

**LA QUINTA TENNIS VILLAS
MINUTES OF THE ANNUAL MEETING
April 10, 2014**

The Annual Meeting of the La Quinta Tennis Villas Homeowners Association was held Thursday, April 10, 2014, in the conference room of Gold Coast Community Management.

Board Members Present in person:	Pat Howard, Ruth Utti
Board Members Present by Teleconference:	Ryan Nelson, Karen Miller, Sean McVeigh
Board Members Absent:	None
Representing GCCM:	Kent Robbins
Homeowners Present:	Vince Amela in person; Sam Suzenevitch, Diana Vietor, and Susan Bennet by conference call.

Call to Order

President Ryan Nelson called the meeting to order at 11:00 a.m.

Proof of Notice of Annual Meeting

Gold Coast Community Management manager Kent Robbins certified that a notice of the annual meeting had been properly mailed via U.S. mail to all homeowners on February 25, 2013.

Quorum

Inspector of Election James Hooten certified that 26 ballots had been received, with two of the ballots unsigned. Those 2 ballots could be used for quorum purposes only, but the votes could not be counted. With 48 members, the quorum requirement of 25 was met, making it a legal annual meeting

Guest Speaker

Rob Parker, a landscape architect with RGA Landscape Architects attended the meeting at the request of the board to answer questions about his inspection of the hard scape problems and the most effective manner to deal with them. Rob had inspected the hardscape and wrote a report of its condition for the board in May, 2013, Kent Robbins made copies for those attending the meeting in person. Rob noted that several issues were responsible for the poor condition; poor compaction prior to the pouring of the concrete, heaving caused by the ficus tree roots, high salt content of the irrigation water and overspray over the years, improper base to accommodate the vehicle traffic, and incorrect concrete mix for the soil conditions. Rob explained the advantages of using pavers instead of concrete; cuts can be made to repair irrigation pipe breaks with pavers that would not look like a scar which would be the case with concrete and asphalt; cracks would not appear in paver surfaces like concrete and asphalt, pavers would accommodate run off water much better than concrete or asphalt; and the aesthetic

appearance of the pavers would upgrade the overall look of the complex. Some of the disadvantage would include some "tracking" of tire tracks from surrounding asphalt surfaces, but this could be minimized by proper sealing and periodic cleaning of the pavers; and of course the cost of pavers is higher than concrete or asphalt.

The discussion about the hardscape took a very long period of time, and also involved discussions about removal of the ficus trees, replacement of electrical and irrigation lines to the islands, and different thoughts on financing. Loans for HOAs are not an option at this point, so a special assessment would be necessary in order to proceed with anything. It was suggested that perhaps the membership could be informally surveyed to aid the board in its decision making about the hardscape.

Minutes

Ryan Nelson made a motion to approve the minutes from the 2013 Annual Meeting. Pat Howard seconded the motion which was approved unanimously.

Open Forum

None of the homeowners present had any comments that did not relate to the paver discussion.

Election Procedure

Kent Robbins briefly explained the election procedures required by California State Law, including the candidacy forms, Inspector of Election, and the secret ballot process.

Election of Directors & Passage of Excess Funds Resolution

James Hooten, the Inspector of Election announced the election results. The following homeowners were elected to two year terms on the board:

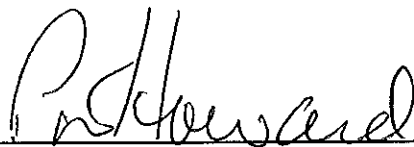
Karen Miller
Ruth Utti
Pat Howard

The IRS Excess Funds Resolution passed with 23 votes for, and no opposing votes.

Adjournment

With all business of the Annual Meeting completed, the President, Ryan Nelson, adjourned the meeting at 12:15 p.m., and a Board of Directors Meeting immediately followed.

Signed: _____



Date: _____



LA QUINTA TENNIS VILLAS HOMEOWNERS ASSOCIATION
Minutes of the January 22, 2015
Board of Directors Meeting

The Board of Directors Meeting of the La Quinta Tennis Villas Homeowners Association was held on Thursday, January 22, 2015, in the conference room of Gold Coast Community Management, at 11:00 am.

