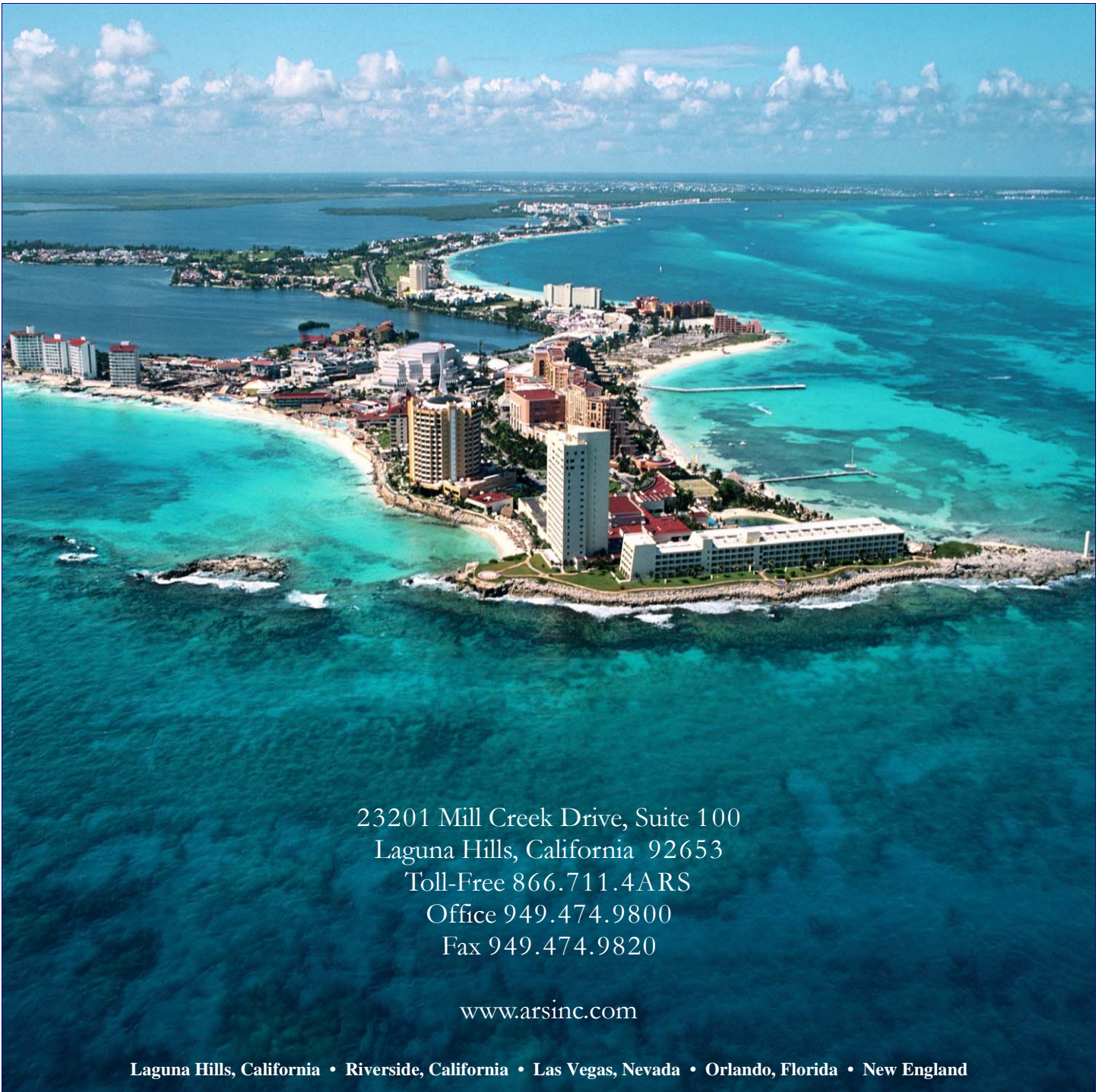




## ADVANCED RESERVE SOLUTIONS, INC.

*It's simple to make something difficult,  
but it's difficult to make something simple.*



23201 Mill Creek Drive, Suite 100  
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[www.arsinc.com](http://www.arsinc.com)

Laguna Hills, California • Riverside, California • Las Vegas, Nevada • Orlando, Florida • New England



## ADVANCED RESERVE SOLUTIONS, INC.

*Difficult challenges met with simple solutions...*

Advanced Reserve Solutions, Inc. sets the industry standard for excellence in service and enables our clients to meet their long-range fiscal planning goals by providing the most accurate and comprehensive reserve analyses.



**Marina Hills Community Association**  
Laguna Niguel, California

ARS is an internationally recognized authority on reserve budgeting. Clients on three continents — North America, Europe and Asia — have chosen ARS because of our vast experience, attention to detail and unsurpassed report format.

