

**Cornerstone Community Management, Inc.**

1800 Hamilton Ave. Suite 210 San Jose, CA 95125

408-448-3080 Fax-408-448-3084

**ESCROW DEMAND**

Date: May 15, 2017

Escrow #: 5441281

To: First American Title Co.

Address: 1657 Cedar creek Ct.

Julie Clothier

Account #: 023-110802

408-867-9915 jclothier@firstam.com

Monthly Assessment: \$ 245.00

HOA: Creekside of San Jose

Special Assessment: \$ N/A

**Statement of Account**

Late charges of \$10.00 are assessed on the 16th of each month and additional interest of 10% per annum begins accruing 30 days past due.

Past Due:	<u>\$ -460.00</u>	
Current Dues:	<u>\$ 245.00</u>	
Payments/Credit:	<u>\$ 245.00</u>	
Assessments are due on the first of the month.	Total due through <u>May 30th</u>	<u>\$ -460.00</u> <b>Credit Balance - will be refunded by HOA</b>

In addition to the amount due above, please collect one month's assessment in advance. The check should be made payable to: Creekside of San Jose Homeowners Association

The Transfer Fee includes ownership record changes, file setup, and coupon book. The Demand Fee is for demand preparation. Both fees are in addition to other fees paid for documents. The Transfer and Demand Fees (**payable to Cornerstone Community Management**) must be collected at the time of closing and paid through the escrow account.

Sale Transfer Fee:	<b>\$250.00</b>	Payable to:
Demand Fee:	<b>\$ 60.00</b>	<b>Cornerstone Community Management</b>

\*NOTE: Please remember to **send two (2) separate checks:**

1. One check payable to Creekside of San Jose Homeowners Assn. for assessments
2. One check payable to Cornerstone Community Management for the Transfer/Demand Fees

\* **A copy of the Grant Deed must be included** with the fees and ownership change information. Failure to send a copy of the Grant Deed may prolong your BUYER'S coupon books, ownership change of record, and additional charges may apply.

Insurance Carrier: James O'Connor (Farmer's Insurance) Phone: 408-512-2195

Sincerely,  
Accounts Receivables

**CHARGES FOR DOCUMENTS PROVIDED AS REQUIRED BY SECTION 4525\***

Property Address 1657 Cedar Creek Ct., San Jose, CA 95121

Owner of Property John P. & Ivana S. Kennedy

Owner's Mailing Address 625 Clyde Ct., Milpitas, CA 95035

(If known or different from property address.)

Provider of the Section 4525 Items:

Bill Forrester Managing Agent Cornerstone Community Management May 15, 2017

Name Title Association or Agent Date  
 Check or Complete Applicable Column or Columns Below

DOCUMENT	CIVIL CODE SECTION	INCLUDED (INC) NOT AVAILABLE (N/A) Or NOT APPLICABLE (N/APP)
Articles of Incorporation or statement that not incorporated	Section 4525(a)(1)	INC
CC&Rs	Section 4525(a)(1)	INC
Bylaws	Section 4525(a)(1)	INC
Operating Rules	Section 4525(a)(1)	INC
Age restrictions, if any	Section 4525(a)(2)	N/APP
Annual budget report or summary, including reserve study	Sections 5300, 5310 and 4525(a)(3)	INC
Assessment and reserve funding disclosure summary	Sections 5300, 5305, and 4525(a)(4)	INC
Financial statement review	Sections 5305 and 4525(a)(3)	INC
Assessment enforcement policy	Sections 5310 and 4525(a)(4)	INC
Insurance summary	Sections 5300, 5310 and 4525(a)(3)	INC
Rental Restrictions, if any	Section 4525(a)(9)	N/APP
Regular assessment	Section 4525(a)(4)	INC
Special assessment	Section 4525(a)(4)	N/APP
Emergency assessment	Section 4525(a)(4)	N/APP
Other unpaid obligations of seller	Sections 5675 and 4525(a)(4)	N/APP
Approved changes to assessments	Sections 5300 and 4525(a)(4), (8)	N/APP
Settlement notice regarding common area defects	Sections 4525(a)(6), (7), and 6100	N/APP
Preliminary list of defects	Sections 4525(a)(6), 6000, and 6100	N/APP
Notice(s) of violation	Sections 5855 and 4525(a)(5)	N/APP
Required statement of fees	Section 4525	INC
Most recent 12 months of minutes	Section 4525(a)(10)	INC
A statement describing all past, current and contemplated litigation (involving the development) in which the HOA, the developer and/or the builder are parties		N/APP
If asbestos, lead-based paint or any other environmental or toxic contaminants have been identified as present in any unit or area of the development, a written statement thereof		INC

TOTAL FEES FOR THESE DOCUMENTS: \$ 290.00

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

# HOMEOWNERS ASSOCIATION CERTIFICATION FORM

Project Legal Name: Creekside of San Jose Homeowners Association

Property Address 1657 Cedarcreek Ct.

1. The project is:        A Condominium          X   A Planned Unit Development (P.U.D.)  
         X   Attached               Detached
2. Total number of units in project through subject phase? 148   3   Phases
3. Is the project a conversion? No
4. Is the project a legally phased project? Yes
5. Is the project subject to additional phasing or annexation? No  
*If yes, please note number of additional phases?* N/A
6. Total number of units that have been sold and closed from the developer? 148
7. Total number of units that are unsold from the developer? 0
8. Total number of units that are owner-occupied? 97
9. Total number of units that are rentals? 51
10. Total number of units that are sold, pending closing? Unknown

**Disclaimer:** The above tenant/owner ratio figures are reflective of information provided by owners and our billing records only. If a homeowner's billing/mailling address differs from the unit address, it may be included in the tenant number/ratio.

11. Total number of units that are 30 days or more delinquent on Association dues? 2
12. Amount of Monthly Assessment Fee/Dues: \$245.00
13. Is there a Special Assessment? NO  
*If yes, Amount/mo.? \$*        *From:*        *Through:*        *For:*
14. Are the unit owners (other than developer) in control of the Association? Yes  
*If no, what is the date of project "turnover"?* N/A
15. What date did control of the Association pass to the unit owners? March 1981
16. Is there any litigation? NO. *If yes, note that disclosure information is available upon written request from the Seller along with an up-front fee of \$*N/A.
17. Are all units, common areas and facilities complete? Yes
18. Are all units, common areas and facilities within the project? Yes. *If no, please explain on the reverse.*
19. Are the common areas and amenities, if applicable, owned by the unit owners? Yes
20. What is the present amount of cash reserves for future replacement of the Common Areas? \$923,983.96
21. Does any single entity, individual, or group own more than 10% of the total units in the project? NO
22. Are there any age restrictions that apply in the development? Refer to Governing Documents.
23. Does the Association's pest control repair policy comply with Calif. Civil Code 1364? Any information, if available, regarding the Association's pest control policy would be addressed in the Board Meeting minutes.
24. Are all units in the project owned in fee simple (not leasehold) and do the unit owners have the sole ownership interest in and rights to the use of the project facilities, common areas, and limited common areas? YES
25. Is there asbestos in the common area building(s)? The Board is not aware of any asbestos in the common area / building(s).

**Insurance information from Seller to Buyer regarding Association Insurance is mandated by Law.**  
Please contact the Association's Insurance Agent for the most current information.

Agent: James O'Connor (Farmer's Insurance)

Phone: 408-512-2195

Address: 18809 Cox Ave., #260, Saratoga, CA 95070

Fax: 408-516-9500

26. Is this project professionally managed? YES Cornerstone Community Management,  
1800 Hamilton Ave., Ste. 210, San Jose, CA 95125 408-448-3080 Fax: 408-448-3084

Signature Bill Forrester

Print Name Bill Forrester

Title: Documents Dept.

Date: May 15, 2017

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
March 9, 2017**

**I. Call To Order**

Darrel Guidry (President) called the meeting to order at 6:00 PM Red Lobster 2040 Aborn Rd. San Jose, Ca. 95121. Other Board members in attendance were James Webb-(Treasurer), Gary Zarkin (VP) and Lauren McKee (Secretary). Julie Shreeve (Member At Large)-absent. Tanya Ruiz was present representing Cornerstone Management.

**II. Homeowner Issues-open forum-No homeowners present.**

**III. Approval of Minutes**

Darrel motioned to approve the February 9, 2017 Board of Directors meeting minutes as presented, James seconded and the motion was approved unanimously.

**IV. Financial Report**

- A. **Financial Statement**-The Board reviewed the 1/31 financials and approved as presented.
- B. **Review Delinquency Report**-Item reviewed without any questions.
- C. **Collection Report Update**-Approved as presented.
- D. **Board reviewed invoices and signed checks.**

**V. Association Manager's Report**

**Incoming Correspondence-**

A. **3470 Sugarcreek Dr.**-Homeowner requested management obtain a bid to clear several storm drains in common area on Cedar creek Dr. and the Board agreed.

B. **Work Order Report/Violation Report**- No new work orders submitted to vendors. Management will complete property inspection on March 15<sup>th</sup>

**C. Architectural Application-**

- 3527 Squirecreek Cir.-Board reviewed and approved the architectural application and estimate to replace the shared fence. Aurelian Fence will complete the work, HOA shares cost totals \$240.
- 3459 Sugarcreek Ct.- Board reviewed and approved the architectural application to replace windows to white vinyl dual pane, same style as existing. AAA Windows will complete the work.

**VI. Old Business**-Management is waiting quotes to remove two large trees on the corner of Cedar creek Dr. and Marsh Manor Wy.

**VII. New Business-**

- A. No new business discussed.

**VIII. Next Meeting**-The next Board meeting is scheduled for Thursday April 13, 2017.

**IX. Meeting Location**-Red Lobster-2040 Aborn Rd. San Jose, Ca. 95121

**X. Adjournment**-Without any further business to discuss, the meeting was adjourned at 7:30 pm.

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
February 9, 2017**

**I. Call To Order**

Darrel Guidry (President) called the meeting to order at 6:07 PM at Caspian Way, 2881 The Villages Parkway San Jose, Ca 95135. Other Board members in attendance were James Webb (Treasurer) and Julie Shreeve, (Member At Large). Gary Zatkin (VP) and Lauren McKee (Secretary)-absent. Tanya Ruiz was present representing Cornerstone Management.

**II. Member disciplinary hearing-Refer to Executive minutes.**

**III. Homeowner Issues-open forum-No homeowners present.**

**IV. Approval of Minutes**

Darrel motioned to approve the January 12, 2017 Board of Directors meeting minutes and Executive minutes as presented, Julie seconded and the motion was approved unanimously.

**V. Financial Report**

**A. Financial Statement-**The Board reviewed the 12/31 financials and approved as presented.

**B. Review Delinquency Report-**Item reviewed without any questions.

**C. Collection Report Update-**Approved as presented.

**D. Board reviewed invoices and signed checks.**

**VI. Association Manager's Report**

**Incoming Correspondence-**

**A. 3470 Sugarcreek Dr.-** Homeowner submitted correspondence asking the Board to consider removal of the (3) three Aleppo Pine Trees located by 1673 Cedarcreek Dr. and the Board agreed. Management will obtain quotes from reputable arborist.

**B. Work Order Report/Violation Report-**Board reviewed work order and violation summary and approved without any questions. Property inspection completed during the week of February 1<sup>st</sup>.

**C. Architectural Application-**No architectural request submitted for review.

**VII. Old Business-No old business for discussion.**

**VIII. New Business-**

**A. 2015-2016 Year-end financial statement and rep. letter-**After review and discussion of the year-end financial report prepared by Levy and Associates, the Board approved as presented. James Webb applied signature to rep. letter.

