



November 20, 2020

Bennett Valley Heights
Homeowners Association

Dear Homeowner,

Attached please find a copy of the 2021 Budget, as well as supporting documents, collection policy, and insurance information.

Effective January 1, 2021, your annual assessment will increase to \$540.00 for the year.

The monthly budget is designed to meet the Association's financial obligations as well as making regular contributions to the reserve fund, which covers future repair and replacement of major components. Please remember that your Association is a non-profit corporation which relies upon receiving assessments in a timely manner to meet their monthly obligations.

If you have any questions, please contact our office at 707-541-6233 or via our website at www.gpshoa.com.

Best wishes for the year 2021.

Sincerely,

TJ Johnson

Thomas Johnson, CCAM
Managing Agent
& your Board of Directors

Bennett Valley Heights Homeowners Association

2021 Proforma Budget
Effective January 1, 2021

Assessment Rate \$540.00 Annually

Adopted November 12, 2020

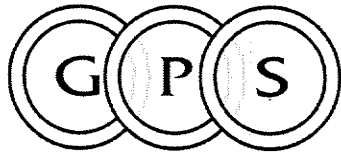
NOTE: Annual assessments are due on the first of the month, and delinquent on the fifteenth of the month. A late charge of 10% will be applied to all accounts whose assessments are not received by Grapevine Property Services, LLC by the close of business on the fifteenth of the month. Please see the DELINQUENT ASSESSMENT COLLECTION POLICY for further information.

**Bennett Valley Heights HOA
2021 Budget**

<u>INCOME</u>	<u>Per House</u>	<u>Month Total</u>	<u>2021 Budget</u>	<u>2020 Fcst</u>	<u>2020 Budget</u>
Assessments	\$ 540.00	\$ 5,220.00	\$ 62,640.00	\$ 57,420.00	\$ 57,420.00
Late Fee Income	\$ 4.31	\$ 41.67	\$ 500.00	\$ 400.00	\$ 250.00
Interest Earned Operating	\$ 0.30	\$ 2.92	\$ 35.00	\$ 30.00	\$ 38.00
Inteest Earned Reserves	\$ 12.93	\$ 125.00	\$ 1,500.00	\$ 1,475.00	\$ 2,335.00
TOTAL INCOME	\$ 557.54	\$ 5,389.58	\$ 64,675.00	\$ 59,325.00	\$ 60,043.00
<u>EXPENSES</u>					
ADMIN. EXPENSES					
Mgmt. Fee	\$ 87.93	\$ 850.00	\$ 10,200.00	\$ 10,200.00	\$ 10,200.00
Acct. Review/taxprep	\$ 4.96	\$ 47.92	\$ 575.00	\$ 565.00	\$ 560.00
Income Tax Expense	\$ 3.88	\$ 37.50	\$ 450.00	\$ 271.00	\$ 450.00
Insurance	\$ 44.83	\$ 433.33	\$ 5,200.00	\$ 5,164.00	\$ 5,200.00
Legal / Collections	\$ 9.66	\$ 93.33	\$ 1,120.00	\$ 550.00	\$ 1,120.00
Printing, Postage, Mailing	\$ 12.16	\$ 117.50	\$ 1,410.00	\$ 1,390.00	\$ 1,250.00
Record Storage	\$ 2.59	\$ 25.00	\$ 300.00	\$ 300.00	\$ 300.00
Website	\$ 2.16	\$ 20.83	\$ 250.00	\$ 240.00	\$ 200.00
Misc. Admin	\$ 5.52	\$ 53.33	\$ 640.00	\$ 250.00	\$ 450.00
TOTAL ADMIN. EXP.	\$ 173.66	\$ 1,678.75	\$ 20,145.00	\$ 18,930.00	\$ 19,730.00
MAINTENANCE					
Landscape Contract	\$ 91.03	\$ 880.00	\$ 10,560.00	\$ 10,560.00	\$ 10,560.00
Weed Abatement	\$ 137.93	\$ 1,333.33	\$ 16,000.00	\$ 15,010.00	\$ 13,000.00
Common area maint/repair	\$ 77.59	\$ 750.00	\$ 9,000.00	\$ 11,000.00	\$ 8,500.00
TOT. MAINTENANCE	\$ 306.55	\$ 2,963.33	\$ 35,560.00	\$ 36,570.00	\$ 32,060.00
UTILITIES					
PG&E	\$ 3.19	\$ 30.83	\$ 370.00	\$ -	\$ 370.00
Water	\$ 26.72	\$ 258.33	\$ 3,100.00	\$ 3,080.00	\$ 3,300.00
TOTAL UTILITIES	\$ 29.91	\$ 289.17	\$ 3,470.00	\$ 3,080.00	\$ 3,670.00
RESERVES					
Reserve Allocation-Expns.	\$ 34.48	\$ 333.33	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00
Reserve Interest Allocation	\$ 12.93	\$ 125.00	\$ 1,500.00	\$ 1,475.00	\$ 2,335.00
TOTAL RESERVES	\$ 47.41	\$ 458.33	\$ 5,500.00	\$ 5,475.00	\$ 6,335.00
TOTAL EXPENSES	\$ 557.54	\$ 5,389.58	\$ 64,675.00	\$ 64,055.00	\$ 61,795.00
PROFIT/(LOSS)	\$ -	\$ -	\$ -	\$ (4,730.00)	\$ (1,752.00)

Notes:

2020 Fcst - 6K added for fallen oak, pine
- 1K to repair fence



grapevine
PROPERTY SERVICES

Annual Disclosures for 2021

On behalf of the Board of Directors, Grapevine Property Services, your community's association management company, is pleased to provide you with this summary of the documents and information required to be distributed to you annually. You should keep this letter and the enclosures with your important papers.

Operating Budget

The operating budget sets forth the estimate income from assessments and the anticipated expenses for the Association to meet its ordinary and regular obligations including landscaping, maintenance and repair of the common areas, administrative responsibilities and contributions to the reserve account. A copy of the Operating Budget is enclosed.

Delinquent Assessment Collection Policy

The Association's Assessment Collection Policy describes the steps the Association will take if a homeowner does not pay their assessments on time. A copy of the Association's Assessment Collection Policy is enclosed. Homeowners' rights and responsibilities are described in the enclosed *Notice: Assessments and Foreclosure*.

