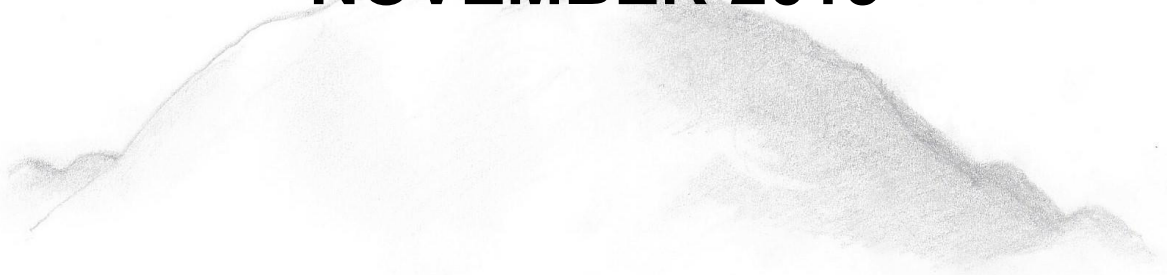


MOUNTAIN VALEY ASSOCIATION

11408 Halter Drive
Tehachapi, CA 93561
(661) 750-9044

ANNUAL POLICY STATEMENT NOVEMBER 2019



- **Declaration, Articles, and Bylaws availability:**

Declarations, Articles and Bylaws are available for viewing and download at www.mymva.org. A Member may request, in writing, a copy of the Declarations, Articles or Bylaws. MVA will provide, upon payment of a nominal fee for copying and postage, a physical copy of the requested document within 10 days.

- **Person Designated to Receive Official Communications:**

The name and address of the person designated to receive official communications to the association, pursuant to Section 4035, is:

Mailing Address:

Secretary,
Mountain Valley Association
11408 Halter Drive
Tehachapi CA 93561

Overnight Delivery:

Secretary,
Mountain Valley Association
11500 Appaloosa Road
Tehachapi CA 93561

- **Right to Request Notice to Second Address:**

Upon receipt of a request by a member, pursuant to Section 5260, identifying a secondary address for delivery of notices of the following types, the association shall deliver an additional copy of those notices to the secondary address identified in the request:

(1) The documents to be delivered to the member pursuant to Article 7 (commencing with Section 5300) of Chapter 6.

(2) The documents to be delivered to the member pursuant to Article 2 (commencing with Section 5650) of Chapter 8, and Section 5710.

- **General Notice Location:**

Pursuant to paragraph (3) of subdivision (a) of Section 4045, general notices are posted on the MVA bulletin board located on Sand Canyon Road at the intersection of Sunview Drive.

- **Right to Individual Delivery:**

Pursuant to subdivision (b) of Section 4045, if a member requests to receive general notices by individual delivery, all general notices to that member, given under this section, shall be delivered pursuant to Section 4040. The general notices shall be delivered by one of the following methods:

(1) First-class mail, postage prepaid, registered or certified mail, express mail, or overnight delivery by an express service carrier. The document shall be addressed to the recipient at the address last shown on the books of the association.

(2) E-mail, facsimile, or other electronic means, if the recipient has consented, in writing, to that method of delivery. The consent may be revoked, in writing, by the recipient.

- **Right to Attend Meetings and Receive Minutes:**

Pursuant to subdivision (a) of section 4925, any member may attend board meetings, except when the board adjourns to, or meets solely in, executive session.

Pursuant to subdivision (a) of section 4950, the minutes, minutes proposed for adoption that are marked to indicate draft status, or a summary of the minutes, of any board meeting, other than an executive session, shall be available to members within 30 days of the meeting. The minutes, proposed minutes, or summary minutes shall be distributed to any member upon request and upon reimbursement of the association's costs for making that distribution.

Minutes are available for viewing and download at www.mymva.org and are posted on the MVA bulletin board.

- **Collection and Lien Policy:**

Pursuant to subdivision (a) of section 5730, the annual policy statement, prepared pursuant to Section 5310, shall include the following notice, in at least 12-point type:

"NOTICE ASSESSMENTS AND FORECLOSURE

This notice outlines some of the rights and responsibilities of owners of property in common interest developments and the associations that manage them. Please refer to the sections of the Civil Code indicated for further information. A portion of the information in this notice applies only to liens recorded on or after January 1, 2003. You may wish to consult a lawyer if you dispute an assessment.

ASSESSMENTS AND FORECLOSURE

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

In a judicial or nonjudicial foreclosure, the association may recover assessments, reasonable costs of collection, reasonable attorney's fees, late charges, and interest. The association may not use nonjudicial foreclosure to collect fines or penalties, except for costs to repair common area damaged by a member or a member's guests, if the governing documents provide for this. (Section 5725 of the Civil Code)

The association must comply with the requirements of Article 2 (commencing with Section 5650) of Chapter 8 of Part 5 of Division 4 of the Civil Code when collecting delinquent assessments. If the association fails to follow these requirements, it may not record a lien on the owner's property until it has satisfied those requirements. Any additional costs that result from satisfying the requirements are the responsibility of the association. (Section 5675 of the Civil Code)

At least 30 days prior to recording a lien on an owner's separate interest, the association must provide the owner of record with certain documents by certified mail, including a description of its collection and lien enforcement procedures and the method of calculating the amount. It must also provide an itemized statement of the charges owed by the owner. An owner has a right to review the association's records to verify the debt. (Section 5660 of the Civil Code)

If a lien is recorded against an owner's property in error, the person who recorded the lien is required to record a lien release within 21 days, and to provide an owner certain documents in this regard. (Section 5685 of the Civil Code)

The collection practices of the association may be governed by state and federal laws regarding fair debt collection. Penalties can be imposed for debt collection practices that violate these laws.

PAYMENTS

When an owner makes a payment, the owner may request a receipt, and the association is required to provide it. On the receipt, the association must indicate the date of payment and the person who received it. The association must inform owners of a mailing address for overnight payments. (Section 5655 of the Civil Code)

An owner may, but is not obligated to, pay under protest any disputed charge or sum levied by the association, including, but not limited to, an assessment, fine, penalty, late fee, collection cost, or monetary penalty imposed as a disciplinary measure, and by so doing, specifically reserve the right to contest the disputed charge or sum in court or otherwise. An owner may dispute an assessment debt by submitting a written request for dispute resolution to the association as set forth in Article 2 (commencing with Section 5900) of Chapter 10 of Part 5 of Division 4 of the Civil Code. In addition, an association may not initiate a foreclosure without participating in alternative dispute resolution with a neutral third party as set forth in Article 3 (commencing with Section 5925) of Chapter 10 of Part 5 of Division 4 of the Civil Code, if so requested by the owner. Binding arbitration shall not be available if the association intends to initiate a judicial foreclosure.