**IX. Next Meeting-**The next Board meeting is scheduled for Thursday March 9, 2017.

**X. Meeting Location-**Red Lobster-2040 Aborn Rd. San Jose, Ca. 95121

**XI. Adjournment-**Without any further business to discuss, the meeting was adjourned at 7:20 pm.

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
January 12, 2017**

**I. Call To Order**

Darrel Guidry (President) called the meeting to order at 6:09 PM at Yuri's Japanese Restaurant, 3236 S. White Rd. San Jose, Ca. 95122. Other Board members in attendance were James Webb, Gary Zatkin and Lauren McKee. Tanya Ruiz was present representing Cornerstone Management.

**II. Member disciplinary hearing-Refer to Executive minutes.**

**III. Homeowner Issues-open forum-No homeowners present.**

**IV. Approval of Minutes**

Julie motioned to approve the November 10, 2016 Board of Directors meeting minutes as presented, James seconded and the motion was approved unanimously.

**V. Financial Report**

- A. **Financial Statement**-The Board reviewed the 10/31 and 11/30 financials. 12/31 financials will be discussed at the February Board Meeting.
- B. **Review Delinquency Report**-Item reviewed without any questions.
- C. **Collection Report Update**-Approved as presented.
- D. **Lien Resolution**-Board reviewed the Resolution to Record Lien for delinquent account #113900, #109901 and #114502 agreed for James Webb to apply signature.
- E. **Board reviewed invoices and signed checks.**

**VI. Association Manager's Report**

**Incoming Correspondence-**

- A. **1678 Brushcreek Ct.**- Homeowner submitted correspondence asking if the Board would consider parking stickers to identify the residents of the HOA. After review the Board agreed the stickers/permits would be difficult to monitor.
- B. **Work Order Report/Violation Report**-Board reviewed work order summary and approved without any questions. Property inspection will be completed during the week of January 23rd.
- C. **Architectural Application-3512 Squirecreek Cir.**-Board reviewed and approved architectural application for the installation of new windows and sliding glass door. American Vision Windows will complete the work.

**VII. Old Business-**

- A. **Exterior trim repair status**-Management stated that Ekim Painting has completed the trim work. Kim (owner of Ekim Painting) reported several patio entry doors were replaced and twenty (20) additional doors remain in the warehouse. Management instructed Ekim Painting to cease work as the patio entry doors are not the responsibility of the HOA. Board and management will review approved contract for clarification.

**VIII. New Business-**

- A. **Tree removal bid**-After review and discussion of the tree removal bid from Commercial Tree Care to remove three (3) large trees along Sugarcreek Dr. and one (1) additional on the other side of Sugarcreek Dr. James motioned to approve the bid at a cost not to exceed \$2,280. Gary seconded and the motion passed unanimously.

**B. Bare spot shrub bid-**Board reviewed bid by Older's Landscape to fill bare spot by 3472 Sugarcreek Dr. and agreed to revisit the quote sometime in the Spring.

**C. Exterior LED Lamp fixture bid-3441 Brushcreek Wy.** Board reviewed and discussed quote from Sector Security to install one (1) RAB LED wall pack light on the side of 3441. James motioned to approve estimate at a cost not to exceed \$438.50 Darrel seconded and the motioned passed unanimously.

**D. Cement repair bid-**Board reviewed cement repair bid from Metro Concrete. After review and discussion James motioned to approve R1 and R2 including grinding at a cost not to exceed \$7,609. Darrel seconded and the motion and the motion passed unanimously.

**E. Pool Heater repair bid-**Board reviewed bid from A&B Pool Maintenance to re-plumb in order to bypass the pool heater. James motioned to approve with the stipulation that both pools receive the work, Darrel seconded and all were in favor. Cost not to exceed \$289.

**IX. Next Meeting-**The next Board meeting is scheduled for Thursday February 9, 2017.

**X. Meeting Location-**Caspian Way-2881 The Villages Prkwy. San Jose, Ca.

**XI. Adjournment-**Without any further business to discuss, the meeting was adjourned at 8:00 pm.

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
November 10, 2016**

**I. Call To Order**

Darrel Guidry-( President) called the meeting to order at 6:10 PM at Truya Sushi-3255 S. White Rd.SJ, Ca. 95148. Other Board members in attendance were Lauren McKee-(Secretary), Julie Shreeve (Member at Large), James Webb (Treasurer) aand Gary Zatkin (Vice President). Tanya Ruiz was present representing Cornerstone Management.

**II. Homeowner Issues-open forum-1688 Cedar creek Dr.-Homeowner reported trashcans belonging to 1686 Cedar creek Dr. remain visible to common area.**

**IV. Approval of Minutes**

James motioned to approve the October 13, 2016 Board of Directors meeting minutes as presented Lauren seconded and the motion was approved unanimously.

**V. Financial Report**

A. **Financial Statement**-Board reviewed the 9/30 financials and approved as presented

B. **Review Delinquency Report**-Item reviewed without any questions.

C. **Collection Report Update**- Board reviewed and discussed report and account history from ASAP regarding #023112301. Homeowner requests a hearing to discuss collection fees. Board agreed to meet the homeowner on January 12<sup>th</sup> . Management will send a letter requesting the homeowner attend a hearing on 1/12/17.

C. **Lien Resolution**-Board reviewed Lien Resolution for delinquent account #023113900 and James Webb applied signature.

D. **Board reviewed invoices and signed checks.**

**VI. Association Manager's Report**

**A. Incoming Correspondence**

- 3341 Squirecreek Cir.-Board reviewed homeowner correspondence regarding permission to install a Solar motion security light sensor "Holan 12 LED". Item will be placed on the top and side of garage. Upon review and discussion the Board agreed to grant permission.

**B. Work Order Report/Violation Report**- Work Order report reviewed without any questions.

Property inspection completed 11/1 by property manager, Tanya Ruiz and James Webb, Board Treasurer. During review of violation report James stated that there is cement in need of repair in front of 3494 Sugarcreek Dr. Management will request proposal for repair from Metro Concrete.

**C. Architectural Application**-No architectural request submitted for review.

**VII. Old Business**-No old business discussed.

**VIII. New Business**-Management reported several exterior light poles are out by Brushcreek and Squirecreek Cir. Board reviewed estimate from Allan, with Horizon Electric to troubleshoot a short within an existing lighting circuit. Board request for management to advise the technician to replace a faulty part to the circuit board first as that may solve the issue. Estimate to troubleshoot may be discussed at a later date.



**IX. Next Meeting-**The next Board meeting is scheduled for Thursday, January 12, 2017.

**X. Meeting Location-**To Be Determined.

**XI. Adjournment-**Without any further business to discuss, the meeting was adjourned at 7:00 pm.

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
October 13, 2016**

**I. Call To Order**

Darrel Guidry-( President) called the meeting to order at 6:10 PM at Olive Garen Restaurant- 2226 Eastridge Loop SJ, Ca. 95121. Other Board members in attendance were Lauren McKee-(Secretary), Julie Shreeve (Member at Large) and James Webb (Treasurer). Gary Zatkan (Vice President)-Absent. Tanya Ruiz was present representing Cornerstone Management.

**II. Homeowner Issues-open forum-3472 Sugarcreek Dr.-Homeowner requested the HOA approve solar. The Board request that the solar company (Solar USA) confirm the homeowner is responsible for any damage to roof and if the home sells the homeowner is responsible for removing the solar or the new buyer has to agree to attain full responsibility.**

- HOA solar specification may be written up by legal counsel and disclosed to Board for review at a later date.
- 3496 Sugarcreek Dr.-Homeowner correspondence and photo noted that the balcony has been rebuilt including paint to match existing.
- Board request HOA swimming pools close on October 31<sup>st</sup> for the winter. Management will inform A&B Pool Service.

**IV. Approval of Minutes**

James motioned to approve the October 13, 2016 Board of Directors meeting minutes as presented Lauren seconded and the motion was approved unanimously.

**V. Financial Report**

- A. **Financial Statement**-The 9/30 financials will be reviewed at the November Board meeting.
- B. **Review Delinquency Report**-Item to be reviewed at the November Board meeting.
- C. **Collection Report Update**-Approved as presented.
- D. **Lien Resolution**-Board reviewed Lien Resolution for delinquent account #023113900 and James Webb applied signature.
- E. **Board reviewed invoices and signed checks.**

**VI. Association Manager's Report**

- A. **Incoming Correspondence**
- B. **Work Order Report/Violation Report**- Property inspection to be scheduled at a later date.
- C. **Architectural Application**-
  - **1698 Cedarcreek Dr.**-Board reviewed and approved the homeowner's architectural application for the replacement of all windows by AMC Glass Company. Board reviewed request to replace exterior fence facing common area and approved with the stipulation the fence is restored to original condition and homeowner is responsible for trellis.

**VII. Old Business-**

- A. **Exterior trim repair paint inspection bid**-Board reviewed the estimate from Ekim Painting and Whit's Painting to paint the areas of wood that will be replaced throughout the HOA Bids included paint all white trim, balconies and garages. James motioned to approve Whit's Painting at a cost not to exceed \$111,190.00 Lauren seconded and the motion passed unanimously.
- B. **Solar**-Board discussed solar and the option for homeowners to utilize solar. Board requested that management obtain legal counsel regarding HOA solar specifications.

**VIII. New Business-**

**A. 2017 Reserve Study Report-**Board reviewed 2017 Reserve Study report by Reserve Analysis Consulting and approved as presented. Annual Reserve Contribution for 2017 is \$38,220.

**B. Annual Gutter Cleaning-**Board reviewed the gutter cleaning bids from All About Gutters and East West, James motioned to approve All About Gutters at a cost not to exceed \$3,375. Julie seconded and the motion passed unanimously. Board request scheduling take placed mid March of 2017.

**IX. Next Meeting-**The next Board meeting is scheduled for Thursday November 10, 2016.

**X. Meeting Location-**Truya Sushi-3255 S. White Road. San Jose, Ca. 95148

**XI. Adjournment-**Without any further business to discuss, the meeting was adjourned at 7:47 pm.

**Creekside of San Jose Homeowners Association**  
**Minutes of The Board of Directors Meeting**  
**September 8, 2016**

**I. Call To Order**

Darrel Guidry- (President) called the meeting to order at 6:02 PM at Yuri's Japanese Restaurant-3236 S. White Road SJ, Ca. 95148. Other Board members in attendance were Gary Zarkin- (Vice President), Lauren McKee- (Secretary), Julie Shreeve (Member at Large) and James Webb (Treasurer). Tanya Ruiz was present representing Cornerstone Management.

**II. Hearing-Homeowner Maintenance-Hearing canceled as homeowner made correction.**

**III. Homeowner Issues-open forum-3472 Sugarcreek Dr.-Homeowner requested the HOA approve solar. The Board requires that the solar company (Solar USA) answer several questions that were emailed back in June.**

- **3463 Sugarcreek Ct.-Homeowner requested an article be noted in the newsletter regarding swimming pool floaters and the recommend size(s).**

**IV. Approval of Minutes**

Darrel motioned to approve the August 11, 2016 Board of Directors meeting minutes as presented Lauren seconded and the motion was approved unanimously.

