November 20, 2026

Pro Forma Budget Summary & Disclosures Form for Use in Submitting Owner Notification of Self-Nomination

For the Calendar Year January 1, 2026 through December 31, 2026

Dear Oasis Villa Resort Owner:

Attached is the Association's pro forma budget summary and required annual disclosures for the upcoming 2026 calendar year (January 1, 2026 to December 31, 2026). The enclosed *Pro Forma Budget Summary & Disclosures* includes, but is not limited to, a summary of the Association's pro forma operations, along with Assessments and Reserve Funding Disclosure Summary.

The complete 2026 Pro Forma Operating Budget is available upon request. If any homeowner requests that a copy of the complete 2026 Pro Forma Operating Budget be mailed to the homeowner, a copy will be provided by first class United States mail at the Association's expense. Delivery shall be within five days of receipt of said request.

Cordially,

Board of Directors
Oasis Villa Resort Homeowners Association

Enclosures:

2026 Pro Forma Budget Summary & Disclosures

Exhibit A – 2026 Oasis Villa Resort Budget Comparison

Exhibit B – 2026 Assessment and Reserve Funding Disclosure Summary

Exhibit C - Insurance Certificates

Exhibit D – Oasis Villa Resort Homeowners Association Enforcement Procedure

Exhibit E – Guidelines for Submitting an Architectural Change

Exhibit F – Request for Architectural Changes

Exhibit G – FHA Certification Disclosure

Exhibit H – VA Certification Disclosure

Exhibit I – Email Opt-In Form

Exhibit J – Membership List Opt-Out Form

Exhibit K – Charges for Documents

Oasis Villa Resort Homeowners Association

Pro Forma Budget Summary & Disclosures

For the Calendar Year January 1, 2026 through December 31, 2026

I. <u>SUMMARY OF PRO FORMA OPERATING BUDGET. SUMMARY OF RESERVES & CAPITAL</u> BUDGET

A. Summary of Pro Forma Operating Budget & Reserves. The Board of Directors reviewed the proposed budget for the 2026 calendar year. Based upon this evaluation, the Board of Directors, adopted the Operations Budget, the summary of which is noted on Exhibit "A" within this package. Regular Assessments shall be increased by \$92.69 (or 12.3%) per month per Unit, changing from \$753.97 to \$846.66 per month per Unit (hereinafter, referred to as the "Regular Assessment"). All Regular Assessments shall be payable, in advance, in equal installments, on the first day of each month.

In addition, attached hereto as Exhibit "B" are the Executive Summary, Assessment and Reserve Funding Disclosure Summary and Reserve Study Financial Update Report prepared by Associated Reserves.

The complete 2026 Pro Forma Operating Budget is available upon request. If any member requests that a copy of the 2026 Pro Forma Operating Budget be mailed to the member, the Association shall provide the copy to the member by first-class United States mail at the Association's expense. Delivery shall be within five days of receipt of request.

II. STATEMENT REGARDING MAJOR COMPONENT REPAIRS

The Board of Directors **WILL** be undertaking repairs or replacement of any major component with a remaining useful life of thirty (30) years or less. This decision was made because these components have reached the end of their useful life (per CC 5300(b)(4)1)

III. SPECIAL ASSESSMENT STATEMENT

The Board of Directors does not anticipate that any special assessments will be levied during the course of the 2026 calendar year. At the present time, the Board of Directors uses that portion of the Regular Assessments allocated to reserves as its mechanisms to fund reserves.

IV. SUMMARY OF INSURANCE POLICIES

- A. The Association maintains one or more policies of insurance which include coverage for (1) general liability of the Association, and (2) individual liability of officers and directors of the Association for negligent acts or omissions of those persons acting in their capacity as directors and officers. The Association does not carry any flood or earthquake insurance. Pursuant to California Civil Code Section 5310(a)(7) members are hereby notified that the Association carries the insurance policies identified within Exhibit "C" attached hereto. Accordingly, the Association's aggregate insurance coverage meets or exceeds the level specified by *Civil Code* Section 5805 for common interest development consisting of more than 100 separate interests. However, under certain limited circumstance, there may be claims covered by the general liability policy, but excluded from umbrella general liability policy coverage.
- B. Statutory Disclosure. The attached Exhibit "C" summary of the association's policies of insurance provides only certain information, as required by *Civil Code* section 5310(a)(7), 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.

V. RECORDS OF THE ASSOCIATION

The records of the Association, including name and addresses of the members are maintained at the Association's on-site office within the clubhouse located at 4190 East Palm Canyon Drive, Palm Springs California 92264

VI. NOTICES

- A. Member Right to Obtain Minutes of Board Meetings. The minutes proposed for adoption that are marked to indicate draft status, or a summary of the minutes, of any meeting of the Board of Directors, other than an Executive Session, shall be available to members within 30 days of the meeting. Upon written demand on the Association by any member for copies of the minutes, summary minutes, or proposed minutes for adoption that are marked to indicate draft status (if available) other than an Executive Session, may be obtained from the Association's on-site office within the clubhouse upon payment of the Association's costs for providing such copies. Cost is \$1.00 per page. Minutes are also available online at www.vimanagementservices.com, the password is Owner! (case-sensitive).
- **B.** Delivery of Notice(s) to Association. Any document required to be delivered to the Association pursuant to the Davis-Stirling Common Interest Development Act and/or any other official document shall be delivered to or addressed to: Oasis Villa Resort Homeowners Association, c/o President, 4190 East Palm Canyon Drive, Palm Springs, California 92264.
- **C. Member Addresses for Delivery of Notices.** A member may submit a request to have notices sent to up to two (2) different specified addresses, pursuant to the Davis-Stirling Common Interest Development Act of the California Civil Code.
- D. Posting Location for General Notices to Members. General notices to Members will be delivered by electronic mail to the owners' email address of record and posted to the Association website (www.vimanagemntsvcs.com). A member has the option to receive general notices by individual delivery upon written request to the Association in accordance with the Davis-Stirling Common Interest Development Act of the California Civil Code.
- **E. Individual Delivery Notice.** Documents designated by the Civil Code as requiring General Delivery or General Notice will be delivered using one of the methods detailed in Civil Code section 4045(a). If a member of the Association wishes to receive these general notice documents by individual delivery, they must make such a request to the Association, and the Association will comply with the request.

VII. MONETARY PENALTIES/FINE POLICY STATEMENT

A copy of the Association's Enforcement Procedure, Rev. April 16, 2012 is attached hereto as Exhibit "E".

VIII. ARCHITECTURAL REVIEW PROCESS

In accordance with Civil Code Section 4765, the Association hereby provides members with notice of the requirements of Association approval of physical changes to property, as set forth in Article XIII., pages 36 through 38 of the Third Amendment and Restatement of Covenants, Conditions and Restrictions. A copy of the Article XIII is attached hereto as Exhibit "E". The Architectural Committee ("Architectural Committee") meet the first Tuesday of each month, ensuring that members receive review/response to requests for approval of proposed improvements within 30 days of such requests.

IX. NOTICE OF RIGHT TO RECEIVE COLLECTION NOTICES AT SECONDARY ADDRESS

Upon receipt of a written request by an Owner identifying a secondary address for purposed of collection notices, the Association shall send additional copies of any notices to the secondary address provided. The owner's request shall be in writing and shall be mailed to the Association in a manner that shall indicate the Association has received it. The Owner may identify or change a secondary address at any time, provided that, if a secondary address is identified or changed during the collection process, the Association shall

only be required to send notices to the indicated secondary address from the point the Association receives the request.

X. NOTICE OF ADDRESS FOR OVERNIGHT PAYMENT OF ASSESSMENTS

Overnight payment of assessments may be sent/delivered to the following address: Oasis Villa Resort Homeowners Association, c/o VI Resorts, 1417 116th Ave NE, Bellevue, WA 98004-3821.

XI. SUMMARY OF THE PROVISIONS OF THE ALTERNATIVE DISPUTE RESOLUTION LEGISTLATION. ENUMERATED UNDER CIVIL CODE §§5925 THROUGH 5965 ("ADR Laws") AND THE INTERNAL DISPUT RESOLUTION PROCEDURE UNDER CIVIL CODE §§5900 TO 5920 ("IDR Process")

Pursuant to the ADR Laws, this letter will notify you of a law which requires owners within the subdivision, as well as the Association, to participate in some form of Alternative Dispute Resolution ("ADR") prior to initiating litigation to enforce the Association's governing documents, the Davis Stirling Common Interest Development Act or the Nonprofit Mutual Benefit Corporation Law (CID Dispute). Subject to exceptions specified within the ADR Laws, an Association and its owner members must offer to submit their dispute to a form of ADR, such as arbitration or mediation, before filing a civil action to enforce the governing documents.

