall - Repaint	\$10,930	\$0	\$0	\$0	\$0
1108 Trash Enclosure - Repaint	\$3,200	\$0	\$0	\$0	\$0
1401 Maps - Replace	\$0	\$0	\$0	\$0	\$0
1402 Building Signage - Replace (Par)	\$0	\$0	\$0	\$18,959	\$0

**Table 5: 30-Year Income/Expense Detail (yrs 0 through 4)**
**16393-4**

Fiscal Year		2016	2017	2018	2019	2020
1403	Monument Sign - Refurbish	\$0	\$0	\$0	\$0	\$0
<b>Pool</b>						
404	Pool Furniture - Replace	\$7,225	\$0	\$0	\$0	\$0
504	Pool Fence/Gates - Replace	\$0	\$0	\$0	\$0	\$0
1104	Pool Fence/Gate - Repaint	\$3,400	\$0	\$0	\$0	\$0
1202	Pool - Resurface	\$17,350	\$0	\$0	\$0	\$0
1203	Spa - Resurface	\$6,850	\$0	\$0	\$0	\$0
1206	Pool Filter - Replace	\$0	\$0	\$0	\$0	\$0
1207	Spa Filter - Replace	\$0	\$0	\$0	\$0	\$0
1209	Spa Heater - Replace	\$0	\$0	\$0	\$0	\$0
1210	Pool/Spa Pumps - Replace (Partial)	\$0	\$0	\$0	\$1,721	\$0
1212	Pool/Spa Chlorinators - Replace	\$0	\$0	\$1,777	\$0	\$0
1220	Solar Panels - Replace	\$0	\$0	\$0	\$0	\$0
<b>Club</b>						
303	HVAC Unit - Replace	\$3,675	\$0	\$0	\$0	\$0
601	Carpet - Replace	\$0	\$0	\$0	\$0	\$4,586
604	Hardwood Floor - Resurface	\$0	\$0	\$0	\$0	\$35,510
803	Water Heater - Replace	\$5,275	\$0	\$0	\$0	\$0
902	Exercise Equipment - Replace	\$0	\$9,734	\$0	\$0	\$0
903	Furniture - Replace	\$0	\$7,056	\$0	\$0	\$0
904	Kitchenette - Refurbish	\$0	\$0	\$0	\$0	\$0
909	Restroom - Refurbish	\$0	\$0	\$0	\$0	\$0
1110	Interior Surfaces - Repaint	\$0	\$0	\$0	\$0	\$8,582
Total Expenses		\$752,230	\$64,427	\$58,243	\$171,476	\$86,383
Ending Reserve Balance:		\$515,511	\$771,016	\$1,048,849	\$1,229,803	\$1,512,834