Board Members Present: Ryan Nelson, President
 Ruth Utti, Director
 Karen Miller, Secretary/Treasurer
 Sean McVeigh, Vice-President
 Pat Howard, Director

Sean McVeigh, Ruth Utti, and Pat Howard were there in person; Ryan Nelson and Karen Miller attended by tele-conference

Board Members Absent: None

Homeowners present: Vince Amela, Sam Suznivich, Susan Bennet

Representing GCE: Kent Robbins

Call to Order

President Ryan Nelson called the meeting to order at 11:00 a.m.

Homeowner Open Forum

Vince Amela noted that he would appreciate seeing plans for any turf conversion to desert scape before the board proceeds with any large changes. Ryan Nelson noted that the board would do that, and that there were no immediate plans in the works. There may be some changes made in conjunction with the paver project being considered. Kent Robbins mentioned for Diana Vietor that some of the citrus trees will need trimming prior to the bloom season usually in March. Susan Bennet noted that her garage roof deck is leaking into the garage ceiling. Kent Robbins will arrange to look at it with the La Quinta Leasing Office.

Minutes

Ryan Nelson moved that the minutes from the October 16, 2014, board meeting, and the October 24, 2014 Special Board Meeting be approved. Sean McVeigh seconded the motion which passed unanimously. Karen Miller noted two typos; one in the first line of the 2nd page of the October 16th minutes; "was" should be "said"; the 2nd typo was in item 5 of the Special Meeting Minutes; "arrange" should be "arrange".

Financials

Ryan Nelson moved that the financials for October 31, 2014, November 30, 2014, and December 30, 2014 be approved. Karen Miller seconded the motion which passed unanimously. Karen

noted that everything looked on target except for the water bills now seem more in line with the budget, after the leak was fixed. She also noted that she believes the landscaper is over watering.

New/Current Business

1. Kent Robbins reported that Vector Control will treat again for fire ants on January 26, 2015. The Tennis Villas are eligible for another follow up treatment in late April or early May and Kent Robbins will coordinate that with Vector Control.
2. The board reviewed the monthly security reports for September, October, and November from Danny Cunningham. There were no items needing action.
3. The board tabled a proposal from Desert Concepts to convert several areas to desert scape which would probably qualify for a rebate from the Coachella Valley Water District, since the square footage is around 9,000 square feet. Sean McVeigh suggested that it would be best to wait with this and consider doing it when the paver project is done.
4. The drainage problem behind 77-100 Calle Mazatlan was discussed. Pat Howard and Ruth Utti looked at the area with Kent Robbins and Frank Castro of Desert Concepts. Frank prepared two different proposals for the board to consider; one is for a drain and piping to be installed, and the other is for regrading and removal of dirt to create a natural flow for any excess water from rainfall. Ryan Nelson made a motion to approve the contract for the drain and piping to be installed. Pat Howard seconded the motion which passed unanimously.
5. Ryan Nelson made a motion to approve the proposal from VanDerPol and Company to do the taxes and the audit for 2014. Pat Howard seconded this motion which passed unanimously.
6. Ryan Nelson made a motion to ratify the contract made with Donald McKinney Construction to replace the garage roof and deck at 76-984 Calle Mazatlan. Pat Howard seconded this motion which passed unanimously. The work has been finished on schedule.
7. The final 2014 gate expenses have been submitted by Santa Rosa Cove and have been paid.
8. The board discussed complaints from homeowners about signs that have been put up by La Quinta Leasing and also security service signs. The board wants to clarify the section of the Rules and Regulation regarding signs. The La Quinta Leasing Office should be called and asked to remove all of their signs, as the language on them is not considered to be fair competition. The size of their signs is perfect and one will be measured to specify that size in the rules. The new rules should specify the size allowed, they must be dark lettering on a tan background, they must contain only the office and agent name, phone number, and for sale or rent or lease. All signs must appear in good condition, and they must be placed within 2 feet of the front door or at the edge of the rear patio. Signs are not to be placed into the common areas where they can interfere with landscaping machinery. Security signs must be placed with 2 feet of the front door or small window stickers may be placed directly on doors and windows.
9. Rolando Padron should be asked to power-wash the exterior of 77-307 Avenida Fernando. That unit has accumulated a lot of dirt for some reason.