**V. Financial Report**

- A. Financial Statement-The Board reviewed the 7/31 & 8/31 financials and approved as presented.**
- B. Review Delinquency Report-Item reviewed without any questions.**
- C. Collection Report Update-Approved as presented.**
- D. Lien Resolution-None.**
- E. Board reviewed invoices and signed checks.**

**VI. Association Manager's Report**

- A. Incoming Correspondence**
- B. Work Order Report/Violation Report-Board reviewed work order summary and approved without any questions. Property inspection report reviewed and approved.**
- C. Architectural Application-**

- **1696 Cedarcreek Ct.-Board reviewed and approved the homeowner's architectural application for the replacement of all windows and sliding glass door.**

**VII. Old Business-**

- A. Exterior trim repair paint inspection bid-Board reviewed the estimate from Ekim Painting and Whit's Painting to paint the areas of wood that will be replaced throughout the HOA and requested for management to obtain bids to paint all white trim, balconies and garages. Item will be further discussed at a later date.**

**VIII. New Business-**

- A. 2017 Budget-Board reviewed 2017 budget and approved a five (5) assessment increase. 2017 HOA dues are \$245. Annual Reserve Contribution for 2017 is \$38,220.**

**IX. Next Meeting-The next Board meeting is scheduled for Thursday October 13, 2016.**

**X. Meeting Location-Eastridge Olive Garden-2226 Eastridge Loop. San Jose, Ca. 95122**

**XI. Adjournment-Without any further business to discuss, the meeting was adjourned at 7:35 pm.**

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
August 11, 2016**

**I. Call To Order**

Darrel Guidry-( President) called the meeting to order at 6:02 PM at Yuri's Japanese Restaurant-3236 S. White Road SJ, Ca. 95148. Other Board members in attendance were Gary Zatkan- (Vice President), Lauren McKee- (Secretary), Julie Shreeve (Member at Large) and James Webb (Treasurer). Tanya Ruiz was present representing Cornerstone Management.

**II. Homeowner Issues-open forum-1688 Cedar creek Dr.-Homeowner reported the balcony at 1686 Cedar creek Dr. is in need of repair.**

**III. Approval of Minutes**

Darrel motioned to approve the July 14, 2016 Board of Directors meeting minutes as presented Lauren seconded and the motion was approved unanimously.

**IV. Financial Report**

**A. Financial Statement-**The Board reviewed the 6/30 financials and approved as presented.

**B. Review Delinquency Report-**Item reviewed without any questions.

**C. Collection Report Update-**Approved as presented.

**D. Lien Resolution-**None.

**E. Board reviewed invoices and signed checks.**

**V. Association Manager's Report**

**Incoming Correspondence-**

**A. 3436 Brushcreek Wy.-** Board reviewed correspondence requesting a 45 day extension for the replacement of their balcony including paint. Board agreed to grant request.

- **3440 Brushcreek Wy.-** Homeowner submitted correspondence stating the balcony will be completed by the end of August.
- **3527 Squirecreek Cir.-**Darrel (Board President) will meet with homeowner to discuss the condition of his balcony the week of August 22<sup>nd</sup> .
- **1698 Cedar creek Dr.-**Homeowner correspondence stated the balcony will be repaired by August 15<sup>th</sup>
- **3472 Sugarcreek Dr.-**Management confirmed that the balcony has been rebuilt and painted to match existing color.

**B. Work Order Report/Violation Report-**Board reviewed work order summary and approved without any questions. Property inspection will be completed on August 16<sup>th</sup>

**C. Architectural Application-**

- **1682 Brushcreek Ct.-**Board reviewed and approved the homeowner's architectural application for the replacement of their windows and sliding glass door.

**VI. Old Business-**

**A. Exterior trim repair paint inspection bid-**Board reviewed the estimate from Ekim Painting to replace multiple areas of white trim. Upon discussion Darrel motioned to approve at a cost not to exceed \$74,725. Gary seconded, Julie and Lauren agreed. James abstained. Motion 4 to 1. Management will confirm whether or not the bid includes paint.

**B. Hollowcreek Pool-**Board reviewed and discussed proposal from Premier Construction to replace a section of siding at the pool pump house. James motioned to approve at a cost not to exceed \$481.35, Lauren seconded and the motion passed unanimously.

**C. Cement repair bid-**Board reviewed and discussed the additional estimate to grind the cement in front of 3499 Sugarcreek Dr. rather than replace. James motioned to approve grinding at a cost not to exceed \$1,600. Darrel seconded and the motion passed unanimously.

**VII. New Business-**No new business discussed.

**VIII. Next Meeting-**The next Board meeting is scheduled for Thursday September 8, 2016.

**IX. Meeting Location-**Red Lobster Restaurant- 2040 Aborn Rd. San Jose, Ca. 95121

**X. Adjournment-**Without any further business to discuss, the meeting was adjourned at 7:30 pm.

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
July 14, 2016**

**I. Call To Order**

Darrel Guidry-( President) called the meeting to order at 6:05 PM at Olive Garden Eastridge- 2226 Eastridge Loop SJ, Ca. 95122. Other Board members in attendance were Gary Zatkan- (Vice President) and Lauren McKee- (Secretary). Tanya Ruiz was present representing Cornerstone Management.

**II. Homeowner Issues-open forum-3537 Squirecreek Cir.-Homeowner reported suspicious activity at 3535 Squirecreek Cir. and residents allowing non-residents to utilize the HOA swimming pool.**

- **3533 Squirecreek Cir-Furniture** reported left behind garage and rug on fence facing common area.
- **3474 Sugarcreek Dr.-Board** reviewed correspondence regarding homeowner's balcony. Homeowner reported that the balcony has been repaired and painted to match existing. Darrel confirmed that the balcony has been repaired.
- **3527 Squirecreek Cir.-Management** reported the owner's balcony remains in need of repair. Darrel corresponded with the owner and reported that the owner had a contractor further inspect the balcony as of 7/14 and will follow through with maintenance and paint to match.
- Management informed the Board and attendees of a "Repair Notice and Permit" report submitted by the City of San Jose regarding marked cement areas in need of repair in front of 3499 Sugarcreek Dr. The notice states repair work needs to be completed no later than September 3<sup>rd</sup>. Management also obtained a bid from Metro Concrete. Metro Concrete quoted repairs at a cost of \$2,600. The City quoted repairs at cost of \$2,993.76. Due to time restraints Gary motioned to approve the estimate submitted by Metro Concrete, Darrel seconded and the motioned passed unanimously. Total cost of repairs not to exceed \$2,600.

**III. Approval of Minutes**

Darrel motioned to approve the June 9, 2016 Board of Directors meeting minutes and Executive minutes as presented Lauren seconded and the motion was approved unanimously.

**IV. Financial Report**

- A. **Financial Statement**-The Board agreed that the 6/30 financials will be discussed at the August Board Meeting.
- B. **Review Delinquency Report**-Item reviewed without any questions.
- C. **Collection Report Update**-Approved as presented.
- D. **Lien Resolution**-None.
- E. **Board reviewed invoices and signed checks.**
  - Board President applied signature to engagement letter prepared by Levy & Associates in preparation of the year-end financial review.

**V. Association Manager's Report**

**Incoming Correspondence-**

- A. **1698 Cedar creek Dr.-** Homeowner submitted correspondence stating a contractor has inspected the balcony and will perform repairs August 15<sup>th</sup>.
- B. **Work Order Report/Violation Report**-Board reviewed work order summary and approved without any questions. Property inspection will be completed during the week of June 20<sup>th</sup>.
- C. **Architectural Application**-No architectural applications submitted.

**VI. New Business-**Board reviewed A&B Pool Maintenance bid to perform the cleaning of both swimming pool filters at 175. 00 each filter. Darrel motioned to approved at a cost not to exceed \$350.00 Lauren seconded and the motion passed.

**VII. Old Business-**

**A. Exterior trim repair paint notice-**After review and discussion of the detailed scope from Ekim Painting to paint all white trim throughout the HOA, Gary stated that he inspected the existing wood trim and referenced Ekim Painting's report. Gary will prepare and submit a summarized list of the wood trim that he noted in need of repair. Item will be further discussed at the August 9<sup>th</sup> Board Meeting.

**B. Hollowcreek Pool Deck estimate-**Board will further discuss quote from Metro Concrete to replace the Hollowcreek pool deck at a later date.

**VIII. Next Meeting-**The next Board meeting is scheduled for Thursday August 9, 2016.

**IX. Meeting Location-**Yuri's Restauarant-3236 S. White Road San Jose, Ca. 95148

**X. Adjournment-**Without any further business to discuss, the meeting was adjourned at 8:00 pm.



**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
June 9, 2016**

**I. Call To Order**

Darrel Guidry called the meeting to order at 6:02 PM at Yuri's Japanese Restaurant, 3236 S. White Rd. San Jose, Ca. 95122. Other Board members in attendance were James Webb, Gary Zatkin and Lauren McKee. Tanya Ruiz was present representing Cornerstone Management.

**II. Hearing-balcony-Refer to Executive minutes.**

**III. Homeowner Issues-open forum-1688 Cedarcreek Dr.-Homeowner suggested that the end units have the option to place a vent on the side of the exterior of their home to assist with ventilation. Upon discussion the Board agreed however, the option would require an architectural application/process. The end units would be the only units that would benefit from the option and if approved the cost would be at the homeowner's expense.**

**IV. Approval of Minutes**

James motioned to approve the May 12, 2016 Board of Directors meeting minutes as presented, Lauren seconded and the motion was approved unanimously.

**V. Financial Report**

**A. Financial Statement-**The Board reviewed the 5/31 financials. Item to be discussed at the June Board Meeting.

**B. Review Delinquency Report-**Item reviewed without any questions.

**C. Collection Report Update-**Approved as presented.

**D. Lien Resolution-**Board reviewed the Resolution to Record Lien for delinquent account #023103201 and agreed for James Webb to apply signature.

**E. Board reviewed invoices and signed checks.**

**VI. Association Manager's Report**

**Incoming Correspondence-**

**A. 3472 Sugarcreek Dr.-** Homeowner submitted correspondence asking if removal of the balcony that belongs to the home is an option. Upon Board review and discussion the Board stated that it would interfere with HOA uniformity and is not an option. Management will advise the homeowner accordingly.

**3496 Sugarcreek Dr.-**Homeowner submitted correspondence stating that the balcony has been repainted the correct HOA color in addition to needed repairs.

- Management stated that Muni Water installed two bollards to protect the fire hydrant closest to 3463 and 3465 Sugacreek Drive.

**B. Work Order Report/Violation Report-**Board reviewed work order summary and approved without any questions. Property inspection will be completed during the week of June 20<sup>th</sup>.

**C. Architectural Application-**Board reviewed and approved architectural application for the installation of a security door, model #3256, available at Lowe's Hardware store, approved color black.

**VII. New Business-**

No new business discussed.

**VIII. Old Business-**

**A. Exterior trim repair paint notice-**After review and discussion of the detailed scope from Ekim Painting to paint all white trim throughout the HOA the Board request the balcony repairs noted be removed from the bid as per the CC&R's balcony repairs including paint is at the expense of the individual homeowner. Item to be further discussed at the July meeting.

**B. Squirecreek metal door to storage pool pump room-**Management stated that Premier Construction installed the approved metal door at the Squirecreek pump room on 6/2.

**C. Hollowcreek Pool Deck estimate-**Board will further discuss quote from Metro Concrete to replace the Hollowcreek pool deck at a later date.

**IX. Next Meeting-**The next Board meeting is scheduled for Thursday July 14, 2016.

**X. Meeting Location-**Olive Garden Restauarant-2226 Eastridge Loop San Jose, Ca. 95122

**XI. Adjournment-**Without any further business to discuss, the meeting was adjourned at 8:00 pm.

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
May 12, 2016**

**I. Call To Order**

Gary Zatkan called the meeting to order at 6:10 PM at Olive Garden- 2226 Eastridge, San Jose, Ca. 95122. Other Board members in attendance were James Webb, and Julie Shreeve and Lauren McKee. Tanya Ruiz was present representing Cornerstone Management.

- II. Homeowner Issues-open forum**-Management stated that an inspection of the Squirecreek pool pump room door took place on May 11<sup>th</sup> and confirmed that the door is in need of urgent replacement. Board reviewed scope from Premier Construction and Advance Construction Technology. After review and discussion James motioned to approve scope submitted by Premier Construction to replace door including frame with a metal door at a cost not to exceed \$1,237.21, Lauren seconded and the motion passed unanimously.