If the form of ADR chosen is arbitration, it may be either binding or non-binding at the option of the parties. The ADR Laws also provide that the failure of either the Association or any owner to offer ADR prior to initiating litigation is a potential basis for having your lawsuit dismissed. Additionally, the ADR Laws further provide that the reasonableness of any party's refusal to participate in ADR (prior to the filing of a lawsuit) will be considered by the court on its determination of the amount of attorney's fees awarded to the prevailing party.

Finally, this statue specifically requires that the Association send a summary of this legislation, which specifically includes the following provision of Civil Code §5965:

Failure by any member of the association to comply with the prefiling requirement of Section 5965 of the Civil Code may result in the loss of your rights to sue the association or another member of the association regarding enforcement of the governing documents or the applicable law.

If you have a dispute with a member or with the Association regarding a CID Dispute, we strongly suggest that you review the ADR Laws contained herein and consult with an attorney to ascertain your rights and remedies.

IDR PROCESS CIVIL CODE §§5900 TO 5920

The Association shall comply with the Internal Dispute Resolution Process contained within Civil Code §5915 (deemed within the statue to be fair, reasonable, and expeditious), as follows:

§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 the 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 shall 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 other 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 of the agreement is ratified by the board.
 - (d) A member shall not be charged a fee to participate in the process.

ADR LAWS

California Civil Code §§5925 through 5965 – Alternative Dispute Resolution

§5925. ADR Definitions.

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. ADR Prerequisite to Litigation.

- (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. Request for Resolution.

- (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 deems 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 rejected the request. If a party does not accept the request within the period, the request is deemed rejected by the party.

§5940. Time to Complete ADR Process.

- (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. Tolling of Statue of Limitations.

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. Certification of ADR Efforts Completion.

- (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 is 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. Stay of Litigation for Dispute Resolution

- (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. Attorney's Fees

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. Annual ADR Notice.

(a) An association shall annually provide its members a summary of the provisions of this article that specifically reference 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.

OASIS VILLA RESORT HOMEOWNERS ASSOCIATION COLLECTION POLICY FOR DELINQUENT REGULAR AND SPECIAL ASSESSMENTS

(hereinafter, collectively "assessments")

- 1. **DUE DATES:** All Regular Assessments shall be due and payable, in advance, on the first (1st) day of each month. All other assessments including, but not limited to, Special Assessments, and Reconstruction Assessments shall be due and payable on the due date specified by the Board in the notice imposing the assessment or in the ballot presenting a Special Assessment / Reconstruction Assessment to the members for approval. In no event shall any assessment be due and payable earlier than thirty (30) days after it is imposed.
- 2. **PAYMENT RECEIPTS / OVERNIGHT PAYMENT LOCATION:** Owners can request a receipt from the Association which shall indicate the date of payment and the person who received it. Any request for a receipt of payment must be submitted directly to the Association's business address (separately from any actual payment). Overnight payment of assessments may be sent/delivered to the following address:

OASIS VILLA RESORT HOMEOWNERS ASSOCIATION ATTN: Resort Manager 1417 116th Ave Ne Bellevue, WA 98004

- 3. **APPLICATION:** Payments received on delinquent assessments shall be applied to the Owner's account as follows: payment shall be applied to the principal owed first. Payments on principal shall be applied to the Owner's account by the "balance forward payment" method, *i.e.*, in reverse order so that the oldest arrearages of the principal are retired first. Only after the principal owed is paid in full shall such payments be applied to interest, late charges, collection expenses, administration fees, attorneys' fees, or any other amount due to the Association which result in continued delinquencies.
- 4. **LATE CHARGE:** All assessments shall be delinquent if not paid within thirty (30) days after they become due and will result in the imposition of a late charge of ten dollars (\$10.00). Furthermore, the Association shall be entitled to recover any reasonable collections costs, including attorneys' fees, that the Association then incurs in its efforts to collect the delinquent sums.
- 5. **INTEREST:** If an assessment payment is not paid within thirty (30) days of its original due date, interest may be imposed on all sums due, including the delinquent assessment, collection costs, and late charges, at an annual percentage rate of ten percent (10%).
- 6. **SECONDARY ADDRESS:** Upon receipt of a written request by an Owner identifying a secondary address for the purposes of assessment collection notices, the Association shall send additional copies of any collection notices required by this Collection Policy to the secondary address provided. The Owner's notice of a secondary address must be in writing and mailed to the Association in a manner that shall indicate that the Association has received it. The Association shall only send notices to the indicated secondary address at the point in time the Association receives the written request.
- 7. **PAY OR LIEN LETTER:** If an assessment payment from the Owner is not paid within **forty-five** (45) days after its original due date (for example, if an Owner fails to pay an assessment which was due on January 1 and the failure to pay continues through February 14, then the January assessment would not have been paid within forty-five (45) days after its original due date), a notice of delinquency (Pay or Lien Letter) shall be sent to the Owner by regular first-class mail and certified mail, return receipt requested. The Pay or Lien Letter shall provide at least thirty (30) days' written notice to a delinquent Owner prior to recording an Assessment Lien and further provide an itemized statement of the charges owed, including a breakdown of: (a) the principal amount owed; (b) any late charges with the method of calculation used to determine such charges; (c) any attorneys' fees incurred; and (d) a description of collection practices, including the right of the Association to the reasonable costs of collection. A copy of the Association's

collection policy shall be attached to the Pay or Lien Letter.

- 8. **INTERNAL DISPUTE RESOLUTION PROCESS:** The Association shall offer to meet and confer with a delinquent owner to resolve any dispute related to the total amount due from the delinquent Owner to the Association and/or the Association's Collection Policy ("Meet and Confer Offer"). The Association's Meet and Confer Offer shall either be placed within the Association's Pay or Lien Letter or in a separate written communication to the delinquent Owner. An Owner who wishes to accept the Meet and Confer Offer must do so by submitting his/her/its written request to facilitate the meet and confer with the Association, which written request must be received by the Association within twenty (20) days of the date of the Meet and Confer Offer. The Association shall designate a prompt date and time for the meet and confer, at a location that shall either be the Association's principal office or another convenient location as designated by the Association. The Association shall designate a Board officer, along with its CID Manager to participate in the meet and confer with the delinquent Owner. Prior to recording a lien for delinquent assessments, the Association shall participate in any meet and confer so accepted by the delinquent Owner, provided, however, that the Owner's acceptance of the Association's Meet and Confer Offer is made within twenty (20) days of the date of the Meet and Confer Offer.
- 9. **SHOW CAUSE HEARING:** Additionally, a delinquent Owner may be given a written notice (either in the Pay or Lien Letter or in a separate written document, as determined by the Board of Directors) of a hearing before the Board of Directors, wherein the Owner shall be invited to show good cause why the Owner's: (a) right to use the common recreational facilities; and/or (b) any other privileges derived from membership (hereinafter, collectively referred to as "Membership Privileges") should not be suspended for non-payment of the delinquent assessment(s) ("Show Cause Hearing").

The notice and hearing procedures shall be in accordance with the following:

- a. Written notice shall be mailed to the Owner not less than ten (10) days prior to the date of such hearing by first class or certified mail at Owner's last known address as shown on the Association's records. The notice shall set forth the amount of delinquency owed by the Owner and the time, date and place on which the hearing shall be held.
- b. The Board of Directors shall provide an opportunity for the Owner to be heard, orally or in writing, at the Show Cause Hearing prior to making any determination on the suspension of any of the Owner's Membership Privileges.
- c. In the event good cause is not shown and the Owner's account has not been brought current, then the Board may suspend any or all of the Owner's Membership Privileges. The Board shall hold the hearing in Executive Session; provided, however, if the Board is requested by a Member to have his/her matter be heard in an open Board meeting, then the matter must be heard in an open Board meeting, and not in Executive Session.
- d. After the Show Cause Hearing, the Board of Directors shall provide within fifteen (15) days written notice to the Owner of the suspension of any Membership Privileges.

10. **ASSESSMENT LIEN AND FORECLOSURE**:

a. If the delinquent Owner does not bring his/her account current within the deadline set forth in the Pay or Lien Letter, **the Association shall refer the matter to the Association's attorney for collection** and shall cause to be recorded in the County Recorder's Office a Notice of Assessment Lien concerning all sums that are then delinquent, including the delinquent assessment, interest, late charges, collection costs and reasonable attorneys' fees. Recording this notice creates a lien, which is subject to foreclosure, against the delinquent Owner's property.

b. At the same time, the Association shall advise the Association's collection agent/bank that it should accept no further monies from this delinquent Owner until the assessment lien has been paid in full. Owners shall not send any assessment payments to the Association once the matter has been turned over to the Attorney for collection; such payments shall only be accepted by the law firm. Any payments delivered to the collection agent shall be forwarded to the attorney's office; the attorney shall then release the lien if payment in full was made by the delinquent Owner. A charge for attorneys' fees and costs shall be charged to the Owner at this stage (pursuant to *Civil Code* §5650).