ARS developed and uses WinReserve™ reserve study software. WinReserve™ is a revolutionary Microsoft Windows®-based application developed specifically for the analysis of homeowner association reserve funds. Full-color ARS reserve studies have earned rave reviews from our clients as well as our competitors.

ARS specializes in the preparation of reserve analyses. We are not involved in other unrelated fields such as construction defect investigation or construction management. Providing reserve solutions is a demanding specialty which requires focus and purpose.

*Currently, 42 million people in the United States*

*live in some form of homeowners association*

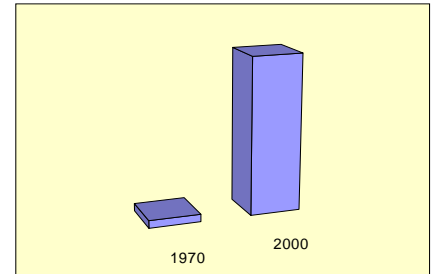


**It's budget time again...**

**And, you're faced with developing a realistic and adequate reserve budget for the coming year and beyond...**

**You want it done right.**

The Board of Directors of an association has a legal and fiduciary duty to maintain the community in a good state of repair. Individual property values are significantly impacted by the level of maintenance and upkeep provided by the association. A "healthy" reserve fund is essential to protect and maintain the association's common areas and the property values of the individual unit owners.



Association living is the fastest-growing form of housing in the nation. In 1970, there were 10,000 community associations; today, there are more than 200,000.

**A prudent plan must be implemented  
to address the issues of long-range  
maintenance and replacement of common areas**

When your community's assets and property values are on the line, it takes strategic vision combined with superior logic-based solutions to develop a financial "blueprint" that addresses your community's future needs. ARS customizes each reserve analysis to meet the unique needs of the individual client. A dedicated effort is made to ensure that the reserve analysis accurately reflects your association's maintenance responsibilities and standards. An ARS reserve analysis is one of the most significant elements of any association's long-range plan.



**Marriott's Club Son Antem**  
Mallorca, Spain

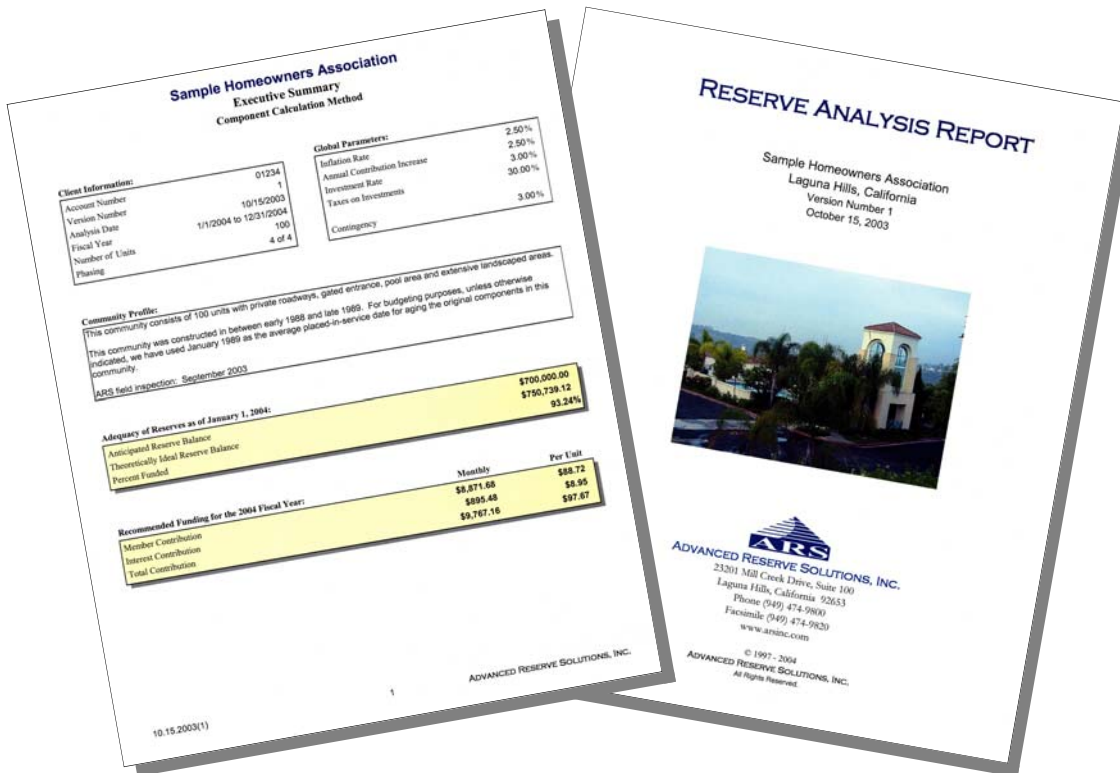
**ARS reserve analyses provide the  
critical link between**

***sound business judgment  
and  
good fiscal planning***

## Introducing the ARS Reserve Analysis ▼ ▼ ▼ ▼

Full-color ARS reserve studies include a variety of informative and easy-to-understand summaries as well as a comprehensive detail section.

