An Introduction to

Reserve Data Analysis, Inc.

More Than 35,000 Reserve Studies For Over 9,000 Clients Since 1983.



As consultants to facility managers, accountants, attorneys and community associations, RDA focuses its expertise on the complexities of reserve funding and long-term planning. Our services are essential for the implementation of an effective budgeting plan. The experience, reputation, and quality we offer are unequaled in the industry.

RESERVE DATA ANALYSIS, INC



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RESERVE DATA ANALYSIS, INC.

AN INTRODUCTION

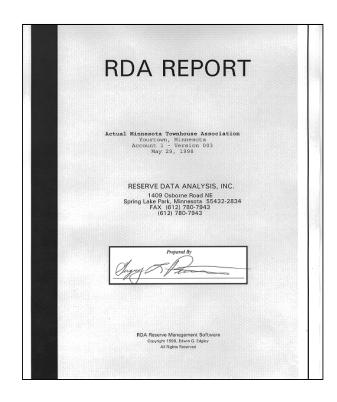
As the largest reserve analysis company in the United States, RDA provides its clients with the most detailed, comprehensive and useful reserve studies available. Since 1983 Reserve Data Analysis has been the nation's leading innovator and authority on reserve budgeting and long-term planning. By tailoring a strategy that matches your plans, procedures and intentions we can provide you with the most detailed, comprehensive and accurate reserve study available. We have developed our own reserve analysis software allowing us to generate precise calculations and forecasts as well as offer a variety of solutions to clients with special situations. As consultants to property managers, accountants. attorneys and community associations, RDA focuses its expertise on the complexities of reserve funding and successful long-term planning. Our services are essential for the implementation of an effective budgeting plan, and the experience, reputation and quality we offer are unequaled in the industry.

RESERVE STUDIES

RDA Comprehensive Reserve Studies begin with an analysis of the client's operating guidelines and other governing documents to determine the extent of the client's maintenance and reserve responsibilities. During an on-site inspection, we complete a highly detailed inventory of all assets for which the client is responsible. Using localized cost guides, economic and investment parameters and our detailed inventory of the client's assets, we produce a complete reserve analysis study which includes detail reports for each asset, a 30 year annual expenditure detail, a reserve fund status report, a required monthly contribution report and thirty-year projections.

All RDA clients receive our complete dedication throughout the report generation process, and we continue to offer our support and guidance throughout the entire year. We are available to answer all of your questions regarding reserve budgeting and long-term planning, including the most complex questions, starting with "What if...?"

CUSTOMER SERVICE



THE **RDA REPORT** ™

THE RDA REPORT

A COMPLETE LONG-TERM PLANNING GUIDE

The "RDA REPORT" is a complete long-term planning guide for your association and includes the most comprehensive reserve analysis study available.

PART I

Part I – User Guide

Part I of the RDA REPORT includes easy-tounderstand background information about your reserve analysis study. Topics include preparing the budget, determining expenses, preparing the reserve study and allocating reserves.

In addition, Part I contains a **Users Guide** to your reserve analysis study, including an explanation of the various report pages and definitions of reserve budget terminology.

BUDGETING IS NORMALLY EXCLUDED FOR repairs or replacements of assets which are deemed to have an estimated useful life equal to or exceeding the estimated useful life of the facility or community itself, or exceeding the legal life

of the comm complete re are insignific contingency by acts of d for, rather th

OPERATIONAL EXPENSES occur at least annually, no matter how large the expense, and can be effectively budgeted for each year. They are characterized as being reasonably predictable both in terms of frequency and cost. Operational expenses in

3.

Once the replacemen funding sch found in pul and valuati Remaining adjusted a exposure to

Certain calc to take on a from simp! approach. today's doll life of the co determine t on invested line with co

By following should avo be updated parameters association keeping ac Utilities:

an operation include:

- * Electricity Gas Water
- Telepho Cable T

Administrat

- Supplies Bank Se
- Dues &

RESERVE which must sary funds in both in term which have likely occur effect on th if they were

- Roof Re
- Painting
- Deck Res

PART I - INTRODUCTION

Preparing the annual budget and overseeing the association's finances are perhaps the most important responsibilities of board members. The annual operating and reserve budgets reflect the planning and goals of the association and set the level and quality of service for all of the association's activities.

A. The Reserve Budget

1. Preparing the Budget

The budget consists of two basic parts, income and expenses. Most of us, in our personal lives, start by considering income. We take our income, pay our bills, and spend or save the remainder. While this may work well for personal finances, budget planning for an association needs to take other factors into consideration as well.

When preparing a budget it is wise to begin with expenses. This allows for an objective statement of needs before determining the sources of income. After the expenses are identified and quantified, ideal expectations may then be weighed against practical considerations and a balanced budget may be prepared.

2. Determining Expenses

The budget process begins with an accurate inventory of all of the major components for which the association is responsible. The determination of whether an expense should be labeled an operational expense, a reserve expense, or excluded altogether is sometimes subjective. Since this labeling may have a major impact on the financial plans of the association, subjective determinations should be minimized. We suggest the following considerations when labeling an expense:

PART II – FINANCIAL SUMMARIES CHARTS & GRAPHS

PART II

Part II of the RDA[™] REPORT contains a set of financial summaries and charts for your association.

