



Management Solutions

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

Normandy Park 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 \$120,083.76 as of September 30, 2018.
- III. The budget becomes effective January 1, 2019. The dues will remain \$270.00 per unit, per month.
- IV. The Association updated their reserves study in February 2009.
- 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
Normandy Park 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	\$ 19,710.00	\$ 236,520.00	\$ 270.00	\$ 19,710.00	\$ 236,520.00	\$ 270.00
4020	Late Fee Income	\$ 36.20	\$ 434.40	\$ 0.50	\$ 36.20	\$ 434.40	\$ 0.50
4030	Garage & parking Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4130	Interest Income Cash	\$ 73.00	\$ 876.00	\$ 1.00	\$ 73.00	\$ 876.00	\$ 1.00
4131	Interest Income Reserves	\$ 73.00	\$ 876.00	\$ 1.00	\$ 73.00	\$ 876.00	\$ 1.00
4135	Interest Income Dues	\$ 73.00	\$ 876.00	\$ 1.00	\$ 73.00	\$ 876.00	\$ 1.00
4180	Violation Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4200	Move in/Move Out Fees	\$ 146.00	\$ 1,752.00	\$ 2.00	\$ 146.00	\$ 1,752.00	\$ 2.00
4210	Misc. Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4000	Total Income	\$ 20,111.20	\$ 241,334.40	\$ 275.50	\$ 20,111.20	\$ 241,334.40	\$ 275.50
5020	Electricity	\$ 350.40	\$ 4,204.80	\$ 4.80	\$ 350.40	\$ 4,204.80	\$ 4.80
5070	Water	\$ 2,080.50	\$ 24,966.00	\$ 28.50	\$ 2,080.50	\$ 24,966.00	\$ 28.50
5000	Total Utilities	\$ 2,430.90	\$ 29,170.80	\$ 33.30	\$ 2,430.90	\$ 29,170.80	\$ 33.30
6010	Landscape Maintenance	\$ 2,226.50	\$ 26,718.00	\$ 30.50	\$ 2,226.50	\$ 26,718.00	\$ 30.50
6020	Irrigation Repair	\$ 401.50	\$ 4,818.00	\$ 5.50	\$ 401.50	\$ 4,818.00	\$ 5.50
6030	Landscape Other	\$ 109.50	\$ 1,314.00	\$ 1.50	\$ 109.50	\$ 1,314.00	\$ 1.50
6040	Seasonal/Color Plan	\$ 438.00	\$ 5,256.00	\$ 6.00	\$ 438.00	\$ 5,256.00	\$ 6.00
6050	Tree Maintenance	\$ 511.00	\$ 6,132.00	\$ 7.00	\$ 511.00	\$ 6,132.00	\$ 7.00
6000	Total Landscape	\$ 3,686.50	\$ 44,238.00	\$ 50.50	\$ 3,686.50	\$ 44,238.00	\$ 50.50
7010	Janitorial	\$ 620.50	\$ 7,446.00	\$ 8.50	\$ 620.50	\$ 7,446.00	\$ 8.50
7045	Buidking Repair/Maintenance	\$ 511.00	\$ 6,132.00	\$ 7.00	\$ 511.00	\$ 6,132.00	\$ 7.00
7060	General Repair/Maintenance	\$ 146.00	\$ 1,752.00	\$ 2.00	\$ 146.00	\$ 1,752.00	\$ 2.00
7065	Gutter Repair/Maintenance	\$ 200.68	\$ 2,408.16	\$ 2.75	\$ 200.68	\$ 2,408.16	\$ 2.75
7120	Pest Control	\$ 55.00	\$ 660.00	\$ 0.75	\$ 55.00	\$ 660.00	\$ 0.75
7510	Lighting Supply/Repair/Maint	\$ 182.50	\$ 2,190.00	\$ 2.50	\$ 182.50	\$ 2,190.00	\$ 2.50
7530	Plumbing Supply/Repair/Maint	\$ 73.00	\$ 876.00	\$ 1.00	\$ 73.00	\$ 876.00	\$ 1.00
7535	Signage Rep/Maint	\$ 36.50	\$ 438.00	\$ 0.50	\$ 36.50	\$ 438.00	\$ 0.50
7000	Total Buildings & Grounds	\$ 1,825.18	\$ 21,902.16	\$ 25.00	\$ 1,825.18	\$ 21,902.16	\$ 25.00
8010	Management	\$ 1,861.50	\$ 22,338.00	\$ 25.50	\$ 1,861.50	\$ 22,338.00	\$ 25.50
8030	Legal Services	\$ 438.00	\$ 5,256.00	\$ 6.00	\$ 438.00	\$ 5,256.00	\$ 6.00
8040	Accounting	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8050	Audit and Tax Service	\$ 128.00	\$ 1,536.00	\$ 1.75	\$ 128.00	\$ 1,536.00	\$ 1.75
8070	Taxes-Federal	\$ 109.50	\$ 1,314.00	\$ 1.50	\$ 109.50	\$ 1,314.00	\$ 1.50
8080	Taxes-State	\$ 36.50	\$ 438.00	\$ 0.50	\$ 36.50	\$ 438.00	\$ 0.50
8087	Dues and Subscrition	\$ 36.50	\$ 438.00	\$ 0.50	\$ 36.50	\$ 438.00	\$ 0.50
8100	Postage	\$ 36.50	\$ 438.00	\$ 0.50	\$ 36.50	\$ 438.00	\$ 0.50
8110	Printing	\$ 73.00	\$ 876.00	\$ 1.00	\$ 73.00	\$ 876.00	\$ 1.00
8120	Supplies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8150	Insurance	\$ 3,029.50	\$ 36,354.00	\$ 41.50	\$ 3,029.50	\$ 36,354.00	\$ 41.50
8000	Total General and Admin.	\$ 5,749.00	\$ 68,988.00	\$ 78.75	\$ 5,749.00	\$ 68,988.00	\$ 78.75
9001	Reserves	\$ 6,419.62	\$ 77,035.44	\$ 87.94	\$ 6,419.62	\$ 77,035.44	\$ 87.94