11. **PRE-FORECLOSURE ACTIONS:**

- a. No earlier than thirty (30) days after the Notice of Assessment lien has been recorded, the Association shall make a written pre-foreclosure offer to meet and confer with the delinquent Owner, consistent with the process identified in paragraph 8. herein (except that the timeline for the delinquent Owner to accept a meet and confer would be thirty-five (35) days from the date of the Owner's receipt of this pre-foreclosure offer) or alternative dispute resolution consistent with *Civil Code* §5925 ("IDR/ADR Offer"). Owner shall have thirty-five (35) days from the date of the IDR/ADR Offer to decide whether or not Owner wishes to pursue dispute resolution or a particular type of alternative dispute resolution (except that binding arbitration is not available to any delinquent Owner if the Association intends to initiate a judicial foreclosure).
- b. Prior to initiating foreclosure, the Board of Directors must, in executive session, approve the decision to proceed with foreclosure by a majority vote of a quorum of the Board of Directors. The Board shall record the Board's executive session decision in the minutes of the next meeting of the Board open to the members by referencing the Lot/Unit/parcel number of the property that is delinquent.
- c. The Board of Directors shall not proceed with any form of foreclosure unless and until the amount of delinquent assessments (exclusive of any accelerated assessments, late charges, fees, costs of collection, attorney's fees or interest) equals or exceeds One Thousand Eight Hundred Dollars (\$1,800.00) or the assessments have been delinquent for more than twelve (12) months ("Threshold"). Once the Threshold has been met and all other requirements identified above have been completed, the Board may proceed with foreclosure of the assessment lien pursuant to the Association's governing documents and *Civil Code* §5700, *et. seq.* The procedure used shall be a private foreclosure, pursuant to *Civil Code* §2924, et seq. and *Civil Code* §5700, *et. seq.* The foreclosure action shall include:
- i. **A Notice of Default and Election to Sell shall be recorded** at the County Recorder's Office and a ninety-day reinstatement period shall begin.
- ii. **A Title Report** shall be obtained from a title company and that cost shall also be charged to the delinquent Owner.
 - iii. Furthermore, additional attorneys' fees and costs shall be charged at this stage.
- 12. If the Association determines that the property is over-encumbered, or otherwise makes a determination that a lawsuit is appropriate, the Association shall file a personal lawsuit against the delinquent Owner to recover all delinquent assessments owing to the Association. If a lawsuit is necessary to collect the delinquent assessments from the Owner, all expenses, costs and attorneys' fees in connection with said lawsuit, including but not limited to pre- and post- judgment costs for filing fees, personal service, witness fees, interest, execution of judgment and/or writ fees shall be recovered from the Owner defendant.
- 13. If the delinquency is still not cured ninety (90) days after the Notice of Default and Election to Sell was recorded, the attorney shall proceed to record and publish the **Notice of Trustee's Sale.** This Notice must also be published three (3) times during a three-week period and posted in a public place. At this final stage, there shall be additional publication costs, as well as attorneys' fees. If a non-judicial foreclosure sale is completed by the Association against the delinquent Owner's property, the Owner shall have the right to redeem the property for a period of time up to and including ninety (90) days after the date of the Trustee's Sale.

- 14. When a delinquent Owner has paid in full all delinquent assessments and charges, the attorney shall prepare a Release of Lien which shall be recorded in the County Recorder's Office of Riverside County, California within twenty-one (21) days of receipt of the sums necessary to satisfy the delinquent amount and mail a copy of the lien release to the Owner of the Lot/Unit. The cost of preparation and recordation of the Release of Lien will be charged to the Owner.
- 15. **PAYMENT PLAN STANDARDS:** The Association will charge a document preparation fee for preparation of each payment plan. The Association hereby establishes the following payment plan standards:
- e. **Payment Within 60 Days**: If an Owner can bring himself/herself/itself current within sixty (60) days, inclusive of assessments which accrue within the sixty (60) days of the payment plan, the Association will forbear filing an Assessment Lien and the Owner will not incur the Assessment Lien costs if the payment plan is strictly followed. The payment plan shall include an administrative cost. By agreeing to the 60 day payment plan, the Owner further agrees that if he/she/it fails to make any of the payments identified in the payment plan, the Association shall have the right to file an Assessment Lien without recommencing the pre-lien or Pay or Lien Notice process.
- f. **Payment Exceeding 60 Days**: In light of the length of time of this payment plan, payment plans exceeding sixty (60) days shall require that the Association record its Assessment Lien to establish itself as a secured creditor. The payment plan shall also include an administrative cost. All costs related to the recordation of the Assessment Lien shall be part of this payment plan. The payment plan would require payment of all delinquent assessments amortized over the length of the payment plan, along with all assessments which will accrue during the payment plan. The Association shall further require that the Owner sign a Forbearance Agreement which identifies his/her/its obligations of repayment consistent with the payment plan and further provides that if there is a default under the payment plan, the Association can proceed with the collection process as particularly identified within the Forbearance Agreement. Payment plans under this paragraph 15.b should normally not exceed six (6) months.
- 16. **REQUEST FOR PAYMENT PLAN**: An Owner may submit a written request to the Association for a payment plan consistent with either paragraph 15.a or 15.b above. An Owner can also submit a written request to meet with the Board to identify which payment plan the Owner chooses, as identified in paragraph 15. above. The Board is required to meet with the Owner in executive session within forty-five (45) days of the postmark of the request for the meeting, if the request is mailed within fifteen (15) days of the date of the postmark of the Pay or Lien Notice. If there is no regularly scheduled board meeting within the forty-five (45) day timeline, the Board has designated the Assessment Dispute Resolution Committee to meet with the Owner.
- 17. **PARTIAL PAYMENTS:** Owners may make partial payments without a written payment plan as described in paragraph 15. above; provided, however, that any such partial payment shall:
 - a. not stop any collection action;
 - b. not invalidate any assessment lien already filed;
 - c. not stop an already existing non-judicial foreclosure action;
 - d. not obviate the obligation to pay all collection fees and costs inclusive of late charges, interest, management fees/bookkeeping fees, title charges, lien fees and costs, trustee's fees and / or attorney's fees; and
 - e. further require (due to the additional bookkeeping and other administrative expenses incurred with a partial payment) that any Owner who submits a partial payment (without an approved payment plan as described in paragraph 15 above) will incur an administrative expense for each partial payment tendered and received by, or on behalf of, the Association.

XIII. OUTSTANDING LOAN STATEMENT

The Association has not outstanding loans.

Oasis Resort Homeowners 2026 Maintenance Fees Anaylsis

					2026 Per Month			Percent Change - (Increase)/Decrease			
	# of Units	2026 Operating Budget	2026 Reserve Budget	Total Annual Contribution	Operating Expense	Reserve Contribution	Total Monthly contribution	Operating	Reserve	Total Assessment	
Vacation Internationale	101.6	842,993	189,255	1,032,248	70,249.39	15,771.24	86,020.63	(10.9%)	(18.8%)	(12.3%)	
Village/Hotel	82	680,368	152,745	833,113	56,697.34	12,728.76	69,426.10	(10.9%)	(18.8%)	(12.3%)	
Misc Revenue (VI contribution)		21,360		21,360	1,780.00		1,780.00				
Total Assessment	183.6	1,544,721	342,000	1,886,721	128,726.73	28,500.00	157,226.73				
Interest		144		_							
Total Revenue		1,544,865			1,544,720.80	342,000.00	1,886,720.80				
							155,446.73				

2026 Per Unit/Month Distribution & Comparison

Increase in Reserve contribuion

	# of Units
Vacation Internationale	101.6
Village/Hotel	82
Misc Revenue (VI contribution)	

	2026 Maintenance Fees	2026 Reserve Contribution	Total 2025 Fees	2025 Maintenace Dues	2025 Reserve Contribution	Total 2025 Fees	Variance		Proof
•	691.43	155.23	846.66	623.25	130.72	753.97	(/	(12.3%)	1,032,247.59
	691.43 1,780.00	155.23	846.66 1,780.00	623.25 1,825.00	130.72	753.97 1825.00	()	(12.3%) 2.5%	833,113.21 21,360.00
	3,162.86	310.46	3,473.32	3,071.50	261.44	3,332.94	(140.38)		1,886,720.80