REPORT SUMMARY

The **Report Summary** lists all of the parameters which were used in calculating the study as well as the required monthly contribution to reserves.

Utilizing parameters for inflation, interest rates and taxes, our reports provide the most accurate calculations available. RDA Software includes built-in parameters for planned increases each year, allowing for lower initial contributions to reserves with predetermined annual percentage increases, thereby equitably distributing reserve expenses among current and future owners. We are the originator of this method and use it extensibly.

Many communities are not constructed in their entirety all at once. In order to provide the most accurate information possible, assets may be aged to the exact month and year they were originally constructed or last replaced. Once this information is entered into the computer, the remaining lives of all components are calculated internally based upon the date of the report's fiscal year. For communities constructed over a shorter period, budgeting may be consolidated to a singular placed in service date to avoid future multi-year construction disruptions and benefit from the economy of scale realized from large scope project bidding.

Budgetary planning is conveniently simplified with our concise summary of fiscal contribution requirements.

Your Homeowners Assn., Inc. Metropolitan, Minnesota CFS Reserve Analysis Report Summary

Report Date Version	October	23,	2001 777
Account Numb	er		15071
Budget Year	Beginning Ending		1/02 31/02
Total Units Phase Develo		5 (122 of 5

Parameters:	
Inflation	3.40%
Annual Contribution Increase	3.40%
Investment Yield	4.00%
Taxes on Yield	25.00%
Contingency	0.00%
Reserve Fund Balance as of 1/ 1/02: \$129,199.00	

Project Profile & Introduction

122 homes in 31 woodframe two-level buildings with tuckunder garages.

There are 30 four unit buildings and 1 two unit building.

Construction ranged from 1987 to 1992.

Only one building was constructed in 1992.

Minnesota Condominium #xyz

For budgeting purposes five groups were established - 1987 thru 1991.

Original RDA on-site inventory and inspection: August 6, 2001

This Reserve Study must be updated regularly to maintain accuracy.

Cash Flow Specific Summary of Calculations

Monthly Contribution to Reserves Required: (\$131.76 per unit per month)	\$16,075.00
Average Net Monthly Interest Contribution This Year:	397.26
Net Monthly Allocation to Reserves 1/ 1/02 to 12/31/02: (\$135.02 per unit per month)	\$16,472.26

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DISTRIBUTION OF ACCUMULATED RESERVES

FUND STATUS REPORT

THIRTY-YEAR PROJECTIONS

ANNUAL EXPENDITURE

EXCEL DIRECTED CASH FLOW MODELING SPREADSHEET The **Distribution of Accumulated Reserves** summary lists all assets in remaining life order, identifying the ideal level of reserves which should have accumulated for each asset, as well as the actual reserves available. The *Distribution report* is used for plans employing the Segregated Component funding model.

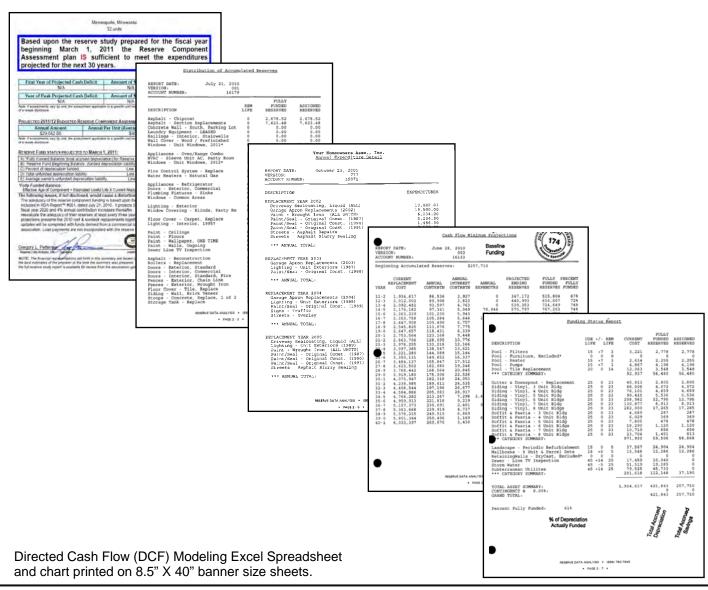
The Fund Status Report lists all assets, identifying the Current Cost, ideal level of reserves which should have accumulated for each asset as well as the actual (assigned) reserves available. This report also details the useful life and Remaining Useful Life of each asset. Your auditor absolutely *must* have this information to complete your audit.

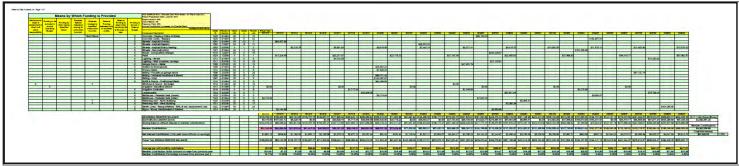
Complete thirty-year projections, allowing for inflation, interest rates, taxes and other economic factors, add to the usefulness of your reserve study and make the RDA REPORT a complete, long-term planning guide for the financial well-being of your association.