General Disclosures

Including rights to copies of minutes, Monetary penalties, alternative and internal dispute resolution

Summary of Association's Reserves

Reserves are funds ear marked for repair or replacement of major components of the development for which the Association is responsible. The reserve portion of the budget sets forth a summary of the Association's reserve based on the most recent reserve study updates by an annual review. It details specific contributions to be made as well as projected expenses for the coming year. At this time, the Association anticipates that the reserve will be funded by contributions from regular assessments. Copies of the summary of Association Reserves and the Assessment and Reserve Funding Summary are enclosed. At this time the Board of Directors has not decided to defer maintenance.

FHA/VA

This common interest development is a condominium project. The association of this common interest development is not certified by the Federal Housing Administration nor VA certified.

Year 2021 Assessments Amounts

Regular annual assessment for the 2021 calendar year will increase to \$540.00. **This rate will be effective as of January 1, 2021.**



Dear Homeowner,

In accordance with the disclosure requirements of Business & Professions Codes Section 11500-11506 and Civil Code Section 5375, I am providing the following information:

1. I have met the requirements of Business and Professions Code Section 11502 and qualify as a certified common interest development manager.
2. The certification is held in my name. I received my certification from the California Association of Community Managers, Inc., on September 8, 2014, and my certification is current and in good standing. Their address is: CACM, 23461 South Pointe Drive, Suite 200, Laguna Hills, CA 92653.
3. The location of my principal office is 101 Golf Course Drive Suite 200 Rohnert Park, CA 94928.
4. I do not hold an active Real Estate License.

If you have any questions regarding the above matter please contact our office at 707-541-6233 or visit our website at www.gpshoa.com.

Thank you,

TJ Johnson

Thomas Johnson, CCAM
Managing Agent/Owner
Grapevine Property Services, LLC

BENNETT VALLEY HEIGHTS HOA

ASSESSMENT COLLECTIONS POLICY

1. Assessments in General. The Association has a duty to levy Regular and Special Assessments sufficient to perform its obligations under the governing documents and California law. Regular Assessments are levied annually and are payable during the year in monthly installments or at such other intervals as the Board of Directors shall designate. *For 2020, the Board of Directors designated the annual assessments be due in one installment on Feb 1st.* Special Assessments shall be due and payable on the due date specified by the Board.

2. Obligation to Pay Assessments. Each assessment is an obligation of the Owner at the time it is levied. Each assessment is also a lien on the Owner's property from and after the time the Association causes a Notice of Delinquent Assessment to be recorded with the County Recorder's Office.

3. Notice of Assessments. Not less than 30 days or more than 60 days before any increase in the Annual Assessment or any Special Assessment becomes due; the Association will give the Owners notice of the assessment. Thereafter, the Board of Directors may elect to provide additional periodic statements of assessments and charges, but lack of such statements does not relieve the Owners of the obligation to pay assessments.

4. Designation of Agent. The Board of Directors may designate an agent or agents to collect assessment payments and administer this Assessment Collection Policy. Such designated agent may be an officer of the Association, manager, banking institution, law firm or other appropriate agent.

5. Due Date/Delinquency Date of Assessments. Unless otherwise specified by the Board, the total annual assessment is due and payable on the first day of February 2016. An assessment is delinquent *if not received* as directed by the Board or its designated agent 15 days after it becomes due.

6. Late Charges/Interest. An assessment or any portion thereof that is delinquent shall incur a late charge of \$10 or 10%, whichever is greater. Beginning 30 days after the assessment becomes due; the entire unpaid balance of an assessment account shall bear interest at an annual percentage rate not to exceed 12%.

7. Collection Expenses. Any costs and fees incurred in processing and collecting delinquent amounts, including, without limitation, late and interest charges, charges for preparation of delinquency notices or referral for collection, postage and copies, and attorneys' fees and costs, shall become an additional charge against the Owner and the Owner's Unit and shall be subject to collection action pursuant to this Policy.

8. Application of Payments. Payments shall be applied first to principal owed, then to interest and collection charges.

9. Initial Delinquency Notice. Once an assessment, or any portion thereof, has become delinquent, the owner shall receive an initial delinquency notice stating all amounts past due and any known collection charges imposed as of the date of the initial notice. The initial notice may be in the form of a letter, monthly statement, past due notice, or any other form of writing or notice from the Association or its designated agent.

10. Notice of Intent to Lien. If an assessment account remains unpaid for 30 days after it is due, the Association or its agent shall notify the Owner by certified mail that a lien will be recorded unless the entire balance of the account is paid within 30 days. The notice shall include a general statement of the collection and lien enforcement procedures of the Association, an itemized statement of the charges owed as of the date of the notice, including the costs of the notice of intent, and other disclosures required by law. Payment may be required in certified funds. Notwithstanding the 30 day period specified in this Paragraph, a notice of intent to lien may be sent to a delinquent Owner at any time during an open escrow involving the Owner's Unit or should any special assessment become delinquent.

11. Recording of Lien/Foreclosure. A lien shall be recorded against the Owner's Unit, without further notice to the Owner, if the Owner fails to pay the entire balance of the account within the time period specified in the notice of intent. The Association may commence foreclosure proceedings 31 days after the lien is recorded if the

Owner has not paid the entire balance of the account or entered into a payment agreement with the Association.

12. Dishonored Checks. At any time that the Association or its agent receives a check dishonored by the bank for any reason, a charge of \$25 shall be imposed. The Association may also seek damages in accordance with California Civil Code §1719.

13. Receipts. Owners may request and receive a receipt upon making an assessment payment. The receipt will indicate the date the payment was received and the name of the person who received it.

14. Partial Payments. Neither the Association nor its designated agent is obligated to accept partial payments on an assessment account.

15. Release of Lien. A Release of Lien will not be recorded until the entire balance of the Owner's account is paid. All charges incurred in recording the Release, including reasonable attorney's fees, will be charged to the Owner's account. Upon satisfaction in full of the entire balance owing, the Association shall within 21 days record or cause to be recorded a Release of Lien.