**Table 5: 30-Year Income/Expense Detail (yrs 5 through 9)**
**16393-4**

Fiscal Year	2021	2022	2023	2024	2025
Starting Reserve Balance	\$1,512,834	\$1,286,657	\$1,634,359	\$2,001,982	\$2,274,334
Annual Reserve Contribution	\$371,002	\$386,955	\$403,594	\$420,948	\$439,049
Planned Special Assessments	\$0	\$0	\$0	\$0	\$0
Interest Earnings	\$13,992	\$14,599	\$18,174	\$21,372	\$24,752
Total Income	\$1,897,827	\$1,688,211	\$2,056,127	\$2,444,303	\$2,738,135
# Component					
<b>Buildings</b>					
104 Balconies - Repair/Replace (Par)	\$0	\$0	\$0	\$26,095	\$0
106 Concrete Stairs - Repairs	\$0	\$0	\$0	\$0	\$0
109 2nd Floor Deck - Replace	\$0	\$0	\$0	\$0	\$0
110 2nd Floor Deck - Reseal/Repair	\$25,156	\$0	\$0	\$0	\$0
324 Exterior Lights - Replace (Partial)	\$5,217	\$5,373	\$5,534	\$5,700	\$5,871
503 Metal Rail - Replace	\$0	\$0	\$0	\$0	\$0
505 Patio Fence - Replace (Partial)	\$0	\$0	\$0	\$41,170	\$0
703 Utility Doors - Replace	\$0	\$18,209	\$0	\$0	\$0
803 Water Heaters - Replace	\$30,721	\$0	\$32,592	\$0	\$34,576
1107 Metal Rail - Repaint	\$16,636	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Carports) - Repaint	\$43,763	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Units) - Repaint	\$382,560	\$0	\$0	\$0	\$0
1121 Wood Surfaces - Repairs	\$0	\$0	\$0	\$0	\$0
1122 Wood Surfaces - Replace	\$0	\$0	\$0	\$0	\$0
1303 Comp Shingle Roof - Replace	\$0	\$0	\$0	\$0	\$0
1310 Gutters/Downspouts - Replace (50%)	\$0	\$0	\$0	\$0	\$0
1803 Fire Alarm System - Replace (Par)	\$0	\$17,911	\$0	\$0	\$19,572
<b>Common</b>					
102 Brick Walkway - Repairs	\$0	\$0	\$0	\$0	\$0
103 Concrete Walkways - Repair	\$0	\$0	\$0	\$10,641	\$0
201 Asphalt - Resurface	\$0	\$0	\$0	\$0	\$0
202 Asphalt - Seal/Repair	\$53,211	\$0	\$0	\$0	\$0
320 Pole Lights - Replace	\$0	\$0	\$0	\$0	\$0
403 Mailboxes - Replace	\$0	\$0	\$0	\$0	\$0
405 Play Equipment - Replace	\$0	\$0	\$0	\$0	\$0
409 Wood Benches - Replace	\$0	\$0	\$0	\$0	\$0
412 Tot Lot Surface - Replenish	\$0	\$0	\$0	\$0	\$0
501 Block Wall - Repairs	\$0	\$0	\$0	\$0	\$0
708 Trash Enclosures - Replace (Par)	\$7,825	\$0	\$0	\$0	\$0
1001 Backflow Devices - Replace	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (2014)	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (Old)	\$0	\$0	\$0	\$0	\$0
1006 Irrigation System - Repair/Replace	\$0	\$0	\$0	\$14,631	\$0
1008 Trees - Remove/Replace	\$12,172	\$0	\$0	\$13,301	\$0
1009 Landscaping - Replenish	\$0	\$0	\$0	\$49,277	\$0
1105 Block Wall - Repaint	\$0	\$0	\$0	\$0	\$0
1108 Trash Enclosure - Repaint	\$3,710	\$0	\$0	\$0	\$0
1401 Maps - Replace	\$0	\$0	\$0	\$0	\$0
1402 Building Signage - Replace (Par)	\$0	\$0	\$0	\$0	\$0



**Table 5: 30-Year Income/Expense Detail (yrs 5 through 9)**
**16393-4**

Fiscal Year		2021	2022	2023	2024	2025
1403	Monument Sign - Refurbish	\$0	\$4,179	\$0	\$0	\$0
<b>Pool</b>						
404	Pool Furniture - Replace	\$0	\$0	\$0	\$9,152	\$0
504	Pool Fence/Gates - Replace	\$0	\$0	\$0	\$0	\$0
1104	Pool Fence/Gate - Repaint	\$3,942	\$0	\$0	\$0	\$0
1202	Pool - Resurface	\$0	\$0	\$0	\$0	\$0
1203	Spa - Resurface	\$0	\$8,179	\$0	\$0	\$0
1206	Pool Filter - Replace	\$0	\$0	\$1,937	\$0	\$0
1207	Spa Filter - Replace	\$1,826	\$0	\$0	\$0	\$0
1209	Spa Heater - Replace	\$5,478	\$0	\$0	\$0	\$0
1210	Pool/Spa Pumps - Replace (Partial)	\$0	\$0	\$1,937	\$0	\$0
1212	Pool/Spa Chlorinators - Replace	\$0	\$0	\$0	\$0	\$0
1220	Solar Panels - Replace	\$0	\$0	\$12,145	\$0	\$0
<b>Club</b>						
303	HVAC Unit - Replace	\$0	\$0	\$0	\$0	\$0
601	Carpet - Replace	\$0	\$0	\$0	\$0	\$0
604	Hardwood Floor - Resurface	\$0	\$0	\$0	\$0	\$0
803	Water Heater - Replace	\$0	\$0	\$0	\$0	\$0
902	Exercise Equipment - Replace	\$0	\$0	\$0	\$0	\$0
903	Furniture - Replace	\$0	\$0	\$0	\$0	\$0
904	Kitchenette - Refurbish	\$8,521	\$0	\$0	\$0	\$0
909	Restroom - Refurbish	\$10,433	\$0	\$0	\$0	\$0
1110	Interior Surfaces - Repaint	\$0	\$0	\$0	\$0	\$0
Total Expenses		\$611,169	\$53,852	\$54,145	\$169,969	\$60,020
Ending Reserve Balance:		\$1,286,657	\$1,634,359	\$2,001,982	\$2,274,334	\$2,678,115