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

MEETINGS AND PAYMENT PLANS

An owner of a separate interest that is not a time-share interest may request the association to consider a payment plan to satisfy a delinquent assessment. The association must inform owners of the standards for payment plans, if any exists. (Section 5665 of the Civil Code)

The board must meet with an owner who makes a proper written request for a meeting to discuss a payment plan when the owner has received a notice of a delinquent assessment. These payment plans must conform with the payment plan standards of the association, if they exist. (Section 5665 of the Civil Code)"

MOUNTAIN VALLEY ASSOCIATION LIEN AND FORECLOSURE PROCESS

November 1	Assessments Due (Declarations § 5.a.)
November 16	Assessments Delinquent (CA CC § 5650.(b)).
January 29	Last day to give Notice in Claim of Lien (Declarations § 6.b.(1)).
30 Days	At least 30 days after giving Notice, may record lien (CA CC § 5660.).
45 Days	Board shall meet with owner to discuss payment plan if written request postmarked within 15 days of postmark of Notice (does not preclude filing lien) (CA CC § 5658.(b), (d)).

1. Within 90 days after default (November 1), at a regular or special meeting of the Board, by majority vote of quorum, Board may give Notice in Claim of Lien.
2. Notice in Claim of Lien must meet notice requirements in CA CC § 5660.
3. Hold “meet and confer” meeting and/or payment plan request meeting with owner, if requested.
4. At least 30 days after providing Notice in Claim of Lien, Board may record notice of delinquent assessment (CA CC § 5675. (a)). Notice of delinquent assessment must be signed by President or vice-President and Secretary or any 2 Board members (Declarations § 5.b.(1)).
5. 30 days after recording lien, lien may be enforced as permitted by law, including sale (CA CC § 5700.(a)).
6. Prior to initiating foreclosure, Association shall offer owner opportunity to “meet and confer”.
7. Board must meet in executive session to vote, by majority in attendance, to foreclose, at least 30 days prior to any sale. Vote must be recorded in the minutes of next open meeting, identified by lot number only (CA CC § 5705.(c)).
8. Board must provide notice by personal service in accordance with § 415.10 of Code of Civil Procedure, if property occupied by owner. If unoccupied, notice to owner by first class mail (CA CC § 5705.(d)).
9. Sale must be conducted in accordance with § 2924, 2924b, 2924c.
10. Association shall serve notice of default in accordance with § 415.10 of Code of Civil Procedure.
11. Owner has 90 day right of redemption after sale (CA CC § 5715.(a)).

12. Foreclosure may only be used for assessments, exclusive of fees, interest, collection costs, exceeding \$1,800.00 or assessments over 12 months old (CA CC § 5720).

MOUNTAIN VALLEY ASSOCIATION POLICY FOR ASSESSMENT OF LATE CHARGES AND PENALTIES is included in the Rules and Policies of Mountain Valley Association booklet enclosed with this Annual Policy Statement.

MOUNTAIN VALLEY ASSOCIATION POLICY FOR PAYMENT PLAN FOR DELINQUENT ASSESSMENTS is included in the Rules and Policies of Mountain Valley Association booklet enclosed with this Annual Policy Statement.

- **Discipline Policy and Schedule of Penalties:**

Pursuant to subdivision (a) of Section 5850, the association's discipline policy and schedule of penalties for violations is included in the Rules and Policies of Mountain Valley Association enclosed with this Annual Policy Statement.

- **Dispute Resolution:**

5915. (a) This section applies to an association that does not otherwise provide a fair, reasonable, and expeditious dispute resolution procedure. The procedure provided in this section is fair, reasonable, and expeditious, within the meaning of this article. (b) Either party to a dispute within the scope of this article may invoke the following procedure:

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

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

(3) The board shall designate a director to meet and confer.

(4) The parties shall meet promptly at a mutually convenient time and place, explain their positions to each other, and confer in good faith in an effort to resolve the dispute. The parties may be assisted by an attorney or another person at their own cost when conferring.

(5) A resolution of the dispute agreed to by the parties shall be memorialized in writing and signed by the parties, including the board designee on behalf of the association.

(c) A written agreement reached under this section binds the parties and is judicially enforceable if it is signed by both parties and both of the following conditions are satisfied:

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

(2) The agreement is either consistent with the authority granted by the board to its designee or the agreement is ratified by the board.

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

5925. As used in this article:

(a) "Alternative dispute resolution" means mediation, arbitration, conciliation, or other nonjudicial procedure that involves a neutral party in the decision-making process. The

form of alternative dispute resolution chosen pursuant to this article may be binding or nonbinding, with the voluntary consent of the parties.

(b) "Enforcement action" means a civil action or proceeding, other than a cross-complaint, for any of the following purposes:

(1) Enforcement of this act.

(2) Enforcement of the Nonprofit Mutual Benefit Corporation Law (Part 3 (commencing with Section 7110) of Division 2 of Title 1 of the Corporations Code).

(3) Enforcement of the governing documents.

5930. (a) An association or a member may not file an enforcement action in the superior court unless the parties have endeavored to submit their dispute to alternative dispute resolution pursuant to this article.

(b) This section applies only to an enforcement action that is solely for declaratory, injunctive, or writ relief, or for that relief in conjunction with a claim for monetary damages not in excess of the jurisdictional limits stated in Sections 116.220 and 116.221 of the Code of Civil Procedure.

(c) This section does not apply to a small claims action.

(d) Except as otherwise provided by law, this section does not apply to an assessment dispute.

5935. (a) Any party to a dispute may initiate the process required by Section 5930 by serving on all other parties to the dispute a Request for Resolution. The Request for Resolution shall include all of the following:

(1) A brief description of the dispute between the parties.

(2) A request for alternative dispute resolution.