10. The Board discussed the issue of allowing private spas on patios. A realtor asked if they were allowed. Karen Miller said that it would be a liability issue for the HOA, particularly since the city would also require a fence around it to help prevent accidental drownings. The entire board was in agreement that private spas on patios will not be allowed.
11. The hardscape issues were discussed, including the detailed reports received from the arborist, H. Spencer Knight, and the Geotechnical Report from Petra Geosciences, Inc. After discussing the Arborist report, the board agreed to ignore any tree issues that are not related to the concrete issues. Those items will be tabled at this time. The board would also like Rob Parker's recommendation on what type of tree or other planting should be used for replacement of the problem ficus trees and also wants Rob's opinion about the citrus trees

The board wants to have Rob Parker take them on a tour to personally view some different types of pavers that would be appropriate to use at the Tennis Villas. After this is done, the board is ready to get bids for the tree removal which should be done just prior to the removal of the old concrete.

After a selection of type of paver, the board will be ready to proceed with Rob Parker's preparation of bid specifications and solicitation of the paver bids which will include photo simulations suitable for presentation to the membership. After these are all received, a final package will be assembled for presentation to the homeowners along with their special assessment ballot for this project.

Correspondence

1. The board reviewed the correspondence about the escrow closings, welcome letters and Architectural Approval Letters, and there were no issues.

Management Report

The items in the Management Report were reviewed, and there were no questions.

Next Meeting

The board selected Thursday, April 9, 2015, at 11:00 am as the Annual Meeting date, followed by a Board of Directors Meeting. Kent Robbins will coordinate a walk through at 9:00 am with those board members attending the meeting in person that day.

Adjournment

This general board meeting was adjourned at 12:45 p.m. to enter the Executive Session portion of the meeting.

Signature Rob Howard Date 4-9-15

LA QUINTA TENNIS VILLAS HOMEOWNERS ASSOCIATION
Minutes of the October 24, 2014
Board of Directors Special Meeting

The Board of Directors Special Meeting of the La Quinta Tennis Villas Homeowners Association was held on Friday, October 24, 2014, in the conference room of Gold Coast Community Management, at 11:00 am.

Board Members Present: Ryan Nelson, President
Ruth Utti, Director
Karen Miller, Secretary/Treasurer
Sean McVeigh, Vice-President
Pat Howard, Director

Guest Present: Rob Parker of RGA Landscape Architects

All were present by conference call.

Board Members Absent: None

Homeowners present: Vince Amela, Susan Bennet, Sam Suznevich

Representing GCE: Kent Robbins

Call to Order

President Ryan Nelson called the meeting to order at 11:00 a.m.

Homeowner Open Forum

The homeowners had no comments during the open forum.

Minutes

No minutes were approved at this meeting.

Financials

No financials were approved at this meeting.

New/Current Business

1. This Special Board Meeting was properly noticed with 5 day advance meeting notices sent by email and also posted at the mailboxes with the meeting agenda.
2. Ryan Nelson opened the meeting by explaining the purpose was to choose a company for a soil engineering study, to choose an arborist to study the trees affecting the driveways. and ask Rob Parker to elaborate on his recommendations.
3. Rob gave some background information for arborist Spencer Knight, and said that he was formerly the arborist for the City of Palm Desert, until he retired last summer. Rob said that Spencer does not have a connection with any tree service company and will not have a hidden agenda to get more business for a particular tree service

company. Rob did say that Spencer will most likely recommend removal as opposed to any kind of root blocking for the problem ficus trees. Rob also said that he and RGA would be able to recommend some type of replacement tree, if they feel those spots are appropriate for replacement trees. Rob will also get 3 proposals for removal and the other prep work that Spencer's report might recommend.