**III. Approval of Minutes**

Gary motioned to approve the April 14, 2016 Board of Directors meeting minutes with one minor change and the Annual Meeting minutes as presented, Julie seconded and the motion was approved unanimously.

**IV. Financial Report**

- A. **Financial Statement**-The Board reviewed the 4/30 financials. Item to be discussed at the June Board Meeting.
- B. **Review Delinquency Report**-Item reviewed without any questions.
- C. **Collection Report Update**-Approved as presented.
- D. **Lien Resolution**-Refer to Executive Minutes
- E. **Board reviewed invoices and signed checks.**

**V. Association Manager's Report**

**Incoming Correspondence-**

- A. 1691 Cedarcreek Dr.- Homeowner submitted correspondence stating compliance regarding the need for balcony repairs and paint to match.
- B. **Work Order Report/Violation Report**-Board reviewed work order summary and approved without any questions. Property inspection completed 5/11/16 Board Member James Webb was present.
- C. **Architectural Application**-No architectural applications submitted.

**VI. New Business-**

- A. **4/16 Residential fire at 3465 Sugarcreek Ct.**-Management stated that the owner opened a claim with the HOA insurance-Farmers. Homeowner's HO6 (AAA ins.) was reported to not have enough coverage to cover the extent of the damage. The neighbor unit (3463) was reported to have water damage caused by the fire. Contractors present on 5/11 making repairs to both units. Management remains in contact with HOA insurance Farmers, Olga Clausen, claims agent for fire.
- B. **Xfinity/Comcast Service Contract**-After review and discussion the Board agreed to further review the Comcast contract and further discuss at a later date. The agreement is to allow a Comcast technician access to the existing exterior cable boxes that are property of Comcast and make repairs when necessary.
- C. **HOA Election Rules**-Board reviewed and discussed Civil Code 5105 pertaining to HOA election rules. Management advised that HOA election rules be prepared by attorney, Jeffrey Barnett at a cost not exceed \$450. After further review and discussion the Board agreed that

Creekside election rules are not necessary at this time. Gary Zarkin recommended Attorney, Robert Kane, located in San Francisco for future needs.

**VII. Old Business-**

**A. Exterior trim repair paint notice-**After review and discussion of need for exterior wood trim repairs, James suggested management obtain a quote from a home inspection company in addition to obtaining a quote from Ekim Painting. Scope will advise cost to inspect all exterior wood trim including residential back patios. A ladder may need to be used and contractor(s) will need to utilize roofs to gain access to back patios. Item will be further discussed at a later date.

**VIII. A. Executive Legal-Refer to Executive minutes**

**IX. Next Meeting-**The next Board meeting is scheduled for Thursday June 9, 2016.

**X. Meeting Location-**Yuris Japanese Restauarant-3236 S. White Road San Jose, Ca. 95148

**XI. Adjournment-**Without any further business to discuss, the meeting was adjourned at 7:11 pm.

**CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION**  
**MINUTES OF THE ANNUAL MEETING**  
**April 14, 2016**

**I. Call To Order**

President Darrel Guidry called the meeting to order at 6:12 PM at Red Lobster Restaurant, 2040 Aborn Road, San Jose, and other Board members in attendance were Gary Zatkin, Lauren McKee, James Webb, and Julie Shreeve. Tanya Ruiz was present representing Cornerstone Management.

**II. Establish A Quorum**

A quorum was established with 47 members either in person or by ballot

**III. Introductions**

Management and each Board Member introduced themselves and their position.

**IV. Inspector of Election**

The Board appointed Theresa Wolkoff as Inspector of Election and Gary Kelty assisted with tabulating the ballots.

**V. Election Results**

Three openings were available for the Board of Directors. The results were as follows:

Lauren McKee	45 Votes
Julie Shreeve	41 Votes
James Webb	48 Votes

**VI. IRS Resolution**

The IRS Resolution passed with 35 votes in favor and 9 against.

**VII. President's State of the Association Message**

President, stated that the HOA remains in coordination with the HOA's landscape company in effort to comply with the State drought requirements. Commercial Tree Care trimmed and removed several overgrown trees within the common area. Additional lighting was installed to address safety concerns. Multiple downspouts were replaced by All Seasons Roofing.

**VIII. Treasurer's Financial Update**

James Webb, Treasurer, stated that the association is in good condition financially. As of 3/31 Operating has 32,402.31. Reserves \$724,410.00

**IX. Other Board Updates-No additional updates stated.**

**X. Approval of Minutes**

Darrel Guidry motioned to approve the 2015 Annual Meeting Minutes. James Webb seconded the motion was carried unanimously.

**XI. Adjournment**

With no further business to discuss, the meeting was adjourned at 6:40 PM.

**Creekside of San Jose Homeowners Association  
Minutes of The Board of Directors Meeting  
April 14, 2016**

**I. Call To Order**

Darrel Guidry called the meeting to order at 6:07 PM at Red Lobster- 2040 Aborn Rd, San Jose, Ca. 95121. Other Board members in attendance were Gary Zatkin, James Webb, and Julie Shreeve and Lauren McKee. Tanya Ruiz was present representing Cornerstone Management.

**II. Homeowner Issues-open forum-No questions or comments stated.**

**III. Approval of Minutes**

James motioned to approve the March 10, 2016 Board of Directors meeting minutes as presented, Darrel seconded and the motion was approved unanimously.

**IV. Financial Report**

**A. Financial Statement-**The Board reviewed the 2/29 and 3/31 financials and approved as presented.

**B. Review Delinquency Report-**Item reviewed without any questions.

**C. Collection Report Update-**Approved as presented.

**D. Lien Resolution-**

**E. Board reviewed invoices and signed checks.**

**V. Association Manager's Report**

**Incoming Correspondence-**

**A. 3472 Sugarcreek Dr.-**homeowner submitted correspondence regarding Solar Rights Act. After review and discussion the Board agreed several questions of concern need to be answered by the solar company and or homeowner. Gary suggested seeking legal counsel and recommended attorney, Robert Kane-870 Market St. S.F.

- Who's responsible for removing solar when the HOA re-roofs?

- Who's responsible for solar if company goes out of business?

- Who's responsible for roof leaks reported to be caused by solar?

**B. Work Order Report/Violation Report-**Board reviewed work order summary and approved without any questions. Property inspection completed 4/4/16 Board Member James Webb was present.

**C. Architectural Application-**No architectural applications submitted.

**VI. New Business-**

**A. Tree trimming bid-**Board reviewed the proposal from Commercial Tree Care to trim the common area tree in front of 1670 Hollowcreek Pl. Lauren motioned to approve scope at a cot not to exceed \$860. Darrel seconded and the motion passed unanimously.

**B. Residential Water/Plumbing-**Gary stated the homeowner of 3497 Sugarcreek Dr. had a leaky pipe that belonged to the unit. The homeowner contacted a plumber and the need of repair was completed. Pipes belonging to the individual unit is the responsibility of the homeowner not the HOA.

**VII. Old Business-**

**A. Roof repair bid-3455 Sugarcreek Ct.-**Board reviewed IQV and All Seasons roofing bid to make permanent repair to roof ridge cap and ridge vent, James motioned to approve the scope

submitted by All Season Roofing at a cost not to exceed \$2,988. Gary seconded and the motion passed unanimously.

**B. Exterior Paint bids-**After review and discussion from correspondence and notification from Ekim Painting to post notices, walk the property and mark areas in need of dry rot repairs, the Board agreed to obtain a scope and recommendation from Ekim Painting.

**VIII. Next Meeting-**The next Board meeting is scheduled for Thursday May 12, 2016.

**IX. Meeting Location-**Olive Garden-2226 Eastridge Loop. San Jose, Ca. 95122

**X. Adjournment-**Without any further business to discuss, the meeting was adjourned at 8:25 pm.



**CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION**  
**MINUTES OF THE ANNUAL MEETING**  
**April 14, 2016**

**I. Call To Order**

President Darrel Guidry called the meeting to order at 6:12 PM at Red Lobster Restaurant, 2040 Aborn Road, San Jose, and other Board members in attendance were Gary Zatkan, Lauren McKee, James Webb, and Julie Shreeve. Tanya Ruiz was present representing Cornerstone Management.

**II. Establish A Quorum**

A quorum was established with 47 members either in person or by ballot

**III. Introductions**

Management and each Board Member introduced themselves and their position.

**IV. Inspector of Election**

The Board appointed Theresa Wolkoff as Inspector of Election and Gary Kelty assisted with tabulating the ballots.

**V. Election Results**

Three openings were available for the Board of Directors. The results were as follows:

Lauren McKee	45 Votes
Julie Shreeve	41 Votes
James Webb	48 Votes

**VI. IRS Resolution**

The IRS Resolution passed with 35 votes in favor and 9 against.

**VII. President's State of the Association Message**

President, stated that the HOA remains in coordination with the HOA's landscape company in effort to comply with the State drought requirements. Commercial Tree Care trimmed and removed several overgrown trees within the common area. Additional lighting was installed to address safety concerns. Multiple downspouts were replaced by All Seasons Roofing.

**VIII. Treasurer's Financial Update**

James Webb, Treasurer, stated that the association is in good condition financially. As of 3/31 Operating has 32,402.31. Reserves \$724,410.00

**IX. Other Board Updates**-No additional updates stated.

**X. Approval of Minutes**

Darrel Guidry motioned to approve the 2015 Annual Meeting Minutes. James Webb seconded the motion was carried unanimously.

**XI. Adjournment**

With no further business to discuss, the meeting was adjourned at 6:40 PM.



# Creekside of San Jose



MAY 2017 NEWSLETTER

## *Board Meeting*

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The Creekside Board Meeting will be held Thursday, May 11, 2017, at 6:00 PM at Truya Suchi-3255 S. White Rd, San Jose, Ca. 95148. All homeowners are encouraged to attend. The state of the association will be discussed in addition to completed and future projects.**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

## CABLE WIRES

Homeowners are responsible for making sure dish cables are secured, neatly tacked down. Cable wires cannot be hanging. The approved location to place a satellite dish is on the chimney of the individual unit or tripod in the back patio. Violators will receive a letter and or possibly fined.

### *Important reminders*

- Homeowners and residents are responsible for removing newspaper(s) from their front porch. Please do not leave personal items outside you front door.
- Please do not leave food or water in the common area for stray cats or pets.
- Homeowners need to make sure their window blinds and curtains are white when visible to the common area.
- Pet owners are responsible for making sure that their dog(s) has a leash when roaming the common area.

**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

### **Suspicious Activity**

Please keep a watchful eye out for any suspicious activity, such as car vandalism, etc. If you see any suspicious activity, please do not hesitate to contact and file a report with the police department; then, contact the association manager. In doing so, you are helping our community remain safe!

## Board of Directors Meeting

### Agenda

May 11, 2017

1. Call to Order 6 PM
2. Hearing— Delinquency/collection
3. Open Forum 15 Minutes
4. Approval of April 13, 2017 Meeting Minutes
5. Financial Report
  - A. Financial Statement 4/30
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
6. Manager's Report
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report 5/3/17
  - C. Architectural Application, if any
7. Old Business
  - A. Pool deck/Hollowcreek bid
8. New Business
  - A. Tree removal status
9. Meeting Location to be announced
10. Next June 8, 2017
10. Adjournment 8:00 PM

## Painting of exterior trim

Residents may notice workmen painting the siding throughout the HOA. Please do not be alarmed as the contractors are completing necessary maintenance.

Thank you,



**Creekside of San Jose Homeowners Association**  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)

Office hours: Monday -Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM

## Annual Meeting Results

### Creekside of San Jose HOA Attention Homeowners

The Annual Meeting of Creekside of San Jose HOA was held on 4/13/17 at 6:00 p.m.  
At Red Lobster Restaurant  
2040 Aborn Rd. San Jose, Ca. 95121

A total of 43 ballots was received, which met the quorum requirement and 0 disqualified. All ballots were opened and tabulated with the following results.