Oasis Vlla Resort Homeowners Association 2026 Budget Comparison

	2,026 Budget	2,025 Est Actuals	Variance	%	2,026 Budget	2,025 Budget	Variance	%	2,025 Est Actuals	2,025 Budget	Variance	%
Surplus from Prior Year	0	0	0	0%	0		0	0%	0		0	0%
Assessment Income	1,523,361	1,373,149	150,212	11%	1,523,361	1,373,149	150,212	11%	1,373,149	1,373,149	0	0%
Interest Income	144	89	55	62%	144	144	0	0%	89	144	(55)	(38%)
Other Income	0	521	(521)	(100%)	0	0	0	0%	521	0	521	0%
Contribution from VI	21,360	21,900	(540)	(2%)	21,360	21,900	(540)	(2%)	21,900	21,900	0	0%
Total Operating Income	1,544,865	1,395,659	149,206	11%	1,544,865	1,395,193	149,672	11%	1,395,659	1,395,193	466	0%
Operating Expenses												
General & Administrative												
Management fee	22,200	22,200	0	0%	22,200	22,200	0	0%	22,200	22,200	0	0%
Bank Fee	0	90	90	100%	0	0	0	0%	90	0	(90)	0%
Contract Svc Accounting	14,400	14,400	0	0%	14,400	14,400	0	0%	14,400	14,400	0	0%
Professional Fees, Accounting	7,600	2,780	(4,820)	(173%)	7,600	4,800	(2,800)	(58%)	2,780	4,800	2,020	42%
Annual Meeting	2,000	1,543	(457)	(30%)	2,000	1,700	(300)	(18%)	1,543	1,700	157	9%
License/Inspection fees	7,800	7,100	(700)	(10%)	7,800	7,800	0	0%	7,100	7,800	700	9%
Taxes	0	0	0	0%	0	0	0	0%	0	0	0	0%
Miscellaneous	600	200	(400)	(200%)	600	600	0	0%	200	600	400	67%
Bad Debt Expense	0	0	0	0%	0	0	0	0%	0	0	0	0%
Legal Expense	30,000	12,674	(17,326)	(137%)	30,000	13,700	(16,300)	(119%)	12,674	13,700	1,026	7%
Contract - Security	24,000	25,044	1,044	4%	24,000	24,000	0	0%	25,044	24,000	(1,044)	(4%)
Insurance Liability	55,606	54,761	(4.55)	(60.0)	55,606	57,405	1,799	(4.0.40.0)	54,761	57,405	2,644	(4.420.()
Insurance-Workman's Comp	2,761	2,606	(155)	(6%)	2,761	1,230	(1,531)	(124%)	2,606	1,230	(1,376)	(112%)
Insurance - Property	203,123	191,495	(11,628)	(6%)	203,123	224,400	21,277	9%	191,495	224,400	32,905	15%
Insurance Claims Insurance - D & O	1.698	2,500	020	250/	0	0	(126)	(00/)	2,500	0	(2,500)	((00/)
	,	2,628	930	35%	1,698	1,562	(136)	(9%)	2,628	1,562	(1,066)	(68%) 9%
Total G & A Expenses	371,788	340,021	(33,422)	(10%)	371,788	373,797	2,009	1%	340,021	373,797	33,776	9%
Maria de la Companya								į				
Maintenance/Repairs Pest control	21,540	25,721	4,181	16%	21,540	18,720	(2,820)	(15%)	25,721	18,720	(7,001)	(37%)
Supplies -Pool & spa	21,340	1,335	(915)	(69%)	2,250	2.400	(2,820)	(13%)	1,335	2,400	1.065	(3/%)
Contract - pool /jacuzzi	90,000	89,700	(300)	(0%)	90,000	90,000	0	0%	89,700	90,000	300	0%
Contract - fire extinguisher	1,200	984	(216)	(22%)	1,200	1,200	0	0%	984	1,200	216	18%
Contract - Lighting Inspection	4,800	4,200	(600)	(14%)	4,800	16,800	12,000	71%	4,200	16,800	12,600	75%
Repair/maint - Driveways, roads	4,800	4,200	(000)	0%	4,800	10,800	12,000	0%	4,200	10,800	0	0%
Repair/maint - Bildings/Gate	0	0	0	0%	0	0	0	0%	0	0	0	0%
Repair/maint - Pipes, sprinklers	3,000	2,320	(680)	(29%)	3,000	3,000	0	0%	2,320	3,000	680	23%
Repair/maint - Pool, spa	3,000	1,000	(2,000)	(200%)	3,000	3,000	0	0%	1,000	3,000	2,000	67%
Repair/Maint-Misc Labor	4,200	9,839	5,639	57%	4,200	4,200	0	0%	9,839	4,200	(5,639)	(134%)
Supplies - Ext lights	3,000	4,387	1,387	32%	3,000	3,000	0	0%	4,387	3,000	(1,387)	(46%)
Supplies - Tennis/basketball	1,020	414	(606)	(146%)	1,020	1,020	0	0%	414	1,020	606	59%
Contract svc - Landscaping	433,500	389,594	(43,906)	(11%)	433,500	372,393	(61,107)	(16%)	389,594	372,393	(17,201)	(5%)
Supplies - Landscapes	1,200	400	(800)	(200%)	1,200	1,200	0	0%	400	1,200	800	67%
Total Maintenance/Repairs	568,710	529,894	(38,816)	(7%)	568,710	516,933	(51,777)	(10%)	529,894	516,933	(12,961)	(3%)

11/4/2025 2026 Oasis Master Budget Approved

Oasis Vlla Resort Homeowners Association 2026 Budget Comparison

	2,026 Budget	2,025 Est Actuals	Variance	%	2,026 Budget	2,025 Budget	Variance	%	2,025 Est Actuals	2,025 Budget	Variance	%
Utilities								l				
Cable	144,000	79,401	(64,599)	(81%)	144.000	78,000	(66,000)	(85%)	79,401	78,000	(1,401)	(2%)
	,			\ /	,			(/-	,			14%
Electricity	110,795	106,065	(4,730)	(4%)	110,795	122,657	11,862	10%	106,065	122,657	16,592	
Garbage	88,800	86,172	(2,628)	(3%)	88,800	84,000	(4,800)	(6%)	86,172	84,000	(2,172)	(3%)
Gas	111,922	109,365	(2,557)	(2%)	111,922	114,549	2,627	2%	109,365	114,549	5,184	5%
Sewer/water	148,850	147,745	(1,105)	(1%)	148,850	148,757	(93)	(0%)	147,745	148,757	1,012	1%
Total Utilities	604,367	528,748	(75,619)	(14%)	604,367	547,963	(56,404)	(10%)	528,748	547,963	19,215	4%
Total Operating Expense	1,544,865	1,398,663	(147,857)	(11%)	1,544,865	1,438,693	(106,172)	(7%)	1,398,663	1,438,693	40,030	3%
Operating Fund Surplus (Deficit)	0	(3,004)	(3,004)	100%	0	(43,500)	(43,500)	100%	(3,004)	(43,500)	40,496	(93%)
Reserve Income Sources												
Reserve Contribution	342,000	288,000	54,000	19%	342,000	288,000	54,000	19%	288,000	288,000	0	0%
Reserve Interest	,	,	,				,		,	,		
Special Assessment	0	0	0	0%	0	0	0	0%	0	0	0	0%
Total Reserve Income	342,000	288,000	54,000	19%	342,000	288,000	54,000	19%	288,000	288,000	0	0%
Reserve Expenses												
Reserve Study	0	3,165	3,165	100%	0	0	0	0%	3,165	0	(3,165)	0%
Access System	16,000	2,032	(13,968)	(687%)	16,000	0	(16,000)	0%	2,032	0	(2,032)	0%
Asphalt & Concrete	226,000	9,050	(216,950)	(2397%)	226,000	8,300	(217,700)	(2623%)	9,050	8,300	(750)	(9%)
Domestic Water	29,000	12,301	(16,699)	(136%)	29,000	27,500	(1,500)	(5%)	12,301	27,500	15,199	55%
Electrical/Lights	37,000	2,764	(34,236)	(1239%)	37,000	0	(37,000)	0%	2,764	0	(2,764)	0%
Fences /Gates/Walls	101,000	3,109	(97,891)	(3149%)	101,000	96,500	(4,500)	(5%)	3,109	96,500	93,391	97%
Pool Furniture												
Landscape & Irrigation	31,700	41,523	9,823	24%	31,700	30,350	(1,350)	(4%)	41,523	30,350	(11,173)	(37%)
Tree Removal	0	0	0	0%	0	0	0	0%	0	0	0	0%
Paint	31,700	7,784	(23,916)	(307%)	31,700	7,300	(24,400)	(334%)	7,784	7,300	(484)	(7%)
Pool & Spa	197,000	158,517	(38,483)	(24%)	197,000	245,450	48,450	20%	158,517	245,450	86,933	35%
Pool Heaters	0	0	0	0%	0	0	0	0%	0	0	0	0%
Pool, Spa Filters/Pump	0	2,400	2,400	100%	0	0	0	0%	2,400	0	(2,400)	0%
Pool Furniture	56,000	14,422	(41,578)	(288%)	56,000	56,000	0	0%	14,422	56,000	41,578	74%
Ground Lights												
Tennis Courts	36,900	9,500	(27,400)	(288%)	36,900	41,500	4,600	11%	9,500	41,500	32,000	77%
Water Features	0	0	0	0%	0	0	0	0%	0	0	0	0%
Golf Carts	-				-	0			-			
Signage	0					0				0		
Total Reserve Expense	762,300	266,567	(495,733)	(186%)	762,300	512,900	(249,400)	(49%)	266,567	512,900	246,333	48%
Reserve Fund Balance	(420,300)	21,433	549,733	2565%	(420,300)	(224,900)	303,400	(135%)	21,433	(224,900)	(203,467)	90%
Fund Summary												_
Total Operating Fund	0	(3,004)	3,004	(100%)	0	(43,500)	(43,500)	100%	(3,004)	(43,500)	40,496	(93%)
Total Operating Fund Total Reserve Fund	(420, 200)											' /
	(420,300)	32,308	(452,608)	(1401%)	(420,300)	(224,900)	195,400	(87%)	32,308	(224,900)	(192,592)	86%
Total Oasis Master Owners Assoc	(420,300)	29,304	(449,604)	(1534%)	(420,300)	(268,400)	151,900	(57%)	29,304	(268,400)	(239,096)	89%

11/4/2025 2026 Oasis Master Budget Approved

Oasis Villa Resort Homeowners Association Assumptions/Variances for 2026 Budget

The following highlights contributed to the Operating Fund 2025 monthly assessment of \$623.25 to an increase in the 2026 assessment approved at \$691.43.