(3) A notice that the party receiving the Request for Resolution is required to respond within 30 days of receipt or the request will be deemed rejected.

(4) If the party on whom the request is served is the member, a copy of this article.

(b) Service of the Request for Resolution shall be by personal delivery, first-class mail, express mail, facsimile transmission, or other means reasonably calculated to provide the party on whom the request is served actual notice of the request.

(c) A party on whom a Request for Resolution is served has 30 days following service to accept or reject the request. If a party does not accept the request within that period, the request is deemed rejected by the party.

5940. (a) If the party on whom a Request for Resolution is served accepts the request, the parties shall complete the alternative dispute resolution within 90 days after the party initiating the request receives the acceptance, unless this period is extended by written stipulation signed by both parties.

(b) Chapter 2 (commencing with Section 1115) of Division 9 of the Evidence Code applies to any form of alternative dispute resolution initiated by a Request for Resolution under this article, other than arbitration.

(c) The costs of the alternative dispute resolution shall be borne by the parties.

5945. If a Request for Resolution is served before the end of the applicable time limitation for commencing an enforcement action, the time limitation is tolled during the following periods:

(a) The period provided in Section 5935 for response to a Request for Resolution.

(b) If the Request for Resolution is accepted, the period provided by Section 5940 for completion of alternative dispute resolution, including any extension of time stipulated to by the parties pursuant to Section 5940.

5950. (a) At the time of commencement of an enforcement action, the party commencing the action shall file with the initial pleading a certificate stating that one or more of the following conditions are satisfied:

(1) Alternative dispute resolution has been completed in compliance with this article.

(2) One of the other parties to the dispute did not accept the terms offered for alternative dispute resolution.

(3) Preliminary or temporary injunctive relief is necessary.

(b) Failure to file a certificate pursuant to subdivision (a) is grounds for a demurrer or a motion to strike unless the court finds that dismissal of the action for failure to comply with this article would result in substantial prejudice to one of the parties.

5955. (a) After an enforcement action is commenced, on written stipulation of the parties, the matter may be referred to alternative dispute resolution. The referred action is stayed. During the stay, the action is not subject to the rules implementing subdivision (c) of Section 68603 of the Government Code.

(b) The costs of the alternative dispute resolution shall be borne by the parties.

5960. In an enforcement action in which attorney's fees and costs may be awarded, the court, in determining the amount of the award, may consider whether a party's refusal to participate in alternative dispute resolution before commencement of the action was reasonable.

5965. (a) An association shall annually provide its members a summary of the provisions of this article that specifically references this article. The summary shall include the following language:

"Failure of a member of the association to comply with the alternative dispute resolution requirements of Section 5930 of the Civil Code may result in the loss of the member's right to sue the association or another member of the association regarding enforcement of the governing documents or the applicable law."

(b) The summary shall be included in the annual policy statement prepared pursuant to Section 5310.

- **Address for Overnight Delivery of Payments:**

Secretary,
Mountain Valley Association
11500 Appaloosa Road
Tehachapi CA 93561

Year	Starting Reserve Balance	Fully Funded Reserve Balance	Percent Funded	Annual Reserve Contributions	Interest Income	Reserve Expenses	Annual Contribution Increases	Annual Assessment	Special Assessment
2019	\$20,000.00	\$533,023.33	4%	\$19,664.00	\$20.00	\$14,184.00	20.0%	\$144.00	
2020	\$25,500.00	\$523,595.97	5%	\$25,346.80	\$25.50	\$14,538.60	20.0%	\$172.80	
2021	\$36,333.70	\$582,402.76	6%	\$32,209.91	\$36.33	\$15,952.69	20.0%	\$207.36	
2022	\$52,627.25	\$660,174.16	8%	\$40,490.49	\$52.63	\$110,488.98	20.0%	\$248.83	
2023	-\$17,318.61	\$723,606.01	-2%	\$50,473.14	-\$17.32	\$15,656.48	20.0%	\$298.60	
2024	\$17,480.73	\$808,107.56	2%	\$62,499.44	\$17.48	\$18,310.71	20.0%	\$358.32	
2025	\$61,686.94	\$879,932.84	7%	\$76,979.30	\$61.69	\$16,449.09	20.0%	\$429.98	
2026	\$122,278.83	\$875,544.72	14%	\$85,546.99	\$122.28	\$121,959.16	10.0%	\$472.98	
2027	\$85,988.95	\$951,669.32	9%	\$94,993.21	\$85.99	\$17,281.83	10.0%	\$520.28	
2028	\$163,786.32	\$1,018,481.89	16%	\$105,406.33	\$163.79	\$17,713.87	10.0%	\$572.31	
2029	\$251,642.56	\$1,100,925.62	23%	\$116,883.61	\$251.64	\$174,638.55	10.0%	\$629.54	
2030	\$194,139.27	\$1,205,465.62	16%	\$129,532.04	\$194.14	\$18,610.64	10.0%	\$692.49	
2031	\$305,254.81	\$1,294,123.75	24%	\$143,469.31	\$305.25	\$20,420.79	10.0%	\$761.74	
2032	\$428,608.57	\$1,295,876.66	33%	\$158,824.90	\$428.61	\$141,435.23	10.0%	\$837.91	
2033	\$446,426.85	\$904,401.21	49%	\$175,741.28	\$446.43	\$506,811.10	10.0%	\$921.70	
2034	\$115,803.45	\$1,012,023.45	11%	\$194,375.13	\$115.80	\$20,542.66	10.0%	\$1,013.87	
2035	\$289,751.73	\$1,103,405.32	26%	\$214,898.87	\$289.75	\$21,056.23	10.0%	\$1,115.26	
2036	\$483,884.12	\$1,220,306.40	40%	\$226,014.94	\$483.88	\$21,582.63	5.0%	\$1,171.02	
2037	\$688,800.31	\$1,320,240.71	52%	\$237,696.09	\$688.80	\$22,122.20	5.0%	\$1,229.58	
2038	\$905,063.01	\$459,924.20	197%	\$249,970.81	\$905.06	\$1,006,638.05	5.0%	\$1,291.05	
2039	\$149,300.83	\$544,363.68	27%	\$262,869.01	\$149.30	\$26,519.37	5.0%	\$1,355.61	
2040	\$385,799.78	\$276,807.41	139%	\$262,459.36	\$385.80	\$395,969.07	0.0%	\$1,355.61	
2041	\$252,675.87	\$355,196.91	71%	\$262,039.47	\$252.68	\$26,140.34	0.0%	\$1,355.61	
2042	\$488,827.67	\$467,655.95	105%	\$261,609.07	\$488.83	\$28,558.46	0.0%	\$1,355.61	
2043	\$722,367.11	\$559,860.97	129%	\$261,167.92	\$722.37	\$25,654.97	0.0%	\$1,355.61	
2044	\$958,602.43	\$532,703.65	180%	\$260,715.74	\$958.60	\$26,296.34	0.0%	\$1,355.61	
2045	\$1,193,980.43	\$630,610.87	189%	\$260,252.25	\$1,193.98	\$26,953.75	0.0%	\$1,355.61	
2046	\$1,428,472.91	\$760,708.10	188%	\$259,777.18	\$1,428.47	\$27,627.60	0.0%	\$1,355.61	
2047	\$1,662,050.97	\$868,597.78	191%	\$259,290.23	\$1,662.05	\$28,318.29	0.0%	\$1,355.61	
2048	\$1,894,684.96	\$1,010,432.75	188%	\$258,791.11	\$1,894.68	\$29,026.24	0.0%	\$1,355.61	
2049	\$2,126,344.51	\$1,130,552.77	188%	\$258,279.50	\$2,126.34	\$258,791.11	0.0%	\$1,355.61	