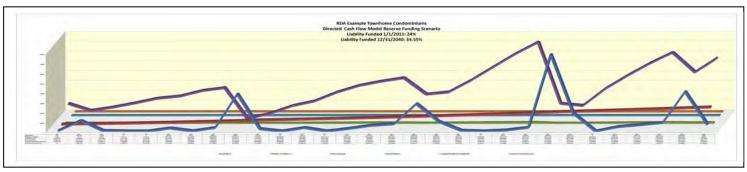
The **Annual Expenditure Detail** report provides a chronological listing of the future projected expenditures. This includes each asset with its future cost, together with a total cost for each year.

The Directed Cash Flow Modeling Spreadsheet is a great snapshot of your future and facilitates evaluation of virtually unlimited funding scenarios including: future special assessments, variable annual contribution rates, even integration of loan payments within your reserve funding plan. In addition to providing an example alternate funding scenario, you get a fully functional copy of the Excel file, including formulae.

Your spreadsheet guru will love it!







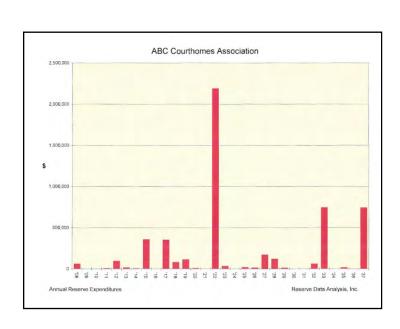
CHARTS AND GRAPHS

Color graphs and charts make projected data easy to understand. Four standard graphs are included with each reserve study:

- Year End Reserve Balances
- Annual Reserve Contributions
- Percentage of Ideal Funding

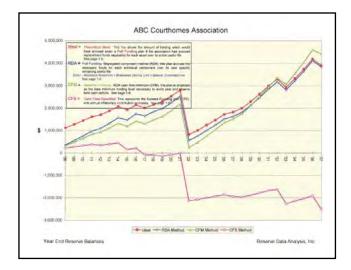
Projected Annual Expenditures

- During our inventory and inspection of your community, reserve components are evaluated & measured. We then assign current replacement costs and useful & remaining life estimates based upon the observed condition of the components.
- This data, together with a cost inflation factor, is used to prepare a schedule of projected annual future expenditures.
- This establishes a schedule of expenditures against which various funding scenarios are evaluated.



30 YEAR RDA COMPARATIVE ANALYSIS

- Evaluates the adequacy of your current rate of reserve funding.
- Identifies theoretical minimum funding needed to avoid future cash deficits.
- Determines the funding necessary to achieve 'Full Funding' --whereby your accrued reserve savings equals the total accrued depreciation of all your reserve assets.



YEAR END RESERVE BALANCE PROJECTIONS

Compares the performance of:

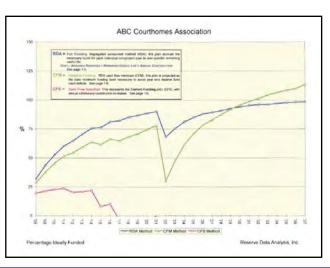
- Your current rate of funding.
- · Projected minimum Baseline cash-flow scenario.
- Segregated Component FULL funding scenario.

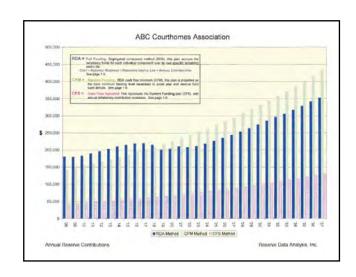
Theoretical Ideal (red line) represents the Fully Funded Balance-- total accrued depreciation projections for all funded components.

Annual Contributions

A graphical comparison of the contributions needed to fund each funding plan in the comparative analysis:

- Your current specified rate of funding (CFS).
- Segregated Component, or 'Full Funding' (RDA)
 which accrues over time to reserve savings equal to
 the total depreciation of all your reserve assets.
- Baseline (CFM) funding the minimum funding needed to avoid future cash deficits.





Percentage of Liability Funded

- Demonstrates the projected future fund status of the comparative analysis funding strategies.
- Provides an objective analysis of the respective financial strength achieved by the Full Funding, Baseline and current funding scenarios.
- Projects the percentage of depreciation liability actually funded by reserve savings:

Reserves / Accrued Depreciation = % Funded

PART III - DETAIL REPORTS

PART III

Part III of your RDA[™] Report details comprehensive information for each of the reserve components included in your reserve study.

DETAIL REPORTS

The **Detail Reports** itemize all of the association's assets and lists measurements, costs and calculations for that asset. Provisions for percentage replacements, future costs, salvage values and one-time replacements can all be utilized.

The numerical listings for each asset are enhanced by extensive narrative detailing factors such as design, manufacture quality, usage, exposure to the elements and maintenance history.

