



Management Solutions

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

Brooktree Square Homeowners' Association

2019 Budget Explanation

November 1, 2018

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 \$61,581.44 as of August 31, 2018.
- III. The budget becomes effective January 1, 2018. The dues will increase \$20.00 (5.2%) to \$385.00 per unit, per month.
- IV. The Association will update their reserve study in 2019.
- 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 2019 for your rights and notices.

**Management Solutions looks forward to another great year with the
Brooktree Square Homeowners Association.**

		Previous Year 2018			Current Year 2019		
		Adopted Monthly Budget	Annual Budget	Per Month/ Per Unit	Adopted Monthly Budget	Annual Budget	Per Month/ Per Unit
4010	Dues	\$ 14,965.00	\$ 179,580.00	\$ 365.00	\$ 15,785.00	\$ 189,420.00	\$ 385.00
4100	Move in/Move Out Fees	\$ 164.00	\$ 1,968.00	\$ 4.00	\$ 164.00	\$ 1,968.00	\$ 4.00
4130	Interest Income Cash		\$ -	\$ -		\$ -	\$ -
4135	Interest Income Dues		\$ -	\$ -		\$ -	\$ -
4145	Late Letter Fees		\$ -	\$ -		\$ -	\$ -
4200	Misc Income (Incl violations)		\$ -	\$ -		\$ -	\$ -
4000	Total Income	\$ 15,129.00	\$ 181,548.00	\$ 369.00	\$ 15,949.00	\$ 191,388.00	\$ 389.00
5020	Electricity	\$ 697.00	\$ 8,364.00	\$ 17.00	\$ 697.00	\$ 8,364.00	\$ 17.00
5030	Gas	\$ 41.00	\$ 492.00	\$ 1.00	\$ 41.00	\$ 492.00	\$ 1.00
5040	Garbage	\$ 1,291.50	\$ 15,498.00	\$ 31.50	\$ 1,291.50	\$ 15,498.00	\$ 31.50
5070	Water	\$ 2,029.50	\$ 24,354.00	\$ 49.50	\$ 2,439.50	\$ 29,274.00	\$ 59.50
5000	Total Utilities	\$ 4,059.00	\$ 48,708.00	\$ 99.00	\$ 4,469.00	\$ 53,628.00	\$ 109.00
6010	Landscape Maintenance	\$ 1,100.85	\$ 13,210.20	\$ 26.85	\$ 1,100.85	\$ 13,210.20	\$ 26.85
6020	Irrigation Repair	\$ 82.00	\$ 984.00	\$ 2.00	\$ 82.00	\$ 984.00	\$ 2.00
6030	Landscape Other	\$ 82.00	\$ 984.00	\$ 2.00	\$ 82.00	\$ 984.00	\$ 2.00
6060	Large Tree Care	\$ 410.00	\$ 4,920.00	\$ 10.00	\$ 410.00	\$ 4,920.00	\$ 10.00
6000	Total Landscape	\$ 1,674.85	\$ 20,098.20	\$ 40.85	\$ 1,674.85	\$ 20,098.20	\$ 40.85
7010	Janitorial	\$ 330.00	\$ 3,960.00	\$ 8.05	\$ 330.00	\$ 3,960.00	\$ 8.05
7045	Minor Repairs	\$ 123.00	\$ 1,476.00	\$ 3.00	\$ 123.00	\$ 1,476.00	\$ 3.00
7100	Pool & Spa Maintenance	\$ 287.00	\$ 3,444.00	\$ 7.00	\$ 287.00	\$ 3,444.00	\$ 7.00
7110	Pool & Spa Repair	\$ 115.00	\$ 1,380.00	\$ 2.80	\$ 115.00	\$ 1,380.00	\$ 2.80
7115	Health Licenses	\$ 123.00	\$ 1,476.00	\$ 3.00	\$ 123.00	\$ 1,476.00	\$ 3.00
7120	Pest Control	\$ 123.00	\$ 1,476.00	\$ 3.00	\$ 123.00	\$ 1,476.00	\$ 3.00
7510	Electrical repair	\$ 164.00	\$ 1,968.00	\$ 4.00	\$ 164.00	\$ 1,968.00	\$ 4.00
7530	Plumbing repair	\$ 328.00	\$ 3,936.00	\$ 8.00	\$ 328.00	\$ 3,936.00	\$ 8.00
7000	Total Buildings & Grounds	\$ 1,593.00	\$ 19,116.00	\$ 38.85	\$ 1,593.00	\$ 19,116.00	\$ 38.85
8010	Management	\$ 820.00	\$ 9,840.00	\$ 20.00	\$ 1,230.00	\$ 14,760.00	\$ 30.00
8030	Legal Services	\$ 82.00	\$ 984.00	\$ 2.00	\$ 82.00	\$ 984.00	\$ 2.00
8040	Accounting	\$ 375.00	\$ 4,500.00	\$ 9.15	\$ 375.00	\$ 4,500.00	\$ 9.15
8060	Income Tax Preparation	\$ 125.00	\$ 1,500.00	\$ 3.05	\$ 125.00	\$ 1,500.00	\$ 3.05
8070	Taxes-Federal	\$ 41.00	\$ 492.00	\$ 1.00	\$ 41.00	\$ 492.00	\$ 1.00
8080	Taxes-State	\$ 41.00	\$ 492.00	\$ 1.00	\$ 41.00	\$ 492.00	\$ 1.00
8100	Postage	\$ 41.00	\$ 492.00	\$ 1.00	\$ 41.00	\$ 492.00	\$ 1.00
8110	Printing	\$ 20.50	\$ 246.00	\$ 0.50	\$ 20.50	\$ 246.00	\$ 0.50
8120	Supplies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8150	Insurance	\$ 738.00	\$ 8,856.00	\$ 18.00	\$ 738.00	\$ 8,856.00	\$ 18.00
8154	Flood Insurance	\$ 2,952.00	\$ 35,424.00	\$ 72.00	\$ 2,952.00	\$ 35,424.00	\$ 72.00
8170	Misc. G&A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8000	Total General and Admin.	\$ 5,235.50	\$ 62,826.00	\$ 127.70	\$ 5,645.50	\$ 67,746.00	\$ 137.70
9001	Reserves	\$ 2,566.65	\$ 30,799.80	\$ 62.60	\$ 2,566.65	\$ 30,799.80	\$ 62.60