16. Dispute of Charges. An Owner may dispute the amount stated in the notice of intent to lien by submitting to the Board a written explanation of the reasons for disputing the amount. A telephone call will not reserve any rights. If the Board of Directors receives the Owner's written statement within 15 days of the postmark of the notice of intent to lien, the Board shall respond in writing to the Owner. The Owner should provide the following information regarding any dispute:

- a. The Owner's name, mailing address, and account number.
- b. The exact dollar amount claimed to be in dispute or in error.
- c. For each charge or payment in dispute, an explanation of the reasons the Owner believes there is an error, with sufficient detail such as dates, names and check numbers, so that the dispute may be investigated efficiently and effectively. If the owner does not know how the error was made, that statement may be made.
- d. Copies of checks, letters or other documents referred to or claimed should accompany the written explanation.

17. Other Remedies. The Association reserves the right to avail itself of any other remedy permitted by law and the Association's governing documents to collect assessments and related costs and charges, including but not limited to bringing an action in Small Claims or Superior Court. Such remedies may be taken in addition to or in lieu of any action already taken, and commencement of one remedy shall not prevent the Association from electing at a later date to pursue another remedy.

18. Address of the Association and the Board of Directors. Owners should respond in writing or make payments to the address directed by the designated agent. If no address is given, correspondence and petitions should be mailed to the Association at the following address:

Bennett Valley Heights Homeowners Association
c/o Grapevine Property Services
101 Golf Course Drive, Ste 200
Rohnert Park, CA 94928

Unless another address is given by the Association or its designated agent, the address noted above may be used for overnight payments.

19. Sufficiency of Notice. Except for notice that under California law must be sent by certified mail, notice is sufficient if either hand delivered or mailed first class, postage prepaid, to the Owner at the address on the membership register at the time of notice.

20. Void Provisions. If any provision of this Policy is determined to be null and void, all other provisions of the Policy shall remain in full force and effect.

Adopted by Resolution of the Board of Directors on September 15, 2016.

BENNETT VALLEY HEIGHTS HOMEOWNERS ASSOCIATION

NOTICE OF COLLECTION RIGHTS AND OBLIGATIONS

The following Notice is provided to the Members of Bennett Valley Heights Homeowners' Association in accordance with California Civil Code section 1365.1, effective January 1, 2003.

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, 2003. You may wish to consult a lawyer if you dispute an assessment.

ASSESSMENTS AND NONJUDICIAL FORECLOSURE

The failure to pay association assessments may result in the loss of an owner's property without court action, often referred to as non-judicial foreclosure. When using non-judicial foreclosure, the association records a lien on the owner's property. The owner's property may be sold to satisfy the lien if the lien is not paid. Assessments become delinquent 15 days after they are due, unless the governing documents of the association provide for a longer time. (Sections 1366 and 1367.1 of the Civil Code).

In a non-judicial foreclosure, the association may recover assessments, reasonable costs of collection, reasonable attorney's fees, late charges, and interest. The association may not use non-judicial foreclosure to collect fines or penalties, except for costs to repair common areas damaged by a member or a member's guests, if the governing documents provide for this. (Sections 1366 and 1367.1 of the Civil Code).

The association must comply with the requirements of Section 1367.1 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 1367.1 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. Among these documents, the association must send a description of its collection and lien enforcement procedures and the method of calculating the amount. It must also provide an itemized statement of the charges owed by the owner. An owner has a right to review the association's records to verify the debt. (§1367.1 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 1367.1 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, he or she may request a receipt, and the association is required to provide it. On the receipt, the association must indicate the date of payment and the person who received it. The association must inform owners of a mailing address for overnight payments. (§1367.1 and §1367.1 of the Civil Code).

An owner may dispute an assessment debt by giving the board of the association a written explanation, and the board must respond within 15 days if certain conditions are met. An owner may pay assessments that are in dispute in full under protest, and then request alternative dispute resolution. ((§1367.1 and §1367.1 of the Civil Code).

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 §1367.1 of the Civil Code).

MEETINGS AND PAYMENT PLANS

An owner of a separate interest that is not a time-share may request the association to consider a payment plan to satisfy a delinquent assessment. The association must inform owners of the standards for payment plans, if any exist. (Section §1367.1 of the Civil Code).

The Board of Directors must meet with an owner who makes a proper written request for a meeting to discuss a payment plan when the owner has received a notice of a delinquent assessment. These payment plans must conform to the payment plan standards of the association, if they exist. (Section §1367.1 of the Civil Code).

BENNETT VALLEY HEIGHTS HOA

Covenants, Conditions & Restrictions, ARTICLE 3

USE RESTRICTIONS

In addition to all of the covenants contained herein, the use of the Project and each Lot therein shall be subject to the following use restrictions:

3.1 Requirements of the City of Santa Rosa (references to City documents omitted for brevity's sake – refer to complete CC&Rs on our website: www.bvvhhoa.com)

3.2 Use of Individual Lots

No Lot shall be occupied and used except for single family residential purposes by the Owners, their contract purchasers, lessees, tenants, or guests, and no trade or business shall be conducted therein.

3.3 Nuisances

No noxious, illegal, or offensive activities shall be conducted on any Lot, or on any other part of the Project, nor shall anything be done thereon which may be or may become an annoyance or a nuisance to or which may in any way interfere with the quiet enjoyment of each of the Owners of his respective Lot, or which shall in any way increase the rate of insurance for the Project or for any other Lot, or cause any insurance policy to be cancelled or cause a refusal to renew the same. Without limiting any of the foregoing, no Owner shall permit noise, including but not limited to, the barking of dogs, radios, televisions, music and sound systems, to emanate from the Owners lot, which noise would unreasonably disturb another Owners quiet enjoyment of his Lot or the Common Area. Each Owner shall be responsible for compliance with this provision by all persons and permitted animals upon the Owners Lot.

3.4 Prohibitions Regarding Objectionable Vehicles

All of the following vehicles and categories of vehicles are hereby designated as "Objectionable Vehicles" which shall be subject to the special restrictions of this sub-article.