- In 2025, we utilized a 2024 surplus of \$43,000 to reduce the assessment. This is not available for 2026. This surplus is not available for 2026.
- The Board approved using a new auditing firm in 2026, a \$2,800 increase over 2025
- Insurance premiums are providing a \$18,300 savings.
- Legal fees are increasing by \$16,300 for circumstances surrounding the approval of Association document amendments.
- Lighting inspections are decreasing by \$12,000. These inspections reduce HOA responsibility for liability in trip and fall accidents.
- With high owner dissatisfaction and a history of poor performance with the current landscaping company, the board approved a contract with a new landscaping company which exceeded the 2025 budget by \$61,100. This contract provides for additional labor during high season, as well attentiveness to the needs of the property and anticipation of a quality work product.
- A contract was signed with Spectrum which included cable prices remaining the same but also included supplying internet for owners allowing them to cancel individuallyowned contracts. The budget increase amounted to \$66,000.
- The electric expense budget is reduced by \$11,900. Without a lot of history at our disposal at this time, a one-month savings in the installation of tennis court lighting resulted in a 61% savings.
- Gas expense decreased by \$2,600. As we've experienced in the past, gas prices tend fluctuate dramatically year over year. In addition, as pool equipment, we could expect that the replacements would be more energy efficient.
- Garbage fees increase by an annual amount of \$4,800.

The 2026 reserve assessment increased from \$130.72 to \$155.23. There are several areas highlighting this change and which have depleted the reserve account.

- Thought the reserve study for 2025 recommended a 12.5 % increase in the reserve assessment. To keep the 2025 assessments as low as possible, the reserve assessment was held stead at the 2024 level. This increase is not only recovering lost ground, but also addresses the significant increases in supplies and labor.
- The asphalt work on the roadways both in 2025 and 2026. It should be noted that a significant savings was experienced with a change in the scope of work.
- The extensive work that was done at Pool 4.
- Continued cost of ground water leaks.
- Not included in the reserve study but provisions needed to remove non-functional turf along Highway 111 no later than January, 2029 for an estimated cost of \$350,000 in today's dollar value.

The overall 2026 assessment is proposed at \$846.66 an increase over the 2025 assessment of 12.3%.



Oasis Villa Resort HOA

Report #: 16514-5 # of Units: 184 Palm Springs, CA

January 1, 2026 through December 31, 2026 Level of Service: Update "No-Site-Visit"

Findings & Recommendations

as of Januai	ry 1.	2026
--------------	-------	------

Projected Starting Reserve Balance	\$1,022,455
Fully Funded Balance	\$2,165,524
Average Reserve Deficit (Surplus) Per Unit	\$6,212
Percent Funded	
Most Recent Reserve Transfer	
Recommended 2026 Monthly Reserve Transfer	

Reserve Fund Strength: 47.2% Weak Fair Strong < 30% < 70% > 130% **Risk of Special Assessment:** High Medium Low

Economic Assumptions:

Net Annual "After Tax" Intere	est Earnings Accruing to Reserve	es	 1.00 %

- This is an Update "No-Site-Visit" Reserve Study.
- This Reserve Study was prepared by a credentialed Reserve Specialist (RS).
- Because the Reserve Fund is at 47.2 % Funded, this means the association's special assessment & deferred maintenance risk is currently Medium.
- The multi-year Funding Plan is designed to gradually bring the association to the 100% level, or "Fully Funded". This is a low risk position where special assessments and other cash flow problems are extremely rare.
- · Based on this starting point, anticipated future expenses, and the association's historical Reserve funding rate, our recommendation is to budget Monthly Reserve transfers of \$28,500. Nominal annual increases are scheduled to help offset inflation (see tables herein for details).
- The purpose of the Reserve Study is to serve as a budget planning tool, which incorporates the association's reserve fund balance, budgeted transfers, a list of significant repair/replacement projects, and a recommended funding plan. The component list contains cost estimates and approximate schedules for the association's predictable reserve expenses. These figures are strictly estimates unless otherwise noted. This document is dynamic and, therefore, we recommend that it be updated annually, with an on-site inspection update every three years to address changing needs, priorities, and financial conditions.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 6/11/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on

uns cen	inicate does not comer rights to the certificate holder	in the of such endorsement(s).	
	Lockton Companies, LLC 3 Centerpointe Dr., Ste. 320 Lake Oswego OR 97035 (213) 689-0065	CONTACT NAME: PHONE (A/C, No, Ext): E-MAIL ADDRESS:	
	(213) 089-0003	INSURER(S) AFFORDING COVERAGE	NAIC#
		INSURER A: MS Transverse Specialty Insurance Company	41807
INSURED	Oasis Villa Resort Homeowners Association	INSURER B: Homesite Insurance Company	17221
1476579	1417 116Th Avenue NE	INSURER C: Employers Preferred Insurance Company	10346
	Bellevue WA 98004	INSURER D :	
		INSURER E:	
		INSURER F:	

COVERAGES CERTIFICATE NUMBER: 16702634 **REVISION NUMBER:** THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS,

E	EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.									
INSR LTR	TYPE OF INSURANCE	ADDL S INSD V	UBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	3		
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR	N	N	TSLBGL-0000397-00	4/1/2025	4/1/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000 \$ 100,000		
	X \$5,000 Ded						MED EXP (Any one person)	\$ Excluded		
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY GENERAL AGGREGATE	\$ 1,000,000 \$ 2,000,000		
	X POLICY PRO- JECT LOC OTHER:			*				\$ 2,000,000		
A	AUTOMOBILE LIABILITY	N	N	TSLBGL-000397-00	4/1/2025	4/1/2026	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000		
	ANY AUTO						BODILY INJURY (Per person)	\$ XXXXXXX		
	OWNED SCHEDULED AUTOS ONLY							\$ XXXXXXX		
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY				,		PROPERTY DAMAGE (Per accident)	\$ XXXXXXX		
								\$ XXXXXXX		
В	X UMBRELLA LIAB X OCCUR	N	N	PRP-253288001-01-2278451	4/1/2025	4/1/2026	EACH OCCURRENCE	\$ 5,000,000		
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 5,000,000		
	DED X RETENTION \$ \$0							\$ XXXXXXX		
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		N	EIG529199702	4/1/2025	4/1/2026	PER OTH- STATUTE ER			
$\int C$	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A		TWC 4598912	4/1/2025	4/1/2026	E.L. EACH ACCIDENT	\$ 1,000,000		
	(Mandatory in NH) If ves, describe under						E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000		
	DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$ 1,000,000		
				V						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) *30 day notice of cancellation, except 10 day notice of cancellation for non-payment.* Re: 4190 E Palm Canyon Drive, Palm Springs, CA 92264.

CERTIFICATE HOLDER	CANCELLATION	See Attachment
16702634 Evidence of Coverage	THE EXPIRATION	E ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE DATE THEREOF, NOTICE WILL BE DELIVERED IN THE POLICY PROVISIONS.
	AUTHORIZED REPRESENT	TIME h.



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY) 5/30/2025

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURERS.