DETAIL REPORT INDEX

For quick and easy reference to the detailed information in your reserve study, the **Detail Report Index** provides an alphabetical listing of all assets cross-referenced with the page number of the asset's detail report and the asset number.

PART IV - SITE PHOTOS

PART IV

Part IV of your RDA[™] Report includes contact sheet prints of all digital images taken while conducting the inventory and inspection of your property. You also receive the image files on the CD versions of your report.

DETAIL REPORT INDEX

ASSET	DESCRIPTION	PAGE
1032	Added Off-Street Parking - Chipcoat	2-21
1031	Added Off-Street Parking - Repair	2-22
1030	Added Off-Street Parking - Replace	2-23
1033	ANTICIPATED SIGNAGE AND FENCE *2007	2-41
1004	Concrete Curbs, Patios, Sidewalks	2-20
1012	Doors - Garage, Sectional Metal	2-34
1013	Doors - Metal Entry & Storm Doors	2-35
1005	Driveways - Asphalt Repairs	2 24
1006	Driveways - Asphalt Replacement	2-25
1007	Driveways - Seal Coating	2-26
1017	Fencing - Vinyl Patio	2-31
1011	Gutters & Downspouts	2-36
1022	Irrigation Backflow Device	2-42
1021	Irrigation Controllers	2-43
1028	Landscape - Periodic Refurbishment	2-44
1015	Lighting - Coach Lantern, Porch	2-32
1018	Lighting - Street	2-33
1026	Mailboxes - Pedestal Sets	2-45
1027	Retaining Walls- Keystone	2-46
1008	Roofs - Composition Shingle	2-30
1009	Siding* - Vinyl	2-37
1019	Signs - Traffic	2-47
1016	Soffit & Fascia, Prefinished Metal	2-38
1001	Streets & Pkg - Asphalt Overlay	2-27
1002	Streets & Pkg - Asphalt Repairs	2-28
1003	Streets & Pkg - Chipcoating	2-29
1024	Subterranean Utilities	2-48
1014	Windows	2-39
1029	Wrapped Jambs - Overhead Doors	2-40

TOTAL ASSET LINES INCLUDED:

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Your Homeowners Assn., Inc. Cash Flow Detail Report by Group/Facility

Streets - Overlay	QUANTITY	1 total
·	UNIT COST	34,662.000
ASSET ID 1001	PERCENT REPL	100.00%
GROUP/FACILITY 0	CURRENT COST	34,662.00
CATEGORY 10	FUTURE COST	37,059.09
	SALVAGE VALUE	0.00
PLACED IN SERVICE 7/87		

20 YEAR USEFUL LIFE
-3 YEAR ADJUSTMENT
REPLACEMENT YEAR 2004
2 YEAR REM LIFE

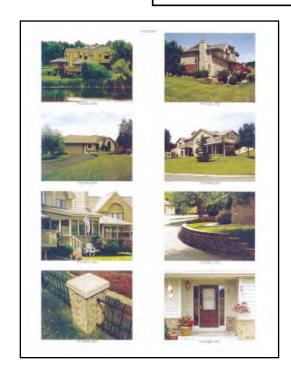
18,834 sq. ft. of 2.0" overlay Endicott Way 12,558 sq. ft. of 2.0" overlay Lower Endicott 31,392 sq. ft. of petromat 6 manhole cover adjustments 3 valve cover adjustments	9999	\$.92 .92 .10 382.00 117.00	-	\$ 17,327.00 11,553.00 3,139.00 2,292.00 351.00
		TOTAL		\$ 34,662.00

Most asphalt areas can be expected to last approximately 20 years before it will become necessary for an overlay to be applied. This can double the life of the surface upon application. It will be necessary to adjust manhole and valve covers at the time the overlay is applied. Deflection testing should be conducted by an independent consultant near the end of the estimated useful life to determine the condition of the asphalt and estimated remaining life before the overlay is required.

In addition to this service, a consultant may be obtained to prepare the application specifications, and to work with the contractor during the actual installation. We recommend the client obtain bids for such a consultation near the end of the estimated useful life. As costs vary, we have not included such an expense in our cost estimates. Should the client request, we will be happy to incorporate this cost in our calculations.

The useful life of this asset has been decreased due to its present condition.

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PART V - APPENDIX

RESERVE POLICIES

Over time you will accrue significant reserve funds. Every organization should have specific rules for managing the money in the reserve fund. Each of our reports includes sample Reserve Policy language to help you develop policies to address various reserve management issues:

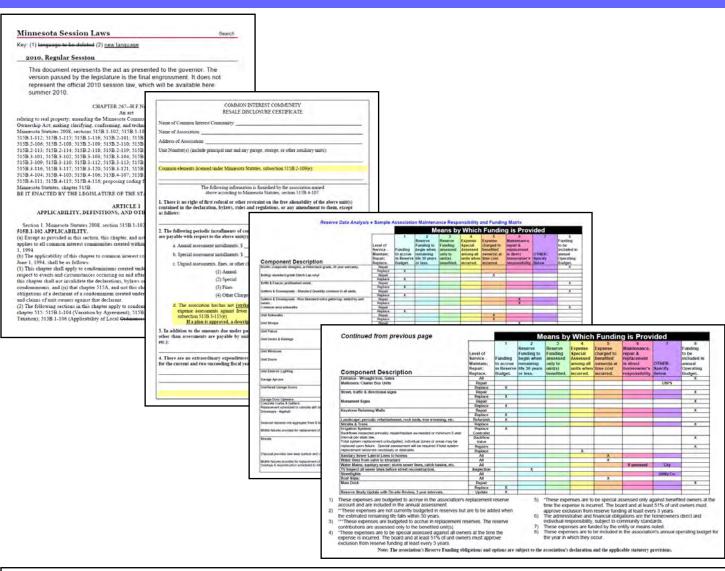
- 1. What is the Board's duty regarding reserve funding?
- 2. Can Reserve funds be co-mingled with Operating funds?
- 3. What Investment guidelines must we follow?
- 4. What are the (un)authorized uses of reserve funds?
- 5. How often must we update our Reserve Study?

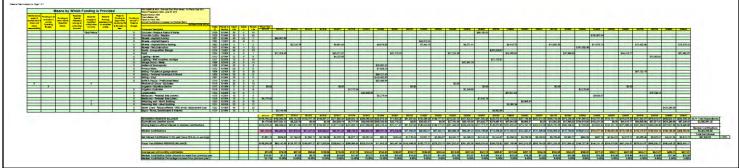
SAMPLE MAINTENANCE MATRIX

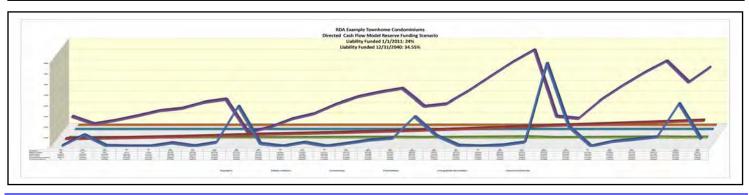
Every community needs a good **Maintenance Matrix**. Our sample *Matrix* serves as a guide to assist you in preparing a comprehensive list of asset responsibility designations. Your matrix clearly allocates financial responsibility for replacement costs of each asset to the association, the individual owner, or both in shared percentages. It should state how each expense is collected, whether reserved over time or special assessed. Our sample will help you develop a detailed and comprehensive matrix unique to your community that will render a wealth of maintenance & fiscal policy information for owners, prospective buyers, managers, and lenders.

SUPPLEMENTARY ITEMS

Sample reserve policies, state statutes, Reserve Study Update Worksheets and other items often supplement RDA™ Reports.







WHY SPECIAL ASSESS?

ELIMINATE THE
NEED FOR SPECIAL
ASSESSMENTS

Your RDA REPORT is an important part of your association's budgetary process. Following its recommendations should ensure the association's smooth budgetary transition from one fiscal year to the next, and either decrease or eliminate the need for "special assessments". In addition, your RDA reserve study serves a variety of useful purposes:

A TRUE MULTI-PURPOSE MANAGEMENT TOOL

A VARIETY OF USEFUL PURPOSES

- Following the recommendations of a reserve study performed by a professional consultant can protect the Board of Directors in a community from personal liability concerning reserve components, and reserve funding.
- 2. A reserve analysis study is required by your accountant during the preparation of the association's annual audit.
- A reserve study is often requested by lending institutions during the process of loan applications, both for the community and, in many cases, the individual owners.
- 4. Your RDA REPORT is also a detailed inventory of the association's major assets and serves as a management tool for scheduling, coordinating and planning future repairs and replacements.
- 5. Since the RDA reserve analysis study includes precise measurements and cost estimates of the client's assets, the detail reports may be used to evaluate the accuracy and price of contractor bids when assets are due to be repaired or replaced.
- 6. Your RDA REPORT is a tool which can assist the Board in fulfilling its legal and fiduciary obligations for maintaining the community in a state of good repair.

RDA SOFTWARE

As the oldest & largest reserve analysis company in the U.S., RDA has developed the leading selfcontained reserve analysis software available.

RDA Reserve Management Software™ is NOT a spreadsheet, but rather a fully integrated management, computational and projection tool. Unlike spreadsheet programs, RDA Reserve Management Software allows for greater detail of all major assets and more accurate future projections, without limiting itself to a twenty or thirty-year window. It accommodates computations of compounded interest and annual percentage increases in reserve contributions consistent with, or independent of, inflationary trends.

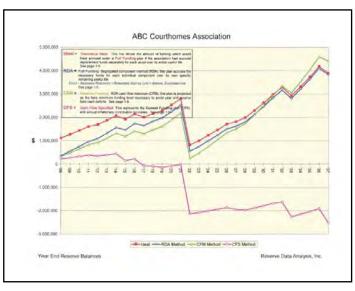


RDA Software allows you to evaluate unlimited Cash-Flow funding scenarios and can simultaneously generate a segregated component funding plan which will allow your association to gradually become Fully-Funded while keeping required monthly contributions as low as possible. You can either decrease or completely eliminate the need for burdensome "special assessments."