- A. Any over-sized vehicle including any bus or aircraft, or any vehicle which exceeds 12,000 pounds gross vehicle weight, or which has a wheelbase exceeding 133 inches, or which is fitted with dual rear wheels;
- B. Any farm vehicle or equipment;
- C. Any boat;
- D. Any trailer fitted or designated to be pulled by any other vehicle;
- E. Any vehicle within the generally recognized category of recreational vehicle, including a camper or camper body which is or may be mounted on a pick-up truck;
- F. Any commercial-type vehicle including any pick-up truck or van on which any advertising is painted or otherwise displayed; ***(Clarification: if homeowner's personal vehicle (such as pickup truck or SUV is used for commercial purposes, advertising should be covered with magnetic covers, or magnetic advertising signs can be used and removed, when the vehicle is parked in the development.)***
- G. Any vehicle which is battered, in need of repair or otherwise unsightly.

No Objectionable Vehicle may be permanently or semi-permanently parked anywhere within the Project (including any street, driveway or yard area) unless it is enclosed within a garage or screened by fencing so as not to be generally visible from any street, from the Common Area or from any adjoining Lot. Except for the occasional, temporary periods of not more than eight (8) hours, any Owner who parks or permits the prohibited parking of any Objectionable Vehicle on the Project shall be deemed to commit a nuisance within the meaning of Subarticle 3.3, which may be actionable as provided in

Article 7 of this Declaration. No vehicle of any type (including regular passenger cars, motorcycles, bicycles or any Objectionable Vehicle) shall be parked on any street or other portion of the Project for the purpose of accomplishing repairs thereto or the reconstruction thereof, except for emergency repairs and then only to the extent necessary to enable movement of the vehicle. Violation of this prohibition against repairing vehicles shall also constitute a nuisance within the meaning of subarticle 3.3.

3.5 Signs

No sign of any kind shall be displayed to the public view from any Lot or from the Common Area without the approval of the Board except (i) one sign of customary and reasonable dimensions advertising a Lot for sale, lease, rent or exchange displayed from the lot, (ii) such signs as may be used by Declarant or its assignees for the purpose of selling, renting or leasing Lots as permitted by subarticle 2.2.1., and (iii) such other signs or notices as are required by law, as are otherwise necessary to perfect a right provided for in law or as are required to be permitted by Law.

3.6 Animals

No animals, livestock, reptiles or poultry of any kind shall be raised, bred, or kept on any portion of the Project; except that dogs, cats, or other conventional, domestic, household pets, may be kept on a Lot, provided that they are not kept, bred or maintained in unreasonable quantities or for any commercial purposes, and provided that they are kept under reasonable control at all times. Specifically no pets shall be allowed to roam unattended or unleashed within the Project. The Board may enact reasonable rules respecting the keeping of animals within the Project and may designate certain areas in which animals may not be taken or kept.

3.8 Right to lease

Nothing in this Declaration shall prevent an Owner from leasing or renting his Lot. However, any lease or rental agreement shall be in writing and be expressly subject to the Project Documents **and any lease or rental agreement must specify that failure to abide by such provisions shall be a default under the lease or rental agreement.** In addition, no Lot shall be leased or rented for a period of less than thirty (30) days.

3.09 Drainage

No Owner shall do any act or construct any improvement which would interfere with the natural or established drainage systems or patterns within the Project without the approval of the Architectural Control Committee.

3.10 Oil Drilling

No oil or gas drilling, oil or gas development, operations, oil refining, quarrying, or mining operations of any kind shall be permitted on or within five hundred (500) feet below the surface of the Project.

3.11 Radio and Television Antennas

No Owner may construct, use, or operate his own external radio, television or other electronic antenna without the consent of the Architectural Control Committee. The Architectural Control Committee may limit its consent to the construction, use and operation by a Lot Owner of an external radio, television or other electronic antenna to such time as cable television is available to such lot. No Citizens Band or other transmission shall be permitted from the Project without the consent of the Board.
(Note: recent laws do allow direct TV antennae)

3.12 Compliance with Project Documents

Each Owner, contract purchaser, lessee, tenant, guest, invitee, or other occupant of a Lot or user of the Common Area shall comply with the provisions of the Project Documents.

Bennett Valley Heights Homeowners Association

Architectural Control Committee Procedures

Application Approval

Any person proposing to construct, paint, or change any improvement on the Project which requires the prior approval of the committee shall apply to the Committee in writing for approval of the work to be performed and the time schedule for performing such work. The form for requesting such approval is available on the HOA website: www.bvhhoa.com. In addition, an on-line form available on the website may be filled out and submitted directly to the Architectural Control Committee. Other means of submitting requests may not be received and approved in a timely fashion. In the event of complex projects, the Committee may charge an applicant a reasonable fee for application review. Every effort will be made by the ACC to provide timely response to homeowner requests for project approval.

In the event additional plans and specifications for the work are required by the Committee, the applicant shall be notified of such requirements within thirty (30) days of receipt by the Committee of his initial application or the application shall be deemed sufficiently submitted as of that date. If timely notified, the applicant shall submit additional plans and specifications for the proposed work in the form and content reasonably required by the Committee and his application shall not be deemed sufficiently submitted until that date. Such plans and specifications may include, but shall not be limited to, showing the nature, kind, shape, color, size, materials and location of the proposed work, or the size, species and location of any plants, trees, shrubs and other proposed landscaping.

Review and Approval

Upon sufficient submission of an application for Committee review, the Committee shall proceed expeditiously to review all provisions and purposes of the Project Documents and all Guidelines of the Committee in effect at the time the documents are submitted. In the event the Committee fails to approve an application the Committee shall notify the applicant in writing of the specific matters to which it objects. In the event the Committee fails to notify the applicant of the action taken by the Committee within thirty (30) days after sufficient submission of the application, the application shall be deemed approved. One set of plans as finally approved shall be retained by the Committee as a permanent record.

Commencement, Completion of Approved Work

Upon receipt of the approval of the Committee, the applicant shall proceed to have the work commenced and diligently and continuously pursued to completion in substantial compliance with the approval of the Committee including all conditions imposed therewith. The approval of the Committee shall be effective for a period of six (6) months after the date of the approval subject to the right of the Committee to provide for a shorter or longer period at the time of its approval, or subsequently to extend the period upon a showing of good cause, and in the event the approved work is not commenced within the effective period of the approval, then the applicant, before commencing any work, shall be required to resubmit the application for the approval of the Committee.