**BROOKTREE SQUARE HOMEOWNERS ASSOCIATION
NOTICES FOR 2019**

**THE NAME AND ADDRESS OF FOR DELIVERY OF DOCUMENTS TO THE
ASSOCIATION
CIVIL CODE 4035**

Notices to the Association shall be delivered to Mr. Don Murphy, Manager, Management Solutions, Inc. 6200 Buena Vista Drive, Newark, CA 94560

**RIGHT TO SUBMIT SECONDARY ADDRESSES
FOR COLLECTION NOTICES
CIVIL CODE 4040**

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

**RIGHT TO NOTICE GENERAL NOTICE BY INDIVIDUAL DELIVERY
CIVIL CODE 4045**

Members may request to receive general notices from the Association by individual delivery.

**SUMMARY OF REQUIREMENTS FOR ASSOCIATION APPROVAL OF A
PHYSICAL CHANGE TO PROPERTY
CIVIL CODE 4765**

Prior to making any change to property, members of the association must submit a fully completed Architectural Application that must be approved by the Association. Applications may be obtained from Management Solutions, Inc. located at 6200 Buena Vista Drive, Newark, CA 94560.

**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 more than 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

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.

**BROOKTREE SQUARE HOMEOWNERS ASSOCIATION
ANNUAL STATEMENT OF COLLECTION PROCEDURE**

EFFECTIVE JANUARY 1, 2019

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

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.

BROOKTREE SQUARE HOMEOWNERS 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.”

**BROOKTREE SQUARE HOMEOWNERS ASSOCIATION
FINE SCHEDULE AND PROCEDURE FOR VIOLATIONS
OF THE GOVERNING DOCUMENTS**

Members of the association in violation of the Brooktree Square Homeowners 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 \$ 500 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 Santa Clara County Superior Court.



Brooktree Square Homeowners Association Request for Annual Notice of Address, Representative and Rental Status

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

Homeowner Name _____

Property Address _____

City _____ State _____ Zip Code _____

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

Name _____

Address _____

City _____ State _____ Zip Code _____

2. An alternate or secondary address to which notices from the Association are to be delivered, if primary address is unavailable. As a reminder, Owners are required to supply their tenants with Association notices.

Name _____

Address _____

City _____ State _____ Zip Code _____

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

Name _____

Address _____

City _____ State _____ Zip Code _____

Phone _____ Email _____

Does emergency contact have a key or other access to your unit in the event of an emergency, such as flooding? ☐ Yes ☐ No

4. Is the separate interest:

☐ Owner-occupied

☐ Rented

☐ Vacant

Return form to:

Management Solutions
6200 Buena Vista Drive, Newark, CA 94560
(510) 659-8969, (510) 656-4495 FAX
managementsolutionshoa@gmail.com



Management Solutions
6200 Buena Vista Dr., Newark, CA 94560
(925) 606-9500 (925) 606-4369 FAX



Association Disclosure and Escrow Documents Order Form

Homeowner's Association:

Property Address:

Owner of Property:

Title Company:

Escrow Number:

Escrow Officer:

Phone Number:

Email:

Expected COE:

All documents will be emailed to Title within 7-10 business day (3-5 with Rush fee)

Check to Order	Documents	Civic Code Section	Fee	Please choose from list if documents are Directly Provided by Seller and confirmed in writing by Seller as a current document
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Required on all sales transactions

<input type="checkbox"/>	Demand to Escrow with HOA provided Certification form including Regular Assessment, Special Assessment, Emergency Assessment, Other unpaid obligations of seller and Approved changes to Assessments and Rental Restrictions	4525(a)(4) 5675 and 4525(a)(4) 5300 and 4525(a)(4),(8) 4525(a)(9)	\$150.00	Does not include Lender-specific questionnaire
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Association Documents

The seller may, in accordance with Section 4530 of the Civil Code, provide to the prospective purchaser, at no cost, current copies of any documents specified by Section 4525 that are in the possession of the seller. A seller may request to purchase some or all of these documents, but shall not be required to purchase ALL of the documents listed on this form.