THE COVERAGE AFFORDED BY THE POLICIES BELOW. THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE						UTE A CONTRACT BETWEEN				
PRODUCER NAME, CONTACT PERSON AND ADDRESS PHONE (A/C, No, Ext): (213) 689-0065				COMPANY NAME AND ADDR		NAIC NO: 19399				
Lockton Companies, LLC				AIU Insuran	ce Company	13033				
3 Centerpointe Dr., Ste. 320										
Lake Oswego OR 97035										
FAX (A/C, No): (213) 689-0550				IF MULTIPLE	COMPANIES, COMPLETE S	SEPARATE FORM FOR EACH				
CODE: SUB CODE:				POLICY TYPE		1				
AGENCY CUSTOMER ID #:			Property							
NAMED INSURED AND ADDRESS Oasis Villa Resort Homeowners Associatio	n			LOAN NUMBER		POLICY NUMBER				
1126527 1417 116Th Avenue NE	11				1P792103701-05					
Bellevue WA 98004				EFFECTIVE DATE	EXPIRATION DATE					
				5/28/2025	5/28/2026	CONTINUED UNTIL TERMINATED IF CHECKED				
ADDITIONAL NAMED INSURED(S)				THIS REPLACES PRIOR EVID	DENCE DATED:					
PROPERTY INFORMATION (ACORD 101 may be attached if	moı	re sp	oace	e is required) 🛛 BUIL	DING OR I BUSI	NESS PERSONAL PROPERTY				
LOCATION / DESCRIPTION 0005										
2345 South Cherokee Way Unit 87 Palm Springs CA 92262										
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED										
ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE										
OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY										
COVERAGE INFORMATION PERILS INSURED	ВА	SIC		BROAD X SPECIA	AL					
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$				1,000,000,000		DED: 25,000				
	YES	NO	N/A							
☑ BUSINESS INCOME ☑ RENTAL VALUE	X			If YES, LIMIT: 500,000	XA	ctual Loss Sustained; # of months:				
BLANKET COVERAGE	X			If YES, indicate value(s) rep	orted on property identifi	ed above: \$ 44,753,900				
TERRORISM COVERAGE	X			Attach Disclosure Notice / D		, ,				
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X								
IS DOMESTIC TERRORISM EXCLUDED?		X								
LIMITED FUNGUS COVERAGE	X			If YES, LIMIT: 100,000		DED: 25,000				
FUNGUS EXCLUSION (If "YES", specify organization's form used)	1	X		100,000		221.20,000				
REPLACEMENT COST	X		\vdash			·				
AGREED VALUE	11	X				-				
COINSURANCE		X		If YES, %						
EQUIPMENT BREAKDOWN (If Applicable)	X	1		If YES, LIMIT: 100,000,000	<u> </u>	DED: 10,000				
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	X		7	If YES, LIMIT: Included	<i>,</i>	DED: 25,000				
- Demolition Costs	+		-	If YES, LIMIT: 50,000,000		,				
- Incr. Cost of Construction	X	-	-	If YES, LIMIT: 50,000,000		DED: 25,000				
EARTH MOVEMENT (If Applicable)	Α.	X	-	If YES, LIMIT: 50,000,000		DED: 25,000 DED:				
FLOOD (If Applicable)	37	A	-	If YES, LIMIT: 10,000,000		<u> </u>				
· · · · ·	X	Н	-			DED: 250,000				
	X			If YES, LIMIT: Included		DED: 2% min \$100K				
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions: PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE	X			If YES, LIMIT: Included		DED: 100,000				
HOLDER PRIOR TO LOSS	X									
CANCELLATION										
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES I	3E (CAN	ICE	LLED BEFORE THE E	XPIRATION DATE	THEREOF, NOTICE WILL BE				
DELIVERED IN ACCORDANCE WITH THE POLICY PROVISION	NS.									
ADDITIONAL INTEREST				[D609548] [D567518]						
	S PAY	ΈE		LENDER SERVICING AGENT N	IAME AND ADDRESS					
MORTGAGEE										
NAME AND ADDRESS				1						
768718 Evidence of Coverage										
				AUTHORIZED REPRESENTATI	IVE					

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OASIS VILLA RESORT HOMEOWNERS ASSOCIATION ENFORCEMENT PROCEDURE

The entities engaged in enforcing the Association's Third Amendment and Restatement of Covenants, Conditions and Restrictions for Tract No. 24347 (hereinafter "Declaration"), Bylaws and Articles of Incorporation (hereafter, collectively, *Governing Documents*) are:

Board of Directors—The Board of Directors is charged with overseeing the enforcement of the Association's Governing Documents and working with the Architectural Committee. It has the authority to conduct violation hearings for violations, impose Fines and/or Reimbursement Assessments, including but not limited to fines, and cause violations to be remedied.

Architectural Committee —The Architectural Committee (hereinafter, "AC") is primarily charged with reviewing and approving and/or disapproving proposed architectural and landscape modifications within the Oasis Villa Resort community ("Community").

Definitions – For the purposes of this Enforcement Procedure, the following definitions shall apply:

- The term *violation* shall mean and include any failure to follow and/or observe the Association's Governing Documents.
- The term *recurring violation* shall mean any violation of the Association's Governing Documents which has a definite commencement and cessation, but has occurred more than once. An example of a recurring violation is: (1) violation of the Association's Conduct Code on more than one occasion; or (2) violation of leash rules regarding pets on more than one occasion.
- The term *continuous violation* shall mean any violation of the Association's Governing Documents which is ongoing and has not ceased for a period of time in excess of seventy-two (72) consecutive hours. Examples of continuous violations are: (1) retaining an architectural improvement on the Owner's Unit in violation of the Governing Documents; or (2) failure to remove accumulation of rubbish, trash, garbage or other waste material. Upon the Owner's curing the violation, the Board of Directors may, but is not obligated to, waive any portion or all of the monetary fine imposed for a continuous violation.

Enforcement Procedure-The Enforcement Procedure related to any disciplinary action shall be as indicated below.

STEP 1. INITIATION

If a **Violation Report** is completed by a Unit owner, a Board member, Association Manager, AC member or another designated representative of the Association (hereinafter, collectively referred to as "Designated Association Representative"), the Violation Report will be verified as set forth in Step 2.

STEP 2. VERIFICATION

Verification of a Violation Report for non-architectural violations is accomplished by a review of the Association's Governing Documents and/or inspection by the Association Manager, Board of Directors, appropriate committee or other Designated Association Representative. Verification of a Violation Report for architectural violations is accomplished by a review of the Association's Governing Documents and/or inspection by the AC (for alleged architectural violations) and/or Board of Directors. *Violation* shall be defined as an act in direct conflict with the Association's Governing Documents, and/or local, county or State requirements.

STEP 3. DOCUMENTATION PROCESS

A. FOR NON-ARCHITECTURAL AND/OR NON-LANDSCAPE VIOLATIONS

- 1. Examples of non-architectural and non-landscape violations (hereinafter, referred to as the "Non-Architectural Violations") include, but are not limited to, the following:
 - Keeping of animals and fowl in violation of the kind and/or number permitted under the Declaration;
 - b. Failure to maintain a Unit and any improvement placed thereon; and
 - c. Failure to remove accumulation of rubbish, trash, garbage or other waste material.
- 2. The Board has the following four options for enforcing Non-Architectural Violations:
- A **Warning Notice** is completed by the Association Manager or Designated Association Representative and forwarded to the violating Unit Owner (hereinafter *Violator*). At the discretion of the Board or Association Manager, this step may be skipped if, based on the seriousness of the violation, more immediate action is warranted; or
- If the violation persists after the Warning Notice has been issued OR if the Board or Association Manager determines to proceed directly to a **Violation Notice**, said Violation Notice is sent to the Violator, stating a deadline by which to cure the violation; or
- If the seriousness of the violation warrants immediate action, an **Expedited Hearing Notice** is sent to the Violator, stating a date, time and place where the Violator may be heard before the Board of Directors.
- 3. If a **Violation Notice** is sent and the Violator fails to take the necessary action by the deadline given, a **Hearing Notice** will be sent to the Violator, setting forth the date, place and time upon which the Violator may be heard before the Board of Directors.
- 4. Failure to: (1) appear at any hearing, and/or (2) comply with the **Violation Notice** could result in immediate discipline including, but not limited to, imposition of a Fine, and/or suspension of voting and common area privileges. Association must give at least fifteen (15) days written notice of the hearing to the Violator before any action is taken, pursuant to *Civil Code § 1363* and the Association's Governing Documents.

B. ADVERSE HEALTH OR SAFETY VIOLATION

- 1. Examples of health or safety violation
 - a. Secondhand marijuana smoke infiltrating another unit
 - b. Speeding on association streets
 - c. Pulling a fire alarm as a prank
 - d. Parking in front of a fire hydrant
 - e. Using unlicensed workers to repair plumbing and electrical lines
 - f. Hoarding that leads to insect and rodent infestations
 - g. Setting off fireworks
- **A Warning Notice** is completed by the Association Manager or Designated Association Representative and forwarded to the violating Unit Owner (hereinafter *Violator*). At the discretion of the Board or Association Manager, this step may be skipped if, based on the seriousness of the violation, more immediate action is warranted; or

- If the violation persists after the Warning Notice has been issued OR if the Board or Association Manager determines to proceed directly to a **Violation Notice**, said Violation Notice is sent to the Violator, stating a deadline by which to cure the violation; or
- If the seriousness of the violation warrants immediate action, an **Expedited Hearing Notice** is sent to the Violator, stating a date, time and place where the Violator may be heard before the Board of Directors.
- 3. If a **Violation Notice** is sent and the Violator fails to take the necessary action by the deadline given, a **Hearing Notice** will be sent to the Violator, setting forth the date, place and time upon which the Violator may be heard before the Board of Directors.
- 4. Failure to: (1) appear at any hearing, and/or (2) comply with the **Violation Notice** could result in immediate discipline including, but not limited to, imposition of a Fine, and/or suspension of voting and common area privileges. Association must give at least fifteen (15) days written notice of the hearing to the Violator before any action is taken, pursuant to *Civil Code § 1363* and the Association's Governing Documents.