Darryl Guidry 41 votes  
Gary Zatkan 35 votes

Annual IRS Resolution: Application of excess operating funds against subsequent tax year's Member Assessments, as provided by IRS Revenue Ruling 70-604, was approved. 36 votes in favor, 2 against.

The Board of Directors extends a Thank you to all the homeowners who participated and turned in a ballot.



## Board Members

**Darrel Guidry-President**

**James Webb-Treasurer**

**Gary Zatkan-Vice President**

**Julie Shreeve-Member at Large**

**Lauren McKee-Secretary**



## Creekside of San Jose HOA

### Attention Homeowners



The Annual Meeting of Creekside of San Jose HOA

was held on 4/13/17 at 6:00 p.m.

At Red Lobster Restaurant

2040 Aborn Rd. San Jose, Ca. 95121

A total of 43 ballots was received, which met the quorum requirement and 0 disqualified. All ballots were opened and tabulated with the following results:

Darryl Guidry 41 votes

Gary Zatkín 35 votes

Annual IRS Resolution: Application of excess operating funds against subsequent tax year's Member Assessments, as provided by IRS Revenue Ruling 70-604, was approved. 36 votes in favor, 2 against.

## Creekside of San Jose HOA

### Attention Homeowners



The Annual Meeting of Creekside of San Jose HOA

was held on 4/13/17 at 6:00 p.m.

At Red Lobster Restaurant

2040 Aborn Rd. San Jose, Ca. 95121

A total of 43 ballots was received, which met the quorum requirement and 0 disqualified. All ballots were opened and tabulated with the following results:

Darryl Guidry 41 votes

Gary Zatkín 35 votes

Annual IRS Resolution: Application of excess operating funds against subsequent tax year's Member Assessments, as provided by IRS Revenue Ruling 70-604, was approved. 36 votes in favor, 2 against.

## Creekside of San Jose HOA

### Attention Homeowners



The Annual Meeting of Creekside of San Jose HOA

was held on 4/13/17 at 6:00 p.m.

At Red Lobster Restaurant

2040 Aborn Rd. San Jose, Ca. 95121

A total of 43 ballots was received, which met the quorum requirement and 0 disqualified. All ballots were opened and tabulated with the following results:

Darryl Guidry 41 votes

Gary Zatkín 35 votes

Annual IRS Resolution: Application of excess operating funds against subsequent tax year's Member Assessments, as provided by IRS Revenue Ruling 70-604, was approved. 36 votes in favor, 2 against.

## Creekside of San Jose HOA

### Attention Homeowners



The Annual Meeting of Creekside of San Jose HOA

was held on 4/13/17 at 6:00 p.m.

At Red Lobster Restaurant

2040 Aborn Rd. San Jose, Ca. 95121

A total of 43 ballots was received, which met the quorum requirement and 0 disqualified. All ballots were opened and tabulated with the following results:

Darryl Guidry 41 votes

Gary Zatkín 35 votes

Annual IRS Resolution: Application of excess operating funds against subsequent tax year's Member Assessments, as provided by IRS Revenue Ruling 70-604, was approved. 36 votes in favor, 2 against.



# Creekside of San Jose



April 2017 NEWSLETTER

## Annual Board Meeting/Regular Board Meeting

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

The Creekside Annual Meeting will be held this year on Thursday, April 13, 2017, at 6:00 PM at Red Lobster 2040 Aborn Road, San Jose, Ca. 95121. All homeowners are encouraged to attend, turn in their ballot and interact with the Board. The state of the association will be discussed in addition to completed and future projects.

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

## Annual Meeting Ballots

The HOA needs ballots in order to proceed with the Annual Meeting. If you are a homeowner of Creekside of San Jose and have not turned in your ballot please mail in your ballot, immediately. Thank you in advance for your support and cooperation.



### Important reminders

- Homeowners and residents are responsible for removing newspaper(s) from their front porch. Please do not leave personal items outside you front door.
- Please do not leave food or water in the common area for stray cats or pets.
- Homeowners need to make sure their window blinds and curtains are white when visible to the common area.
- Pet owners are responsible for making sure that their dog(s) has a leash when roaming the common area.

**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

### Suspicious Activity

Please keep a watchful eye out for any suspicious activity, such as car vandalism, etc. If you see any suspicious activity, please do not hesitate to contact and file a report with the police department; then, contact the association manager. In doing so, you are helping our community remain safe!

## Board of Directors Meeting

### Agenda

April 13, 2017

1. **Call to Order** immediately following Annual Meeting 6 PM
2. **Open Forum** 15 Minutes
3. **Approval of March 9, 2017 Meeting Minutes**
4. **Financial Report**
  - A. **Financial Statement 3/31**
  - B. **Review Delinquency Report**
  - C. **Collection Report Update**
  - D. **Lien Resolution**
  - E. **Review invoices and sign checks**
5. **Manager's Report**
  - A. **Incoming Correspondence**
  - B. **Work Order Report/Violation report**
  - C. **Architectural Application, if any**
6. **Old Business**
  - A. **Solar**
7. **New Business**
  - A. **Pool filter cleaning**
  - B. **Reserve Study Proposal**
  - C. **Tree removal bid(s)**
8. **Meeting Location to be announced**
9. **Next May 11, 2017**
10. **Adjournment** 8:00 PM

## Painting of exterior trim

Residents may notice workmen painting the siding throughout the HOA. Please do not be alarmed as the contractors are completing necessary maintenance.

Thank you,



**Creekside of San Jose Homeowners Association**  
**c/o Cornerstone Community Management**  
**1800 Hamilton Avenue, Suite 210**  
**San Jose, CA 95125**

**Tanya Ruiz, Association Manager**

**Office: (408) 448-3080 Fax: (408) 448-3084**

**Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)**

**Office hours: Monday -Thursday 9:00 AM - 5:00 PM**

**Friday: 9:00 AM to 4:00 PM**

**Closed for lunch 12 PM to 1:00 PM**

## Annual Meeting Agenda

1. **CALL TO ORDER** 6:00 PM
2. **ESTABLISH A QUORUM**
3. **INTRODUCTIONS**
4. **OPENING REMARKS** 6:05 PM
  - A. **State of the Association Message**
  - B. **Financial Update**
5. **APPROVAL OF LAST YEAR'S ANNUAL MEETING MINUTES** 6:10 PM
6. **ELECTION OF NEW BOARD OF DIRECTORS** 6:11 PM
  - A. **Count the votes**
7. **OPEN DISCUSSION**
8. **ANNOUNCEMENT OF ELECTION RESULTS** 6:20 PM
9. **ADJOURNMENT** 6:30 PM



## Board Members

**Darrel Guidry-President**

**James Webb-Treasurer**

**Gary Zatkan-Vice President**

**Julie Shreeve-Member at Large**

**Lauren McKee-Secretary**



# **Creekside of San Jose Homeowners Association**

c/o Cornerstone Community Management  
1800 Hamilton Ave., San Jose, CA 95125  
(408) 448-3080

## **ANNUAL MEETING NOTICE**

**DATE:** Thursday, April 13, 2017

**TIME:** 6:00 PM

**PLACE:** Red Lobster Restaurant  
2040 Aborn Rd., San Jose, CA 95121

### **IMPORTANT – TIME SENSITIVE – PLEASE READ**

March 14, 2016

Dear Homeowner,

Enclosed is your ballot for the annual election of directors for our Association. There are two (2) eligible candidates for election to the board of directors listed on your ballot. **Please take a moment to review the election materials and to vote and return your ballot now.**

Two (2) positions on the board are to be filled. You may vote for up to two (2) candidates. Cumulative voting is allowed. We need a minimum of twenty-five percent (25%), or thirty-seven (37) homeowners to attend or send in their ballot in order to hold the meeting. Voting instructions are on the ballot.

Mark your ballot and place it in the smaller envelope marked "BALLOT ENCLOSED", then place that envelope in the larger envelope with the return address on it. **Remember to sign the outer envelope where indicated.**

The deadline for returning your ballot is **Thursday, April 13, 2017, at 2:00 PM.** You may mail or hand-deliver your ballot to Cornerstone Community Management at 1800 Hamilton Ave., Suite 210, San Jose, CA 95125, or you may bring your ballot to the annual meeting by 6:00 PM. **It is preferable that you mail your ballot early so we may be assured of a quorum prior to the meeting date.**

The deadline for voting may be extended if enough ballots are not received by April 13, 2017, to fulfill the quorum requirement. The ballots will be opened and tabulated by the Inspector(s) of Election at the annual meeting or at an open board meeting immediately following the annual membership meeting. **The annual meeting is scheduled for Thursday, April 13, 2017, at 6:00 PM, at Red Lobster Restaurant, 2040 Aborn Rd, San Jose, Ca. 95121.**

**PLEASE CAST YOUR BALLOT NOW!**



# **CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION**

## **ANNUAL MEETING AGENDA**

**DATE:** Thursday, April 13, 2017

**PLACE:** Red Lobster Restaurant  
2040 Aborn Road, San Jose, CA 95121

- I. CALL TO ORDER **6:00 PM**
- II. ESTABLISH A QUORUM – **37 ballots**
- III. INTRODUCTIONS/ APPOINT INSPECTOR OF ELECTION
- IV. ELECTION OF NEW BOARD OF DIRECTORS
  - A. INSPECTOR TABULATES BALLOTS for DIRECTORS and
  - B. APPLICATION OF INCOME
- V. OPENING REMARKS
  - A. STATE OF THE ASSOCIATION MESSAGE (President)
  - B. FINANCIAL UPDATE (Treasurer)
- VI. APPROVAL OF LAST YEAR'S ANNUAL MEETING MINUTES
- VII. ANNOUNCEMENT OF ELECTION RESULTS
- VIII. OPEN DISCUSSION
- X. ADJOURNMENT **6:45 PM**

# **CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION**

## **Frequently Asked Questions**

**Q: How do I vote my Ballot?**

**A: Please refer to the instructions on the Ballot and on the enclosed Voting Instructions.**

**Q: Do I sign my Ballot?**

**A: No!**

**Q: Do I sign the pre-addressed return envelope?**

**A: Yes. There is a space in the upper left-hand corner where you must sign. If you do not sign the envelope, your vote may not be counted.**

**Q: When must I return my voted Ballot?**

**A: Please see the enclosed Instructions for the date and time by which the Ballots must be received by the Inspector(s) of Election. You may send your Ballot through the U.S. Mail or by overnight courier service, or you may hand-deliver it.**

**Q: If I lose my Ballot, can I get another one?**

**A: Yes. You must contact Tanya Ruiz at Cornerstone Community Management at 408-448-3080 x214, or tanya@cornerstonemgt.biz. You will be required to sign a statement under penalty of perjury that your original Ballot was either lost, destroyed or never received. The Association will maintain a record of all such requests, and if any homeowner is determined to have voted more than once, even if by mistake, neither Ballot will be counted.**

**Q: How are Ballots counted?**

**A: Ballots will be counted and tabulated by the Inspector(s) of Election in public at the annual meeting, beginning at 6:00 p.m. Any homeowner may witness the counting and tabulation of the votes.**

**If you have other questions about the voting process, please contact Tanya Ruiz at Cornerstone Community Management.**

## Understanding the Mailed Ballot Process

**Step 1:** Member receives Ballot Packet in Mail from Association:

From: HOA	■
To: Homeowner Address	

**Step 2:** Member "✓" votes Ballot.



<b><u>Official Ballot</u></b>	
Director Election:	
<input type="checkbox"/>	Candidate 1
<input type="checkbox"/>	Candidate 2
<input type="checkbox"/>	Candidate 3
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

**Step 3:** Insert Ballot into "Ballot Enclosed" envelope.

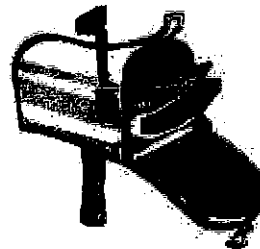


<b>BALLOT ENCLOSED</b>	
------------------------	--

**Step 4:** Insert sealed "Ballot Enclosed" envelope into "Ballot Return" envelope. Be sure to sign the Envelope where designated.