	Articles of Incorporation	4525(a)(1)	\$25.00	
	CC&Rs	4525(a)(1)	\$50.00	
	Bylaws	4525(a)(1)	\$25.00	
	Rules and Regulations	4525(a)(1)		
	Age restrictions, if any	4525(a)(2)	n/c	not applicable
	Pro Forma Operating Budget with Assessment Enforcement Policy	5300 and 4525(a)(3)	\$25.00	
	Reserve Study with Assessment and Reserve Funding Disclosure Summary	5300 and 4525(a)(4)	\$25.00	
	CPA Financial Statement Review with 12 months financials	5300 and 4525(a)(3)	\$25.00	
	Insurance Summary (does not include mortgagee clause)	5300 and 4525(a)(3)	n/c	
	Settlement Notice Regarding Common Area Defects	4525(a)(6), (7) and 6100	n/c	not applicable
	Preliminary lists of defects	4525(a)(6), 6000 and 6100	n/c	not applicable
	Notice(s) of violation	5855 and 4525(a)(5)	n/c	not applicable
	Required statement of fees	4525	n/c	included
	Minutes of regular meetings of the board of directors (12 months)	4525(a)(10)	\$25.00	
	Complete package of all documents above, including demand. (\$50 discount)		\$300.00	

Additional fees

	Rush Request (3-5 business days)	\$75.00	
	Estoppel inspection (Fee due on or before time of inspection)	\$200.00	Must be completed by seller before close of escrow. See demand for details.
	Lender-specific HOA Questionnaire	Call for price	

Total Fee included for these documents

\$

All Fees must be paid upfront.
We do not accept credit cards.

Please remit payment to: Management Solutions, 6200 Buena Vista Dr., Newark CA 94560

The information provided by this form may not include all fees that may be imposed before the close of escrow. Additional fees that are not related to the requirements of Section 4525 shall be charged separately. By signing below, the seller authorizes Management Solutions to furnish to the buyer copies of information previously made available to the seller. Management Solutions neither makes nor implies any representation or warranty in providing any of the above Association documents, and shall have no liability to any person or entity in connection with the distribution of these documents.

Seller:

Signature:

Date

Completed:

Printed Name:



Donald Murphy, Director

BROOKTREE SQUARE HOMEOWNERS 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** certified by the federal Department of Veterans Affairs.



SOCHER

Corporate Headquarters
1350 Old Bayshore Hwy., Suite 630
Burlingame, CA 94010

East Bay Office
7901 Stoneridge Dr., Suite 445
Pleasanton, CA 94588

Socher Insurance Agency, Inc.
Toll-Free: 877.317.9300
Fax: 877.317.9305
www.hoainurance.net
CA Broker License: #0C97535

February 13, 2018

Brooktree Square Homeowners Association
Civil Code 5300(b)(9) Disclosure Summary Form

Property: Aspen Specialty Insurance Company: 02/14/2018 – 02/14/2019

\$8,058,263 Special Form (wind included), Guaranteed Replacement Cost Basis (no co-insurance) and a \$10,000 Deductible per Occurrence.

General Liability: Aspen Specialty Insurance Company: 02/14/2018 – 02/14/2019

\$1,000,000 per Occurrence/\$2,000,000 General Aggregate with a \$0 Deductible.
\$1,000,000 Non-owned and Hired Automobile Liability is included in this Policy.

Umbrella Liability: Greenwich Insurance Company: 02/14/2018 – 02/14/2019

\$5,000,000 Each Occurrence/\$5,000,000 General Aggregate with a \$0 Self Insured Retention Each Occurrence. This coverage is in excess of the General Liability, Non-owned and Hired Automobile Liability, Directors' & Officers Liability and Workers' Compensation (if applicable).

Directors' and Officers Liability: Aspen Specialty Insurance Company: 02/14/2018 – 02/14/2019

\$1,000,000 per Occurrence and Annual Aggregate with a \$1,000 Retention per Occurrence.

Employee Dishonesty: Aspen Specialty Insurance Company: 02/14/2018 – 02/14/2019

\$200,000 per Occurrence with a \$1,000 Deductible. Coverage is provided for both Board of Directors and employees the Association has or might have during the Policy year.

Workers' Compensation: No coverage through our agency

Equipment Breakdown Coverage: No coverage through our agency.

Earthquake Insurance: No coverage through our agency

Flood: Wright National Flood Insurance Company: Please see Below

Flood Insurance coverage for the following limits:

1702-1720 Flickinger Ct. San Jose, CA 95131: 09/23/2018 – 09/23/2019 Limit \$968,200 Deductible \$5,000
1701-1731 Flickinger Ct. San Jose, CA 95131: 09/23/2018 – 09/23/2019 Limit \$1,476,200 Deductible \$5,000
1750-1762 Flickinger Pl. San Jose, CA 95131: 09/23/2018 – 09/23/2019 Limit \$781,300 Deductible \$5,000
1751-1779 Flickinger Pl. San Jose, CA 95131: 09/23/2018 – 09/23/2019 Limit \$1,477,900 Deductible \$5,000
2011-2029 Flickinger Way San Jose, CA 95131: 09/23/2018 – 09/23/2019 Limit 1,809,500 Deductible \$5,000
1766-1784 Flickinger Pl. San Jose, CA 95131: 10/23/2018 – 10/23/2019 Limit \$1,125,900 Deductible \$5,000

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (b) of Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association Member may, upon request and provision of reasonable notice, review the Association's Insurance Policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the Policies of Insurance specified in this summary, the Association's Policies of Insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your

*****For lender and/or unit specific Evidence of Insurance please call EOI Direct at 877-456-3643. For general proof of insurance please contact Socher Insurance at 877-317-9300*****



SOCHER

Corporate Headquarters

1350 Old Bayshore Hwy., Suite 630
Burlingame, CA 94010

East Bay Office

7901 Stoneridge Dr., Suite 445
Pleasanton, CA 94588

Socher Insurance Agency, Inc.

Toll-Free: 877.317.9300
Fax: 877.317.9305

www.hoainurance.net

CA Broker License: #0C97535

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.