**NORMANDY PARK 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.

NORMANDY PARK ASSOCIATION, INC.
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 Strategies Group/Fong & Fong, APC, for collection of delinquent assessments the address for overnight payment is:

**Fong 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 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.

NORMANDY PARK ASSOCIATION, INC.

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.”

**NORMANDY PARK ASSOCIATION, INC.
FINE SCHEDULE AND PROCEDURE FOR VIOLATIONS
OF THE GOVERNING DOCUMENTS**

Members of the association in violation of the Normandy Park 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 \$ 500.00 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.



Normandy Park 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

NORMANDY PARK 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 not** 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 not** a condominium project.

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

Normandy Park HOA Disclosure Information

General Liability			
Policy Eff Date:	06/24/2018-06/24/2019	General Aggregate Amt:	4,000,000
Carrier:	Farmers Insurance Exchange	Each Occurance Amt:	2,000,000
Policy Number:	606673588		
Property Coverage			
Deductible:	10,000	Bldg Coverage Amount:	15,172,600
Policy Eff Date:	06/24/2018-06/24/2019	Business Personal Prop Amt:	n/a
Carrier:	Farmers Insurance Exchange		
Policy Number:	606673588		
Directors & Officers Coverage			
Deductible:	1,000	Aggregate Amt: 1,000,000	1,000,000
Policy Eff Date:	06/24/2018-06/24/2019		
Carrier:	Farmers Insurance Exchange		
Policy Number:	606673588		
Fidelity Bond			
Deductible:	1000	Coverage Amount:	150,000
Policy Eff Date :	06/24/2018-06/24/2019		
Carrier:	Farmers Insurance Exchange		
Policy Number:	606673588		
Workers Compensation			
Deductible:	n/a	Amt: Bodily Injury By Accident	1,000,000
Policy Eff Date:	06/24/2018-06/24/2019	Amt: Each Employee	1,000,000
Carrier:	Mid Century Insurance	Amt: Policy Limit	1,000,000
Policy Number:	A09491131		
Automobile Liability/ Hired Autos only- Non-Owned Autos only			
Policy Eff Date:	06/24/2018-06/24/2019	Amt: 2,000,000	
Carrier:	Farmers Insurance Exchange		
Policy Number:	606673588		
Flood Building Coverage			
Deductible:		Bldg Coverage Amount:	
Policy Eff Date:			
Carrier:			
Policy Number:			

NORMANDY PARK HOA INSURANCE INFORMATION

13 Buildings of 73-2 Story Units located: 4052 Malva Terr Fremont, CA 94536



Farmers Insurance Eva Chong Agency

Elite Insurance Professionals, Inc.

12419 Lewis St. Suite 201

Garden Grove, CA 92840

Office: 714-583-8086

Fax: 714-583-8062

Assessment and Reserve Funding Disclosure Summary

Normandy Park Homeowners Association

For Fiscal Year Beginning: January 1, 2019

of Units: 73

1) Budgeted Amounts:	Total	Average Per unit*	
Reserve Contributions:	\$6,419.62	\$87.94	
Total Assessment Income:	\$19,710.00	\$270.00	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*
none	
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):	\$347,485.00
Projected Reserve Fund Balance:	\$139,342.60
Percent Funded:	40.1%
Reserve Deficit (surplus) on a mathematical avg-per-unit* basis:	\$2,851.27

From the 2/2009 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.