RDA RESERVE MANAGEMENT SOFTWARETM

RDA software allows you to:

- Evaluate the adequacy of your current rate of reserve funding.
- Identify theoretical minimum funding needed to avoid future cash deficits.
- Determine the funding necessary to achieve 'Full Funding' -- whereby your accrued reserve savings equals the total accrued depreciation of all your reserve assets.



PARTIAL LIST OF CLIENTS

The following is a partial list of the over 5,000 clients we have served since 1983. RDA is the largest reserve analysis company in the U.S. and offers the most comprehensive reserve analysis studies available. Experience and dedication are just two of the reasons why.

Acacia Park Homeowners Association Adobe Springs HOA Alderwood Condominiums Alicante Maintenance Corp Aliso Creek Villas Condo OA Aliso Creekside Homeowners Assn Aliso Meadows Condominium Assn Aliso Viejo Community Association All American City Townhomes HOA Allegro Homeowners Association Almond Court Homeowner Association Alosta Place Homeowners Assn Alpine Meadow Homeowners Assn. Alpine Tower Association Alta Finisterra Homeowners Assn Amber Hill Homeowners Association Amberwood Home Owners Association Amberwood Homeowners Association Amberwood Manor Homeowners Assn Amberwood Villas Homeowners Assn American Village HOA Anaheim Hills Planned Comm Assn Anaheim Ridge Estate Owners Assn Anchorage Homeowners Association Andorra Lantern Homeowner Assn Antiqua Owners Association Apple Pointe Homeowner Association Arlington Woods Homeowners Assn Arroyo Maintenance Corp Arroyo Oaks Condominium HOA Arroyo Park Townhomes Arroyo Santiago HOA Ashton Plaza OA Aspen Meadows Twnhms Condo Assn Association of Christian Shools Auburn Ridge Homeowner Association Auburn Woods Clubhomes Autumnwood Homeowners Association Azure Sky Resort Timeshare Assn Azusa Vistamont Homeowner Assn Back Bay Village Baja Finisterra Condominium Assn Baja Oso Homeowners Association Barlund Cinnamon Creek HOA Bay Blue Vistas Bay View Terrace Townhouse Cond Bayberry Square HOA Bayridge Park Homeowners Assn Bayshore Owners Association Bayview Court Homeowners Assn Bayview Terrace Homeowners Assn Beachcomber Resort Club Beacon Hill Court Homeowners Assn Beacon Hill Highlands HOA Beacon Hill Terrace Homeowners Assn Beacon Hill Village HOA Bear Brand at Laguna Niguel Bear Creek Master Homeowners Assn Belcourt Terrace Homeowners Assn Bell Terrace HOA Bellflower Manor Belmont Estates HOA Bench Mark Villas HOA Bennett Ranch Homeowner Assn Bentley Gardens Homeowners Assn Berkeley Court Homeowners Assn

Berryessa Villas Berryman Homeowners Association Big Canyon Association Big Canyon Conversion Birchtree Homeowners Association Birchwood Townhomes HOA Bishop Manor Condominium Assn Bixby Hill Community Association Bixby Village Homeowners Assn Bon View Square Homeowners Assn Boulder Ridge Homeowners Assn Bradford Place Homeowners Assn Braemar at North Ranch Brea Canyon Villas Homeowners Assn Brea Corsican Homeowners Assn Brea Village Homeowners Assn Brentview Homeowners Association Briarcliff Condominium Association Briarwood Homeowners Association Bridlewood Homeowners Association Brightwood Square Homeowners Assn Brisa Del Lago Broadmoor Exclusive HOA Broadmoor Fullerton Comm Assn **Broadmoor San Clemente** Broadway Plaza Building Assn Brookhurst Village HOA Brookshire Willow Creek Owner Assn Brookside Village Condominiums Buena Tierra Homeowners Association Burton Terrace Homeowners Assn C Z Master Association **CCC Owners Association** Cabo Del Mar Homeowners Association Cabrillo Park Homeowners Assn Cabrillo Park Townhomes HOA Calabasas Hills Community Assn Calabria Community Association
Calif Hgts Untd Methodist Parsonage California Colony Homeowners Assn California Colony II Comm Assn California Cove Homeowners Assn California Reflections Comm Assn California Renaissance Comm Assn Calvados Estates Homeowners Assn Cambridge Green Homeowners Assn Cambridge Hill Condominium Assn Cambridge Square Homeowner Assn Cambridge Village Signal Hill HOA Camelot Homeowners Association Cameron Court Condominium Assn Cameron Court Homeowners Assn Campus View Association Cantebria at Corona Ranch Cantobrio III Maintenance Corp Canyon Cove Homeowner Association Canyon Creek Homeowners Association Canyon Crest Community Assn Canyon Crest Villas HOA Canyon Estates Community Assn Canyon Fairway Community Assn Canyon Glen Homeowners Assn Canyon Heights Homeowners Assn Canyon Lake Property Owners Assn Canyon Mesa Community Association