*****For lender and/or unit specific Evidence of Insurance please call EOI Direct at 877-456-3643. For general proof of insurance please contact Socher Insurance at 877-317-9300*****



CERTIFICATE OF PROPERTY INSURANCE

OP ID: JMC

DATE (MM/DD/YYYY)
09/18/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Socher Insurance Agency, Inc. 1350 Old Bayshore Highway Suite 630 Burlingame, CA 94010	CONTACT NAME:	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
INSURED Brooktree Square Homeowners Association Management Solution 6200 Buena Vista Drive Newark, CA 94560	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID: BROOK-3	
	INSURER(S) AFFORDING COVERAGE	
	NAIC #	
	INSURER A : Aspen Specialty Insurance Co	
	INSURER B :	
INSURER C :		
INSURER D :		
INSURER E :		
INSURER F :		

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Please see Certificate of Liability, Acord 25, for remaining coverage.
Crime/Employee Dishonesty/Fidelity Bond includes Property Manager as an Employee.

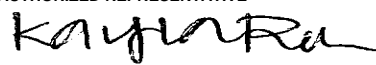
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS
A	<input checked="" type="checkbox"/>	PROPERTY	CIUCAP005423-00	02/14/2018	02/14/2019	<input checked="" type="checkbox"/>	BUILDING	\$ 8,058,263
		CAUSES OF LOSS				<input checked="" type="checkbox"/>	PERSONAL PROPERTY	\$ 20,000
		BASIC					BUSINESS INCOME	\$
		BROAD					EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE					BLANKET BUILDING	\$
		WIND					BLANKET PERS PROP	\$
		FLOOD					BLANKET BLDG & PP	\$
						<input checked="" type="checkbox"/>	Bldg Ord Cov A	\$ Included
						<input checked="" type="checkbox"/>	Bldg Ord Cov B&C	\$ 805,826
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY					\$
		CAUSES OF LOSS	POLICY NUMBER					\$
	<input type="checkbox"/>	NAMED PERILS						\$
A	<input checked="" type="checkbox"/>	CRIME	CIUCAP005423-00	02/14/2018	02/14/2019	<input checked="" type="checkbox"/>	Limit	\$ 200,000
		TYPE OF POLICY				<input checked="" type="checkbox"/>	Deductible	\$ 1,000
		Employee Dishonesty						\$
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$
C		Flood	Various				Various	\$
							(see addendum)	\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Special Form (wind included), Guaranteed Replacement Cost Basis with Agreed Value (No Co-Insurance). 41 Units. Policy is Walls In excluding Betterments & Improvements. Severability of Interest included on Package Policy.

CERTIFICATE HOLDER**CANCELLATION**

INFORMA For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

Flood Insurance Addendum

Brooktree Square Homeowners Association

Updated: September 18,2018

Insurance Company: Wright National Flood Insurance Co.

Effective Dates: Various; please see below

Policy Number: Various; please see below

1702-1720 Flickinger Ct. (Building 1) San Jose, CA 95131

Policy #: 04 1150974547 05

Limit: \$968,200 Deductible: \$5,000

EFF: 09/23/2018 – 09/23/2019

1701-1731 Flickinger Ct. (Building 2) San Jose, CA 95131

Policy #: 04 1150974548 05

Limit: \$1,476,200 Deductible: \$5,000

EFF: 09/23/2018 – 09/23/2019

1750-1762 Flickinger Place (Building 3) San Jose, CA 95131

Policy #: 04 1150974549 05

Limit: \$781,300 Deductible \$5,000

EFF: 09/23/2018 – 09/23/2019

1751-1779 Flickinger Place (Building 4) San Jose, CA 95131

Policy #: 04 1150974550 05

Limit: \$1,477,900 Deductible \$5,000

EFF: 09/23/2018 – 09/23/2019

2011-2029 Flickinger Way (Building 5) San Jose, CA 95131

Policy #: 04 1150974551 05

Limit: \$1,809,500 Deductible \$5,000

EFF: 09/23/2018 – 09/23/2019

1766-1784 Flickinger Place (Building 6) San Jose, CA 95131

Policy #: 04 1151396625 01

Limit: \$1,125,900 Deductible \$5,000

EFF: 10/23/2017 – 10/23/2018



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.001 0717
0088377
9/01/18

FLOOD DECLARATIONS PAGE
RENEWAL

2000 11523 FLD RCBP

Policy Number	NFIP Policy Number	Product Type: Standard Policy
04 1150974548 05	1150974548	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/23/18 To: 9/23/19 12:01 am Standard Time	09/01/2018	0088377	04 1150974548 04

Agent (650) 312-9300
SOCHER INS AGENCY INC
1350 OLD BAYSHORE HWY STE 630
BURLINGAME CA 94010-1815

BROOKTREE SQUARE HOA
6200 BUENA VISTA DR
NEWARK CA 94560-5322

Property Location (if other than above)

1701-1731 FLICKINGER CT, (BLDG 2), SAN JOSE CA 95131

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 7/22/2003
Building Occupancy: Other Residential
Primary Residence: N
Number of Floors: Twnhouse/Rowhouse
Building Indicator: Elevated
Basement/Enclosure/Crawlspace:
Community Name: SAN JOSE, CITY OF
Community #: 060349
Community Rating: 10 / 00%
Program Status: Regular
Flood Risk/Rated Zone: AO
Map Panel/Suffix: 0069 H
Grandfathered: No

Condo Type: Low Rise
Replacement Cost Value: 1,476,200
Number of Units: 8
Elevation Difference: 1-