<input type="text"/>	■
Signature: _____ (MUST be signed to be valid)	To: Election Inspector Address

**Step 5:** Member mails "Ballot Return Envelope" to the Election Inspector.



**Step 6:** Election Inspector receives "Ballot Return Envelopes" & Brings them to Board Meeting for verification, opening, & counting. After tabulation Election Inspector reports results to Board.



# Creekside of San Jose



**March 2017 NEWSLETTER**

## **BOARD MEETING**

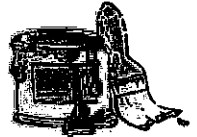
The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, March 9, 2017, 6:00 p.m. at Red Lobster-2040 Aborn Rd. San Jose, Ca. 95121**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

## **Exterior Trim**

### **Attention Homeowners**



Whit's Painting is in the process of painting all the white trim and garage rollup doors the existing color. The project is whether permitting and may take a few weeks to complete. Please do not be alarmed if you notice painters on ladders in your back patios. Thank you in advance for your patience during this time.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

## **Suspicious Activity**



Please keep a watchful eye out for any suspicious activity, such as car vandalism, etc. If you see any suspicious activity, please do not hesitate to contact and file a report with the police department. Then contact the association manager. In doing so, you are helping our community remain safe!

## **Creekside HOA Common Area Lights**



The rainy weather may contribute to blackouts and unforeseen issues in our community. You may have noticed several common area lights out. In our effort to resolve the problem as quickly as possible, please report any common area lighting issues to management. The weather is a key factor as to when repairs can take place safely and securely.

Thank you in advance for your assistance and keeping a look out. For our unity safety, please leave your front door light and back outdoor garage light on.



**Board of Directors Meeting  
Agenda  
March 9, 2017**

1. Call to Order 6:00 PM
2. Open Forum 15 Minutes
3. Approval of February 9, 2017 Meeting Minutes and Executive meeting minutes
4. Financial Report
  - A. Financial Statement 1/31 and 2/28
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
5. Managers Report
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report
  - C. Architectural Application  
3459 Sugarcreek Ct. Windows  
3527 Squirecreek Cir. Fence
6. Old Business  
Tree bid(s)
7. New Business
8. Meeting Location to be announced
9. Next Meeting April 13, 2017

**Architectural modifications**

Homeowners are required to complete and submit an Architectural Application prior to an exterior modification. The application needs to be reviewed and approved by the Board of Directors before the work begins, such as fence repair/replacement, installation of windows, etc.

If you are in need of an application, give the HOA manager, Tanya Ruiz a call or send an email. Contact information is stated below.

**Creekside of San Jose Homeowners Association  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125**

**Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)**

**Office hours: Monday -Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM**

**2017 Annual Meeting**

**The Annual meeting  
is scheduled for  
Thursday April 13,  
2017.**

**Upon receipt of your  
voting material  
please be sure to cast  
your vote and return  
your blue envelope  
via US Postal.**

**Please join the  
Meeting(s) as  
important items are  
Discussed.**

**Board Members**

**Darrel Guidry-President**

**James Webb-Treasurer**

**Gary Zatkan-Vice President**

**Julie Shreeve-Member at Large**

**Lauren McKee-Secretary**

# CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION

c/o Cornerstone Community Management  
1800 Hamilton Avenue #210 San Jose, California 95125-5635  
(408) 448-3080 Fax (408) 448-3084

March 1, 2017

To All Members,

Our Association's annual election of directors is coming up in April. You will receive official notice of the Annual Meeting, but, in the meantime, we're looking for candidates to serve on the board and to lead our Association into the future.

## **How Can You Become a Candidate?**

As you know, we elect our directors by mailed ballots using a double envelope system to preserve the privacy of each member's vote. All candidates who let us know they're interested in serving on the Board and who are qualified under the terms of the Association's bylaws and our Voting and Election Rules will have their names included on the ballot.

The "Candidate's Biography" on the reverse side lets the Association know if you are interested in serving. *If you would like to submit your name as a candidate for the Board, please complete and return the form no later than 1:00 p.m. on Monday, March 13, 2017.* Biographies received from qualified candidates by that time will be published in the voting materials that go out with the ballots.

We hope you will consider getting involved in the Association by running for the Board. If you have any questions about becoming a candidate or about the election process, you can find more information in the Association's bylaws and in the Voting and Election Rules. Please also feel free to contact the Association's community manager, Tanya Ruiz, at 408-448-3080 x214, with questions.

**YOUR PARTICIPATION IS VERY IMPORTANT!  
THANK YOU FOR CONSIDERING BECOMING A BOARD CANDIDATE.**

**CANDIDATE'S BIOGRAPHY  
CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION**

I am interested in being a candidate to serve on the Board of directors of Creekside of San Jose Homeowners Association.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Property Address within Project/Development

\_\_\_\_\_  
Mailing Address, If Different

\_\_\_\_\_  
Daytime Telephone Number

\_\_\_\_\_  
E-mail Address

The following biography explains my qualifications to serve as a director:

Owner since \_\_\_\_\_

Current Occupation \_\_\_\_\_

Previous Occupation \_\_\_\_\_

Educational Background \_\_\_\_\_

\_\_\_\_\_  
Community Activities, Clubs or Other Organizations \_\_\_\_\_

\_\_\_\_\_  
Number of years served on HOA board \_\_\_\_\_

Candidates' names and biographies will be published in the voting materials that accompany the ballots in the 2017 Election of Directors. Telephone numbers and email addresses are for internal use only and will not be published. Candidates' names will appear on the official ballot in the Election of Directors.

Candidates' biographies must be received in the Association's management offices no later than **1:00 p.m. on Monday, March 13, 2017.** In order to be included in the official voting materials, nominations and biographies may be mailed or delivered to Cornerstone Community Management, 1800 Hamilton Ave., Suite 210, San Jose, CA 95125 or faxed to 408-448-3084.



# Creekside of San Jose



February 2017 NEWSLETTER

## BOARD MEETING

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, February 9, 2017, 6:00 p.m. at Caspian Way- 2881 The Villages Prkwy., San Jose, Ca.**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

## Garage passage door replacement

**Attention Homeowners**

Ekim Painting has several garage passage doors (door from garage leading to back patio). and would be willing to replace an aged entry door for a reasonable cost. The maintenance of the door is the responsibility of the individual homeowner. If you are interested in having your garage passage door replaced with a new door please feel free to contact Ekim Painting (408) 996-3897.

Cost of door including installation is \$250. limited stock.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**



## Suspicious Activity

Please keep a watchful eye out for any suspicious activity, such as car vandalism, etc. If you see any suspicious activity, please do not hesitate to contact and file a report with the police department. Then contact the association manager. In doing so, you are helping our community remain safe!

## Creekside HOA Common Area Lights



The rainy weather may contribute to blackouts and unforeseen issues in our community. You may have noticed several common area lights out. In our effort to resolve the problem as quickly as possible, please report any common area lighting issues to management. The weather is a key factor as to when repairs can take place safely and securely.

Thank you in advance for your assistance and keeping a look out. For our unity safety, please leave your front door light and back outdoor garage light on.





## Board of Directors Meeting

### Agenda

February 9, 2017

1. Call to Order 6:00 PM
2. Hearing-noise compliance
3. Open Forum 15 Minutes
4. Approval of January 12, 2017 Meeting Minutes and Executive meeting minutes
5. Financial Report
  - A. Financial Statement 12/31
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
6. Managers Report
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report
  - C. Architectural Application, if any
7. Old Business
8. New Business
  - A. 2015-2016 Year-end review financial statement and Rep. letter
9. Meeting Location to be announced
10. Next Meeting March 9, 2017

### Architectural modifications

Homeowners are required to complete and submit an Architectural Application prior to an exterior modification. The application needs to be reviewed and approved by the Board of Directors before the work begins, such as fence repair/replacement, installation of windows, etc.

If you are in need of an application, give the HOA manager, Tanya Ruiz a call or send an email. Contact information is stated below.

**Creekside of San Jose Homeowners Association**  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)

Office hours: Monday -Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM

## 2017 Gutter Cleaning

All About Gutters will be cleaning the gutters throughout the HOA.

Gutter cleaning is scheduled for February 13th through the 17th (weather permitting). If bad weather persists the crew will be out within the next two business days.

Please be aware of the gutter cleaning crew walking on the roof(s) and being on ladders to inspect and clean the roofs, gutters and downspouts.

For your safety, please do not walk or drive into the work areas. Close your windows and remember to remove or cover all exterior furniture, pets, cars etc.

Thank you in advance for your patience.

All About Gutters  
(408) 554-8837



### Board Members

Darrel Guidry-President

James Webb-Treasurer

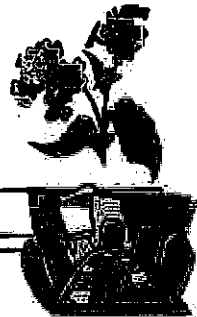
Gary Zatkan-Vice President

Julie Shreeve-Member at Large

Lauren McKee-Secretary



# Creekside of San Jose



January 2017 NEWSLETTER

## BOARD MEETING

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, January 12, 2017, 6:00 p.m. at Truya Sushi-3255 S. White Rd. SJ, Ca. 95148**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

### Balcony Maintenance, WHO'S RESPONSIBLE?

*Management has sent out a few letters to homeowners who need to repair and paint their balcony. All homeowners are responsible for the upkeep, painting, and maintenance of their balcony. If your balcony is in need of repair and/or paint, it is the homeowner's responsibility to contact a licensed contractor to schedule any needed repairs. If you need to paint your balcony, and do not know the paint color, please contact the association manager, Tanya Ruiz at (408) 448-3080 x-214 or submit an email at tanya@cornerstonemgt.biz. The association manager will be able to provide you with the correct paint color, depending on your address. Homeowners will need to purchase their own paint when needed. Please take note, not only does paint help with the upkeep of your balcony, paint ALSO helps sustain the life of the wood !!*

### Disposal of Christmas Trees

Normal trash pickup is on Wednesdays; the City of San Jose will pick up trash and Christmas trees throughout the HOA on the regular pickup day.

After Christmas, the City of San Jose will pick up trash and any Christmas trees on regular pickup day for the entire month of January 2017. Residents who have a Christmas tree that is 5 ft. or taller will need to cut the tree down before placing the tree by your trashcan. Please make sure all stands, x-mas tree lights and décor needs to be removed from the tree prior to pickup. If you have any concerns or questions, you are welcome to contact the City of San Jose (408) 535-3500/Green Waste Recovery at (408) 283-4800.

**\*\*If you are in need of a new trash/recycling bin you are welcome to contact the City of SJ (408) 535-3500.**

### **Attention Residents Of Creekside of San Jose HOA**

Vehicles may not be stored in an open common area parking space for an excessive amount of days. A stored vehicle is considered in excess after 72 consecutive hours.

Please review your HOA parking rules. If you need a copy of the rules, you may contact the HOA manager, Tanya Ruiz via email, tanya@cornerstonemgt.biz.