4. Rob noted that Petra Geotechnical was the only soil engineer that actually visited the site, and their proposal is also the most thorough and least expensive.
5. Ryan Nelson noted that the wiring for the lighting system should be evaluated and any new conduit needed for LED lighting should be done after the removal of the present driveways and before installation of the new pavers. Rob Parker stated that RGA could arrange for 3 electrical evaluations and proposals at a cost of \$1,200.00.
6. RGA will charge \$5,000 for a summary report consolidating the soil engineering study, the arborist report and get 3 bids from qualified contractors to do the pavers. Their summary report will include putting together a master presentation for the board recommending a paver company, an electrical company, an electrical proposal for new lighting, which trees are recommended for removal, and any replacement trees recommended. This summary report will contain all projected costs for these items, including all of the construction.
7. Ryan Nelson made a motion to approve the proposals from Petra Geotechnical, Spencer Knight Arborist, and the RGA proposals for the electrical and the summary reports. Karen Miller seconded the motion and the motion carried. It is the intent of the board for all of these reports to be completed in time for the board to make a decision at their January 22nd meeting.

Correspondence --- None this period.

Management Report --- None this period.

Next Meeting

The next meeting will be Thursday, January 22, 2015, at 11:00 am.

Adjournment

This special board meeting was adjourned at 1:15 p.m.

Signature Ruth Utter Date 1-22-2015

LA QUINTA TENNIS VILLAS HOMEOWNERS ASSOCIATION
Minutes of the October 16, 2014
Board of Directors Meeting

The Board of Directors Meeting of the La Quinta Tennis Villas Homeowners Association was held on Thursday, October 16, 2014, in the conference room of Gold Coast Community Management, at 11:00 am.

Board Members Present: Ryan Nelson, President
Ruth Utti, Director
Karen Miller, Secretary/Treasurer
Sean McVeigh, Vice-President
Pat Howard, Director

All were present by conference call, except Pat Howard and Ruth Utti, who were there in person.

Board Members Absent: None

Homeowners present: Vince Amela, Mike Zugsmith, Diana Vietor, John McCormick

Representing GCE: Kent Robbins

Call to Order

President Ryan Nelson called the meeting to order at 11:00 a.m.

Homeowner Open Forum

The homeowners had no comments during the open forum. Later during the presentation of John McCormick's for Juan Gallardo, Mike Zugsmith noted that he felt it was important for the board to have contractors with the appropriate state licensing.

Minutes

Ryan Nelson moved that the minutes from the July 30, 2014, board meeting be approved to include changes suggested by Pat Howard. Ruth Utti seconded the motion which passed unanimously.

Financials

Ryan Nelson moved that the financials for July 31, 2014, August 31, 2014, and September 30, 2014 be approved. Karen Miller seconded the motion which passed unanimously. Karen noted that everything looked on target and that the water bills now seem more in line with the budget, after the leak was fixed.

New/Current Business

1. Homeowners John McCormick and Diana Vietor came to the meeting along with Juan Gallardo to help Juan make a presentation to the board to be considered for the job of Landscaping Contractor. Juan cannot speak English, so John McCormick interpreted for him. The written proposal he submitted was approximately \$1,300 per

month less than what Desert Concepts charges. John said that Juan can get a City of La Quinta business license and the necessary insurance. However, the board is concerned about some disadvantages including the communication problem, his lack of state licensing with the California State Contracting Board, and his ability to do extras that have not been a problem for Desert Concepts. The HOA has used Desert Concepts for many years and has been satisfied with their service. Juan comes highly recommended and also worked for Desert Concepts in the past. John explained that Juan would be on the job full time 5 days a week, and would have additional help for mowing and reseeding etc. Some of the other services such as tree trimming would not be affected because the HOA already uses Reliable Tree Service for that. The board is concerned about his lack of state licensing and wants Kent Robbins to confirm with Jerry Uffelman and Gen Wangler what the exact requirements are for state licensing.