Coverage	Deductible	Premium
BUILDING \$1,476,200	\$5,000	\$3,101.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

ANNUAL SUBTOTAL: \$3,101.00
DEDUCTIBLE DISCOUNT/SURCHARGE: \$310.00
ICC PREMIUM: \$10.00
COMMUNITY RATING DISCOUNT: \$.00
SUB-TOTAL: \$2,801.00
RESERVE FUND ASSESSMENT: \$420.00
PROBATION SURCHARGE: \$.00
FEDERAL POLICY SERVICE FEE: \$400.00
HFIAA SURCHARGE: \$250.00
TOTAL OF PREMIUMS AND FEES: \$3,871.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

Forms and Endorsements:

FFL 99.310 1012 1010 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523

Wright National Flood Insurance Company A stock company

Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

008837704115097454818244

00004

Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.001 0717
0088377
9/01/18

FLOOD DECLARATIONS PAGE
RENEWAL

2000 11523 FLD RCBP

Policy Number	NFIP Policy Number	Product Type: Standard Policy
04 1150974547 05	1150974547	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/23/18 To: 9/23/19 12:01 am Standard Time	09/01/2018	0088377	04 1150974547 04

Agent (650) 312-9300
SOCHER INS AGENCY INC
1350 OLD BAYSHORE HWY STE 630
BURLINGAME CA 94010-1815

BROOKTREE SQ HOA
6200 BUENA VISTA DR
NEWARK CA 94560-5322

Property Location (if other than above)

1702-1720 FLICKINGER CT, (BLDG 1), SAN JOSE CA 95131

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 7/22/2003
Building Occupancy: Other Residential
Primary Residence: N
Number of Floors: Twnhouse/Rowhouse
Building Indicator: Elevated
Basement/Enclosure/Crawlspace:
Community Name: SAN JOSE, CITY OF
Community #: 060349
Community Rating: 10 / 00%
Program Status: Regular
Flood Risk/Rated Zone: AO
Map Panel/Suffix: 0069 H
Grandfathered: No

Condo Type: Low Rise
Replacement Cost Value: 968,200
Number of Units: 5
Elevation Difference: 1-

Coverage	Deductible	Premium
BUILDING \$968,200	\$5,000	\$1,975.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

ANNUAL SUBTOTAL: \$1,975.00
DEDUCTIBLE DISCOUNT/SURCHARGE: \$198.00
ICC PREMIUM: \$10.00
COMMUNITY RATING DISCOUNT: \$.00
SUB-TOTAL: \$1,787.00
RESERVE FUND ASSESSMENT: \$268.00
PROBATION SURCHARGE: \$.00
FEDERAL POLICY SERVICE FEE: \$400.00
HFIAA SURCHARGE: \$250.00
TOTAL OF PREMIUMS AND FEES: \$2,705.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

Forms and Endorsements:

FFL 99.310 1012 1010 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

008837704115097454718244

00003

Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.001 0717
0088377
9/01/18

FLOOD DECLARATIONS PAGE
RENEWAL

2000 11523 FLD RCBP

Policy Number	NFIP Policy Number	Product Type: Standard Policy
04 1150974549 05	1150974549	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/23/18 To: 9/23/19 12:01 am Standard Time	09/01/2018	0088377	04 1150974549 04

Agent (650) 312-9300
SOCHER INS AGENCY INC
1350 OLD BAYSHORE HWY STE 630
BURLINGAME CA 94010-1815

BROOKTREE SQUARE HOA
6200 BUENA VISTA DR
NEWARK CA 94560-5322

Property Location (if other than above)

1750-1762 FLICKINGER PL, (BLDG 3), SAN JOSE CA 95131

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 7/22/2003
Building Occupancy: 2 - 4 Family
Primary Residence: N
Number of Floors: 3 or more
Building Indicator: Elevated
Basement/Enclosure/Crawlspace:
Community Name: SAN JOSE, CITY OF
Community #: 060349
Community Rating: 10 / 00%
Program Status: Regular
Flood Risk/Rated Zone: AO
Map Panel/Suffix: 0069 H
Grandfathered: No

Condo Type: Low Rise
Replacement Cost Value: 1,936,900
Number of Units: 4
Elevation Difference: 4-

Coverage	Deductible	Premium
BUILDING \$781,300	\$5,000	\$1,465.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

ANNUAL SUBTOTAL: \$1,465.00
DEDUCTIBLE DISCOUNT/SURCHARGE: \$241.00
ICC PREMIUM: \$10.00
COMMUNITY RATING DISCOUNT: \$.00
SUB-TOTAL: \$1,234.00
RESERVE FUND ASSESSMENT: \$185.00
PROBATION SURCHARGE: \$.00
FEDERAL POLICY SERVICE FEE: \$150.00
HFIAA SURCHARGE: \$250.00
TOTAL OF PREMIUMS AND FEES: \$1,819.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

Forms and Endorsements:

FFL 99.310 1012 1010 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

008837704115097454918244

00005

Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.001 0717
0088377
9/01/18

FLOOD DECLARATIONS PAGE
RENEWAL

2000 11523 FLD RCBP

Policy Number	NFIP Policy Number	Product Type: Standard Policy
04 1150974550 05	1150974550	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/23/18 To: 9/23/19 12:01 am Standard Time	09/01/2018	0088377	04 1150974550 04

Agent (650) 312-9300
SOCHER INS AGENCY INC
1350 OLD BAYSHORE HWY STE 630
BURLINGAME CA 94010-1815

BROOKTREE SQUARE HOA
6200 BUENA VISTA DR
NEWARK CA 94560-5322

Property Location (if other than above)