Above assumes no special assessments.

Year	Starting Reserve Balance	Fully Funded Reserve Balance	Percent Funded	Annual Reserve Contributions	Interest Income	Reserve Expenses	Annual Contribution Increases	Annual Assessment	Special Assessment
2019	\$20,000.00	\$533,023.33	4%	\$19,664.00	\$20.00	\$14,184.00	20.0%	\$144.00	
2020	\$25,500.00	\$523,595.97	5%	\$25,346.80	\$25.50	\$14,538.60	20.0%	\$172.80	
2021	\$36,333.70	\$582,402.76	6%	\$32,209.91	\$36.33	\$15,952.69	20.0%	\$207.36	\$200.00
2022	\$93,827.25	\$660,174.16	14%	\$40,490.49	\$93.83	\$110,488.98	20.0%	\$248.83	
2023	\$23,922.59	\$723,606.01	3%	\$50,473.14	\$23.92	\$15,656.48	20.0%	\$298.60	
2024	\$58,763.17	\$808,107.56	7%	\$62,499.44	\$58.76	\$18,310.71	20.0%	\$358.32	
2025	\$103,010.67	\$879,932.84	12%	\$76,979.30	\$103.01	\$16,449.09	20.0%	\$429.98	
2026	\$163,643.88	\$875,544.72	19%	\$85,546.99	\$163.64	\$121,959.16	10.0%	\$472.98	
2027	\$127,395.36	\$951,669.32	13%	\$94,993.21	\$127.40	\$17,281.83	10.0%	\$520.28	
2028	\$205,234.14	\$1,018,481.89	20%	\$105,406.33	\$205.23	\$17,713.87	10.0%	\$572.31	
2029	\$293,131.83	\$1,100,925.62	27%	\$116,883.61	\$293.13	\$174,638.55	10.0%	\$629.54	
2030	\$235,670.02	\$1,205,465.62	20%	\$129,532.04	\$235.67	\$18,610.64	10.0%	\$692.49	
2031	\$346,827.09	\$1,294,123.75	27%	\$143,469.31	\$346.83	\$20,420.79	10.0%	\$761.74	
2032	\$470,222.43	\$1,295,876.66	36%	\$158,824.90	\$470.22	\$141,435.23	10.0%	\$837.91	
2033	\$488,082.32	\$904,401.21	54%	\$175,741.28	\$488.08	\$506,811.10	10.0%	\$921.70	
2034	\$157,500.58	\$1,012,023.45	16%	\$194,375.13	\$157.50	\$20,542.66	10.0%	\$1,013.87	
2035	\$331,490.55	\$1,103,405.32	30%	\$214,898.87	\$331.49	\$21,056.23	10.0%	\$1,115.26	
2036	\$525,664.69	\$1,220,306.40	43%	\$226,014.94	\$525.66	\$21,582.63	5.0%	\$1,171.02	
2037	\$730,622.66	\$1,320,240.71	55%	\$237,696.09	\$730.62	\$22,122.20	5.0%	\$1,229.58	
2038	\$946,927.18	\$459,924.20	206%	\$249,970.81	\$946.93	\$1,006,638.05	5.0%	\$1,291.05	
2039	\$191,206.87	\$544,363.68	35%	\$262,869.01	\$191.21	\$26,519.37	5.0%	\$1,355.61	
2040	\$427,747.72	\$276,807.41	155%	\$262,459.36	\$427.75	\$395,969.07	0.0%	\$1,355.61	
2041	\$294,665.76	\$355,196.91	83%	\$262,039.47	\$294.67	\$26,140.34	0.0%	\$1,355.61	
2042	\$530,859.55	\$467,655.95	114%	\$261,609.07	\$530.86	\$28,558.46	0.0%	\$1,355.61	
2043	\$764,441.02	\$559,860.97	137%	\$261,167.92	\$764.44	\$25,654.97	0.0%	\$1,355.61	
2044	\$1,000,718.41	\$532,703.65	188%	\$260,715.74	\$1,000.72	\$26,296.34	0.0%	\$1,355.61	
2045	\$1,236,138.53	\$630,610.87	196%	\$260,252.25	\$1,236.14	\$26,953.75	0.0%	\$1,355.61	
2046	\$1,470,673.17	\$760,708.10	193%	\$259,777.18	\$1,470.67	\$27,627.60	0.0%	\$1,355.61	
2047	\$1,704,293.42	\$868,597.78	196%	\$259,290.23	\$1,704.29	\$28,318.29	0.0%	\$1,355.61	
2048	\$1,936,969.66	\$1,010,432.75	192%	\$258,791.11	\$1,936.97	\$29,026.24	0.0%	\$1,355.61	
2049	\$2,168,671.49	\$1,130,552.77	192%	\$258,279.50	\$2,168.67	\$258,791.11	0.0%	\$1,355.61	

Above assumes a \$200.00 special assessment in 2021.

