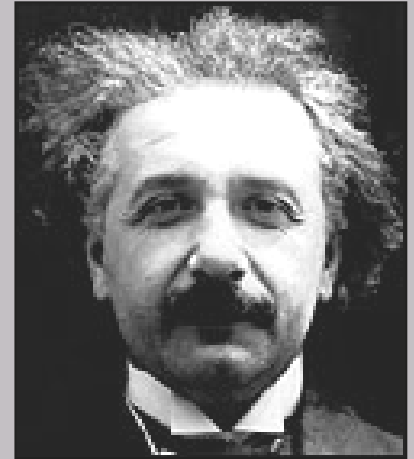


It's not rocket science, however...

It's not smart to ignore this law of nature: Physical Items Deteriorate. That includes your roofs, siding, pavement, windows, doors, lighting, mechanical and HVAC equipment, flooring, landscape... even the subterranean utilities wear out over time. And when they do, it costs money to replace them.

Many major asset expenses are largely predictable. You can prepare for them with advance planning, equitably distributing your contributions over time. If you fail to plan you face the prospect of levying special assessments. They are unpleasant, frequently unfair, and especially devastating for those living on a fixed income. It is simply irresponsible to create a fiscal crisis when it can so easily be avoided.

In fact, many state laws and association governing documents require community associations to maintain sufficient reserve funds.



If you are unsure, or know your funding is inadequate, our services are essential.

A reserve study helps simplify your planning.

Reserves are the money an association accrues over time to pay for future repairs and replacements of community assets. A Reserve *Study* is an in-depth analysis of both the physical components and the financial status of the association's long term funding & planning. If you're uncertain about your funding obligations and options, an RDA Comprehensive Scope Reserve Study™ will help simplify your planning. It starts with a detailed 'global' inventory— complete with replacement costs, condition assessments and remaining life estimates— for all components the association is responsible to replace. The initial draft of the report serves as a working document as you determine policies for each component, to reserve or not, as your documents allow. A revised final version of the report is then produced, accurately reflecting *your* plans, policies, procedures and intentions. If this approach is more than you need or want an RDA Selective Scope Reserve Study™, based on your selected parameters, is also available.

Your RDA Comprehensive Reserve Study™ provides...

- A comprehensive analysis of your operating guidelines and other governing documents to help you determine the full extent of your maintenance responsibilities and identify your funding options.
- A detailed and complete inventory of all assets for which the association is responsible.
- A complete collection of detail reports for each asset showing placed in service date, useful life, replacement year, quantity, unit cost, percentage replacement, current cost, future cost, accumulated reserves, salvage value, required monthly contribution to reserves, accumulated interest, net monthly allocation, and remarks detailing factors such as design, manufacture quality, usage, exposure to the elements and maintenance history. Valuable information even for components not funded by reserves!
- A long-term reserve budget guide providing highly-accurate thirty-year projections listing total current replacement costs, annual membership contributions, annual expenditures, projected and ideal ending reserves and yearly percentages of ideal funding. In addition, color graphs make the projected data easy to read and use for planning purposes.
- A payment plan which enables your association to satisfy its reserves obligations with the lowest possible monthly contributions. **Adequate funding and affordable monthly fees.**

RESERVE DATA ANALYSIS, INC.

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