Non-compliance may result in the vehicle being towed at the vehicle owners expense.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

## Board of Directors Meeting

### Agenda

January 12, 2017

1. **Call to Order** 6:00 PM
2. **Hearing-Member disciplinary hearing**
3. **Open Forum** 15 Minutes
4. **Approval of November 10, 2016 Meeting Minutes**
5. **Financial Report**
  - A. Financial Statement 10/31, 11/30 & 12/31
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
6. **Manager's Report**
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report
  - C. Architectural Application, if any
7. **Old Business**
  - A. Exterior trim repair status
8. **New Business**
  - A. Tree removal bid
  - B. Bare spot shrubbery bid-3472 Sugarcreek Dr.
  - C. Exterior LED lamp fixture bid-3441 Brushcreek Wy.
  - D. Cement repair bid
  - E. Pool Heater repair bid
9. Meeting Location to be announced
10. Next scheduled Board Meeting February 9, 2017
11. **Adjournment** 8:00 PM

**HOA Swimming Pools are closed for the winter. We hope everyone had a great summer.**

Please be sure to remove your holiday décor approximately two weeks after the holiday. Holiday décor is a great way to reflect the holiday spirit; however, decorations are not to be kept up year round.

We hope everyone has a safe Halloween and Happy Thanksgiving!

**Creekside of San Jose Homeowners Association**  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)

Office hours: Monday -Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM

Dear Owners of Creekside HOA,

Your HOA insurance costs have been reduced & your coverage dramatically improved.

Creekside's HOA coverage now includes flood & is fully compliant with: Creekside's Governing Documents, State Requirements, Federal Requirements.

It's important to know what you (The Unit Owner) is responsible for insuring. See below for a quick review of what your personal HO6 policy covers.

*Please Note: The recommendations below are general guidelines, always review your policy with a licensed insurance professional.*

**HO6 Condo Owner Policy Building:** Also known as "Dwelling" this covers the structure (Roof, Walls, Floors, etc)

Farmers Insurance highly recommends that you review your HO6 policy to confirm your personal coverage.

**Personal Liability:** Also known as "Legal Liability" this covers the cost of defending yourself in court and the costs of a settlement against you, if you are sued for an event that took place **inside of your unit** (someone slips & falls inside your unit.) If the event took place in the common area, (someone slips & falls on the sidewalk outside your unit) then the HOA policy would be considered.

**Recommended Minimum Coverage: \$300,000**

*For Unit Owners with: Children, Pets, or other higher risk factors, I recommend: \$500,000*

**Loss Of Use:** This covers your living expenses when your unit becomes uninhabitable.

(The costs of staying in a hotel while your unit is being rebuilt after a fire)

**Recommended Minimum Coverage: \$25,000**

**Loss Assessment:** This covers all special assessments charged against you. (Underfunded reserve, unexpected costs, etc) With the exception of a special assessment to coverage earthquake damages or deductibles.

An earthquake loss assessment policy would be needed to cover any earthquake related special assessments.

**Recommended Minimum Coverage: \$25,000**

**Personal Property:** This covers property not permanently attached to the building. (Furniture, Clothing, electronics, etc) Highly valuable items such as (Guns, Jewelry, Silverware, etc)

are usually capped at a lower limit out of your total personal property coverage.

Farmers Insurance recommends that you review your HO6 policy to make sure you have enough coverage for these types of items.

**Recommended Minimum Coverage: \$15,000**

We appreciate your business, feel free to give us a call with any questions!

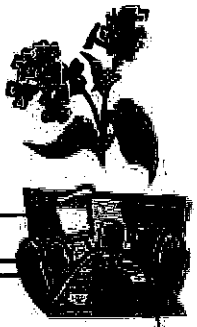
James O'Connor  
HOA Specialist  
Lic# 0162634

P: 408.966.0115

F: 408.904.7298



# Creekside of San Jose



December 2016 NEWSLETTER

## *No December Board Meeting* **NEXT SCHEDULED MEETING**

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, January 12, 2017, at 6:00 p.m. Location to be determined. Owners are welcome to attend.**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

***Happy Holidays!***

## *Disposal of Christmas Trees*



Normal trash pickup is on Wednesdays; the City of San Jose will pick up trash and Christmas trees throughout the HOA on the regular pickup day.

After Christmas, the City of San Jose will pick up trash and any Christmas trees on regular pickup day for the entire month of January 2017. Residents who have a Christmas tree that is 5 ft. or taller will need to cut the tree down before placing the tree by your trashcan. Please make sure all stands, x-mas tree lights and décor needs to be removed from the tree prior to pickup. If you have any concerns or questions, you are welcome to contact the City of San Jose (408) 535-3500/Green Waste Recovery at (408) 283-4800.

**\*\*If you are in need of a new trash/recycling bin you are welcome to contact the City of SJ (408) 535-3500.**

## **Suspicious Activity**

Please keep a watchful eye out for any suspicious activity, such as car vandalism, etc. If you see any suspicious activity, please do not hesitate to contact and file a report with the police department. Then contact the association manager. In doing so, you are helping our community remain safe!

## **Creekside HOA Common Area Lights**



In California's need of rain during this drought season, the rainy weather has contributed to blackouts and unforeseen issues in our community. You may have noticed several common area lights out. In our effort to resolve the problem as quickly as possible, our HOA management and the Board of Directors are in discussion with an electrician. Unfortunately, the weather is a key factor as to when repairs can take place safely and securely.

**Thank you in advance for your patience during this time. For our unity safety please leave your front door light and back outdoor garage light on.**



**Important notice regarding insurance, please see reverse side and read carefully.**

Dear Owners of Creekside HOA,

Your HOA insurance costs have been reduced & your coverage dramatically improved. Creekside's HOA coverage now includes flood & is fully compliant with: Creekside's Governing Documents, State Requirements, Federal Requirements.

It's important to know what you (The Unit Owner) is responsible for insuring. See below for a quick review of what your personal HO6 policy covers.

***Please Note: The recommendations below are general guidelines, always review your policy with a licensed insurance professional.***

**HO6 Condo Owner Policy**

**Building:** Also known as "Dwelling" this covers the structure (Roof, Walls, Floors, etc)

**Farmers Insurance highly recommends that you review your HO6 policy to confirm your personal coverage.**

**Personal Liability:** Also known as "Legal Liability" this covers the cost of defending yourself in court and the costs of a settlement against you, if you are sued for an event that took place **inside of your unit** (someone slips & falls inside your unit.) If the event took place in the common area, (someone slips & falls on the sidewalk outside your unit) then the HOA policy would be considered.

***Recommended Minimum Coverage: \$300,000***

***For Unit Owners with: Children, Pets, or other higher risk factors, I recommend: \$500,000***

**Loss Of Use:** This covers your living expenses when your unit becomes uninhabitable. (The costs of staying in a hotel while your unit is being rebuilt after a fire)

***Recommended Minimum Coverage: \$25,000***

**Loss Assessment:** This covers all special assessments charged against you. (Underfunded reserve, unexpected costs, etc) With the exception of a special assessment to coverage earthquake damages or deductibles. An earthquake loss assessment policy would be needed to cover any earthquake related special assessments.

***Recommended Minimum Coverage: \$25,000***

**Personal Property:** This covers property not permanently attached to the building. (Furniture, Clothing, electronics, etc) Highly valuable items such as (Guns, Jewelry, Silverware, etc) are usually capped at a lower limit out of your total personal property coverage.

**Farmers Insurance recommends that you review your HO6 policy to make sure you have enough coverage for these types of items.**

***Recommended Minimum Coverage: \$15,000***

We appreciate your business, feel free to give us a call with any questions!

James O'Connor,  
James O'Connor  
HOA Specialist  
Lic# 0I62634  
P: 408.966.0115



# Creekside of San Jose



November 2016 NEWSLETTER



## BOARD MEETING

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, November 10, 2016, 6:00 p.m. at Truya Sushi-3255 S. White Rd. SJ, Ca. 95148**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

### Balcony Maintenance, WHO'S RESPONSIBLE?

*Management has sent out a few letters to homeowners who need to repair and paint their balcony. All homeowners are responsible for the upkeep, painting, and maintenance of their balcony. If your balcony is in need of repair and/or paint, it is the homeowner's responsibility to contact a licensed contractor to schedule any needed repairs. If you need to paint your balcony, and do not know the paint color, please contact the association manager, Tanya Ruiz at (408) 448-3080 x-214 or submit an email at tanya@cornerstonemgt.biz. The association manager will be able to provide you with the correct paint color, depending on your address. Homeowners will need to purchase their own paint when needed. Please take note, not only does paint help with the upkeep of your balcony, paint ALSO helps sustain the life of the wood !!*

### Creekside HOA Common Area Lights



Please report any common area lighting issues to management. The weather is a key factor as to when repairs can take place safely and securely.

Thank you in advance for your assistance and keeping a look out. For our unity safety, please leave your front door light and back outdoor garage light on.

### Attention Residents Of Creekside of San Jose HOA

Vehicles may not be stored in an open common area parking space for an excessive amount of days. A stored vehicle is considered in excess after 72 consecutive hours.

Please review your HOA parking rules. If you need a copy of the rules, you may contact the HOA manager, Tanya Ruiz via email, tanya@cornerstonemgt.biz.

Non-compliance may result in the vehicle being towed at the vehicle owners expense.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

**Board of Directors Meeting  
Agenda  
November 10, 2016**

1. **Call to Order** 6:00 PM
2. **Open Forum** 15 Minutes
3. **Approval of October 13, 2016 Meeting Minutes**
4. **Financial Report**
  - A. Financial Statement 9/30
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
5. **Manager's Report**
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report
  - C. Architectural Application, if any
6. **Old Business**
7. **New Business**
8. **Meeting Location to be announced**
9. **Next scheduled Board Meeting No meeting in December due to holiday— Next Board Meeting is January 12, 2016**
10. **Adjournment** 8:00 PM

**HOA Swimming Pools are closed for the winter. We hope everyone had a great summer.**

Please be sure to remove your holiday décor approximately two weeks after the holiday. Holiday décor is a great way to reflect the holiday spirit however, decorations are not to be kept up year round.

We hope everyone has a safe Halloween and Happy Thanksgiving!

**Creekside of San Jose Homeowners Association  
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Office hours: Monday -Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM

Dear Owners of Creekside HOA,

Your HOA insurance costs have been reduced & your coverage dramatically improved.

Creekside's HOA coverage now includes flood & is fully compliant with: Creekside's Governing Documents, State Requirements, Federal Requirements.

It's important to know what you (The Unit Owner) is responsible for insuring. See below for a quick review of what your personal HO6 policy covers.

*Please Note: The recommendations below are general guidelines, always review your policy with a licensed insurance professional.*

**HO6 Condo Owner Policy Building:** Also known as "Dwelling" this covers the structure (Roof, Walls, Floors, etc)

**Farmers Insurance highly recommends that you review your HO6 policy to confirm your personal coverage.**

**Personal Liability:** Also known as "Legal Liability" this covers the cost of defending yourself in court and the costs of a settlement against you, if you are sued for an event that took place **inside of your unit** (someone slips & falls inside your unit.) If the event took place in the common area, (someone slips & falls on the sidewalk outside your unit) then the HOA policy would be considered.

**Recommended Minimum Coverage: \$300,000**

**For Unit Owners with: Children, Pets, or other higher risk factors, I recommend: \$500,000**

**Loss Of Use:** This covers your living expenses when your unit becomes uninhabitable.

(The costs of staying in a hotel while your unit is being rebuilt after a fire)

**Recommended Minimum Coverage: \$25,000**

**Loss Assessment:** This covers all special assessments charged against you. (Underfunded reserve, unexpected costs, etc) With the exception of a special assessment to coverage earthquake damages or deductibles.

An earthquake loss assessment policy would be needed to cover any earthquake related special assessments.

**Recommended Minimum Coverage: \$25,000**

**Personal Property:** This covers property not permanently attached to the building. (Furniture, Clothing, electronics, etc) Highly valuable items such as (Guns, Jewelry, Silverware, etc)

are usually capped at a lower limit out of your total personal property coverage.