All approved work shall be completed within six (6) months after the date of commencement, or such other reasonable period specified by the Committee at the time of approval, with the period of time subject to extension by the number of days that work is delayed by causes not under the control of the applicant or his contractor or as otherwise extended by the Committee. Upon completion of approved work, the applicant shall give written notice thereof to the Committee.

If for any reason the Committee fails to notify the applicant of any noncompliance within sixty (60) days after the receipt of said notice of completion from the applicant, the improvement shall be deemed to be completed in accordance with said approved plans.

Inspection, Non-Compliance

The Committee or any authorized representative shall have the right at any reasonable time, after reasonable notice to the owner thereof, to enter upon any portion of the Project for the purpose of determining whether or not any work is being performed or was performed in compliance with the Project Documents.

If at any time the Committee determines that work is not being performed or was not performed in compliance with the Project Documents or the Guidelines, whether based on a failure to apply for or obtain approval, a failure to comply with approval, a failure to timely commence or complete approved work or otherwise, the Committee shall notify the Owner in writing of such non-compliance specifying the particulars of non-compliance, and demanding that the owner remedy such noncompliance within a reasonable and specified period.

In the event that the Owner fails to remedy such non-compliance within the specified period the Committee shall notify the Board in writing of such failure. The Board shall, subject to the notice and hearing requirements of sub article 7.2.1.2, have the duty and right to remedy the non-compliance in any appropriate manner permitted by the Project Documents or otherwise permitted by law, or equity, including but not limited to removing the non-complying improvement, correcting the noncompliant improvement, completing the non-compliant improvement, or recording a notice of noncompliance or non-completion on the property as appropriate. The Owner shall have the obligation to reimburse the Association for any costs incurred in enforcing these provisions and if the Association is not reimbursed upon demand, the Board shall have the right to individually charge the cost thereof to such owner.

Waiver

The approval by the Committee of any plans, drawings or specifications for any improvements constructed or proposed, or in connection with any other matter requiring the approval of the Committee under the Project Documents shall NOT be deemed as precedent to grant approval of any similar plan, drawing, specification or matter submitted for approval. Where unusual circumstances warrant, the Committee may grant reasonable variances from the architectural control provisions hereof or from the Guidelines. Such variance shall be made on a case-by-case basis and shall not serve as precedent for the granting of any other variance.

BENNETT VALLEY HEIGHTS

Homeowners Association

Architectural Project Approval Process

This process summary is offered as a service to homeowners for gaining Architectural Control Committee (ACC) approval for Landscaping and Construction projects in the Bennett Valley Heights development. It summarizes information already spelled out in the Association's Architectural Guidelines and its Covenants, Conditions & Restrictions (CC&R's). For detailed information, those documents, which are located on the HOA website (www.bvhhoa.com), should be consulted. In the event of any conflict between this summary and the above two documents, the Guidelines and CC&R's shall prevail. For simple projects, such as house repainting or re-shingling of roofs, a less formal process is required. In these cases, the ACC will make every effort to expedite approval.

Step Description

- 1 Homeowner submits project plans to HOA Architectural Control Committee for Preliminary Design Review*. Details of submittal contents are in Para 3.2.3 of the Architectural Guidelines. In addition to engineering drawings, the submittal should include a photo or artist's rendering of what the final project will look like.
- 2 The ACC provides *preliminary* project approval within 30 days. Approval is contingent on approval by the City of Santa Rosa and has the presumption that construction will adhere to all provisions of the Architectural Guidelines and the CC&R's as well as applicable building codes.
- 3 Homeowner submits project plans to City of Santa Rosa for approval. Approval is normally received in the form of an approved building permit.
- 4 Homeowner submits all appropriate documents to the ACC for Final Design Review. This submittal should include the City of Santa Rosa approval documents (building permit and any others) as well as any other appropriate documents for the ACC to make its final approval.
- 5 ACC reviews City of Santa Rosa approvals and any other submitted documents and provides Final Design Review. The Final Design Review submittals from the homeowner will constitute the only basis for conclusive action by the ACC, and must adequately reflect to the committee the true design quality of the proposed building, addition, modification or landscape design.
- 6 Upon completion of approved work, the homeowner shall give written notice thereof to the Committee (ACC) in accordance with Para 11.4.3 of the CC&R's.
- 7 The ACC has sixty (60) days after receipt of said notice of completion to notify the homeowner of any noncompliance with the Architectural Guidelines or the CC&R's.

* For simple projects, e.g., re-roofing or re-painting, the homeowner may elect to use a single submission as a Final Design Review. However, for complex projects, the two-step process is highly encouraged as there is inherent danger of a heavy financial commitment by the owner in needless details for a scheme that will likely be judged as unacceptable. These submittals should be submitted using the on-line process on the HOA website.

Current Architectural Review Forms and Online Submittal Process are available on the HOA website: (www.bvhhoa.com)

BVH HOA Architectural/Landscape Committee Review Form

This form must be filled out and submitted to the Architectural Control Committee (ACC) at the address shown below. Approval will be provided by the Architectural Control Committee within 30 days of receipt of request. **Work is NOT to start before approval is received.**

Name (s): _____

Address: _____

Phone #: _____ Email: _____

Lot #: _____ Date: _____
(if different from above Address)

We request the Architectural Control Committee (ACC) review and approve the following changes to the exterior of our home and/or landscape. *We understand that construction is not to commence prior to receiving project approval from the ACC, and that approval can take up to 30 days from submission. We also understand that the ACC must be notified in writing upon completion of work for final approval.*

(Color of paint and shingles can be scanned in and printed.)

1. _____ Exterior Home Remodeling
2. _____ Cosmetic changes to our home or landscaping such as, but not limited to, permanent planters, porch, brickwork, walkways, solar panels, and other similar changes.
3. _____ Paint/Stain to house body or trim Enclose Paint Chips or Card showing paint color & paint company
4. _____ Replacement of roof shingles Provide sample of shingle, or shingle manufacturer & color name
5. _____ Home Additions, Accessory Structures, Pools & Spas Include bldg set backs in all directions
6. _____ Addition of exterior lighting
7. _____ Common Area Landscape Alteration, e.g. encroachment onto owner property, overhanging trees, etc
8. _____ Request for common area tree trimming.