Sample reserve studies are available in Adobe PDF format at our web site: [arsinc.com](http://arsinc.com).



## Executive Summary ▲ ▲ ▲ ▲

Provides general information about the client, global parameters used in the calculation of the reserve analysis as well as the core results. This single page summary provides the “adequacy of reserves” in terms of the percent funded as well as the “bottom line” recommended funding.

Our findings and recommendations are clear and concise.

*ARS serves over 200,000 homeowners*



**Oasis Country Club Homeowners Association**  
Palm Desert, California

## Calculation of Percent Funded ▶ ▶ ▶ ▶ ▶

Displays all reserve components, shown here in “category” order, along with useful life, remaining life, current replacement cost and theoretically ideal reserves. Each column is sub totaled throughout the summary and the total is displayed at the bottom.

Your CPA will use this summary as part of your annual audit or review.

*According to a CAI survey,*

*the number one reason people*

*serve as board members is*

*“to protect property values”*

| Sample Homeowners Association<br>Calculation of Percent Funded<br>Sorted by Category |                   |                |                 |                                   |
|--|-------------------|----------------|-----------------|-----------------------------------|
|  | Remaining<br>Life | Useful<br>Life | Current<br>Cost | Theoretically<br>Ideal<br>Balance |
| Cabana - Plumbing Fixtures   | 15                | 30             | \$5,085.00      | \$2,542.50                        |
| Cabana - Restroom Partitions   | 0                 | 15             | \$2,800.00      | \$2,800.00                        |
| Cabana - Water Heater  | 1                 | 16             | \$900.00        | \$843.75                          |
| Pool - Filter  | 0                 | 12             | \$1,000.00      | \$1,000.00                        |
| Pool - Heater  | 1                 | 16             | \$2,450.00      | \$2,296.88                        |
| Pool - Refiberglass & Tile Replace   | 0                 | 8              | \$8,311.50      | \$8,311.50                        |
| Pool Area - Furniture  | 0                 | 6              | \$7,315.00      | \$7,315.00                        |
| Pool Area - Mastic   | 0                 | 4              | \$540.00        | \$540.00                          |
| Sub Total  | 0 - 15            | 4 - 30         | \$43,688.94     | \$35,033.92                       |
| 070 Decks:   |                   |                |                 |                                   |
| Decks - Resurface  | 5                 | 10             | \$128,940.00    | \$64,470.00                       |
| Decks - Top Coat   | 0                 | 5              | \$30,700.00     | \$30,700.00                       |
| Sub Total  | 0 - 5             | 5 - 10         | \$159,640.00    | \$95,170.00                       |
| 080 Doors:   |                   |                |                 |                                   |
| Doors - Garages & Trash Enclosures   | 4                 | 19             | \$80,750.00     | \$63,750.00                       |
| Doors - Utility Closets, 1996  | 10                | 18             | \$76,180.00     | \$33,848.89                       |
| Doors - Utility Closets, Original  | 0                 | 15             | \$32,640.00     | \$32,640.00                       |
| Sub Total  | 0 - 10            | 15 - 19        | \$189,550.00    | \$130,238.89                      |
| 090 Miscellaneous:   |                   |                |                 |                                   |
| Fire Extinguisher Cabinets   | 4                 | 19             | \$8,550.00      | \$6,750.00                        |
| Mailboxes - Unfunded   | n.a.              | n.a.           | \$0.00          | \$0.00                            |
| Monument Sign  | 5                 | 20             | \$2,750.00      | \$2,062.50                        |
| Stairways - Unfunded   | n.a.              | n.a.           | \$0.00          | \$0.00                            |
| Sub Total  | 4 - 5             | 19 - 20        | \$11,300.00     | \$8,812.50                        |
| 100 Landscaping:   |                   |                |                 |                                   |
| Landscape - Irrigation Controllers   | 0                 | 12             | \$5,040.00      | \$5,040.00                        |
| Landscape - Replacements   | n.a.              | n.a.           | \$0.00          | \$20,600.00                       |
| Landscape - Tree Trimming  | 1                 | 3              | \$15,000.00     | \$10,000.00                       |
| Sub Total  | 0 - 1             | 3 - 12         | \$20,040.00     | \$35,640.00                       |
| Contingency  | n.a.              | n.a.           | n.a.            | \$21,866.19                       |
| Total  | 0 - 15            | 2 - 30         | \$1,034,509.49  | \$750,739.14                      |
| Anticipated Reserve Balance  |                   |                |                 | \$700,000.00                      |
| Percent Funded   |                   |                |                 | 93.24%                            |
| 10.15.2003(1) 3 ADVANCED RESERVE SOLUTIONS, INC.                                     |                   |                |                 |                                   |