2. Kent Robbins reported that Vector Control treated again for fire ants on August 2, 2014. The Tennis Villas are eligible for another follow up treatment in November and Kent Robbins will coordinate that with Vector Control.
3. The board reviewed the monthly security reports for June, July, and August from Danny Cunningham. There were no items needing action.
4. Ryan Nelson made a motion to adopt the new draft of the Rules and Regulations which prohibit smoking in the pool areas. Karen Miller seconded the motion, which passed unanimously. Kent Robbins explained that they would be effective after a 30 day comment period for the owners.
5. Ryan Nelson made a motion to ratify the insurance renewal with LaBarre/Oksnee Insurance which occurred on October 10, 2014. Sean McVeigh seconded that motion which passed unanimously.
6. Ryan Nelson made a motion to approve the requested increase by Kirk Ainsworth Pool Service. Karen Miller seconded the motion which passed unanimously. There was a brief discussion about the good quality of service from Kirk Ainsworth, and his service is still competitive with other pool service providers.
7. The board tabled a proposal from Desert Concepts to convert to desert scape the triangle of ground surrounded by walkways near 77-319 Fernando. The board is going to consider additional areas for some desert scape and possibly will qualify for some turf conversion rebate money from the Coachella Valley Water District. Frank Castro will prepare some proposals from Desert Concepts.
8. Ryan Nelson made a motion to approve new pool signs from Top of the Line Signs for both pools. Pat Howard seconded this motion, which passed unanimously.
9. A drainage problem behind 77-319 Calle Mazatlan was discussed. Pat Howard and Ruth Utti looked at the area with Kent Robbins and Frank Castro of Desert Concepts. Frank will be preparing two different proposals for the board to consider; one will be for a drain and piping to be installed, and the other will be for regarding and removal of dirt to create a natural flow for any excess water from rainfall.
10. Ryan Nelson made a motion to approve the proposal for \$2,500.00 from Rolando Padron to do some touch up painting including the mailboxes, pool equipment areas, and various other stucco walls and the pool gates. Pat Howard seconded the motion which passed unanimously.

11. Karen Miller made a motion to approve the draft budget which will raise the monthly assessment by \$7.00 per month to \$557.00 per month per unit. Ryan Nelson seconded the motion which passed unanimously.
12. The hardscape issues were discussed, including proposals from RGA Landscape Architects, and proposals from soil engineers and arborists. The board would like to have a conference call meeting with Rob Parker of RGA on Friday, October 24, 2014, at 11:00. If he is not available at that time their second choice is November 7, 2014. The board has some questions of him regarding his recommendations of the soil engineer and arborist. In particular they want his opinion about each provider's credibility with different paver contractors who may be bidding on the project.

Correspondence

1. Ryan Nelson made a motion to approve the Architectural Request filed by Mike Zugsmith to increase the size of his patio to 9 feet by 25 feet, and connecting the two present patios. Pat Howard seconded this motion which passed unanimously. Kent Robbins will send an approval letter.
2. Ryan Nelson made a motion to approve the Architectural Request filed by Deborah McCoy to replace her present patio slabs with new ones and to install terra cotta colored tiles on them. They also want to replace their sliding screen doors with new ones of the same type. Pat Howard seconded this motion which passed unanimously. Kent Robbins will send an approval letter.
3. During the discussion of Architectural Requests, Ruth Utti mentioned that the way 77-347 Fernando did their new patio is not exactly what the board approved. It appears that they may have taken over some common area space in the way they did their ficus planting and the material they used on the ground around the A/C wall and the end of the patio. The other board members will take a look at it when they are in town.
4. The other items of correspondence needed no action.

Management Report

The items in the Management Report were reviewed, and there were no questions.

Next Meeting

The board selected Thursday, January 22, 2015, at 11:00 am as the next Board Meeting date. Kent Robbins will coordinate a walk through at 9:00 am with those board members attending the meeting in person that day. There will be a tele-conference meeting on Friday, October 24, 2014, with Rob Parker, as mentioned earlier.

Adjournment

This general board meeting was adjourned at 1:15 p.m. to enter the Executive Session portion of the meeting.

Signature

Ruth Utti

Date

1/22/2015

La Quinta Tennis Villas Homeowners Association

Delinquent Assessment Collection Policy Effective 2015

Prompt payment of assessments by all owners is critical to the financial health of La Quinta Tennis Villas Homeowners Association ("Association") and to the enhancement of our property values. Your Board of Directors ("Board") takes its obligations very seriously under the Association's governing documents, including, without limitation, the Declaration of Covenants, Conditions and Restrictions ("CC&Rs") and the California Civil Code ("Civil Code") to enforce the members' obligation to pay assessments. Pursuant to the Association's CC&Rs and the Civil Code, the following assessment practices and policies outlined below have been adopted by the Board and shall remain in effect until such time as they may be changed, modified, or amended by a duly adopted resolution of the Board.