If you're considering any change not listed above and are in doubt as to whether or not you need approval, please call. Explain in detail on reverse side, or separate sheet, the proposed changes checked above. Please enclose two copies of a drawing of the proposed alterations and/or a plot plan and two copies of this form to ensure a complete review and to hasten the review process. For changes such as solar panels or other significant alterations to the appearance of the house, additional plans, drawings and/or other means that visually depict the changes being requested may be required by the ACC. Requests for re-painting your house an approved color or replacing roof shingles with like shingles (if previously approved) will be expedited. Delays may occur if application is not complete. **It is the homeowner's responsibility to obtain all necessary permits and approvals from the City of Santa Rosa.**

Please remit **two (2)** copies of this completed form and **two (2)** copies of all requested drawings to:

Bennett Valley Heights HOA
ATTN: Architectural Control Committee
101 Golf Course Dr, Ste 200
Rohnert Park, CA 94928
Fax: (707) 541-6762

----- For office use only -----

Drawings included for files? Yes _____ No _____ Date received: _____
Date Reviewed: _____ Approved? YES _____ NO _____
Date Owner Notified: _____

Signature #1: _____ Signature # 2 _____

Date: _____ Date: _____

Bennett Valley Heights
Homeowners Association
Fine Schedule

Any infraction of the covenants and conditions and restrictions or the rules and regulations of Westberry Homeowners Association are subject to the following penalties:

1st violation	warning or fine up to \$200
2nd Violation	\$50 to \$200
3rd Violation	\$100 to \$300
Additional Violations	up to \$400
Safety Violation	warning or fine up to \$500
Continuing Violation	daily fines until cured
Suspension - common area privileges may also be suspended	
Assessment - may be levied to reimburse HOA expenses	

Unpaid fines may become a lien against the property. In some cases, the Board may contract to have work done, completed or removed, and bill owner for cost. Appeals may be made in writing or in person by scheduling a hearing with the Board of Directors.

2021 Reserve Fund Study

30 Year Projected Expenditure Schedule

Base Year: 2020

Budgeting Year: 2021

Year	Iron Letters @ Entryway	Concrete Allowance	Summerfield Fence Replacement	Summerfield Fence Wash & Treat	Skycrest Fence Repair	Irrigation Controller	Irrigation Repair Allowance	Backflow Prevention Device	Backflow Boxes	Landscape - Major Repairs	Light Poles	Pole Light Fixtures	Lantern Fixtures @ Entryway	Gooseneck Fixtures	Unscheduled Expenditures	Total Expenses	Inflation Factor	Initiated Expenses	
Repl Cost	180	500	122,294	7,000	500	844	1,200	1,190	800	5,000	12,198	1,110	740	396	1.00%		1.00%		
Year New	2004	2008	1996	2017	1984	2014	2008	1984	2009	2016	1984	2004	2004	2004					
Useful Life	40	1	30	4	1	30	1	40	20	5	45	20	20	20					
Remaining Life	24	1	6	1	1	24	1	4	9	1	9	4	4	4					
2020		\$500			\$500		\$1,200										\$2,200	1.000	\$2,200
2021		\$500		\$7,000	\$500		\$1,200			\$5,000							\$14,200	1.010	\$14,342
2022		\$500			\$500		\$1,200										\$2,200	1.020	\$2,244
2023		\$500			\$500		\$1,200	1,190									\$3,390	1.030	\$3,493
2024		\$500			\$500		\$1,200					\$1,110	\$740	\$396			\$4,446	1.041	\$4,627
2025		\$500			\$500		\$1,200										\$2,200	1.051	\$2,312
2026		\$500		7,000	\$500		\$1,200										\$9,200	1.062	\$9,766
2027		\$500	\$122,294		\$500		\$1,200			\$5,000							\$129,494	1.072	\$138,835
2028		\$500			\$500		\$1,200	800									\$3,000	1.083	\$3,249
2029		\$500			\$500		\$1,200				\$12,198						\$14,398	1.094	\$15,747
2030		\$500			\$500		\$1,200										\$2,200	1.105	\$2,430
2031		\$500		\$7,000	\$500		\$1,200										\$9,200	1.116	\$10,264
2032		\$500			\$500		\$1,200										\$2,200	1.127	\$2,479
2033		\$500			\$500		\$1,200			\$5,000							\$7,200	1.138	\$8,194
2034		\$500			\$500		\$1,200										\$2,200	1.149	\$2,529
2035		\$500			\$500		\$1,200										\$2,200	1.161	\$2,554
2036		\$500		\$7,000	\$500		\$1,200										\$9,200	1.173	\$10,788
2037		\$500			\$500		\$1,200										\$2,200	1.184	\$2,605
2038		\$500			\$500		\$1,200										\$2,200	1.196	\$2,632
2039		\$500			\$500		\$1,200			\$5,000							\$7,200	1.208	\$8,698
2040		\$500			\$500		\$1,200										\$2,200	1.220	\$2,684
2041		\$500		\$7,000	\$500		\$1,200										\$9,200	1.232	\$11,338
2042		\$500			\$500		\$1,200										\$2,200	1.245	\$2,738
2043		\$500			\$500		\$1,200										\$2,200	1.257	\$2,766
2044		\$500			\$500		\$1,200										\$2,200	1.270	\$2,793
2045		\$500			\$500	\$844	\$1,200			\$5,000		\$1,110	\$740	\$396			\$10,290	1.282	\$13,196
2046	\$180	\$500		\$7,000	\$500		\$1,200										\$9,380	1.295	\$12,150
2047		\$500			\$500		\$1,200										\$2,200	1.308	\$2,878
2048		\$500			\$500		\$1,200										\$2,200	1.321	\$2,907
2049		\$500			\$500		\$1,200										\$2,200	1.335	\$2,936
2050		\$500			\$500		\$1,200		\$800								\$3,000	1.348	\$4,044
2051		\$500		\$7,000	\$500		\$1,200			\$5,000							\$14,200	1.361	\$19,331
2052		\$500			\$500		\$1,200										\$2,200	1.375	\$3,025
2053		\$500			\$500		\$1,200										\$2,200	1.389	\$3,055
2054		\$500			\$500		\$1,200										\$2,200	1.403	\$3,086
2055		\$500			\$500		\$1,200										\$2,200	1.417	\$3,117
2056		\$500		\$7,000	\$500		\$1,200										\$9,200	1.431	\$13,163
2057		\$500			\$500		\$1,200			\$5,000							\$7,200	1.445	\$10,405
2058		\$500	\$122,294		\$500		\$1,200										\$124,494	1.460	\$181,702
2059		\$500			\$500		\$1,200										\$2,200	1.474	\$3,243