1751-1779 FLICKINGER PL, (BLDG 4), SAN JOSE CA 95131

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 7/22/2003
Building Occupancy: Other Residential
Primary Residence: N
Number of Floors: Twnhouse/Rowhouse
Building Indicator: Elevated
Basement/Enclosure/Crawlspace:
Community Name: SAN JOSE, CITY OF
Community #: 060349
Community Rating: 10 / 00%
Program Status: Regular
Flood Risk/Rated Zone: AO
Map Panel/Suffix: 0069 H
Grandfathered: No

Condo Type: Low Rise
Replacement Cost Value: 1,477,900
Number of Units: 8
Elevation Difference: 1-

Coverage	Deductible	Premium
BUILDING \$1,477,900	\$5,000	\$3,102.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

ANNUAL SUBTOTAL: \$3,102.00
DEDUCTIBLE DISCOUNT/SURCHARGE: \$310.00
ICC PREMIUM: \$10.00
COMMUNITY RATING DISCOUNT: \$.00
SUB-TOTAL: \$2,802.00
RESERVE FUND ASSESSMENT: \$420.00
PROBATION SURCHARGE: \$.00
FEDERAL POLICY SERVICE FEE: \$400.00
HFIAA SURCHARGE: \$250.00
TOTAL OF PREMIUMS AND FEES: \$3,872.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

Forms and Endorsements:

FFL 99.310 1012 1010 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523

Wright National Flood Insurance Company A stock company

Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

008837704115097455018244

00000

Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.001 0717
0088377
9/01/18

FLOOD DECLARATIONS PAGE
RENEWAL

2000 11523 FLD RCBP

Policy Number	NFIP Policy Number	Product Type: Standard Policy
04 1150974551 05	1150974551	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/23/18 To: 9/23/19 12:01 am Standard Time	09/01/2018	0088377	04 1150974551 04

Agent (650) 312-9300
SOCHER INS AGENCY INC
1350 OLD BAYSHORE HWY STE 630
BURLINGAME CA 94010-1815

BROOKTREE SQUARE HOABLD 5
6200 BUENA VISTA DR
NEWARK CA 94560-5322

Property Location (if other than above)

2011-2029 FLICKINGER WAY, SAN JOSE CA 95131

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 7/22/2003
Building Occupancy: Other Residential
Primary Residence: N
Number of Floors: Twnhouse/Rowhouse
Building Indicator: Elevated
Basement/Enclosure/Crawlspace:
Community Name: SAN JOSE, CITY OF
Community #: 060349
Community Rating: 10 / 00%
Program Status: Regular
Flood Risk/Rated Zone: AO
Map Panel/Suffix: 0069 H
Grandfathered: No

Condo Type: Low Rise
Replacement Cost Value: 1,809,500
Number of Units: 10
Elevation Difference: 1-

Coverage	Deductible	Premium
BUILDING \$1,809,500	\$5,000	\$3,848.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

ANNUAL SUBTOTAL: \$3,848.00
DEDUCTIBLE DISCOUNT/SURCHARGE: \$385.00
ICC PREMIUM: \$10.00
COMMUNITY RATING DISCOUNT: \$.00
SUB-TOTAL: \$3,473.00
RESERVE FUND ASSESSMENT: \$521.00
PROBATION SURCHARGE: \$.00
FEDERAL POLICY SERVICE FEE: \$400.00
HFIAA SURCHARGE: \$250.00
TOTAL OF PREMIUMS AND FEES: \$4,644.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

Forms and Endorsements:

FFL 99.310 1012 1010 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523

Wright National Flood Insurance Company A stock company

Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

008837704115097455118244

0000E

Company



Assessment and Reserve Funding Disclosure Summary

Brooktree Square Homeowners Association

For Fiscal Year Beginning: January 1, 2019

of Units: 41

1) Budgeted Amounts:	Total	Average Per unit*
Reserve Contributions:	\$2,566.25	\$62.59
Total Assessment Income:	\$15,785.00	\$385.00

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

No

The answer to this question is very difficult. To project things out 30 years is nearly impossible. The basis for this information is the Association reserve study that is enclosed, and consultation with our Construction Consultant and our managing agent, Management Solutions. As you can well imagine, circumstances could change at any time due to intervention of severe weather conditions, vandalism, fire, flood, Acts of God, terrorism or other events, or unanticipated drastic increases in costs of materials or services. Additionally, although we have the buildings visually inspected every year, it is also possible that conditions exist that are not detectable via visual inspections. If any Owner is or becomes aware of any condition that might affect this projection, we hope that he or she will bring it to the attention of the Board.

- 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*
Will be determined once 2019 Reserve Study is complete.	

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:	1/1/2019
Fully Funded Balance (based on formula defined in 5570(b)(4):	\$129,534.00
Projected Reserve Fund Balance:	\$61,581.44
Percent Funded:	47.5%
Reserve Deficit (surplus) on a mathematical avg-per-unit* basis:	\$1,657.38

From the 3/31/2018 Reserve Study by Pollard Unlimited and any minor changes since that date.

- 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: 11/1/2018

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.