Aliso Viejo Community Association  
Aliso Viejo, California

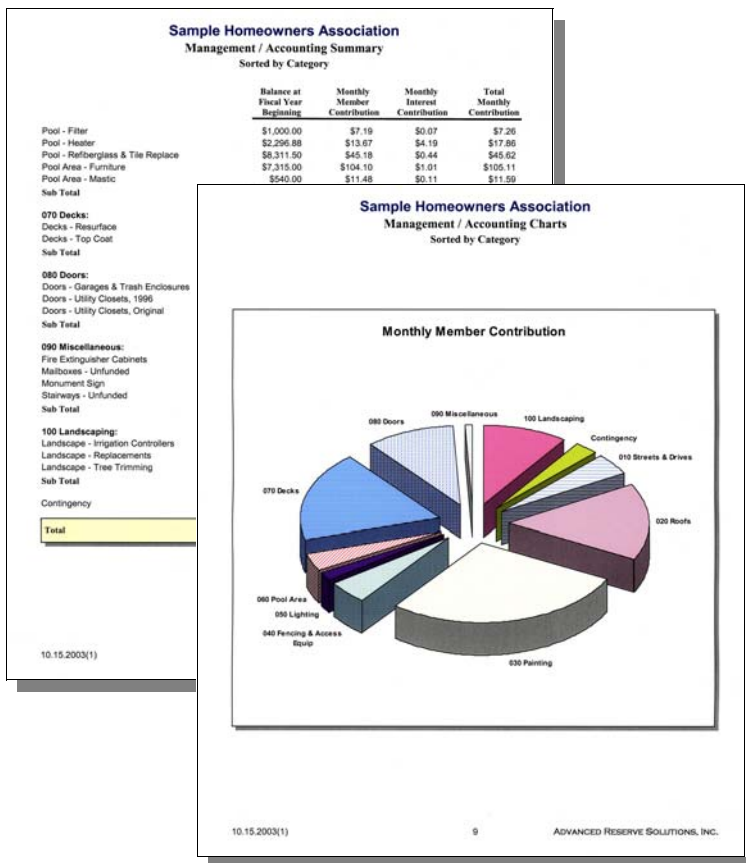
| Sample Homeowners Association<br>Distribution of Current Reserve Funds<br>Sorted by Remaining Life |                   |                                   |                      |
|--|-------------------|-----------------------------------|----------------------|
|  | Remaining<br>Life | Theoretically<br>Ideal<br>Balance | Assigned<br>Reserves |
| Cabana - Ceramic Tile, Exterior  | 0                 | \$2,439.04                        | \$2,439.04           |
| Cabana - Restroom Partitions   | 0                 | \$2,800.00                        | \$2,800.00           |
| Decks - Top Coat   | 0                 | \$30,700.00                       | \$30,700.00          |
| Doors - Utility Closets, Original  | 0                 | \$32,640.00                       | \$32,640.00          |
| Landscape - Irrigation Controllers   | 0                 | \$5,040.00                        | \$5,040.00           |
| Landscape - Replacements   | n.a.              | \$20,600.00                       | \$20,600.00          |
| Mailboxes - Unfunded   | n.a.              | \$0.00                            | \$0.00               |
| Painting - Red Curbs   | 0                 | \$796.25                          | \$796.25             |
| Painting - Woodwork  | 0                 | \$66,408.00                       | \$66,408.00          |
| Painting - Wrought Iron, Units   | 0                 | \$3,875.00                        | \$3,875.00           |
| Pool - Filter  | 0                 | \$1,000.00                        | \$1,000.00           |
| Pool - Refiberglass & Tile Replace   | 0                 | \$8,311.50                        | \$8,311.50           |
| Pool Area - Furniture  | 0                 | \$7,315.00                        | \$7,315.00           |
| Pool Area - Mastic   | 0                 | \$540.00                          | \$540.00             |
| Roofs - Flat, Original   | 0                 | \$72,594.00                       | \$72,594.00          |
| Stairways - Unfunded   | n.a.              | \$0.00                            | \$0.00               |
| Streets - Asphalt, Repair  | 0                 | \$2,519.00                        | \$2,519.00           |
| Streets - Asphalt, Slurry Seal   | 0                 | \$5,038.00                        | \$5,038.00           |
| Streets - Concrete, Unfunded   | n.a.              | \$0.00                            | \$0.00               |
| Access - Gate Operator, Entrance   | 1                 | \$2,025.00                        | \$2,025.00           |
| Access - Phone System  | 1                 | \$3,825.00                        | \$3,825.00           |
| Cabana - Water Heater  | 1                 | \$843.75                          | \$843.75             |
| Landscape - Tree Trimming  | 1                 | \$10,000.00                       | \$10,000.00          |
| Painting - Wrought Iron, Grounds   | 1                 | \$2,238.89                        | \$2,238.89           |
| Pool - Heater  | 1                 | \$2,296.88                        | \$2,296.88           |
| Access - Gate Operator, Exit   | 4                 | \$1,350.00                        | \$1,350.00           |
| Cabana - Doors   | 4                 | \$1,421.05                        | \$1,421.05           |
| Doors - Garages & Trash Enclosures   | 4                 | \$63,750.00                       | \$63,750.00          |
| Fire Extinguisher Cabinets   | 4                 | \$6,750.00                        | \$6,750.00           |
| Lighting - Buildings   | 4                 | \$8,897.37                        | \$8,897.37           |
| Painting - Stucco & Masonry  | 4                 | \$40,456.13                       | \$40,456.13          |
| Decks - Resurface  | 5                 | \$64,470.00                       | \$64,470.00          |
| Fencing - Wrought Iron, Perimeter  | 5                 | \$13,272.04                       | \$13,272.04          |
| Fencing - Wrought Iron, Pool Area  | 5                 | \$8,097.19                        | \$8,097.19           |
| Monument Sign  | 5                 | \$2,062.50                        | \$2,062.50           |
| Roofs - Flat, 1997   | 7                 | \$4,192.74                        | \$4,192.74           |
| 10.15.2003(1) 4 ADVANCED RESERVE SOLUTIONS, INC.   |                   |                                   |                      |