1. Assessments, late charges, interest and collection costs, including any attorneys' fees, are the personal obligation of the owner of the property at the time the assessment or other sums are levied. (Civil Code Section 5650(a))
2. Regular monthly assessments are due and payable on the first day of each month. **It is the owner of record's responsibility to pay each assessment in full each month regardless of whether a courtesy statement or courtesy late letter is received.**
3. All other assessments, including special assessments, are due and payable on the date specified by the Board on the Notice of Assessment, which date will not be less than thirty (30) days after the date of Notice of the Assessment.
4. 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 provided the amount in dispute does not exceed the California jurisdictional limits of the small claims court. By doing so, the owner may in addition to pursuing dispute resolution pursuant to Civil Code Sections 5925-5965, commence an action in small claims court.
5. Until all assessments are paid in full, any payments made by an owner will first be applied to assessments owed. Only after all assessments are paid in full will payments be applied to collection fees and costs, attorney's fees, late charges or interest. (Civil Code Section 5655(a)) The Association may, in its discretion, enter into an agreement with an owner providing for payments to be applied in a different manner; such agreement shall be controlling.
6. Assessments are delinquent fifteen (15) days after they come due.
7. All other assessments, including, but not limited to, special assessments, are delinquent fifteen (15) days after they come due.

8. Delinquent assessments are subject to a late charge in the amount of twenty dollars (\$20.00).
9. Interest on all sums imposed, including delinquent assessments, collection fees and costs, and attorney's fees shall be at an annual rate of twelve percent (12%).
10. If a special assessment is payable in installments and an installment payment for that special assessment is delinquent for more than thirty (30) days, all installments will be accelerated and the entire unpaid balance of the special assessment shall become immediately due and payable. The remaining balance shall be subject to late fees and interest as provided herein.
11. The Association or the Association's managing agent may send to the owner a late letter once an assessment becomes delinquent. A charge (if any) for the late letter will be added to the owner's delinquent account.
12. If an assessment is delinquent, the Association or its designee, in the event the account is turned over to a collection agent, will send a pre-lien letter to the owner as required by Civil Code Section 5660 by certified and first class mail, to the owner's mailing address of record advising of the delinquent status of the account, impending collection action and the owner's right to request that the Association participate in some form of internal dispute resolution process ("IDR"). The owner will be charged collection fees and costs for the pre-lien letter. Notwithstanding the provisions of this paragraph, the Association may (i) send a pre-lien letter to a delinquent owner at any time when there is an open escrow involving the owner's separate interest, and/or (ii) issue a pre-lien letter immediately if any special assessment becomes delinquent even if the owner is current in paying their regular assessments.
13. If an owner fails to pay the amounts set forth in the pre-lien letter and fails to request IDR within thirty (30) days of the date of the pre-lien letter, the Board, by majority vote in an open meeting, shall authorize the recordation of a lien for the amount of any delinquent assessments, late charges, interest and/or collection fees and costs, including attorneys' fees, against the owner's property. The owner will be charged collection fees and costs for preparation and recordation of the lien. The lien may be enforced in any manner permitted by law, including, judicial or non-judicial foreclosure. See Civil Code Sections 5700-5720.
14. The lien may be enforced by non-judicial foreclosure sale when either (a) the delinquent assessment amount totals One Thousand, Eight Hundred Dollars (\$1,800) or more, excluding accelerated assessments and specified late charges and fees or (b) the assessments are delinquent for more than twelve (12) months. A delinquent owner could lose ownership of the property if a foreclosure action is completed. The delinquent owner will be responsible for significant additional collection fees and costs for enforcement of the lien against the property.
15. The decision to foreclose against a lien must be made by a majority of the Board of Directors in an Executive Session meeting and the Board of Directors must record their votes in the minutes of the next open meeting of the Board. The Board must maintain the confidentiality of the delinquent owner(s) by identifying the matter in the minutes by the parcel number of the owner's property, rather than the name of the owner(s). Prior to initiating the foreclosure

sale against a recorded lien, the Association shall offer delinquent homeowners the option of participating in IDR or Alternative Dispute Resolution ("ADR").