No. 100dy Park
 Reserve Study Cash Flow
 February 2009

Component	EUL	ERUL	Cost of Component	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Roofs	25	6	\$216,880						216,880				
Gutters/Drain leaders	25	6-25	\$46,355						11,589				
Stucco - 2%	12	7	\$18,732							18,732			
Optional texture	12	7	\$118,901										
Wood trim/Doors-2%	6	1	\$3,216	3,216						3,216			
Balconies	18	7-12	\$214,592							64,378			
Color coat	6	6	\$90,531						63,372				
Asphaltic concrete	25	18	\$113,634										
Seal coat	5	4	\$6,801				6,801					6,801	
Concrete - 2%	7	1	\$30,085	30,085							30,085		
Louvered fence	25	18-24	\$92,785										
Masonry block fence	50	12	\$712										
Area lighting	30	20	\$15,650										
Landscape I - 2029	35	15	\$28,698										
Landscape II - 2034	35	20	\$28,698										
Landscape III - 2039	35	25	\$28,698										
Irrigation system	60	37	\$82,537										
Controllers	15	5-7	\$1,900					600		1,300			
Valves	15	2-6	\$6,750		1,350	1,350	1,350	1,350	1,350				
Exterior paint - 12 yr	12	7	\$77,600							77,600			
Exterior paint - 6 yr	6	1	\$19,500	19,500									
TOTAL				52,801	1,350	1,350	8,151	1,950	293,191	165,226	30,085	6,801	0

Normandy Park
Reserve Study Cash Flow
February 2009

Component	EUL	ERUL	Cost of Component	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Roofs	25	6	\$216,880										
Gutters/Drain leaders	25	6-25	\$46,355										
Stucco - 2%	12	7	\$18,732									18,732	
Optional texture	12	7	\$118,901										
Wood trim/Doors-2%	6	1	\$3,216			3,216						3,216	
Balconies	18	7-12	\$214,592		150,214								
Color coat	6	6	\$90,531		27,160						90,531		
Asphaltic concrete	25	18	\$113,634								113,634		
Seal coat	5	4	\$6,801				6,801					6,801	
Concrete - 2%	7	1	\$30,085					30,085					
Louvered fence	25	18-24	\$92,785								77,028		
Masonry block fence	50	12	\$712		712								
Area lighting	30	20	\$15,650										15,650
Landscape I	35	15	\$28,698					28,698					
Landscape II	35	20	\$28,698										28,698
Landscape III	35	25	\$28,698										
Irrigation system	60	37	\$82,537										
Controllers	15	5-7	\$1,900										600
Valves	15	2-6	\$6,750							1,350	1,350	1,350	1,350
Exterior paint - 12 yr	12	7	\$77,600									77,600	
Exterior paint - 6 yr	6	1	\$19,500			19,500							
TOTAL				0	178,086	22,716	6,801	58,783	0	1,350	282,543	107,699	46,298

Nor dy Park
 Reserve Study Cash Flow
 February 2009

Component	EUL	ERUL	Cost of Component	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
Roofs	25	6	\$216,880										
Gutters/Drain leaders	25	6-25	\$46,355					34,766					
Stucco - 2%	12	7	\$18,732										
Optional texture	12	7	\$118,901										
Wood trim/Doors-2%	6	1	\$3,216					3,216					
Balconies	18	7-12	\$214,592					64,378					150,214
Color coat	6	6	\$90,531				63,372						27,160
Asphaltic concrete	25	18	\$113,634										
Seal coat	5	4	\$6,801				6,801					6,801	
Concrete - 2%	7	1	\$30,085		30,085							30,085	
Louvered fence	25	18-24	\$92,785				15,758						
Masonry block fence	50	12	\$712										
Area lighting	30	20	\$15,650										
Landscape I - 2029	35	15	\$28,698										
Landscape II - 2034	35	20	\$28,698										
Landscape III - 2039	35	25	\$28,698					28,698					
Irrigation system	60	37	\$82,537										
Controllers	15	5-7	\$1,900		1,300								
Valves	15	2-6	\$6,750	1,350									
Exterior paint - 12 yr	12	7	\$77,600										
Exterior paint - 6 yr	6	1	\$19,500					19,500					
TOTAL				1,350	31,385	0	85,931	150,558	0	0	0	36,886	177,374