## ◀ ◀ ◀ ◀ Distribution of Reserve Funds

Displays all reserve components, shown here in “ascending remaining life” order, along with theoretically ideal reserves and assigned reserves.

The assigned reserves column shows the amount of existing reserve funds that were assigned to each component during the first step in the component method calculation process.





## ◀ ◀ ◀ ◀ Management/Accounting Summary & Charts

Summary displays all reserve components, shown here in “category” order, along with fund balance at fiscal year beginning and, monthly member, interest and total contributions. Each column is sub totaled throughout the summary and the total is displayed at the bottom.

Charts show the information in an easy-to-understand, full-color graphic format.

Your treasurer or property manager will use this summary to reallocate reserves on your balance sheet and to prepare the annual budget.

*A “healthy” reserve fund will decrease or eliminate  
the need for special assessments*



**The Lodge at Mountain Village**  
Telluride, Colorado



**Lake Mission Viejo Association**  
Mission Viejo, California



**Marriott's Phuket Beach Club**  
Phuket, Thailand



**Spinnaker Bay Slip Owners Association**  
Long Beach, California

**Annual Expenditure Summary** ▶ ▶ ▶ ▶  
Displays all anticipated expenditures for each year  
of the projection period, typically 30 years.

Board members and homeowners will appreciate the simplicity of this information.

| Sample Homeowners Association<br>Annual Expenditure Detail |                     |
|--|---------------------|
| <b>2004 Fiscal Year</b>                                    |                     |
| Cabana - Ceramic Tile, Exterior                            | \$2,439.04          |
| Cabana - Restroom Partitions                               | \$2,800.00          |
| Decks - Top Coat   | \$30,700.00         |
| Doors - Utility Closets, Original                          | \$32,640.00         |
| Landscape - Irrigation Controllers                         | \$5,040.00          |
| Painting - Red Curbs                                       | \$796.25            |
| Painting - Woodwork  | \$66,408.00         |
| Painting - Wrought Iron, Units                             | \$3,075.00          |
| Pool - Filter  | \$1,000.00          |
| Pool - Referglass & Tile Replace                           | \$8,311.50          |
| Pool Area - Furniture                                      | \$7,315.00          |
| Pool Area - Mastic   | \$540.00            |
| Roofs - Flat, Original                                     | \$72,594.00         |
| Streets - Asphalt, Repair                                  | \$2,519.00          |
| Streets - Asphalt, Slurry Seal                             | \$5,038.00          |
| <b>Total</b>   | <b>\$241,815.79</b> |
| <b>2005 Fiscal Year</b>                                    |                     |
| Access - Gate Operator, Entrance                           | \$2,306.25          |
| Access - Phone System                                      | \$4,366.25          |
| Cabana - Water Heater                                      | \$922.50            |
| Landscape - Tree Trimming                                  | \$15,375.00         |
| Painting - Wrought Iron, Grounds                           | \$3,492.18          |
| Pool - Heater  | \$2,511.25          |
| <b>Total</b>   | <b>\$28,963.43</b>  |
| <b>2006 Fiscal Year</b>                                    |                     |
| Painting - Red Curbs                                       | \$836.62            |
| <b>Total</b>   | <b>\$836.62</b>     |
| <b>2008 Fiscal Year</b>                                    |                     |
| Access - Gate Operator, Exit                               | \$2,483.58          |
| Cabana - Doors   | \$1,986.86          |
| Doors - Garages & Trash Enclosures                         | \$89,132.89         |
| Fire Extinguisher Cabinets                                 | \$9,437.50          |
| Landscape - Tree Trimming                                  | \$16,567.19         |
| Lighting - Buildings                                       | \$12,439.97         |
| Painting - Red Curbs                                       | \$879.06            |
| Painting - Stucco & Masonry                                | \$89,293.41         |
| Painting - Woodwork  | \$73,300.94         |
| 10.15.2003(1)  | 11                  |
| ADVANCED RESERVE SOLUTIONS, INC.                           |                     |