**Table 5: 30-Year Income/Expense Detail (yrs 10 through 14)**
**16393-4**

Fiscal Year	2026	2027	2028	2029	2030
Starting Reserve Balance	\$2,678,115	\$2,186,176	\$2,578,356	\$2,971,755	\$2,925,661
Annual Reserve Contribution	\$457,928	\$471,666	\$485,816	\$500,391	\$515,402
Planned Special Assessments	\$0	\$0	\$0	\$0	\$0
Interest Earnings	\$24,311	\$23,813	\$27,739	\$29,475	\$24,007
Total Income	\$3,160,354	\$2,681,655	\$3,091,911	\$3,501,620	\$3,465,071
# Component					
<b>Buildings</b>					
104 Balconies - Repair/Replace (Par)	\$0	\$0	\$0	\$30,252	\$0
106 Concrete Stairs - Repairs	\$0	\$0	\$0	\$0	\$0
109 2nd Floor Deck - Replace	\$0	\$0	\$0	\$159,336	\$0
110 2nd Floor Deck - Reseal/Repair	\$29,163	\$0	\$0	\$0	\$0
324 Exterior Lights - Replace (Partial)	\$6,048	\$6,229	\$6,416	\$6,608	\$6,807
503 Metal Rail - Replace	\$0	\$0	\$0	\$165,210	\$0
505 Patio Fence - Replace (Partial)	\$0	\$0	\$0	\$47,727	\$0
703 Utility Doors - Replace	\$0	\$21,110	\$0	\$0	\$0
803 Water Heaters - Replace	\$0	\$36,682	\$0	\$38,916	\$0
1107 Metal Rail - Repaint	\$19,285	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Carports) - Repaint	\$50,733	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Units) - Repaint	\$443,492	\$0	\$0	\$0	\$0
1121 Wood Surfaces - Repairs	\$268,783	\$0	\$0	\$0	\$0
1122 Wood Surfaces - Replace	\$0	\$0	\$0	\$0	\$0
1303 Comp Shingle Roof - Replace	\$0	\$0	\$0	\$0	\$1,553,430
1310 Gutters/Downspouts - Replace (50%)	\$0	\$0	\$0	\$0	\$0
1803 Fire Alarm System - Replace (Par)	\$0	\$0	\$21,386	\$0	\$0
<b>Common</b>					
102 Brick Walkway - Repairs	\$0	\$0	\$0	\$0	\$0
103 Concrete Walkways - Repair	\$0	\$0	\$0	\$0	\$0
201 Asphalt - Resurface	\$0	\$0	\$0	\$0	\$0
202 Asphalt - Seal/Repair	\$61,686	\$0	\$0	\$0	\$0
320 Pole Lights - Replace	\$0	\$0	\$0	\$0	\$0
403 Mailboxes - Replace	\$45,156	\$0	\$0	\$0	\$0
405 Play Equipment - Replace	\$0	\$0	\$41,204	\$0	\$0
409 Wood Benches - Replace	\$0	\$0	\$2,566	\$0	\$0
412 Tot Lot Surface - Replenish	\$8,332	\$0	\$0	\$0	\$0
501 Block Wall - Repairs	\$0	\$0	\$0	\$0	\$0
708 Trash Enclosures - Replace (Par)	\$9,071	\$0	\$0	\$0	\$0
1001 Backflow Devices - Replace	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (2014)	\$3,931	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (Old)	\$0	\$0	\$4,170	\$0	\$0
1006 Irrigation System - Repair/Replace	\$0	\$0	\$0	\$0	\$0
1008 Trees - Remove/Replace	\$0	\$14,534	\$0	\$0	\$15,882
1009 Landscaping - Replenish	\$0	\$0	\$0	\$57,126	\$0
1105 Block Wall - Repaint	\$14,689	\$0	\$0	\$0	\$0
1108 Trash Enclosure - Repaint	\$4,301	\$0	\$0	\$0	\$0
1401 Maps - Replace	\$0	\$0	\$0	\$0	\$11,118
1402 Building Signage - Replace (Par)	\$0	\$0	\$0	\$25,479	\$0