No: Park
Funding Study
2009

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, 2008							83,145		
2009	52,801	1.00	52,801	47,260	1,890.41		79,495	53.95	
2010	1,350	1.03	1,391	54,349	2,173.97		134,627	62.04	15
2011	1,350	1.06	1,432	62,502	2,500.06		198,197	71.35	15
2012	8,151	1.09	8,907	71,877	2,875.07		264,042	82.05	15
2013	1,950	1.13	2,195	82,658	3,306.34		347,812	94.36	15
2014	293,191	1.16	339,889	95,057	3,802.29		106,783	108.51	15
2015	165,226	1.19	197,288	109,316	4,372.63		23,182	124.79	15
2016	30,085	1.23	37,001	87,600	3,504.00		77,286	100.00	
2017	6,801	1.27	8,615	88,476	3,539.04		160,685	101.00	1
2018	0	1.30	0	89,361	3,574.43		253,621	102.01	1
2019	0	1.34	0	90,254	3,610.17		347,485	103.03	1
2020	178,086	1.38	246,513	91,157	3,646.28		195,776	104.06	1
2021	22,716	1.43	32,388	92,068	3,682.74		259,139	105.10	1
2022	6,801	1.47	9,987	92,989	3,719.57		345,861	106.15	1
2023	58,783	1.51	88,915	93,919	3,756.76		354,622	107.21	1
2024	0	1.56	0	94,858	3,794.33		453,274	108.29	1
2025	1,350	1.60	2,166	95,807	3,832.27		550,747	109.37	1
2026	282,543	1.65	467,001	96,765	3,870.60		184,382	110.46	1
2027	107,699	1.70	183,350	97,733	3,909.30		102,674	111.57	1
2028	46,298	1.75	81,184	98,710	3,948.39		124,148	112.68	1
2029	1,350	1.81	2,438	99,697	3,987.88		225,395	113.81	1
2030	31,385	1.86	58,385	100,694	4,027.76		271,731	114.95	1
2031	0	1.92	0	101,701	4,068.04		377,500	116.10	1
2032	85,931	1.97	169,592	102,718	4,108.72		314,734	117.26	1
2033	150,558	2.03	306,053	103,745	4,149.80		116,576	118.43	1
2034	0	2.09	0	104,783	4,191.30		225,550	119.61	1
2035	0	2.16	0	105,830	4,233.21		335,613	120.81	1
2036	0	2.22	0	106,889	4,275.55		446,777	122.02	1
2037	36,886	2.29	84,393	107,958	4,318.30		474,661	123.24	1
2038	177,374	2.36	417,993	109,037	4,361.48		170,066	124.47	1

No Andy Park
Percent Funded
February 2009

Reserve Component	Est Life	Rmng Life	Est Cost to Replace	Annual Requirement	Appropriation needed 12/31/2008	Amount Funded 12/31/2008	Surplus Deficit	Percent Funded
Roofs	25	6	\$216,880	8,675	164,829	25,713	-139,116	16%
Gutters/Drain leaders	25	6	\$11,589	464	8,808	1,374	-7,434	16%
Gutters/Drain leaders	25	25	\$34,766	1,391	0	0	0	
Stucco - 2%	12	7	\$18,732	1,561	7,805	1,218	-6,587	16%
Optional texture	12	7	\$118,901	9,908	49,542	7,729	-41,814	16%
Wood trim/Doors-2%	6	1	\$3,216	536	2,680	418	-2,262	16%
Balconies	18	7	\$64,378	3,577	39,342	6,137	-33,205	16%
Balconies	18	12	\$150,214	8,345	50,071	7,811	-42,260	16%
Color coat	6	6	\$90,531	15,089	0	0	0	
Asphaltic concrete	25	18	\$113,634	4,545	31,818	4,964	-26,854	16%
Seal coat	5	4	\$6,801	1,360	1,360	212	-1,148	16%
Concrete - 2%	7	1	\$30,085	4,298	25,787	4,023	-21,764	16%
Louvered fence	25	18	\$77,028	3,081	21,568	3,365	-18,203	16%
Louvered fence	25	24	\$15,758	630	630	98	-532	16%
Masonry block fence	50	12	\$712	14	541	84	-457	16%
Area lighting	30	20	\$15,650	522	5,217	814	-4,403	16%
Landscape I - 2029	35	15	\$28,698	820	16,399	2,558	-13,841	16%
Landscape II - 2034	35	20	\$28,698	820	12,299	1,919	-10,380	16%
Landscape III - 2039	35	25	\$28,698	820	8,199	1,279	-6,920	16%
Irrigation system	60	37	\$82,537	1,376	31,639	4,936	-26,703	16%
Controllers	15	5	\$600	40	400	62	-338	16%
Controllers	15	7	\$1,300	87	693	108	-585	16%
Valves	15	2	\$1,350	90	1,170	183	-987	16%
Valves	15	3	\$1,350	90	1,080	168	-912	16%
Valves	15	4	\$1,350	90	990	154	-836	16%
Valves	15	5	\$1,350	90	900	140	-760	16%
Valves	15	6	\$1,350	90	810	126	-684	16%
Exterior paint - 12 yr	12	7	\$77,600	6,467	32,333	5,044	-27,289	16%
Exterior paint - 6 yr	6	1	\$19,500	3,250	16,250	2,535	-13,715	16%
TOTAL				78,125	533,161	83,145	-449,988	16%