C. FOR ARCHITECTURAL AND LANDSCAPE VIOLATIONS

- 1. Examples of architectural and landscape violations are:
- a. Owner of the Unit has not submitted the requisite application, related documents and plans and/or the requisite fees to the AC or secured requisite written approval from the Board of Directors for installation and/or modification of architectural and/or landscape elements (hereinafter, collectively referred to as "Architectural/Landscape Modification(s)").
- b. Owner of the Unit has obtained prior approval for Architectural/Landscape Modification(s) but has not complied with the approved final plans and specifications of the proposed work.
 - Owner has failed to maintain his/her/its Unit.
- 2. The Board has the following three options for enforcing Architectural/Landscape Modification(s) violations:
- A **Warning Notice** is completed by the Association Manager and forwarded to the violating Unit Owner (hereinafter *Violator*). At the discretion of the Board or Association Manager, this step may be skipped, and the Association may proceed directly to a **Violation Notice** or an **Expedited Hearing Notice**; or
- If the violation persists after the Warning Notice has been issued OR if the Board or Association Manager determines to proceed directly to a **Violation Notice**, said Violation Notice is sent to the Violator, stating a deadline by which to cure the violation; or
- If the seriousness of the violation warrants immediate action, an **Expedited Hearing Notice** is sent to the Violator, stating a date, time and place where the Violator may be heard before the Board of Directors.
- 3. If a Violation Notice is sent and the Violator fails to take the necessary action by the deadline given, a **Hearing Notice** will be sent to the Violator, setting forth the date, time, and place where the Violator may be heard before the Board of Directors.
- 4. Failure to: (1) appear at any hearing; and/or (2) comply with a written **Violation. Notice** could result in immediate discipline including, but not limited to, imposition of a Fine and/or suspension of voting and common area privileges. Association must give at least fifteen (15) days written notice of the hearing to the Violator before any action is taken, pursuant to *Civil Code* § 1363 and the Association's Governing Documents.

STEP 4. UNIT OWNER HEARING PROCEDURE

- A. Findings of Fact and Recommended Action: The Board of Directors must make specific findings as it relates to the violation of the Governing Documents, noting them on the Unit Owner Hearing Procedure form and Ruling Notice form with the facts which support its decision. The decision of the Association and action recommended/taken should also be noted. NOTE: If no violation is found, then no remedy is required, and the Association would then issue a Ruling Notice pursuant to Step 4.C below.
 - **B.** Remedies: If it is determined a violation has taken place, the Board of Directors may take any or all the following actions:
- 1. **Impose Fine –** Even if the violation is not of a continuing nature and does not lend itself to a self-help remedy, the Board of Directors still has the authority to impose a Fine for failure to comply with the provisions of the Governing Documents. The Board of Directors may only impose a Fine after providing notice and hearing to a Violator, pursuant to the minimum requirements set forth herein.

The Fine structure is detailed in Paragraph 4.D below

- 2. **Right and Authority to suspend voting rights and/or common area privileges** and/or any other any other privilege of any Owner or Person deriving rights from any Owner for a reasonable period not to exceed six (6) months for each violation of the Governing Documents and/or for any period during which the Owner is delinquent in the payment of any assessment, fine or monetary penalty, or as otherwise provided in the Governing Documents.
- 3. **Self-Help Remedy for Continuing Non-Architectural Violations** —If the violation of the Governing Documents continues and can be cured through a self-help remedy, the Board has the right to demand correction of the continuing violation and a date certain upon which a Unit Owner must comply (a reasonable period of time shall be given to the Unit Owner) *via* the Notice of Ruling. The Notice should further indicate that if the Unit Owner fails to comply within the time provided by the Association, the Association would bring the Unit Owner into compliance and charge the cost of same to the Unit Owner as a Reimbursement Assessment.
- 4. **Self-Help Remedy for Continuing Architectural/Landscape Violations-If** it is corrective action (removal, replacement, repair and/or modification) by the Violator and if corrective action is not taken by the Owner and the violation can be cured through a self-help remedy, the Ruling Notice shall further indicate that if the Owner fails to comply within the time provided, the Board of Directors shall bring the Owner into compliance and charge the cost of same to the Owner as a Reimbursement Assessment. However, any demand letter which requires the Association to go onto an Owners' Restricted Common Area property to rectify the violation should be reviewed and sent by Association's counsel. For example, if a Unit Owner's landscaping is becoming an eyesore for lack of maintenance, the Association can provide written notice to the violating Unit Owner that he/she must provide the appropriate maintenance and that he/she is in violation of the Governing Documents. The Notice would further provide that the Owner has a specific (and reasonable) period of time to correct the deficiency. If the Owner fails to correct said deficiency within the specified time given by the Association, the Association could then proceed with the maintenance and charge the cost to the Unit Owner as a Reimbursement Assessment.
- 5. Other Potential Remedies/Sanctions-Notwithstanding anything set forthherein, the Board of Directors in its discretion shall have the power to require any other applicable remedy and/or sanction for as long as it deems necessary, provided, however, that said remedy / sanction is in accord with the Association's Governing Documents and law. If the violation is of such a serious nature that potential legal action is contemplated, the Association's general counsel should be consulted for determination whether Internal Dispute Resolution ("IDR") and/or Alternative Dispute Resolution ("ADR") should be offered to the Violator (as well as consideration of other potential remedies).
- **C.** Ruling Notice. Regardless what remedy the Board of Directors chooses to take, even if no violation is found, the Association must mail to the Violator a Ruling Notice within fifteen (15) days after the date of hearing. If it is ruled that a Fine and/or Reimbursement Assessment(s) shall be imposed against the Violator, then the Board must give notice of the ruling to the Violator and request payment of such assessment(s) within thirty (30) days after the Ruling Notice is mailed. This is to be recorded in the

Executive Session minutes or regular minutes, whichever is applicable.

D. Fine Structure. If any Owner's failure to comply with the provisions of the Governing Documents results in the Association's expenditures of monies or incurs costs related to the action or non-action of an Owner, the Association may levy a Reimbursement Assessment against such Owner. A violation may result in a Fine from either or both of the Tables set forth below. The amount of the Fines may be amended from time to time by the Board of Directors. The following Fine structure is based upon a reasonable determination of the costs (*i.e.* attorneys' fees, management fees, etc.) expended by the Association in performing its functions in enforcing the Governing Documents, as well as the imposition of appropriate sanctions for violation of said Governing Documents. The present structure of the Association for Fines for violations of the Governing Documents shall be as follows:

Fines for Violation of the Governing Documents			
Violation	\$100 per occurrence unless violation results in an adverse health or safety impact on common area or another person or persons' property.		

Note: Failure to comply with a Violation Notice may result in the violation being deemed an additional violation and subject Owner to an additional Fine.

E. Collection of Fines and Reimbursement Assessments. Pursuant to the Association's collection policy and the Declaration, if a Fine was levied for failure to comply with the Governing Documents and/or a Reimbursement Assessment was levied for costs incurred by the Association in repair of damage to the Common Areas and is not paid within thirty (30) days after mailing the Ruling Notice, then the Board may suspend the Owner's voting and/or common area privileges after notice as set forth in the collection policy.

Guidelines for Submitting an Architectural Request

In order to submit a request for architectural changes you must adhere to the following guidelines.

- 1. Fill out the attached "Request for Architectural Change Form." Please include all the requested information including but not limited to; location, size, color, building material, exterior finish, dimensions, utilities, and types of plants quantities to be used and written neighbor agreement (If applicable)
 - Include with your request a copy of your <u>Plat Map or Lot Survey</u>. You should have received this document at your closing. If you do not have a plat map you will need to contact your county Tax Department. Please draw the location of the proposed item directly on the map.
- 2. You must also include a **brochure**, **photo**, **picture** or **drawing** of what the project will look like when it is completed.

Your request cannot be processed without all of the above information included. **Incomplete requests will be returned to the homeowner for completion.**

NO PROJECT CAN BEGIN WITHOUT WRITTEN APPROVAL FROM THE ARCHITECTURAL COMMITTEE.