**Palmia Community Association**  
Mission Viejo, California

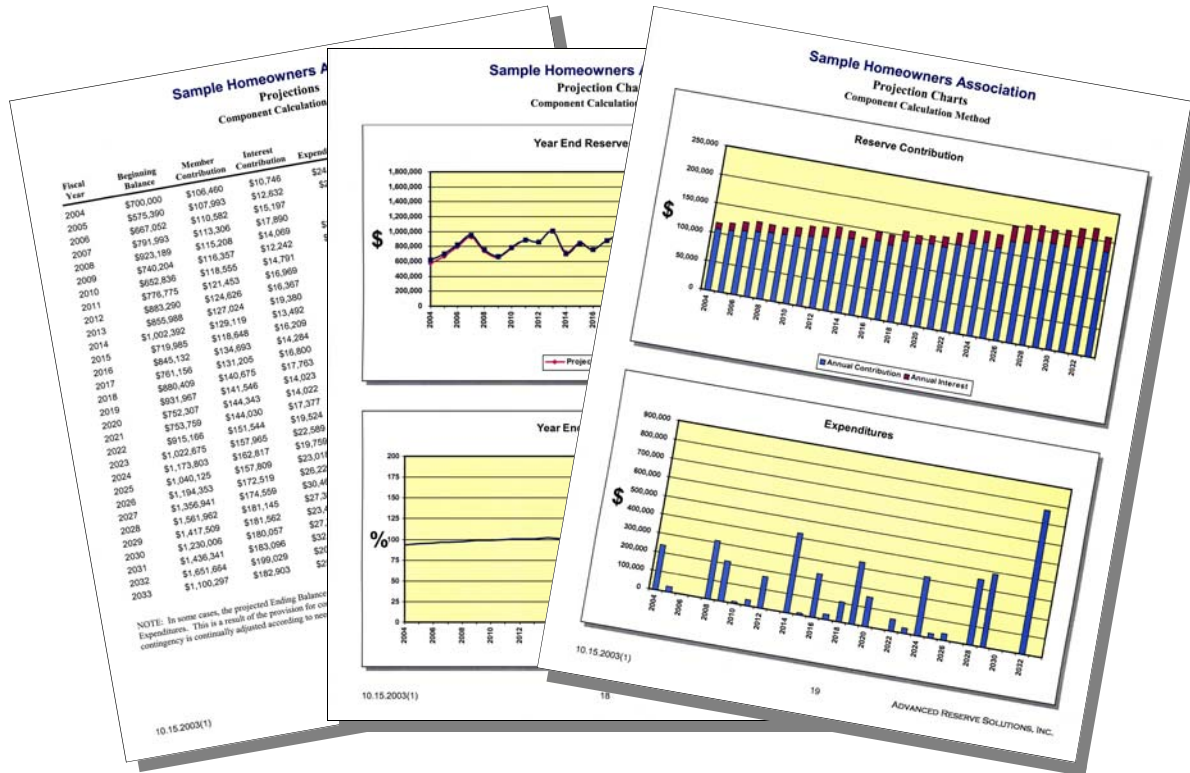
*Reserve expenditures are essential  
to maintain property values*

## Projections & Charts ▼ ▼ ▼ ▼

Projections show the beginning balance, reserve contribution, interest earned, expenditures, ending balance, theoretically ideal ending balance and percent funded for each year in the projection period (typically 30 years).

Full-color charts show the same information in an easy-to-understand graphic format.

Every member of the Board will appreciate the long-range plan depicted on these pages.




**Trabuco Highlands Community Association**  
Trabuco Canyon, California

*CAI estimates that U.S. associations hold \$18 billion in total reserve funds*

*ARS clients contribute over \$7 million per month into their reserve funds which total close to \$500 million*