• Reserve Study Summary:

This reserve study summary notice is provided pursuant to Civil Code §5300(b)(3) in conformance with §5565. Any Member may receive the full reserve study plan upon request from MVA.

ASSETS		2019																			
ROADS												1	2	3	4	5	6	7	8	9	
												1.025	1.0506	1.0769	1.1038	1.1314	1.1597	1.1887	1.2184	1.2489	
	Quantity	Replacement Cost Each	Replacement Cost Total	Replacement Cost Per Year	Current Unfunded Amount	Adjusted Annual Amount	Useful Life	In Service Year	Present Age	Remaining Life	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	
Paved Roads																					
Sand Canyon Road	3445.00	\$100.00	\$344,500.00	\$11,483.33	\$183,733.33	\$24,607.14	30	2003	16	14											
Seal Coat	3445.00	\$8.00	\$27,560.00	\$4,593.33	\$22,966.67	\$27,560.00	6	2014	5	1			\$29,679.11					\$32,760.18			
Sunview Drive	4209.00	\$100.00	\$420,900.00	\$14,030.00	\$154,330.00	\$22,152.63	30	2008	11	19											
Seal Coat	4209.00	\$8.00	\$33,672.00	\$5,612.00	\$28,060.00	\$33,672.00	6	2014	5	1				\$36,261.06				\$40,025.43			
Pasture Avenue	1137.00	\$100.00	\$113,700.00	\$3,790.00	\$41,690.00	\$5,894.21	30	2008	11	19									\$10,812.29		
Seal Coat	1137.00	\$8.00	\$9,096.00	\$1,516.00	\$7,580.00	\$9,096.00	6	2014	5	1				\$9,795.40							
Homeshoe Lane	1321.00	\$100.00	\$132,100.00	\$4,403.33	\$39,630.00	\$6,290.48	30	2010	9	21											
Seal Coat	1321.00	\$8.00	\$10,568.00	\$1,761.33	\$8,806.67	\$10,568.00	6	2014	5	1				\$11,380.58				\$12,562.03			
Roundup Lane	940.00	\$100.00	\$94,000.00	\$3,133.33	\$28,200.00	\$4,476.19	30	2010	9	21											
Seal Coat	940.00	\$8.00	\$7,520.00	\$1,253.33	\$6,266.67	\$7,520.00	6	2014	5	1				\$8,098.22				\$8,938.92			
Total Feet	22104.00		\$1,186,096.00	\$50,322.67	\$514,996.67	\$144,406.65					\$0.00			\$95,214.36				\$105,098.84			
Miles	4.19																				
Unpaved Roads																					
Homeshoe Lane	399.00	\$0.50	\$199.50	\$199.50	\$0.00	\$199.50	1	2019	0	1	\$199.50	\$204.49	\$209.60	\$214.84	\$220.21	\$225.72	\$231.36	\$237.14	\$243.07	\$249.15	
Ferrill Drive	254.00	\$0.50	\$127.00	\$127.00	\$0.00	\$127.00	1	2019	0	1	\$127.00	\$130.30	\$133.66	\$137.05	\$140.46	\$143.90	\$147.36	\$150.84	\$154.35	\$158.89	
Spot Court	338.00	\$0.50	\$169.00	\$169.00	\$0.00	\$169.00	1	2019	0	1	\$169.00	\$173.23	\$177.55	\$181.93	\$186.54	\$191.21	\$195.99	\$200.89	\$205.91	\$211.06	
Paint Way West	315.00	\$0.50	\$157.50	\$157.50	\$0.00	\$157.50	1	2019	0	1	\$157.50	\$161.44	\$165.47	\$169.61	\$173.85	\$178.20	\$182.65	\$187.22	\$191.90	\$196.70	
Paint Way East	495.00	\$0.50	\$247.50	\$247.50	\$0.00	\$247.50	1	2019	0	1	\$247.50	\$253.69	\$260.03	\$266.53	\$273.19	\$280.02	\$287.02	\$294.20	\$301.55	\$309.09	
Mare Court	407.00	\$0.50	\$203.50	\$203.50	\$0.00	\$203.50	1	2019	0	1	\$203.50	\$208.59	\$213.80	\$219.15	\$224.63	\$230.24	\$236.00	\$241.90	\$247.94	\$254.14	
Agate Way	500.00	\$0.50	\$250.00	\$250.00	\$0.00	\$250.00	1	2019	0	1	\$250.00	\$256.25	\$262.66	\$269.22	\$275.95	\$282.85	\$289.92	\$297.17	\$304.60	\$312.22	
Maverick Court North	630.00	\$0.50	\$315.00	\$315.00	\$0.00	\$315.00	1	2019	0	1	\$315.00	\$322.88	\$330.95	\$339.22	\$347.70	\$356.39	\$365.30	\$374.44	\$383.80	\$393.39	
Maverick Court South	422.00	\$0.50	\$211.00	\$211.00	\$0.00	\$211.00	1	2019	0	1	\$211.00	\$216.28	\$221.68	\$227.22	\$232.90	\$238.73	\$244.70	\$250.81	\$257.08	\$263.51	
Cutting Way	519.00	\$0.50	\$259.50	\$259.50	\$0.00	\$259.50	1	2019	0	1	\$259.50	\$265.99	\$272.64	\$279.45	\$286.44	\$293.60	\$300.94	\$308.46	\$316.18	\$324.08	
Filly Way	708.00	\$0.50	\$354.00	\$354.00	\$0.00	\$354.00	1	2019	0	1	\$354.00	\$362.85	\$371.92	\$381.22	\$390.75	\$400.52	\$410.53	\$420.79	\$431.31	\$442.10	
Stable Street	2403.00	\$0.50	\$1,201.50	\$1,201.50	\$0.00	\$1,201.50	1	2019	0	1	\$1,201.50	\$1,231.54	\$1,262.33	\$1,293.88	\$1,326.23	\$1,359.39	\$1,393.37	\$1,428.21	\$1,463.91	\$1,500.51	
Appaloosa Road	1438.00	\$0.50	\$719.00	\$719.00	\$0.00	\$719.00	1	2019	0	1	\$719.00	\$736.98	\$755.40	\$774.28	\$793.64	\$813.48	\$833.82	\$854.67	\$876.03	\$897.93	