OASIS VILLA RESORT HOMEOWNER ASSOCIATION REQUEST FOR ARCHITECTURAL CHANGES

Home	eowner Name:		
Addre	ess:		
Unit #	#:		
Phon	e #s: Daytime:		
	Address:		
Date	submitted:		_
Туре	of Modification: ADDITION FENCE	EXTERIO	OR DECK/PATIO
(DES	OUTBUILDING LANDSO	CAPEMODIFIC	ATION OTHER:
	,		
		4	
INCL			SCRIPTION OF IMPROVEMENTS/MODIFICATIONS, F APPLICABLE, AS WELL AS A PLAT MAP SHOWING
1.	Location	7.	Plans/Drawings/Photo/Brochure
2.	Size	8.	Exterior Finish
3.	Color	9.	Dimensions
4.	Material	10.	Utilities
5.	Contractor	11.	Types of plants, quantities, addition or removal, existing or new plant bed edge
6.	Copy of Property Plat Map, with Proposed changes/ Additions shown	12.	Written Neighbor agreement (If Applicable)
What is	your estimated start date?:		
What is	your estimated completion date?:		
	Signature		
owner i	วายแลเนเซ		

Status of the Common Interest Development as Federal Housing Administration (FHA) Approved Condominium Project

(Civil Code §5300 effective July 1, 2017)

Certification by the Federal Housing Administration may provide benefits to members of an association, including an improvement in an owners' ability to refinance a mortgage or obtain secondary financing and an increase in the pool of potential buyers of the separate interest.

This common interest development [is / is not] a condominium project. The association of the common interest development [is / is not] certified by the Federal Housing Administration.

EStatus of the Common Interest Development as Federal Department of Veterans Affairs (VA) Approved Condominium Project

(Civil Code §5300 effective July 1, 2017)

Certification by the federal Department of Veterans Affairs may provide benefits to members of an association, including an improvement in an owners' ability to refinance a mortgage or obtain secondary financing and an increase in the pool of potential buyers of the separate interest.

This common interest development [is / (is not)] a condominium project. The association of the common interest development [is / (is not)] certified by the federal Department of Veterans Affairs.

THE VILLAGE AT OASIS and THE OASIS VILLA HOMEOWNERS ASSOCIATIONS, ("Association") now offers all Owners the ability to receive notices and other correspondence from the Association electronically. If Owners accept delivery electronically, the Association hopes to reduce expenses associated with copying, mailing and postage, while also helping reduce the Association's carbon footprint and effect on the environment. Please complete and return this consent form to take advantage of this offer and to begin receiving communications electronically. Please note this form must be renewed annually, this helps to insure we have the most current email address on file.

The undersigned Owner/Member hereby agrees to accept delivery of all legally permissible documents and notices from the Association in electronic form, via e-mail in Adobe PDF or similar format. The documents, which can be sent to you by the Association in electronic form, include, but are not limited to, the following:

- Regular or Special Board Meeting Notices
- Proposed Rule Change Notices
- Request for Candidates, etc.
- Operating Budget or Summary
- Insurance Coverage Summary
- Rules and Regulations
- Disclosure Document Index
- Newsletter
- Access to Board Minutes
- Architectural Change Notice

- Informal Dispute Resolution (IDR) Notice
- Alternative Dispute Resolution (ADR) Notice
- Secondary Address Notice
- Reserve Funding Plan
- Reserve Study
- Reserve Study Updates
- Financial Statements and/or any Reviews
- Assessment Collection Policy
- Assessment and Foreclosure Notice/Form
- Monetary Penalty Schedule

By signing below, you confirm that you are Owner of the property listed below and/or authorized to make decisions for and bind the property. You further consent to the matters described herein and understand that with certain legally required exceptions by signing below you will no longer receive notices and documents from the Association via U.S. mail. You can revoke this authorization and again receive notices, disclosures and other documents from the Association in printed copy by sending a revocation notice to the Association's Community management staff, to Duane Rohrbaugh by email at drohrbaugh@viresorts.com, or by first class mail to Village at Oasis HOA, c/o VI Resorts, Attn: Resort Manager, 4190 East Palm Canyon Drive, Palm Springs. CA 92264 USA

No more than one (1) e-mail address will be accepted as the primary address for delivery of the above documents, per property address. This signed form may be returned to the Association by e-mail, facsimile, personal delivery or 1st class mail by using the information listed above.

I understand and agree that delivery of any notices, documents, communications or disclosures are complete at the time of e-mail transmission from the Association. I further understand that it is my obligation to notify the Association through the means described in this form if the e-mail address at which I wish to receive notice changes. I understand that I have the right, at any time, to have the documents delivered electronically pursuant to this consent form made available to me in paper form upon my written request.

Signature of Owner/Authorized Representative	Printed Name		
Address within the Association	Primary E-Mail Address (Please Print Legibly)		
Phone Number (Home or Cell)			

OASIS VILLA RESORT HOMEOWNERS ASSOCIATION

MEMBERSHIP LIST OPT-OUT FORM

Effective January 1, 2020, a membership list, as defined by California Civil Code §5200(a)(9), will include a Member's name, property address, mailing address (if different from the property address), and email address.

As a Member of Oasis Villa Resort Homeowners Association ("Oasis Villa"), you have the right to request that Oasis Villa withhold your personal information from Oasis Villa's membership list. In order for Oasis Villa to keep your private information from being included as part of Oasis Villa's membership list, you must complete this form and return it to Oasis Villa.

Each owner on the deed to your residence located within Oasis Villa who wishes to optout must complete and return this form. Otherwise, only those that opt-out will have their private information kept out of the membership list. Please be advised that your opt-out will remain in effect until you provide written notification to Oasis Villa changing your designation.

MEMBER'S DESIGNATION	REGARDING MEMBERSHIP LIST
out of the sharing of my/our address as part of Oasis Villa' alternative process described shall remain in effect until chall. I/we, as the record owner(s) of	of the residence located within Oasis Villa, <u>DO</u> optoname, property address, mailing address and email's membership list. I/we prefer to be contacted via the in Corporations Code Section 8330(c). This opt-out anged by me/us via written notification to Oasis Villa. Of the residence located within Oasis Villa, <u>DO NOT</u> our name, property address, mailing address and email's membership list.
Owner #1 Name:	<u>/</u>
Owner # 2 Name:	
Property Address (not mailing address):	
Owner #1 Signature:	Date:
Owner #2 Signature:	Date:

When completed, please return this form to Oasis Villa Resort Homeowners Association c/o VI Resorts, Attn: Duane Rohrbaugh, via mail at 4190 E. Palm Canyon Drive, Palm Springs, CA 92264, or via email at DRohrbaugh@viresorts.com.

OASIS VILLA RESORT HOMEOWNERS ASSOCIATION

MEMBERSHIP LIST OPT-OUT FORM

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MEMBER'S DESIGNATION	REGARDING MEMBERSHIP LIST
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Owner #1 Name:	<u>/</u>
Owner # 2 Name:	
Property Address (not mailing address):	
Owner #1 Signature:	Date:
Owner #2 Signature:	Date:

When completed, please return this form to Oasis Villa Resort Homeowners Association c/o VI Resorts, Attn: Duane Rohrbaugh, via mail at 4190 E. Palm Canyon Drive, Palm Springs, CA 92264, or via email at DRohrbaugh@viresorts.com.

OASIS RESORT HOMEOWNERS ASSOCIATION CHARGES FOR DOCUMENTS

AS REQUIRED BY SECTION 4525

Document	Civil Code Section	Fee for Document	Not Available (N/A) or not Applicable (N/App), or Directly Provided by Seller and confirm in writing by Seller as a current document (DP)
Articles of Incorporation	§4525(a)(1)	\$7	
CC&R's	§4525(a)(1)	\$40	
Bylaws	§4525(a)(1)	\$30	
Operating Rules	§4525(a)(1)		N/App
Age Restrictions	§4525(a)(2)		N/App
Rental restrictions	§4525(a)(9)		N/App
Annual Budget Summary, including	§5300 and		
reserve study	§4525(a)(3)	\$15	
Assessment and reserve funding	§5300 and		
disclosure summary	§4525(a)(4)	\$7	
Financial statement review	§5305 and		
	§4525(a)(3)	\$15	
Assessment enforcement policy	§5310 and	\$7	
	§4525(a)(4)		
Insurance summary	§5300 and	\$4	
	§4525(a)(3)		
Regular assessment	§4525(a)(4)	\$4	
Special assessment	§4525(a)(4)	\$7	
Emergency assessment	§4525(a)(4)	\$7	
Other unpaid obligations of seller	§5675 and §4525(a)(4)	\$7	
Approved changes to assessments	§5300 and §4525(a)(4), (8)	\$7	
Settlement notice regarding	§4525(a)(6), (7)		N/APP
common area defects	and 6100		
Preliminary list of defects	§4525(a)(6), 6000 and 6100		N/App
Notice of violation	§5855 and 4525(a)(5)	\$7	
Required statement of fees	§4525	\$4	
Minutes of regular board meetings conducted over the previous 12 months, if requested	§4525(a)(10)	\$20	

The information provided by this form may not include all fees that may imposed before the close of escrow. Addition fees that are not related to the requirements of Section 4525 shall by charged separately.