BENNETT VALLEY HEIGHTS
HOMEOWNERS ASSOCIATION
PRIVACY POLICY

1. California Civil Code 5200 ET. seq allows a member of the Bennett Valley Heights Association to request and obtain a membership list. This list includes property address, email address and mailing address. The membership list does not contain phone numbers. The requesting member can only obtain the membership list if he/she articulates, in writing, a purpose for requesting the list that is reasonably related to his/her interest as a member of the Bennett Valley Heights Association
 - a. If the Board of Directors of the Bennett Valley Heights Association determines that the request is reasonably related to the requesting member's interest as a member of the Bennett Valley Heights Association, then the Board of Directors must provide that member with the list or provide a reasonable alternative.
 - b. If the Board of Directors determines that the request is not reasonably related to the requesting member's interest as a member of the Bennett Valley Heights Association, then the Board of Directors does not have to provide the list to the requesting member.
2. California Civil Code 5200 allows a member to request to be removed from the Bennett Valley Heights Association membership list to prevent the unwanted disclosure of their private contact information to a member making a request for the membership list. In order to be removed ("opt-out") of the membership list, a member must notify the Bennett Valley Heights Association in writing. Members who opt-out will still receive the communications of other members, but they will be sent by an alternative method.
 - a. If a member chooses to opt-out of sharing his/her name, property address, email address or mailing address in the membership list, the opt-out designation shall remain in effect until changed by said member via written notification to the Bennett Valley Heights Association Managing Agent

BENNETT VALLEY HEIGHTS HOMEOWNERS ASSOCIATION

OPT-OUT FORM

If you do not want your name and address to be disclosed to other members of the Bennett Valley Heights Association, you may elect to have the Bennett Valley Heights Association withhold your private information. To opt-out of sharing your name, property address, mailing address and email address with other members of the Bennett Valley Heights Association, complete this form and send it to the Bennett Valley Heights Association's Managing Agent, below.

***This opt-out shall remain in effect until changed by you, via written notification to the Bennett Valley Heights Association's Managing Agent.**

DESIGNATION FOR OPTING-OUT OF DISCLOSURE OF PERSONAL INFORMATION

☐ I/we opt-out of the sharing of my/our name, property address, email address and mailing address under the Bennett Valley Heights Association membership list, pursuant to Civil Code Section 5200. I prefer to be contacted via the alternative process described in Corporations Code Section 8330©. This opt-out shall remain in effect until changed by me/us via written notification to the Bennett Valley Heights Association's Managing Agent.

☐ I/we do not opt-out of the sharing of my/our name, property address, mailing address and email address under the Bennett Valley Heights Association membership list.

HOA Home Address: _____

Signature: _____

When completed, please mail, fax, or submit via
our website to:

the Bennett Valley Heights Association
C/o Grapevine Property Services
101 Golf Course Drive Ste. 200
Rohnert Park, CA 94928
www.gpshoa.com
(P) 707-541-6233 (F) 707-541-6762

Bennett Valley Heights Homeowners Association

Owner Information Form

Civil Code § 4041

Please complete this form and return it to:

Grapevine Property Services, LLC
101 Golf Course Drive, Suite 200
Rohnert Park, CA 94928
Office: 707-541-6233

Owner Name(s): _____

Phone Number(s): _____

Address of property: _____

Address to which notices from the association are to be delivered:

Do you have a legal representative or anyone with a power of attorney who should receive notices? ☐ No ☐ Yes If yes, name and address of legal representative:

Is your lot/unit rented, leased, or occupied by persons other than Owners of the lot/unit?

☐ Yes ☐ No

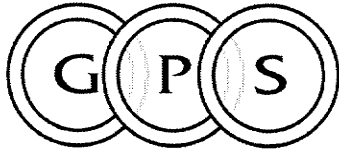
Is your lot/unit vacant or unoccupied? ☐ Yes ☐ No

Owner's Signature: _____

Print signer's name: _____

California Civil Code § 4041 requires the Owner of each Lot or Unit to annually provide written notice to the association of all of the following:

- (1) The address to which notices from the association are to be delivered.
- (2) An alternate or secondary address to which notices from the association are to be delivered, if Owner wants notices sent to two addresses.
- (3) The name and address of his or her legal representative, if any, including any person with power of attorney or other person who can be contacted in the event of the owner's extended absence from the separate interest.
- (4) Whether the separate interest is owner-occupied, is rented out, or if the parcel is vacant.



grapevine
PROPERTY SERVICES

EMAIL AUTHORIZATION FORM

I authorize the Bennett Valley Heights Homeowners Association to send the following notices to me by electronic mail:

1. Notices and Agendas of Board Meetings
2. Assessment and Reserve Funding Disclosure Summary (form)
3. Pro Forma Operating Budget or Pro Forma Operating Budget Summary
4. Assessment Collection Policy
5. Notice/Assessments and Foreclosure (form)
6. Insurance Coverage Summary
7. Board Minutes Access
8. Alternative Dispute Resolution (ADR) Rights
9. Internal Dispute Resolution (IDR) Rights
10. Architectural Changes Notice
11. Secondary Address Notification Request
12. Monetary Penalties Schedule
13. Reserve Funding Plan (summary)
14. Review of Financial Statement
15. Annual Update of Reserve Study
16. Notice of Proposed Rule Change
17. Notice of Adopted Rule Change
18. Notice of the Results of an Election to Overturn a Rule Change
19. Newsletters and general correspondences

I direct the Association and its Management to send these notices to:

_____ (print email address) for all lots/units I own in
the Association.

Date: _____

Signature: _____

Print name: _____

BVH Home Address #: _____

Mailing Address if different from above: _____

City, state and zip code: _____

Phone number: _____

ADDITIONAL INSURANCE NEEDS FOR OWNERS IN HOMEOWNERS ASSOCIATIONS

Although the Association maintains the policies of insurance specified in the enclosed summary, the Association's policies of insurance may not cover your property, including personal property, real property improvement to or around your dwelling or other losses including personal injuries that occur within or around your dwelling. Even if a loss is covered by the Master Policy, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should check with their individual insurance broker or agent for appropriate additional coverage.