Halter Drive	5242.00	\$0.50	\$2,621.00	\$2,621.00	\$0.00	\$2,621.00	1	2019	0	1	\$2,621.00	\$2,686.53	\$2,753.69	\$2,822.53	\$2,893.09	\$2,965.42	\$3,039.56	\$3,115.55	\$3,193.43	\$3,273.27	
Country Canyon Road	2334.00	\$0.50	\$1,167.00	\$1,167.00	\$0.00	\$1,167.00	1	2019	0	1	\$1,167.00	\$1,196.18	\$1,226.08	\$1,256.73	\$1,288.15	\$1,320.35	\$1,353.36	\$1,387.20	\$1,421.88	\$1,457.42	
Hackamore Street	3992.00	\$0.50	\$1,996.00	\$1,996.00	\$0.00	\$1,996.00	1	2019	0	1	\$1,996.00	\$2,049.90	\$2,097.05	\$2,149.47	\$2,203.21	\$2,258.29	\$2,314.75	\$2,372.62	\$2,431.93	\$2,492.73	
Sunview Drive	3468.00	\$0.50	\$1,734.00	\$1,734.00	\$0.00	\$1,734.00	1	2019	0	1	\$1,734.00	\$1,777.35	\$1,821.78	\$1,867.33	\$1,914.01	\$1,961.86	\$2,010.91	\$2,061.18	\$2,112.71	\$2,165.53	
Pasture Avenue	1155.00	\$0.50	\$577.50	\$577.50	\$0.00	\$577.50	1	2019	0	1	\$577.50	\$591.94	\$606.74	\$621.90	\$637.45	\$653.39	\$669.72	\$686.47	\$703.63	\$721.22	
Monan Lane	2072.00	\$0.50	\$1,036.00	\$1,036.00	\$0.00	\$1,036.00	1	2019	0	1	\$1,036.00	\$1,061.90	\$1,088.45	\$1,115.66	\$1,143.55	\$1,172.14	\$1,201.44	\$1,231.48	\$1,262.27	\$1,293.82	
Equestrian Drive	1267.00	\$0.50	\$633.50	\$633.50	\$0.00	\$633.50	1	2019	0	1	\$633.50	\$649.34	\$665.57	\$682.21	\$699.27	\$716.75	\$734.67	\$753.03	\$771.86	\$791.15	
Total Feet	28568.00		\$14,184.00	\$14,184.00	\$0.00	\$14,184.00					\$14,184.00	\$14,538.60	\$14,902.07	\$15,274.62	\$15,656.48	\$16,047.89	\$16,449.09	\$16,860.32	\$17,281.83	\$17,713.87	
Miles	5.37																				
SIGNS																					
Street Signs																					
4-way	25	\$250.00	\$6,250.00	\$250.00	\$4,000.00	\$694.44	25	2003	16	9											
Stop Signs																					
Stop Signs	31	\$250.00	\$7,750.00	\$310.00	\$4,960.00	\$861.11	25	2003	16	9											
Speed Limit Signs																					
10 MPH	10	\$250.00	\$2,500.00	\$100.00	\$1,600.00	\$277.78	25	2003	16	9											
25 MPH	4	\$250.00	\$1,000.00	\$40.00	\$640.00	\$111.11	25	2003	16	9											
35 MPH	4	\$250.00	\$1,000.00	\$40.00	\$640.00	\$111.11	25	2003	16	9											
45 MPH	0	250	0	0	0	0	25	2003	16	9											
			4500.0000	180.0000	2880.0000	500.0000															
Warning Signs																					
Curve	10	\$250.00	\$2,500.00	\$100.00	\$1,600.00	\$277.78	25	2003	16	9											
Stop Ahead	5	\$250.00	\$1,250.00	\$50.00	\$800.00	\$138.89	25	2003	16	9											
Dip	6	\$250.00	\$1,500.00	\$60.00	\$960.00	\$166.67	25	2003	16	9											
End Pavement	2	\$250.00	\$500.00	\$20.00	\$320.00	\$55.56	25	2003	16	9											
			\$5,750.00	\$230.00	\$3,680.00	\$638.89															
Misc Signs																					
Private Roads	4	\$250.00	\$1,000.00	\$40.00	\$120.00	\$45.45	25	2016	3	22											
Right to Pass	4	\$250.00	\$1,000.00	\$40.00	\$120.00	\$45.45	25	2016	3	22											
Association Rules	4	\$500.00	\$2,000.00	\$133.33	\$1,466.67	\$500.00	15	2008	11	4						\$2,262.82					
Bulletin Board	1	\$1,000.00	\$1,000.00	\$100.00	\$800.00	\$500.00	10	2011	8	2			\$1,050.63								
			\$5,000.00	\$313.33	\$2,506.67	\$1,090.91							\$1,050.63			\$2,262.82					
ACCESS ROADS OUTSIDE 3312																					
Paved Roads																					
Sand Canyon Road (from County Road to 3312)	0.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	30	2003	16	14											
Unpaved Roads																					
Stallion (from Tanganda to Equestrian)	0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	75	1970	49	26											
Equestrian (from Stallion to 3312)	0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	75	1970	49	26											
			\$0.00	\$0.00	\$0.00	\$0.00															
TOTAL RESERVE FUND REQUIRED			\$1,229,530.00	\$65,790.00	\$533,023.33	\$162,376.01					\$14,184.00	\$14,538.60	\$15,952.69	\$110,488.98	\$15,656.48	\$18,310.71	\$16,449.09	\$121,959.16	\$17,281.83	\$17,713.87	
TOTAL ANNUAL ASSESSMENTS-2018-Less Op Exp			\$14,000.00		\$14,000.00						\$19,664.00	\$26,346.80	\$32,209.91	\$40,490.49	\$50,473.14	\$62,499.44	\$76,979.30	\$85,546.99	\$94,993.21	\$105,406.33	
TOTAL UNFUNDED			\$51,790.00		\$1																