**Table 5: 30-Year Income/Expense Detail (yrs 10 through 14)**
**16393-4**

Fiscal Year	2026	2027	2028	2029	2030
1403 Monument Sign - Refurbish	\$0	\$0	\$0	\$0	\$0
<b>Pool</b>					
404 Pool Furniture - Replace	\$0	\$0	\$0	\$0	\$0
504 Pool Fence/Gates - Replace	\$0	\$0	\$0	\$45,304	\$0
1104 Pool Fence/Gate - Repaint	\$4,569	\$0	\$0	\$0	\$0
1202 Pool - Resurface	\$0	\$0	\$24,737	\$0	\$0
1203 Spa - Resurface	\$0	\$0	\$9,766	\$0	\$0
1206 Pool Filter - Replace	\$0	\$0	\$0	\$0	\$0
1207 Spa Filter - Replace	\$0	\$0	\$0	\$0	\$0
1209 Spa Heater - Replace	\$0	\$0	\$0	\$0	\$0
1210 Pool/Spa Pumps - Replace (Partial)	\$0	\$2,180	\$0	\$0	\$0
1212 Pool/Spa Chlorinators - Replace	\$0	\$0	\$2,388	\$0	\$0
1220 Solar Panels - Replace	\$0	\$0	\$0	\$0	\$0
<b>Club</b>					
303 HVAC Unit - Replace	\$4,939	\$0	\$0	\$0	\$0
601 Carpet - Replace	\$0	\$0	\$0	\$0	\$0
604 Hardwood Floor - Resurface	\$0	\$0	\$0	\$0	\$0
803 Water Heater - Replace	\$0	\$0	\$7,521	\$0	\$0
902 Exercise Equipment - Replace	\$0	\$13,081	\$0	\$0	\$0
903 Furniture - Replace	\$0	\$9,482	\$0	\$0	\$0
904 Kitchenette - Refurbish	\$0	\$0	\$0	\$0	\$0
909 Restroom - Refurbish	\$0	\$0	\$0	\$0	\$0
1110 Interior Surfaces - Repaint	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$974,178	\$103,298	\$120,156	\$575,959	\$1,587,236
Ending Reserve Balance:	\$2,186,176	\$2,578,356	\$2,971,755	\$2,925,661	\$1,877,835