**Brooktree Square
Reserve Study cash Flow
March 2008**

Component	EUL	EURL	Cost of Component	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Roofs	30	9	\$85,305									85,305	
Gutters/downspouts	30	9	\$14,038									14,038	
Siding/Trim/Doors-4%	6	1	\$19,907	19,907						19,907			
Arbor	25	1	\$7,611	7,611									
Bal/Land Color Coat	6	1	\$14,004	14,004						14,004			
Acrylic Waterproof	18	13	\$116,700										
Precast Concrete Fence	100	79	\$94,566										
Steel & Wood Fence	50	29	\$13,942										
Wooden Fence Posts	30	9	\$2,850									2,850	
Dumpster gates	30	9	\$2,650									2,650	
Dumpster arbors	30	9	\$9,825									9,825	
Area lighting fixtures	35	14	\$21,275										
Signage	25	6	\$1,500						1,500				
Metal Pool Furniture	30	20	\$600										
Resin Pool Furniture	10	6	\$1,630						1,630				
Pool Plaster	12	2	\$3,000		3,000								
Coping & Tile	24	2	\$5,376		5,376								
Filter Assembly	15	2	\$900		900								
Pump & Motor	10	3	\$500			500							
Chlorinator	6	2	\$300		300						300		
Furnace	20	4	\$2,200				2,200						
Asphalt	25	8	\$102,317								102,317		
Seal Coat	5	3	\$4,258			4,258						4,258	
Mailboxes	25	1-4	\$8,420	1357			7063						
Painting	6	1	\$45,100	45,100						45,100			
Landscape	35	14	\$12,390										
Irrigation system	60	39	\$4,200										
Irrigation controller	15	3-14	\$1,600			800							
Irrigation valves	15	5	\$3,600					3,600					
Backflow preventer	15	5	\$800					800					
TOTAL				87,979	9,576	5,558	9,263	4,400	3,130	79,011	102,617	118,926	0

Blacktree Square
Reserve Study cash Flow
March 2008

Component	EUL	EURL	Cost of Component	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
Roofs	30	9	\$85,305										
Gutters/downspouts	30	9	\$14,038										
Siding/Trim/Doors-4%	6	1	\$19,907			19,907						19,907	
Arbor	25	1	\$7,611										
Bal/Land Color Coat	6	1	\$14,004									14,004	
Acrylic Waterproof	18	13	\$116,700			116,700							
Precast Concrete Fence	100	79	\$94,566										
Steel & Wood Fence	50	29	\$13,942										
Wooden Fence Posts	30	9	\$2,850										
Dumpster gates	30	9	\$2,650										
Dumpster arbors	30	9	\$9,825										
Area lighting fixtures	35	14	\$21,275				21,275						
Signage	25	6	\$1,500										
Metal Pool Furniture	30	20	\$600										600
Resin Pool Furniture	10	6	\$1,630						1,630				
Pool Plaster	12	2	\$3,000				3,000						
Coping & Tile	24	2	\$5,376										
Filter Assembly	15	2	\$900							900			
Pump & Motor	10	3	\$500			500							
Chlorinator	6	2	\$300				300						300
Furnace	20	4	\$2,200										
Asphalt	25	8	\$102,317										
Seal Coat	5	3	\$4,258				4,258					4,258	
Mailboxes	25	1-4	\$8,420										
Painting	6	1	\$45,100			45,100						45,100	
Landscape	35	14	\$12,390				12,390						
Irrigation system	60	39	\$4,200										
Irrigation controller	15	3-14	\$1,600				800				800		
Irrigation valves	15	5	\$3,600										3,600
Backflow preventer	15	5	\$800										800
TOTAL				0	0	182,207	42,023	0	1,630	900	800	83,269	5,300

Brooktree Square
Reserve Study cash Flow
March 2008

Component	EUL	EURL	Cost of Component	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Roofs	30	9	\$85,305										
Gutters/downspouts	30	9	\$14,038										
Siding/Trim/Doors-4%	6	1	\$19,907					19,907					
Arbor	25	1	\$7,611						7,611				
Bal/Land Color Coat	6	1	\$14,004					14,004					
Acrylic Waterproof	18	13	\$116,700										
Precast Concrete Fence	100	79	\$94,566										
Steel & Wood Fence	50	29	\$13,942									13,942	
Wooden Fence Posts	30	9	\$2,850										
Dumpster gates	30	9	\$2,650										
Dumpster arbors	30	9	\$9,825										
Area lighting fixtures	35	14	\$21,275										
Signage	25	6	\$1,500										
Metal Pool Furniture	30	20	\$600										
Resin Pool Furniture	10	6	\$1,630						1,630				
Pool Plaster	12	2	\$3,000						3,000				
Coping & Tile	24	2	\$5,376						5,376				
Filter Assembly	15	2	\$900										
Pump & Motor	10	3	\$500			500							
Chlorinator	6	2	\$300						300				
Furnace	20	4	\$2,200				2,200						
Asphalt	25	8	\$102,317										
Seal Coat	5	3	\$4,258				4,258					4,258	
Mailboxes	25	1-4	\$8,420						1,357			7,063	
Painting	6	1	\$45,100					45,100					
Landscape	35	14	\$12,390										
Irrigation system	60	39	\$4,200										
Irrigation controller	15	3-14	\$1,600									800	
Irrigation valves	15	5	\$3,600										
Backflow preventer	15	5	\$800										
TOTAL				0	0	500	6,458	79,011	19,274	0	0	26,063	0