Assessment and Reserve Funding Disclosure Summary for the Fiscal Year Ending December 31, 2019.

(1) The regular assessment per ownership interest is \$144.00 per year.

(2) Additional regular or special assessments that have already been scheduled to be imposed or charged, regardless of the purpose, if they have been approved by the board and/or members: None.

(3) Based upon the most recent reserve study and other information available to the board of directors, will currently projected reserve account balances be sufficient at the end of each year to meet the association's obligation for repair and/or replacement of major components during the next 30 years?

Yes _____ No X_____

(4) If the answer to (3) is no, what additional assessments or other contributions to reserves would be necessary to ensure that sufficient reserve funds will be available each year during the next 30 years that have not yet been approved by the board or the members?

Approximate date assessment will be due:	Amount per ownership interest (Lot) per year:
11/1/2021	\$200.00

(5) All major components are included in the reserve study and are included in its calculations.

(6) Based on the method of calculation in paragraph (4) of subdivision (b) of Section 5570, the estimated amount required in the reserve fund at the end of the current fiscal year is \$533,023.33, based in whole or in part on the last reserve study or update prepared by Mountain Valley Association as of November, 2019. The projected reserve fund cash balance at the end of the current fiscal year is \$11,316.00, resulting in reserves being 2 percent funded at this date.

(7) Based on the method of calculation (7) in paragraph (4) of subdivision (b) of Section 5570 of the Civil Code, the estimated amount required in the reserve fund at the end of

2020	\$523,595.97
2021	\$582,402.76
2022	\$660,174.16
2023	\$723,606.01
2024	\$808,107.56

each of the next five budget years is: and the projected reserve fund cash balance in each of those years, taking into account only assessments

2020	\$25,500.00
2021	\$36,333.70
2022	\$52,627.25
2023	-\$17,318.61
2024	\$17,480.73

already approved and other known revenues, is: leaving the

2020	5%
2021	6%
2022	8%
2023	-2%
2024	2%

reserve at: _____ percent funding. If the reserve funding plan approved by the association is implemented, the projected reserve fund cash balance in

2020	\$25,500.00
2021	\$36,333.70
2022	\$93,827.25
2023	\$23,922.59
2024	\$58,763.17

each of those years will be: _____ leaving the reserve at:

2020	5%
2021	6%
2022	14%
2023	3%
2024	7%

percent funding.

Note: The financial representations set forth in this summary are based on the best estimates of the preparer at that time. The estimates are subject to change. At the time this summary was prepared, the assumed long-term before-tax interest rate earned on reserve funds was 1 percent per year, and the assumed long-term inflation rate to be applied to major component repair and replacement costs was 2.5 percent per year.

For the purposes of preparing a summary pursuant to this section:

(1) "Estimated remaining useful life" means the time reasonably calculated to remain before a major component will require replacement.

(2) "Major component" has the meaning used in Section 55530. Components with an estimated remaining useful life of more than 30 years may be included in a study as a capital asset or disregarded from the reserve calculation, so long as the decision is revealed in the reserve study report and reported in the Assessment and Reserve Funding Disclosure Summary.

(3) The form set out in subdivision (a) shall accompany each annual budget report or summary thereof that is delivered pursuant to Section 5300. The form may be supplemented or modified to clarify the information delivered, so long as the minimum information set out in subdivision (a) is provided.

(4) For the purpose of the report and summary, the amount of reserves needed to be accumulated for a component at a given time shall be computed as the current cost of replacement or repair multiplied by the number of years the component has been in service divided by the useful life of the component. This shall not be construed to require the board to fund reserves in accordance with this calculation.

- **Anticipated Special Assessments Statement:**

The right to receive a statement as to whether the Board anticipates a special assessment is required by Civil Code §5300(b)(5).

The Board of Directors does not anticipate levying a special assessment in 2020 but there is no guarantee of not having a special assessment.

- **Deferred Maintenance:**

The Board plans to defer maintenance on access roads outside of the Association and will be investigating other resources that may be available for such maintenance. With the failure of the members to pass a special assessment at the Annual Meeting of Members, the Board anticipates that other road maintenance projects will be deferred until such time as additional funding is available.

- **Loans:**

Mountain Valley Association has no existing loans at this time.

2020 Budget:

	2020	<u>Jan - Dec</u>
Ordinary Income/Expense		
Income		
45000 · Investments		
45030 · Interest-Savings, Short-term CD		1.24
Total 45000 · Investments		1.24
46400 · Other Types of Income		
46430 · Miscellaneous Revenue		186.20
Total 46400 · Other Types of Income		186.20
47200 · Program Income		
47220 · Member Assessments		
472002 · LATE FEES		432.00
472202 · FINANCE CHARGE		207.12
47220 · Member Assessments - Other		29,664.00
Total 47220 · Member Assessments		30,303.12
Total 47200 · Program Income		30,303.12
49030 · Returned Check Charges		20.00
Total Income		30,510.56
Gross Profit		30,510.56

Expense

60900 · Business Expenses	
60910 · Bad Debts	2,880.00
60920 · Business Registration Fees	<u>37.00</u>
Total 60900 · Business Expenses	2,917.00
62100 · Contract Services	
62150 · Outside Contract Services	
621501 · Notary	60.00
62150 · Outside Contract Services - Other	<u>1,246.24</u>
Total 62150 · Outside Contract Services	<u>1,306.24</u>
Total 62100 · Contract Services	1,306.24
62800 · Facilities and Equipment	
62801 · Dirt Roads M&R	14,538.60
62802 · Paved Road M&R	0.00
62803 · Roads M&R	0.00
62806 · 62806-Road Signs	1,050.63
62841 · Small Tools and Supplies	599.31
62880 · Real Estate, Personal Prop Tax	<u>92.93</u>
Total 62800 · Facilities and Equipment	16,281.47
65000 · Operations	
65010 · Books, Subscriptions, Reference	74.85
65020 · Postage, Mailing Service	
650201 · Stamps	520.00
65020 · Postage, Mailing Service - Other	<u>140.00</u>
Total 65020 · Postage, Mailing Service	660.00
65040 · Office Supplies	560.00
65050 · Telephone, Telecommunications	<u>135.00</u>
Total 65000 · Operations	1,429.85
650214 · Bank Service Charges	36.00
65100 · Other Types of Expenses	
65120 · Insurance - Liability, D and O	4,992.00
65160 · Other Costs	<u>308.29</u>
Total 65100 · Other Types of Expenses	5,300.29
66000 · Payroll Expenses	382.00
68300 · Travel and Meetings	
68320 · Travel	<u>48.60</u>
Total 68300 · Travel and Meetings	<u>48.60</u>
Total Expense	<u>27,701.45</u>
Net Ordinary Income	<u>2,809.11</u>
Net Income	<u><u>2,809.11</u></u>

- **Current Insurance Summary:**

This insurance summary is provided pursuant to Civil Code §5300(b)(9).