Canyon Point Community Association Canyon Rim Townhomes Association Canyon Springs Canyon Terrace Estates Canyon Terrace Townhomes HOA Canyon Tree Homeowners Association Canyon View Community Assn Canyon View Condominium HOA Cape Cove Homeowners Association Capistrano Royale Homeowners Assn Capistrano Surfside Inn Capistrano Villas #2 HOA Capistrano Villas HOA No. 1 Capistrano de Oro Homeowners Assn Captain's Hill Homeowners Assn Carbon Canyon Homeowners Assn Carbon Creek Homeowners Association Carlsbad Inn VCOA Carlton Square Homeowners Assn Carriage Hill Homeowners Assn Carriage Place Condominium Assn Casa Contenta Homeowners Assn Casa Fina Maintenance Corp Casa La Paz Homeowners Association Casa de Laguna Owners Association Casa de Oro Homeowners Association Casas Del Mar Homeowners Assn Cascade Homeowners Association Casitas Californias Townhomes Assn Casitas Capistrano II HOA Casitas Del Rio Homeowners Assn Casitas de Alipaz Community Assn Casta del Sol Homeowners Ássn Cedar Brook Village HOA Cedar Creek Homeowner Association Cedar Glen Homeowners Assn Cedar Pointe Community Association Cedar Ridge Estates
Centennial Homeowners Association Centerview Maintenance Association Central Estates Homeowners Assn. Central Village Owners Assn, Inc. Century II Homeowners Association Century Village - Colton HOA Century Woods Condominium Assn Chandon Homeowner Association Channel Island Shores TIOA Chapman Villas Condominium Assn Chateau Royale La Fayette HOA Chelsea Park Estates Assn, Inc Chelsea Point Homeowners Assn Cherokee Mobile Home Park Cherrylane Homeowners Assn Chimney Pointe Homeowner Assn Chino Villas Homeowners Association Cimarron Oak III Homeowners Assn Cimarron Oaks I HOA Cimarron Oaks II Homeowners Assn Cimarron Oaks IV Homeowners Assn Cimarron Oaks V Cimarron Oaks VIII Homeowners Assn Cimarron VI/Tract 12219 Cinnamon Creek Homeowners Assn

Classics-Northwood Homeowners Assn Club Trinidad Colinas de Capistrano CA College Park Garden Homes Comm College Park Townhomes College Park Walnut Village CA Collinwood Condominium Association Colony Club Comm Homeowners Assn Colony Crest De Ville Colony Village Community Assn Colony Village Homeowners Assn Columbia Business Park Columbia Industrial Condo Assn Community Assn of Green Hills Connemara I Condominiums Connemara II Homeowners Association Connemara by the Sea I Property OA Continental Gables Homeowners Assn Coral Cay Community Association Coral Pointe Homeowners Association Cordova East Homeowners Assn Cordova Homeowners Association Corniche Sur Mer Association Corona Laurelwood Homeowners Assn Corona Village Walk HOA Costa del Sol Boat Slip Owners Assn Coto de Caza Community Association Coto de Caza Terrace HOA Country Club Villas Homeowner Assn Country Downs Community Association Country Garden Townhome Association Country Hills Homeowner Association Country Lane Hills Community HOA Country Manor Estates HOA Country Park Villas HOA Country Road Homeowners Association Country Terrace Homeowners Assn Country Village Community Assn Country Walk Homeowners Association Countryside Patio Community Assn Countryview II Homeowners Assn Countrywood Park II Homeowners Assn Countrywood Village East HOA Countrywood Village West Comm HOA Courtside Community Association Covina Pines Homeowner Association Covington Village HOA Cowan Hills Community Association Coyote Hills Estates Creek Park Tennis & Swim Club HOA Creekside Community Association Creekside Community Master HOA Creekside of Plymouth HOA Creekside South Laguna HOA Creekside Terrace Office Condos Creekside West Village Master Assn Crescent Meadows Crest De Ville Community Assn Crestline Homeowners Assr Crestwood Estates Cross Creek Village Homeowners Assn Cross Keys of Walnut HOA Crown Pointe Community Association Crown Ridge Community Association Crown Ridge Homeowners Association