**Oaktree Square
Funding Study
2008**

Fiscal Year	Total Expense	Inflation 3%	Inflated Expense	Reserve Dues	Interest Income 4%	Special Assessment	Cash Balance	Monthly Reserve Dues /Unit	% Increase
Beginning balance as of December 31, 2007							76,816		
2008	87,979	1.00	87,979	35,089	1,403.58		25,330	71.32	
2009	9,576	1.03	9,863	37,195	1,487.79		54,149	75.60	6
2010	5,558	1.06	5,896	39,426	1,577.06		89,256	80.14	6
2011	9,263	1.09	10,122	41,792	1,671.68		122,598	84.94	6
2012	4,400	1.13	4,952	44,300	1,771.98		163,718	90.04	6
2013	3,130	1.16	3,629	46,958	1,878.30		208,925	95.44	6
2014	79,011	1.19	94,343	49,775	1,991.00		166,348	101.17	6
2015	102,617	1.23	126,206	52,762	2,110.46		95,014	107.24	6
2016	118,926	1.27	150,652	55,927	2,237.09		2,526	113.67	6
2017	0	1.30	0	59,283	2,371.31		64,180	120.49	6
2018	0	1.34	0	62,840	2,513.59		129,534	127.72	6
2019	0	1.38	0	66,610	2,664.41		198,808	135.39	6
2020	182,207	1.43	259,784	70,607	2,824.27		12,456	143.51	6
2021	42,023	1.47	61,712	74,843	2,993.73		28,581	152.12	6
2022	0	1.51	0	36,900	1,476.00		66,957	75.00	0
2023	1,630	1.56	2,539	37,269	1,490.76		103,177	75.75	1
2024	900	1.60	1,444	37,642	1,505.67		140,880	76.51	1
2025	800	1.65	1,322	38,018	1,520.72		179,097	77.27	1
2026	83,269	1.70	141,760	38,398	1,535.93		77,271	78.05	1
2027	5,300	1.75	9,294	38,782	1,551.29		108,311	78.83	1
2028	0	1.81	0	39,170	1,566.80		149,048	79.61	1
2029	0	1.86	0	39,562	1,582.47		190,192	80.41	1
2030	500	1.92	958	39,957	1,598.30		230,790	81.21	1
2031	6,458	1.97	12,745	40,357	1,614.28		260,016	82.03	1
2032	79,011	2.03	160,613	40,761	1,630.42		141,794	82.85	1
2033	19,274	2.09	40,355	41,168	1,646.73		144,253	83.68	1
2034	0	2.16	0	41,580	1,663.19		187,496	84.51	1
2035	0	2.22	0	41,996	1,679.83		231,171	85.36	1
2036	26,063	2.29	59,630	42,416	1,696.62		215,653	86.21	1
2037	0	2.36	0	42,840	1,713.59		260,207	87.07	1

**Brooktree Square
Percent Funded
2008**

Reserve Component	Est Life	Rmng Life	Est Cost to Replace	Annual Requirement	Appropriation needed 12/31/2007	Amount Funded 12/31/2007	Surplus Deficit	Percent Funded
Roofs	30	9	\$85,305	2,844	59,714	13,991	-45,723	23%
Gutters/downspouts	30	9	\$14,038	468	9,827	2,302	-7,524	23%
Siding/Trim/Doors-4%	6	1	\$19,907	3,318	16,589	3,887	-12,702	23%
Arbor	25	1	\$7,611	304	7,307	1,712	-5,595	23%
Bal/Land Color Coat	6	1	\$14,004	2,334	11,670	2,734	-8,936	23%
Acrylic Waterproof	18	13	\$116,700	6,483	32,417	7,595	-24,821	23%
Precast Concrete Fence	100	79	\$94,566	946	19,859	4,653	-15,206	23%
Steel & Wood Fence	50	29	\$13,942	279	5,856	1,372	-4,484	23%
Wooden Fence Posts	30	9	\$2,850	95	1,995	467	-1,528	23%
Dumpster gates	30	9	\$2,650	88	1,855	435	-1,420	23%
Dumpster arbors	30	9	\$9,825	328	6,878	1,611	-5,266	23%
Area lighting fixtures	35	14	\$21,275	608	12,765	2,991	-9,774	23%
Signage	25	6	\$1,500	60	1,140	267	-873	23%
Metal Pool Furniture	30	20	\$600	20	200	47	-153	23%
Resin Pool Furniture	10	6	\$1,630	163	652	153	-499	23%
Pool Plaster	12	2	\$3,000	250	2,500	586	-1,914	23%
Coping & Tile	24	2	\$5,376	224	4,928	1,155	-3,773	23%
Filter Assembly	15	2	\$900	60	780	183	-597	23%
Pump & Motor	10	3	\$500	50	350	82	-268	23%
Chlorinator	6	2	\$300	50	200	47	-153	23%
Furnace	20	4	\$2,200	110	1,760	412	-1,348	23%
Asphalt	25	8	\$102,317	4,093	69,576	16,302	-53,274	23%
Seal Coat	5	3	\$4,258	852	1,703	399	-1,304	23%
Mailboxes	25	1	\$1,357	54	1,303	305	-997	23%
Mailboxes	25	4	\$7,063	283	5,933	1,390	-4,543	23%
Painting	6	1	\$45,100	7,517	37,583	8,806	-28,778	23%
Landscape	35	14	\$12,390	354	7,434	1,742	-5,692	23%
Irrigation system	60	39	\$4,200	70	1,470	344	-1,126	23%
Irrigation controller	15	3	\$800	53	640	150	-490	23%
Irrigation controller	15	14	\$800	53	53	12	-41	23%
Irrigation valves	15	5	\$3,600	240	2,400	562	-1,838	23%
Backflow preventer	15	5	\$800	53	533	125	-408	23%
TOTAL				32,703	327,868	76,816	-251,048	23%