**Table 5: 30-Year Income/Expense Detail (yrs 15 through 19)**
**16393-4**

Fiscal Year	2031	2032	2033	2034	2035
Starting Reserve Balance	\$1,877,835	\$1,623,299	\$2,068,307	\$2,583,553	\$2,945,274
Annual Reserve Contribution	\$530,864	\$546,790	\$563,194	\$580,090	\$597,492
Planned Special Assessments	\$0	\$0	\$0	\$0	\$0
Interest Earnings	\$17,498	\$18,450	\$23,249	\$27,632	\$32,033
Total Income	\$2,426,197	\$2,188,539	\$2,654,750	\$3,191,276	\$3,574,800
# Component					
<b>Buildings</b>					
104 Balconies - Repair/Replace (Par)	\$0	\$0	\$0	\$35,070	\$0
106 Concrete Stairs - Repairs	\$0	\$38,754	\$0	\$0	\$0
109 2nd Floor Deck - Replace	\$0	\$0	\$0	\$0	\$0
110 2nd Floor Deck - Reseal/Repair	\$33,808	\$0	\$0	\$0	\$0
324 Exterior Lights - Replace (Partial)	\$7,011	\$7,221	\$7,438	\$7,661	\$7,891
503 Metal Rail - Replace	\$0	\$0	\$0	\$0	\$0
505 Patio Fence - Replace (Partial)	\$0	\$0	\$0	\$55,329	\$0
703 Utility Doors - Replace	\$0	\$24,472	\$0	\$0	\$0
803 Water Heaters - Replace	\$41,286	\$0	\$43,800	\$0	\$46,468
1107 Metal Rail - Repaint	\$22,357	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Carports) - Repaint	\$58,813	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Units) - Repaint	\$514,129	\$0	\$0	\$0	\$0
1121 Wood Surfaces - Repairs	\$0	\$0	\$0	\$0	\$0
1122 Wood Surfaces - Replace	\$0	\$0	\$0	\$0	\$0
1303 Comp Shingle Roof - Replace	\$0	\$0	\$0	\$0	\$0
1310 Gutters/Downspouts - Replace (50%)	\$0	\$0	\$0	\$0	\$50,852
1803 Fire Alarm System - Replace (Par)	\$23,370	\$0	\$0	\$25,536	\$0
<b>Common</b>					
102 Brick Walkway - Repairs	\$0	\$0	\$0	\$0	\$0
103 Concrete Walkways - Repair	\$0	\$0	\$0	\$14,300	\$0
201 Asphalt - Resurface	\$0	\$0	\$0	\$0	\$0
202 Asphalt - Seal/Repair	\$71,511	\$0	\$0	\$0	\$0
320 Pole Lights - Replace	\$0	\$0	\$0	\$0	\$0
403 Mailboxes - Replace	\$0	\$0	\$0	\$0	\$0
405 Play Equipment - Replace	\$0	\$0	\$0	\$0	\$0
409 Wood Benches - Replace	\$0	\$0	\$0	\$0	\$0
412 Tot Lot Surface - Replenish	\$0	\$0	\$0	\$10,555	\$0
501 Block Wall - Repairs	\$0	\$0	\$0	\$0	\$0
708 Trash Enclosures - Replace (Par)	\$10,516	\$0	\$0	\$0	\$0
1001 Backflow Devices - Replace	\$0	\$19,417	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (2014)	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (Old)	\$0	\$0	\$0	\$0	\$0
1006 Irrigation System - Repair/Replace	\$0	\$0	\$0	\$19,663	\$0
1008 Trees - Remove/Replace	\$0	\$0	\$17,355	\$0	\$0
1009 Landscaping - Replenish	\$0	\$0	\$0	\$66,225	\$0
1105 Block Wall - Repaint	\$0	\$0	\$0	\$0	\$0
1108 Trash Enclosure - Repaint	\$4,985	\$0	\$0	\$0	\$0
1401 Maps - Replace	\$0	\$0	\$0	\$0	\$0
1402 Building Signage - Replace (Par)	\$0	\$0	\$0	\$0	\$0

**Table 5: 30-Year Income/Expense Detail (yrs 15 through 19)**
**16393-4**

Fiscal Year		2031	2032	2033	2034	2035
1403	Monument Sign - Refurbish	\$0	\$0	\$0	\$0	\$0
<b>Pool</b>						
404	Pool Furniture - Replace	\$0	\$11,594	\$0	\$0	\$0
504	Pool Fence/Gates - Replace	\$0	\$0	\$0	\$0	\$0
1104	Pool Fence/Gate - Repaint	\$5,297	\$0	\$0	\$0	\$0
1202	Pool - Resurface	\$0	\$0	\$0	\$0	\$0
1203	Spa - Resurface	\$0	\$0	\$0	\$11,662	\$0
1206	Pool Filter - Replace	\$0	\$0	\$0	\$0	\$2,762
1207	Spa Filter - Replace	\$0	\$0	\$2,603	\$0	\$0
1209	Spa Heater - Replace	\$7,361	\$0	\$0	\$0	\$0
1210	Pool/Spa Pumps - Replace (Partial)	\$2,454	\$0	\$0	\$0	\$2,762
1212	Pool/Spa Chlorinators - Replace	\$0	\$0	\$0	\$0	\$0
1220	Solar Panels - Replace	\$0	\$0	\$0	\$0	\$0
<b>Club</b>						
303	HVAC Unit - Replace	\$0	\$0	\$0	\$0	\$0
601	Carpet - Replace	\$0	\$6,539	\$0	\$0	\$0
604	Hardwood Floor - Resurface	\$0	\$0	\$0	\$0	\$0
803	Water Heater - Replace	\$0	\$0	\$0	\$0	\$0
902	Exercise Equipment - Replace	\$0	\$0	\$0	\$0	\$0
903	Furniture - Replace	\$0	\$0	\$0	\$0	\$0
904	Kitchenette - Refurbish	\$0	\$0	\$0	\$0	\$0
909	Restroom - Refurbish	\$0	\$0	\$0	\$0	\$0
1110	Interior Surfaces - Repaint	\$0	\$12,236	\$0	\$0	\$0
Total Expenses		\$802,899	\$120,233	\$71,196	\$246,002	\$110,734
Ending Reserve Balance:		\$1,623,299	\$2,068,307	\$2,583,553	\$2,945,274	\$3,464,066