Classics Lake Forest HOA

Canyon Park Homeowner Association

Citrus Lane Homeowner Association

Claremont Stone Creek Comm Assn

Classics Garden Grove HOA

Crown Royale Homeowners Association Crown Valley Business Plaza Assn Crown Valley Highlands Comm Assn Crown Valley Homeowners Assn Crystal Canyon Homeowners Assn Crystal Cay Condominium Association Crystal Lake Homeowners Association Cucamonga Mountain Shadows Cypress Park Cypress Point Homeowner Association Cypress Pointe Homeowner Assn Cypress Tanglewood Homeowners Assn Dana Terrace Homeowners Association Dana Vista HOA Dana Woods Homeowners Association Deer Creek Homeowner Association Deer Valley Homeowner Association Del Mar Sierra Manor Del Rayo Estates Homeowner Assn Desert Breezes Casas HOA **Desert Breezes Master Association** Desert Falls Villas I Desert Falls Villas Master Assn Desert La Palme Homeowners Assn **Desert Shores Community Association** Desert Vacation Villas Timeshare Devonshire Village Homeowners Assn Diamond Bar Country Estates Assn Diamond Bar Homes/Countryside HOA Diamond Bar Tennis Club Comm Assn Diamond Gate Homeowners Association Discovery Village Homeowners Assn Downey Woods Homeowner Association Eagle Crest Master Association Eagle Crest Vacation Resort OA East Highlands Ranch Master HOA East Hill Homeowners Association East Hills Property Owners Assn East Lake Village HOA East Lake Village Shores HOA East Nine Homeowner Association Eastbluff Homeowners Association Eastbrook Community Association Eastmont Villas Community Assn Edgewater Homeowners Association Edina West Condominiums El Mirador Condominium Association El Niguel Terrace HOA Ellis Central Park Homeowners Assn Ellis Lane Homeowners Association Elmwood Villas **Embassy Park Crescent** Emerald Glen Homeowners Association Emerald Ridge Homeowners Assn Encantamar Homeowner Association Evergreen Lakeview Evergreen Ridge Homeowners Assn Executive Guild - El Toro Faire Harbour Homeowners Assn Faire Marin HOA Faire Rivage Homeowner Association Fairfield Harbortown Point OA Fairgreen Cond. Townhomes Assn Fairmont Hill Community Association Fairview Homeowners Association Fairway Crossing Homeowners Assn Fairway Estates Fairway Oaks CA Fairway Village Homeowners Assn Fairway Vista Estates Fall Creek Homeowners Association Fern Creek Homeowners Association Fieldcrest Villas Maintenance Assn Fieldstone Collection HOA Fieldstone Gallery Finisterra Condominium Association Fletcher Ave. Community Association Flower Terrace Condominium Assn Foothill Village Townhomes Forster Ranch Greenbelt Forster Ranch Master Association I Four Seasons Homeowners Association Four Seasons at Ruidozo French Ridge Park Place Assn Fremont Heights Homeowners Assn Fremont Oaks Homeowners Association Fremont Patio Homes HOA Fremont Roundtree Homeowners Assn

Fremont Woods Homeowners Assn Friendly Village CA Friendly Village CA #3 Fulton Woods Homeowners Association Garden Grove Berkshire Condo Assn Garden Homes Maintenance Assn Gardenhouse Community Association Garrick Courtyard Homeowners Assn Gateway Americana I HOA Gilano Estates Homeowners Assn Gilbert Vista Homeowners Assn Gingerwood Homeowners Association Glen at Hillsbourough Glen Edin Townhomes Glendora Garden Homes Glendora Oaks Glendora Springs Homeowner Assn Glenwood Recreation Center Glenwood Terrace Community Assn Glenwood Townhomes Association Golden West Patio Homeowners Assn Goldengate Square Homeowners Assn Granada Villa HOA Grandview/Crest Homeowners Assn Green River Homeowners Association Green Valley Homeowners Assn Green Valley II Homeowners Assn Greenbrook Homeowners Association Hacienda Prfssl. Plaza Owners Assn Hamby Park Owners Association Hampton Circle Homeowner Assn Hampton Court HOA Hampton Village Homeowners Assn Harbor Hazard Condominium Assn Harbor Hill Homeowners Assn Harbor Pointe South HOA Harbor Ridge Crest Maint. Assn Harbor Ridge Estates Maint. Assn Harbor Ridge Master Association Harbor Terrace Homeowners Assn Harbor Valley Association Harbor View Hills HOA Harbour Coves Homeowner Association Harriet Place Condominiums Harris Homes - Lakewood I HOA Harris Homes - Lakewood II HOA Hathaway Hills Homeowners Assn Havasu Dunes TIOA Hawaiian Gardens HOA Hawaiian Gardens Parkside HOA Hearthside Homeowners Association Heathdale Homeowners Association Heather Ridge Condominium Assn Heritage at Deacon's Walk Assn Heritage Park Community Association Heritage Village La Habra HOA Hidden Canyon Estates HOA Highland Hacienda Homeowners Assn Highland Light Gate & Maint Assn Highland Light Homeowners Assn Highland Light Villages HOA Highland Mariposa HOA Highland Meadows HOA Hill Homeowners Association Hillandale Knolls HOA Hillbrook Hillcrest Homeowners Association Hillsdale Community Association Hillsford Homeowners Association Hillview Homeowners Association Holiday Harbor II Homeowners Assn Hollygrove Homeowners Association Honolulu Highland Homeowners Assn Howard Manor Homeowners Assn Hunt Club Community Association **Hunt Club Estates Huntington Beach Gables** Huntington Gallery Homeowners Assn Huntington Harbor Professional Bldg Huntington Landmrk Senior Adlt Assn Huntington Place Homeowner Assn **Huntington Townhomes HOA** Huntington Village Estates HOA Hyland Hill North Condominium Assn Images at Buena Park HOA Indian Hill Townhomes Association Indian Palms Vacation Club OA

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