16. Upon an Owner's written demand, the Association shall make specified Association records available for inspection and copying pursuant to Civil Code Sections 5200-5240.
17. In the event it is determined that the owner has paid the assessments on time, the owner will not be liable to pay the charges, interests, and costs of collection.
18. The owner has the right to request a meeting with the Board of Directors as provided by Civil Code Section 5665.
19. An owner has the right to dispute the debt by submitting a written request for dispute resolution pursuant to the Association's "meet and confer" program pursuant to Civil Code Sections 5900-5920.
20. An owner has the right to request alternative dispute resolution with a neutral third party pursuant to Civil Code Sections 5925-5965, before the Association may initiate foreclosure against the owner's separate interest, except that binding arbitration shall not be available if the Association intends to initiate a judicial foreclosure.
21. An owner may submit a written request to discuss a payment plan for the debt with the Association's Board. The Board is not required to meet with an owner unless the request is mailed within fifteen (15) days of the date of the postmark of the pre-lien letter, in which the Board shall meet with the owner in Executive Session within 45 days of the postmark of the request unless there is no regularly scheduled Board meeting within that period, in which case the Board may designate a committee of one or more directors to meet with the owner.
22. The Association shall provide the owner the standards for payment plans, if any exists. The Board will consider payment plan requests on a case-by-case basis and is under no obligation to grant payment plans. Payment plans shall not interfere with the Association's ability to record a lien against an owner's separate interest to secure payment for the owner's delinquent assessments. If the Board authorizes a payment plan, it may incorporate payment of ongoing assessments that accrue during the payment plan period. If a payment plan is approved, additional late fees from the homeowner will not accrue while the owner remains current under the terms of the payment plan. If the owner breaches an approved payment plan, the Association may resume its collection action from the time prior to entering into the payment plan.
23. Nothing herein limits or otherwise affects the Association's right to proceed in any lawful manner to collect any delinquent sums owed to the Association.
24. Subject to Paragraph 17 above, prior to the release of any lien, or dismissal of any legal action, all assessments, late charges, interest, and collection fees and costs, including attorneys' fees, must be paid in full to the Association.

25. There is no right of offset. An owner may not withhold assessments owed to the Association on the alleged grounds that the owner is entitled to recover money or damages from the Association for some other obligation.
26. The Association shall charge the owner a Twenty-Five Dollar (\$25.00) fee for the first check tendered to the Association that is returned unpaid by the owner's bank and Thirty-Five Dollars (\$35.00) for each subsequent check passed on insufficient funds. If the check cannot be negotiated, the Association may also seek to recover damages of at least One Hundred Dollars (\$100.00), or, if higher, three (3) times the amount of the check up to One Thousand, Five Hundred Dollars (\$1,500.00) pursuant to Civil Code Section 1719.
27. Owners have the right to provide a secondary address for mailing for purposes of collection to the Association. The owner's request shall be in writing and shall be mailed to the Association in a way that shall indicate that the Association has received it. An owner may identify or change a secondary address at any time, provided that, if a secondary address is identified or changed during the collection process, the Association shall only be required to send notices to the indicated secondary address from the point the Association receives the request.
28. All charges listed herein are subject to change upon thirty (30) days prior written notice.
29. If the CC&R's allow, until the owner has paid all amounts due, including delinquent assessments, late charges, interest and fees and costs of collection, including attorneys' fees, the Board of Directors may suspend the owner's right to vote, and suspend the owner's right to use the Association's recreational facilities after providing the owner with notice of a duly noticed hearing before the Board. No suspension imposed may prevent the delinquent owner from the use, benefit and pleasure of the owner's separate interest.
30. **The mailing address for overnight payment of assessments is:**

**Gold Coast Community Management
200 E. Katella Ave.
Orange, CA 92867**