**Table 5: 30-Year Income/Expense Detail (yrs 20 through 24)**
**16393-4**

Fiscal Year	2036	2037	2038	2039	2040
Starting Reserve Balance	\$3,464,066	\$2,814,154	\$3,334,498	\$3,909,687	\$4,322,490
Annual Reserve Contribution	\$615,417	\$633,880	\$652,896	\$672,483	\$692,657
Planned Special Assessments	\$0	\$0	\$0	\$0	\$0
Interest Earnings	\$31,378	\$30,730	\$36,206	\$41,143	\$46,299
Total Income	\$4,110,861	\$3,478,764	\$4,023,600	\$4,623,314	\$5,061,446
# Component					
<b>Buildings</b>					
104 Balconies - Repair/Replace (Par)	\$0	\$0	\$0	\$40,656	\$0
106 Concrete Stairs - Repairs	\$0	\$0	\$0	\$0	\$0
109 2nd Floor Deck - Replace	\$0	\$0	\$0	\$0	\$0
110 2nd Floor Deck - Reseal/Repair	\$39,193	\$0	\$0	\$0	\$0
324 Exterior Lights - Replace (Partial)	\$8,128	\$8,371	\$8,622	\$8,881	\$9,148
503 Metal Rail - Replace	\$0	\$0	\$0	\$0	\$0
505 Patio Fence - Replace (Partial)	\$0	\$0	\$0	\$64,142	\$0
703 Utility Doors - Replace	\$0	\$28,369	\$0	\$0	\$0
803 Water Heaters - Replace	\$0	\$49,298	\$0	\$52,300	\$0
1107 Metal Rail - Repaint	\$25,918	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Carports) - Repaint	\$68,181	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Units) - Repaint	\$596,017	\$0	\$0	\$0	\$0
1121 Wood Surfaces - Repairs	\$361,222	\$0	\$0	\$0	\$0
1122 Wood Surfaces - Replace	\$0	\$0	\$0	\$0	\$0
1303 Comp Shingle Roof - Replace	\$0	\$0	\$0	\$0	\$0
1310 Gutters/Downspouts - Replace (50%)	\$0	\$0	\$0	\$0	\$0
1803 Fire Alarm System - Replace (Par)	\$0	\$27,904	\$0	\$0	\$30,492
<b>Common</b>					
102 Brick Walkway - Repairs	\$16,165	\$0	\$0	\$0	\$0
103 Concrete Walkways - Repair	\$0	\$0	\$0	\$0	\$0
201 Asphalt - Resurface	\$0	\$0	\$0	\$0	\$0
202 Asphalt - Seal/Repair	\$82,901	\$0	\$0	\$0	\$0
320 Pole Lights - Replace	\$0	\$0	\$0	\$0	\$0
403 Mailboxes - Replace	\$0	\$0	\$0	\$0	\$0
405 Play Equipment - Replace	\$0	\$0	\$0	\$0	\$0
409 Wood Benches - Replace	\$0	\$0	\$0	\$0	\$0
412 Tot Lot Surface - Replenish	\$0	\$0	\$0	\$0	\$0
501 Block Wall - Repairs	\$0	\$0	\$17,101	\$0	\$0
708 Trash Enclosures - Replace (Par)	\$12,191	\$0	\$0	\$0	\$0
1001 Backflow Devices - Replace	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (2014)	\$0	\$0	\$5,605	\$0	\$0
1003 Irrig. Controllers - Replace (Old)	\$0	\$0	\$0	\$0	\$5,946
1006 Irrigation System - Repair/Replace	\$0	\$0	\$0	\$0	\$0
1008 Trees - Remove/Replace	\$18,964	\$0	\$0	\$20,723	\$0
1009 Landscaping - Replenish	\$0	\$0	\$0	\$76,773	\$0
1105 Block Wall - Repaint	\$19,741	\$0	\$0	\$0	\$0
1108 Trash Enclosure - Repaint	\$5,780	\$0	\$0	\$0	\$0
1401 Maps - Replace	\$0	\$0	\$0	\$0	\$0
1402 Building Signage - Replace (Par)	\$0	\$0	\$0	\$34,242	\$0