| Sample Homeowners Association<br>Component Detail<br>Sorted by Category  |                           |                               |              |               |
|--|---------------------------|-------------------------------|--------------|---------------|
| <b>Streets - Asphalt, Overlay</b>  |                           |                               |              |               |
| Category   | 010 Streets & Drives      | Quantity                      | 1 total      |               |
| GL Code  | 2001 Grounds              | Unit Cost                     | \$59,153.750 |               |
|  |                           | % of Replacement              | 100.00%      |               |
|  |                           | Current Cost                  | \$59,153.75  |               |
|  |                           | Future Cost                   | \$72,073.10  |               |
| Placed In Service  | 01/89                     |                               |              |               |
| Useful Life  | 20                        |                               |              |               |
| Adjustment   | +3                        | Assigned Reserves at FYB      | \$38,578.53  |               |
| Remaining Life   | 8                         | Monthly Member Contribution   | \$232.50     |               |
| Replacement Year   | 2012                      | Monthly Interest Contribution | \$70.42      |               |
|  |                           | Total Monthly Contribution    | \$302.92     |               |
| Comments:  |                           |                               |              |               |
|   |                           |                               |              |               |
| 62,975   | sq. ft. of overlay        | @                             | \$0.85       | = \$53,528.75 |
| 12   | manhole cover adjustments | @                             | \$375.00     | = \$4,500.00  |
| 9  | valve cover adjustments   | @                             | \$125.00     | = \$1,125.00  |
|  | TOTAL                     |                               |              | = \$59,153.75 |
| Most asphalt areas can be expected to last approximately 20 years before it will become necessary for applied. This can double the life of the surface upon application. It will be necessary to adjust manhole at the time the overlay is applied. Deflection testing should be conducted by an independent consultant the estimated useful life to determine the condition of the asphalt and estimated remaining life before it required. |                           |                               |              |               |
| In addition to this service, a consultant may be obtained to prepare the application specifications, and a contractor during actual installation. It is recommended that the client obtain bids for such a consultant the estimated useful life. As costs vary, a provision for this consulting has not been included in this on the client request, this cost can be incorporated into this analysis.                                       |                           |                               |              |               |
| The remaining life of the asphalt overlay has been adjusted to align with the future replacement cycles repairs and seal coating.  |                           |                               |              |               |
| 10.15.2003(1)  | 20                        | ADVANCED RESERVE              |              |               |

## ◀ ◀ ◀ ◀ Component Detail Section

Provided for each reserve component; shows inventory, placed-in-service date, useful life, remaining life, replacement year, current cost, future cost, assigned reserve funds and monthly contribution requirement. Optional photos add an additional layer of detail.

Everything known about each reserve component is indicated in this section.

| Sample Homeowners Association<br>Component Detail<br>Sorted by Category           |                            |                               |              |               |
|---|----------------------------|-------------------------------|--------------|---------------|
| <b>Fencing - Wrought Iron, Perimeter</b>  |                            |                               |              |               |
| Category  | 040 Fencing & Access Equip | Quantity                      | 1 total      |               |
| GL Code   | 2001 Grounds               | Unit Cost                     | \$17,696.050 |               |
|   |                            | % of Replacement              | 100.00%      |               |
|   |                            | Current Cost                  | \$17,696.05  |               |
|   |                            | Future Cost                   | \$20,021.46  |               |
| Placed In Service   | 01/89                      |                               |              |               |
| Useful Life   | 20                         |                               |              |               |
| Adjustment  |                            | Assigned Reserves at FYB      | \$13,272.04  |               |
| Remaining Life  | 5                          | Monthly Member Contribution   | \$79.57      |               |
| Replacement Year  | 2009                       | Monthly Interest Contribution | \$24.22      |               |
|   |                            | Total Monthly Contribution    | \$103.79     |               |
| Comments:   |                            |                               |              |               |
|  |                            |                               |              |               |
| 225   | - in. ft. of 2.5' fencing  | @                             | \$20.15      | = \$4,533.75  |
| 82  | - in. ft. of 3.5' fencing  | @                             | \$24.70      | = \$2,025.40  |
| 97  | - in. ft. of 4.5' fencing  | @                             | \$29.20      | = \$2,832.40  |
| 13  | - in. ft. of 5' fencing    | @                             | \$31.50      | = \$409.50    |
| 1   | - 2.5' x 4.5' gate         | @                             | \$170.00     | = \$170.00    |
| 1   | - 3.5' x 6.5' gate w/mesh  | @                             | \$385.00     | = \$385.00    |
| 1   | - 4' x 5' gate w/mesh      | @                             | \$340.00     | = \$340.00    |
| 2   | - 12' x 6.5' "crash" gates | @                             | \$1,650.00   | = \$3,300.00  |
| 2   | - 14.5' x 6' vehicle gates | @                             | \$1,850.00   | = \$3,700.00  |
|   | TOTAL                      |                               |              | = \$17,696.05 |
| 10.15.2003(1)   | 35                         | ADVANCED RESERVE              |              |               |