NOTE: THIS MASTER POLICY DOES NOT COVER PERSONAL PROPERTY, LOSS OF USE, LOSS ASSESSMENT OR PERSONAL LIABILITY OF EITHER THE UNIT OWNER OR UNIT OWNER'S TENANT.

NOTE TO UNIT OWNERS:

We recommend to all unit owners that you purchase a "Condominium Unit Owners" property and liability coverage insurance policy "HO-6" to cover any gaps in insurance coverage that may arise. Please contact your own personal insurance Broker or Agent for more information about this coverage. Your Broker/Agent will help you with the coverage amounts needed.

Some coverages to inquire about:

- Earthquake Coverage on your Personal Property, Loss of Use and Loss Assessment
- Personal Liability Coverage
- Contents Coverage for all of your personal property
- Building Coverage that would include interior improvements, Floor Coverings etc..
- Loss of Use / Additional Expenses (Would Apply to Earthquake Coverage also)
- Loss Assessment Coverage (Would Apply to Earthquake Coverage also)

NOTE TO OWNERS WHO RENT THEIR UNITS:

We recommend to all unit owners that you purchase a "Condominium Unit Owner's Rented to Others" property and liability policy "HO-4" to cover gaps in insurance coverage that may arise. Please contact your own personal insurance Broker or Agent for more information about this coverage. Your Broker/Agent will help you with the coverage amounts needed.

Some coverages to inquire about:

- Earthquake Coverage on your Personal Property, Loss of Use and Loss Assessment
- Liability Coverage
- Contents Coverage for all of your personal property (carpets, drapes, stove, refrigerator, washer, dryer, dishwasher etc.)
- Building Coverage that would include interior improvements, Floor Coverings etc..
- Loss of Rents/ Loss of Use /Additional Expenses (Would Apply to Earthquake Cvg also)
- Loss Assessment Coverage (Would Apply to Earthquake Coverage also)

David Crowley Insurance Services

July 11, 2020

Bennett Valley Heights HOA
Homeowners Association Disclosure
Pursuant to Civil Code AB805, Sec. 5800
7/24/2020 to 7/24/2021

General Liability Policy

Insurer: Great American Insurance Company
Limits of Liability: \$1,000,000 each Occurrence/ \$2,000,000 Aggregate
General Liability Deductible: None

Commercial Excess/Liability Policy

Insurer: Great American Alliance Insurance Company
Limits of Liability: \$2,000,000 each Occurrence/ \$2,000,000 Aggregate
Deductible/ Self Insured Retention:

Property Insurance Policy (Common Area)

Insurer: Great American Alliance Insurance Company
Property Insurance Limits:
-Blanket Building Coverage \$116,688
-Fidelity Limit: \$300,000
Property Deductible: \$2,500

Earthquake Insurance-None Currently Written through this Agency

Directors and Officers Policy

Insurer: Great American Insurance Company
Limit of Liability: \$1,000,000 each wrongful event/\$1,000,000 Aggregate
Deductible: \$2,500 each claim

Workers Compensation Policy 09/19/2019-09/19/2020

Insurer: Pennsylvania Manufacturers' Association Insurance
Limit of Liability: Statutory

"This summary of the association's policies of insurance provides only certain information, as required by AB805, Section 5800 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 policies and, upon request and payment of reasonable duplication charges, obtain copies of these 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." (source: DAVIS-STIRLING COMMON INTEREST DEVELOPMENT ACT.)

100 E Street, suite 106, Santa Rosa, CA 95404
PO Box 1981, Windsor, CA 95492
(707) 837-5175-Phone, (707) 561-6137-Fax, david@dcrowleyins.com
License# OA98497



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

08/18/2020

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER David Crowley Insurance Services PO Box 1981 Windsor CA 95492		CONTACT NAME: David Crowley PHONE (A/C No. Ext.): (707) 837-5175 FAX (A/C No.): (707) 561-6137 E-MAIL ADDRESS: customerservice@dcrowleyins.com	
INSURED Bennett Valley Heights HOA Grapevine Property Services 101 Golf Course Drive, Suite 200 Rohnert Park CA 94928		INSURER(S) AFFORDING COVERAGE INSURER A: GREAT AMER ALLIANCE INS CO. NAIC # 26832 INSURER B: GREAT AMER INSURANCE COMPANY 16691 INSURER C: PENNSYLVANIA MANUFACTURERS' ASSN INS C 12262 INSURER D: INSURER E: INSURER F:	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Directors & Officers GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:		PAC3133000-01	07/24/2020	07/24/2021	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Directors & Officers \$ 1,000,000 COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		PAC3133000-01	07/24/2020	07/24/2021	BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000		UM2664599	07/24/2020	07/24/2021	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A	20101-092793-9Y	9/19/2019	9/19/2020	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L EACH ACCIDENT \$ 1,000,000 E.L DISEASE - EA EMPLOYEE \$ 1,000,000 E.L DISEASE - POLICY LIMIT \$ 1,000,000
A	Property- common area		PAC3133000-01	07/24/2020	07/24/2021	Property Limit \$116,688 Fidelity \$300,000 Spec Form, RC \$2,500 Ded

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

116 Single Family Homes. Master Policy covers "Common-Area" only.
 Certificate issued as Evidence of Insurance. Premiums Paid in Full by Homeowners Association.
 Fax #: 707-541-6762

CERTIFICATE HOLDER

CANCELLATION

Grapevine Property Services 101 Golf Course Drive, Suite 200 Rohnert Park, CA 94928	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
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