**Table 5: 30-Year Income/Expense Detail (yrs 20 through 24)**
**16393-4**

Fiscal Year		2036	2037	2038	2039	2040
1403	Monument Sign - Refurbish	\$0	\$0	\$0	\$0	\$0
<b>Pool</b>						
404	Pool Furniture - Replace	\$0	\$0	\$0	\$0	\$14,687
504	Pool Fence/Gates - Replace	\$0	\$0	\$0	\$0	\$0
1104	Pool Fence/Gate - Repaint	\$6,141	\$0	\$0	\$0	\$0
1202	Pool - Resurface	\$0	\$0	\$0	\$0	\$35,269
1203	Spa - Resurface	\$0	\$0	\$0	\$0	\$13,925
1206	Pool Filter - Replace	\$0	\$0	\$0	\$0	\$0
1207	Spa Filter - Replace	\$0	\$0	\$0	\$0	\$0
1209	Spa Heater - Replace	\$0	\$0	\$0	\$0	\$0
1210	Pool/Spa Pumps - Replace (Partial)	\$0	\$0	\$0	\$3,108	\$0
1212	Pool/Spa Chlorinators - Replace	\$0	\$0	\$3,209	\$0	\$0
1220	Solar Panels - Replace	\$0	\$0	\$18,922	\$0	\$0
<b>Club</b>						
303	HVAC Unit - Replace	\$6,637	\$0	\$0	\$0	\$0
601	Carpet - Replace	\$0	\$0	\$0	\$0	\$0
604	Hardwood Floor - Resurface	\$0	\$0	\$60,453	\$0	\$0
803	Water Heater - Replace	\$0	\$0	\$0	\$0	\$10,723
902	Exercise Equipment - Replace	\$0	\$17,580	\$0	\$0	\$0
903	Furniture - Replace	\$0	\$12,743	\$0	\$0	\$0
904	Kitchenette - Refurbish	\$13,275	\$0	\$0	\$0	\$0
909	Restroom - Refurbish	\$16,255	\$0	\$0	\$0	\$0
1110	Interior Surfaces - Repaint	\$0	\$0	\$0	\$0	\$0
Total Expenses		\$1,296,707	\$144,266	\$113,912	\$300,824	\$120,189
Ending Reserve Balance:		\$2,814,154	\$3,334,498	\$3,909,687	\$4,322,490	\$4,941,257

**Table 5: 30-Year Income/Expense Detail (yrs 25 through 29)**
**16393-4**

Fiscal Year	2041	2042	2043	2044	2045
Starting Reserve Balance	\$4,941,257	\$3,529,394	\$4,166,725	\$4,863,063	\$5,400,754
Annual Reserve Contribution	\$713,437	\$734,840	\$756,886	\$779,592	\$802,980
Planned Special Assessments	\$0	\$0	\$0	\$0	\$0
Interest Earnings	\$42,335	\$38,464	\$45,130	\$51,297	\$57,692
Total Income	\$5,697,030	\$4,302,699	\$4,968,741	\$5,693,952	\$6,261,426
# Component					
<b>Buildings</b>					
104 Balconies - Repair/Replace (Par)	\$0	\$0	\$0	\$47,131	\$0
106 Concrete Stairs - Repairs	\$0	\$0	\$0	\$0	\$0
109 2nd Floor Deck - Replace	\$0	\$0	\$0	\$0	\$0
110 2nd Floor Deck - Reseal/Repair	\$45,435	\$0	\$0	\$0	\$0
324 Exterior Lights - Replace (Partial)	\$9,422	\$9,705	\$9,996	\$10,296	\$10,605
503 Metal Rail - Replace	\$0	\$0	\$0	\$0	\$0
505 Patio Fence - Replace (Partial)	\$0	\$0	\$0	\$74,358	\$0
703 Utility Doors - Replace	\$0	\$32,888	\$0	\$0	\$0
803 Water Heaters - Replace	\$55,485	\$0	\$58,864	\$0	\$62,449
1107 Metal Rail - Repaint	\$30,046	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Carports) - Repaint	\$79,040	\$0	\$0	\$0	\$0
1116 Wood Surfaces (Units) - Repaint	\$690,947	\$0	\$0	\$0	\$0
1121 Wood Surfaces - Repairs	\$0	\$0	\$0	\$0	\$0
1122 Wood Surfaces - Replace	\$0	\$0	\$0	\$0	\$0
1303 Comp Shingle Roof - Replace	\$0	\$0	\$0	\$0	\$0
1310 Gutters/Downspouts - Replace (50%)	\$0	\$0	\$0	\$0	\$0
1803 Fire Alarm System - Replace (Par)	\$0	\$0	\$33,319	\$0	\$0
<b>Common</b>					
102 Brick Walkway - Repairs	\$0	\$0	\$0	\$0	\$0
103 Concrete Walkways - Repair	\$0	\$0	\$0	\$19,219	\$0
201 Asphalt - Resurface	\$1,123,312	\$0	\$0	\$0	\$0
202 Asphalt - Seal/Repair	\$96,104	\$0	\$0	\$0	\$0
320 Pole Lights - Replace	\$0	\$49,817	\$0	\$0	\$0
403 Mailboxes - Replace	\$0	\$0	\$0	\$0	\$0
405 Play Equipment - Replace	\$0	\$0	\$0	\$0	\$0
409 Wood Benches - Replace	\$0	\$0	\$0	\$0	\$0
412 Tot Lot Surface - Replenish	\$0	\$13,371	\$0	\$0	\$0
501 Block Wall - Repairs	\$0	\$0	\$0	\$0	\$0
708 Trash Enclosures - Replace (Par)	\$14,133	\$0	\$0	\$0	\$0
1001 Backflow Devices - Replace	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (2014)	\$0	\$0	\$0	\$0	\$0
1003 Irrig. Controllers - Replace (Old)	\$0	\$0	\$0	\$0	\$0
1006 Irrigation System - Repair/Replace	\$0	\$0	\$0	\$26,426	\$0
1008 Trees - Remove/Replace	\$0	\$22,644	\$0	\$0	\$24,744
1009 Landscaping - Replenish	\$0	\$0	\$0	\$89,000	\$0
1105 Block Wall - Repaint	\$0	\$0	\$0	\$0	\$0
1108 Trash Enclosure - Repaint	\$6,700	\$0	\$0	\$0	\$0
1401 Maps - Replace	\$0	\$0	\$0	\$0	\$17,321
1402 Building Signage - Replace (Par)	\$0	\$0	\$0	\$0	\$0