| Sample Homeowners Association<br>Component Detail<br>Sorted by Category   |                          |                                  |             |              |
|---|--------------------------|----------------------------------|-------------|--------------|
| <b>Pool - Fiberglass &amp; Tile Replace</b>   |                          |                                  |             |              |
| Category  | 060 Pool Area            | Quantity                         | 1 pool      |              |
| GL Code   | 2002 Recreation          | Unit Cost                        | \$8,311.500 |              |
|   |                          | % of Replacement                 | 100.00%     |              |
|   |                          | Current Cost                     | \$8,311.50  |              |
|   |                          | Future Cost                      | \$12,338.47 |              |
| Placed In Service   | 01/96                    |                                  |             |              |
| Useful Life   | 16                       |                                  |             |              |
| Adjustment  | -8                       | Assigned Reserves at FYB         | \$8,311.50  |              |
| Remaining Life  | 0                        | Monthly Member Contribution      | \$45.18     |              |
| Replacement Year  | 2004                     | Monthly Interest Contribution    | \$0.44      |              |
|   |                          | Total Monthly Contribution       | \$45.62     |              |
| Comments:   |                          |                                  |             |              |
|   |                          |                                  |             |              |
| 882   | sq. ft. of fiberglassing | @                                | \$7.50      | = \$6,615.00 |
| 129   | in. ft. of trim tile     | @                                | \$9.75      | = \$1,257.75 |
| 45  | in. ft. of bench tile    | @                                | \$6.50      | = \$292.50   |
| 15  | in. ft. of lane tile     | @                                | \$9.75      | = \$146.25   |
|   | TOTAL                    |                                  |             | = \$8,311.50 |
| The pool was fiberglassed in approximately 1996.  |                          |                                  |             |              |
| The actual month this component was placed into service is not available. For budgeting purposes we have used the month corresponding to the beginning of the client's fiscal year. |                          |                                  |             |              |
| The remaining life of this component has been decreased due to its condition at our most recent field inspection.   |                          |                                  |             |              |
| 10.15.2003(1)   | 48                       | ADVANCED RESERVE SOLUTIONS, INC. |             |              |

*Details, details, details...*



**Desert Shores Community Association**  
Las Vegas, Nevada

*The ARS reserve analysis  
is unparalleled in the industry*

## Noteworthy Clients ▼ ▼ ▼ ▼



**Marriott's Grand Vista Resort**  
Orlando, Florida



**Newport Coast Master Association**  
Newport Coast, California



**Hamilton Cove Homeowners Association**  
Avalon, Catalina Island, California



**Marriott's Grande Ocean Resort**  
Hilton Head Island, South Carolina



**Century Hill Homeowners Association**  
Century City, California



**Ritz Carlton Bachelor Gulch Resort**  
Bachelor Gulch, Colorado

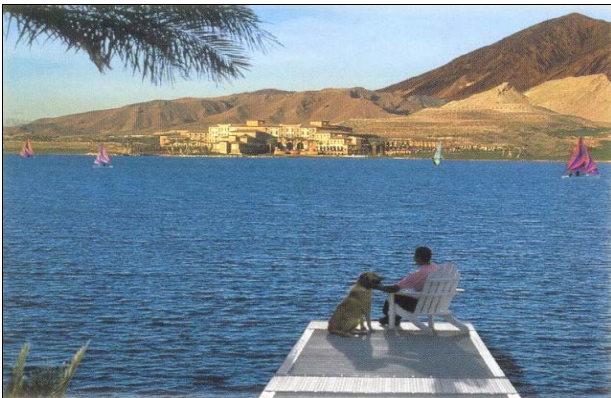




**Coto de Caza Master Association**  
Coto de Caza, California



**Nautical Villas Homeowners Association**  
Silver Lakes, California



**Lake Las Vegas Community Association**  
Lake Las Vegas, Nevada



**601 Lido Homeowners Association**  
Newport Beach, California



**Tuscany Hills Community Association**  
Lake Elsinore, California



**Marriott's Cypress Harbour Resort**  
Orlando, Florida

▲ ▲ ▲ ▲ See [arsinc.com](http://arsinc.com) For Additional Clients From Around The World



Client References ▼ ▼ ▼ ▼

Aliso Viejo Community Association  
Marilyn Walczak, PCAM® CCAM®  
(949) 362-5890

Palmia Community Association  
Fran Davis, PCAM® CCAM®  
(949) 472-5075



Heritage Palms Homeowners Association  
Indio, California

UCI Housing Authority  
Andrew Herndon, Vice President  
(949) 824-2424

Trabuco Highlands Community Association  
Dori Kagan, CCAM®  
(949) 582-7770

Los Paseos Maintenance Association  
Bruce Palmer, Board Member  
(562) 593-3127

Lake Mission Viejo Association  
Chuck Leonard, General Manager  
(949) 770-9619

Heritage Palms Homeowners Association  
Sandra Sosnowski, General Manager  
(760) 772-5755

Add Your Name Here

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Sun Lakes Country Club Association  
Banning, California

California Court Community Association  
Charles Bicknell, Board Member  
(949) 588-0929

Lake Forest II Community Association  
Cindy Christenson, Finance Manager  
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▲ ▲ ▲ ▲ **Notes**

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