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

- PROPERTY COVERAGE: Great American Alliance Ins. Co.
 - Common Property: \$53,040.00
 - Deductible: \$1,000.00
- GENERAL LIABILITY: Great American Alliance Ins. Co.
 - Per Occurrence: \$1,000,000.00
 - General Aggregate: \$2,000,000.00
 - Personal/Advertising Injury: \$1,000,000.00
 - Damage to Rented Premises: \$500,000.00
 - Medical Payments: \$5,000.00
- HIRED & NON-OWNED AUTO LIABILITY: Great American Alliance Ins. Co.
 - \$1,000,000.00
- COMMERCIAL AUTO
 - No Coverage
- WORKERS COMPENSATION: Hanover Insurance Company
 - \$1,000,000.00
- EARTHQUAKE
 - No Coverage
- FLOOD
 - No Coverage
- DIRECTORS & OFFICERS: Philadelphia Indemnity Insurance Company
 - \$1,000,000.00
 - \$25,000.00 Retained Limit
- FIDELITY BOND: Great American Alliance Ins. Co.
 - \$50,000
 - Deductible: \$1,000.00

- CHARGES FOR DOCUMENTS PROVIDED AS REQUIRED BY SECTION 4525*

The seller may, in accordance with Section 4530 of the Civil Code, provide to the prospective purchaser, at no cost, current copies of any documents specified by Section 4525 that are in the possession of the seller.

A seller may request to purchase some or all of these documents, but shall not be required to purchase ALL of the documents listed on this form.

Property Address

Owner of Property

Owner's Mailing Address (If known or different from property address.)

Provider of the Section 4525 Items:

Print Name _____

Position or Title _____ Association or Agent

Date Form Completed

Check or Complete Applicable Column or Columns Below

Document	Civil Code Section Included	Fee for Document	Not Available (N/A), Not Applicable (N/App), or Directly Provided by Seller and confirmed in writing by Seller as a current document (DP)
Articles of Incorporation or statement that not incorporated	Section 4525(a)(1)	\$1.15	
CC&Rs	Section 4525(a)(1)	\$2.00	

Bylaws	Section 4525(a)(1)	\$4.00	
Operating Rules	Section 4525(a)(1)	\$4.00	
Age restrictions, if any	Section 4525(a)(2)	--	N/App
Rental restrictions, if any	Section 4525(a)(9)	--	N/App
Annual budget report or summary, including reserve study	Sections 5300 and 4525(a)(3)	\$4.00	
Assessment and reserve funding disclosure summary	Sections 5300 and 4525(a)(4)	\$1.00	
Financial statement review	Sections 5305 and 4525(a)(3)	--	N/App
Assessment enforcement policy	Sections 5310 and 4525(a)(4)	\$1.15	
Insurance summary	Sections 5300 and 4525(a)(3)	\$1.00	
Regular assessment	Section 4525(a)(4)	\$1.00	
Special assessment	Section 4525(a)(4)	\$1.00	
Emergency assessment	Section 4525(a)(4)	\$1.00	
Other unpaid obligations of seller	Sections 5675 and 4525(a)(4)	\$1.00	
Approved changes to assessments	Sections 5300 and 4525(a)(4), (8)	\$1.00	
Settlement notice regarding common area defects	Sections 4525(a)(6), (7), and 6100	--	N/App
Preliminary list of defects	Sections 4525(a)(6), 6000, and 6100	--	N/App

Notice(s) of violation	Sections 5855 and 4525(a)(5)	\$1.00	
Required statement of fees	Section 4525	\$1.00	
Minutes of regular board meetings conducted over the previous 12 months, if requested	Section 4525(a)(10)	\$5.00	
Total fees for these documents:			
* The information provided by this form may not include all fees that may be imposed before the close of escrow. Additional fees that are not related to the requirements of Section 4525 shall be charged separately.			

OPT-OUT FORM

Civil Code Section 5220 allows a member of the association to opt out of the sharing of certain personal information, including name, property address and mailing address, by notifying the association in writing that he or she prefers to be contacted via the alternative process described in subdivision (c) of Section 8330 of the Corporations Code. This opt-out shall remain in effect until changed by the member. (Civ. Code §5220).

Alternative Method for Contact. *Opting out does not mean owners are immune from contact by other members.* The statute that allows opting out also provides that the association must provide an alternative means for contacting members. (Civ. Code §5220.) The option for handling communications with members who opt-out of the membership list is:

HOA Applies Labels. Members who want to mail a letter to opted-out members can deliver to the association their letter in sealed envelopes with postage already applied. The association (or its management company) then applies mailing labels to the envelopes and deposits them in the mail.

As an owner in Tract 3312 and member in the Mountain Valley Association, I do hereby request to opt out of sharing my name, property address, mailing address and email address and agree to be contacted by the alternative method above.

My phone number shall not be shared for any reason.

NAME (please print): _____

Signature: _____

Lot number(s) or property address: _____

2019 REQUEST FOR ANNUAL NOTICE OF ADDRESS, REPRESENTATIVE AND RENTAL STATUS FOR TRACT 3312, MOUNTAIN VALLEY ESTATES

Civil Code Section 4041 requires each owner to provide the Association with the following information on an **annual** basis.

Please complete this form and return it to the Association within 30 days.

If there are no changes/updates, please check box and return: Lot #

INFORMATION CURRENTLY ON FILE:

CORRECTED INFORMATION:

Owner's Name

Owner's Name

Mailing Address (for delivery of notices)

Mailing Address (for delivery of notices)

City, State, Zip Code

City, State, Zip Code

Telephone Number

Telephone Number

Email Address

Email Address

Property Address

Property Address

Is This Property: Owner Occupied Rented Vacant Undeveloped

The name and address of your legal representative, if any, including any person with power of attorney, or other person who can be contacted in the event of your extended absence:

Name:

Telephone Number

Address

City, State, Zip Code

Please return to: Mountain Valley Association, 11408 Halter Drive, Tehachapi, CA 93561
Or scan and email to: secretary@mymva.org