**Table 5: 30-Year Income/Expense Detail (yrs 25 through 29)**
**16393-4**

Fiscal Year		2041	2042	2043	2044	2045
1403	Monument Sign - Refurbish	\$0	\$7,548	\$0	\$0	\$0
<b>Pool</b>						
404	Pool Furniture - Replace	\$0	\$0	\$0	\$0	\$0
504	Pool Fence/Gates - Replace	\$0	\$0	\$0	\$0	\$0
1104	Pool Fence/Gate - Repaint	\$7,119	\$0	\$0	\$0	\$0
1202	Pool - Resurface	\$0	\$0	\$0	\$0	\$0
1203	Spa - Resurface	\$0	\$0	\$0	\$0	\$0
1206	Pool Filter - Replace	\$0	\$0	\$0	\$0	\$0
1207	Spa Filter - Replace	\$0	\$0	\$0	\$0	\$3,712
1209	Spa Heater - Replace	\$9,893	\$0	\$0	\$0	\$0
1210	Pool/Spa Pumps - Replace (Partial)	\$0	\$0	\$3,499	\$0	\$0
1212	Pool/Spa Chlorinators - Replace	\$0	\$0	\$0	\$0	\$0
1220	Solar Panels - Replace	\$0	\$0	\$0	\$0	\$0
<b>Club</b>						
303	HVAC Unit - Replace	\$0	\$0	\$0	\$0	\$0
601	Carpet - Replace	\$0	\$0	\$0	\$9,323	\$0
604	Hardwood Floor - Resurface	\$0	\$0	\$0	\$0	\$0
803	Water Heater - Replace	\$0	\$0	\$0	\$0	\$0
902	Exercise Equipment - Replace	\$0	\$0	\$0	\$0	\$0
903	Furniture - Replace	\$0	\$0	\$0	\$0	\$0
904	Kitchenette - Refurbish	\$0	\$0	\$0	\$0	\$0
909	Restroom - Refurbish	\$0	\$0	\$0	\$0	\$0
1110	Interior Surfaces - Repaint	\$0	\$0	\$0	\$17,445	\$0
Total Expenses		\$2,167,636	\$135,973	\$105,678	\$293,198	\$118,830
Ending Reserve Balance:		\$3,529,394	\$4,166,725	\$4,863,063	\$5,400,754	\$6,142,597