**Farmers Insurance recommends that you review your HO6 policy to make sure you have enough coverage for these types of items.**

**Recommended Minimum Coverage: \$15,000**

We appreciate your business, feel free to give us a call with any questions!

James O'Connor  
HOA Specialist  
Lic# 0162634  
P: 408.966.0115  
F: 408.904.7298



# Creekside of San Jose



October 2016 NEWSLETTER



## BOARD MEETING

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

The next Board meeting has been scheduled for Thursday, October 13, 2016, 6:00 p.m. at Olive Garden-2226 Eastridge Loop. San Jose, Ca. 95122

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

### Balcony Maintenance, WHO'S RESPONSIBLE?

Management has sent out a few letters to homeowners who need to repair and paint their balcony. All homeowners are responsible for the upkeep, painting, and maintenance of their balcony. If your balcony is in need of repair and/or paint, it is the homeowner's responsibility to contact a licensed contractor to schedule any needed repairs. If you need to paint your balcony, and do not know the paint color, please contact the association manager, Tanya Ruiz at (408) 448-3080 x-214 or submit an email at [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz). The association manager will be able to provide you with the correct paint color, depending on your address. Homeowners will need to purchase their own paint when needed. Please take note, not only does paint help with the upkeep of your balcony, paint ALSO helps sustain the life of the wood !!

### Creekside HOA Common Area Lights



Please report any common area lighting issues to management. The weather is a key factor as to when repairs can take place safely and securely.

Thank you in advance for your assistance and keeping a look out. For our unity safety, please leave your front door light and back outdoor garage light on.

### Attention Residents Of Creekside of San Jose HOA

Vehicles may not be stored in an open common area parking space for an excessive amount of days. A stored vehicle is considered in excess after 72 consecutive hours.

Please review your HOA parking rules. If you need a copy of the rules, you may contact the HOA manager, Tanya Ruiz via email, [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz).

Non-compliance may result in the vehicle being towed at the vehicle owners expense.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**



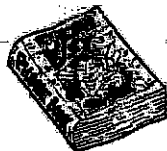
**Board of Directors Meeting  
Agenda  
October 13, 2016**

1. **Call to Order** 6:00 PM
2. Hearing-Homeowner maintenance
2. **Open Forum** 15 Minutes
3. Approval of September 8, 2016 Meeting Minutes
4. **Financial Report**
  - A. Financial Statement 9/30
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
5. **Manager's Report**
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report
  - C. Architectural Application, if any
6. **Old Business**
  - A. Exterior trim repair paint bid
  - B. Solar
7. **New Business**
  - A. 2017 Reserve Study report
8. Meeting Location to be announced
9. Next scheduled Board Meeting is November 10, 2016
10. **Adjournment** 8:00 PM

**Phone Books**

Please remove phone books, flyers and/or newspapers from your front door.

Please help keep the common area clear of debris.



**Creekside of San Jose Homeowners Association  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125**

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)

Office hours: Monday -Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM

**Pool Rules**

Be sure to follow these pool rules:

- **Pool hours are from 6:00AM to 9:00 PM**
- Keep noise levels at a minimum so neighbors adjoining the pool areas are not disturbed. Stereos are NOT permitted at the pools; headphones only.
- Pools are for Creekside residents only. Guests are permitted if the capacity of the pool has not been reached. Pool capacity limit signs are posted at each pool. A resident of the Association MUST accompany guests.
- There is **NO** lifeguard on duty at either pool. Swim at your own risk.
- No persons under sixteen (16) years of age are allowed to use the pool area without adult supervision.
- Each owner is responsible for the behavior of family members, tenants, and/or guests.
- Pool keys operate both pool gates, and a pool key request form needs to be completed for lost or stolen keys, in addition to a \$75 fee.
- Alcoholic beverages are **NOT** permitted in the pool areas.
- Plastic, paper or aluminum containers only; **NO GLASS ALLOWED**. A trash container is provided.
- Proper swim attire only. No street clothing is allowed in the pool. **NO DIAPERS** are permitted in the pool at all. **NO NAKED BABIES** are permitted in the pool.
- Soap and shampoo are **NOT** permitted in the pool.
- Inflatable air mattresses, inner tubes, or other flotation devices are **NOT** permitted, other than personal floatation devices worn by children for safety purposes.
- No pets allowed in the pool or pool area. The Health Department will close the pool for this violation as a safety concern.
- No running, excessive splashing, "horseplay" or offensive language will be allowed in the pool area.
- Life rings are not toys. **DO NOT PLAY WITH THE LIFE RINGS.**
- There is no exclusive use of the pool at any time by any resident. Four hours maximum for pool parties.

Property owners may be assessed by the Homeowners Association for rule violations. These pool rules serve as the first warning.





# Creekside of San Jose



September 2016 NEWSLETTER

## BOARD MEETING

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, September 8, 2016, 6:00 p.m. at Red Lobster-2040 Aborn Rd. San Jose, Ca. 95121**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

### **Balcony Maintenance, WHO'S RESPONSIBLE?**

*Management has sent out a few letters to homeowners who need to repair and paint their balcony. All homeowners are responsible for the upkeep, painting, and maintenance of their balcony. If your balcony is in need of repair and/or paint, it is the homeowner's responsibility to contact a licensed contractor to schedule any needed repairs. If you need to paint your balcony, and do not know the paint color, please contact the association manager, Tanya Ruiz at (408) 448-3080 x-214 or submit an email at tanya@cornerstonemgt.biz. The association manager will be able to provide you with the correct paint color, depending on your address. Homeowners will need to purchase their own paint when needed. Please take note, not only does paint help with the upkeep of your balcony, paint ALSO helps sustain the life of the wood !!*

### **Creekside HOA Common Area Lights**



Please report any common area lighting issues to management. The weather is a key factor as to when repairs can take place safely and securely.

Thank you in advance for your assistance and keeping a look out. For our unity safety, please leave your front door light and back outdoor garage light on.

### **Attention Residents Of Creekside of San Jose HOA**

Vehicles may not be stored in an open common area parking space for an excessive amount of days. A stored vehicle is considered in excess after 72 consecutive hours.

Please review your HOA parking rules. If you need a copy of the rules, you may contact the HOA manager, Tanya Ruiz via email, tanya@cornerstonemgt.biz.

Non-compliance may result in the vehicle being towed at the vehicle owners expense.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

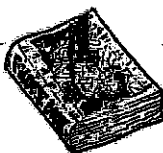
**Board of Directors Meeting  
Agenda  
September 8, 2016**

1. **Call to Order** 6:00 PM
2. Hearing-Homeowner maintenance
2. **Open Forum** 15 Minutes
3. Approval of August 11, 2016 Meeting Minutes
4. **Financial Report**
  - A. Financial Statement 7/31
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
5. **Manager's Report**
  - A. Incoming Correspondence—A&B Pool
  - B. Work Order Report/Violation report
  - C. Architectural Application, if any
6. **Old Business**
  - A. Exterior trim repair paint bid
7. **New Business**
  - A. 2017 Budget
  - B. Pool Rules
8. Meeting Location to be announced
9. Next scheduled Board Meeting is October 13, 2016
10. **Adjournment** 8:00 PM

**Phone Books**

Please remove phone books, flyers and/or newspapers from your front door.

Please help keep the common area clear of debris.



**Creekside of San Jose Homeowners Association  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125**

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)

Office hours: Monday - Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM


**Pool Rules**

Be sure to follow these pool rules:


- **Pool hours are from 6:00AM to 9:00 PM**
- Keep noise levels at a minimum so neighbors adjoining the pool areas are not disturbed. Stereos are **NOT** permitted at the pools; headphones only.
- Pools are for Creekside residents only. Guests are permitted if the capacity of the pool has not been reached. Pool capacity limit signs are posted at each pool. A resident of the Association **MUST** accompany guests.
- There is **NO** lifeguard on duty at either pool. Swim at your own risk.
- No persons under sixteen (16) years of age are allowed to use the pool area without adult supervision.
- Each owner is responsible for the behavior of family members, tenants, and/or guests.
- Pool keys operate both pool gates, and a pool key request form needs to be completed for lost or stolen keys, in addition to a \$75 fee.
- Alcoholic beverages are **NOT** permitted in the pool areas.
- Plastic, paper or aluminum containers only; **NO GLASS ALLOWED**. A trash container is provided.
- Proper swim attire only. No street clothing is allowed in the pool. **NO DIAPERS** are permitted in the pool at all. **NO NAKED BABIES** are permitted in the pool.
- Soap and shampoo are **NOT** permitted in the pool.
- Inflatable air mattresses, inner tubes, or other flotation devices are **NOT** permitted, other than personal flotation devices worn by children for safety purposes.
- No pets allowed in the pool or pool area. The Health Department will close the pool for this violation as a safety concern.
- No running, excessive splashing, "horseplay" or offensive language will be allowed in the pool area.
- Life rings are not toys. **DO NOT PLAY WITH THE LIFE RINGS.**
- There is no exclusive use of the pool at any time by any resident. Four hours maximum for pool parties.

Property owners may be assessed by the Homeowners Association for rule violations. These pool rules serve as the first warning.





# Creekside of San Jose



August 2016 NEWSLETTER



## BOARD MEETING



The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, August 11, 2016, 6:00 p.m. at Yuri's Japanese Restaurant-3236 S. White Road San Jose, Ca.. 95148**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

### **Balcony Maintenance, WHO'S RESPONSIBLE?**

*Management has sent out a few letters to homeowners who need to repair and paint their balcony. All homeowners are responsible for the upkeep, painting, and maintenance of their balcony. If your balcony is in need of repair and/or paint, it is the homeowner's responsibility to contact a licensed contractor to schedule any needed repairs. If you need to paint your balcony, and do not know the paint color, please contact the association manager, Tanya Ruiz at (408) 448-3080 x-214 or submit an email at tanya@cornerstonemgt.biz. The association manager will be able to provide you with the correct paint color, depending on your address. Homeowners will need to purchase their own paint when needed. Please take note, not only does paint help with the upkeep of your balcony, paint ALSO helps sustain the life of the wood !!*

### **Creekside HOA Common Area Lights**



Please report any common area lighting issues to management. The weather is a key factor as to when repairs can take place safely and securely.

Thank you in advance for your assistance and keeping a look out. For our unity safety, please leave your front door light and back outdoor garage light on.

### **Attention Residents Of Creekside of San Jose HOA**

Vehicles may not be stored in an open common area parking space for an excessive amount of days. A stored vehicle is considered in excess after 72 consecutive hours.

Please review your HOA parking rules. If you need a copy of the rules, you may contact the HOA manager, Tanya Ruiz via email, tanya@cornerstonemgt.biz.

Non-compliance may result in the vehicle being towed at the vehicle owners expense.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

**Board of Directors Meeting  
Agenda  
August 11 2016**

1. **Call to Order** 6:00 PM
2. **Open Forum** 15 Minutes
3. **Approval of July 14, 2016 Meeting Minutes & Executive Meeting minutes**
4. **Financial Report**
  - A. Financial Statement 6/30
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
5. **Manager's Report**
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report
  - C. Architectural Application-1682 Brushcreek Wy.
6. **Old Business**
  - A. Exterior trim repair paint inspection bid
  - B. Squirecreek siding bid
  - C. Cement repair bid
7. **New Business**
8. **Meeting Location to be announced**
9. **Next scheduled Board Meeting is September 8, 2016**
10. **Adjournment** 8:00 PM

**Phone Books**

Please remove phone books, flyers and/or newspapers from your front door.

Please help keep the common area clear of debris.



**Creekside of San Jose Homeowners Association  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125**

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
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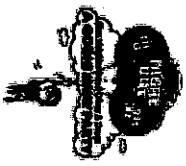
**Pool Rules**

Be sure to follow these pool rules:

- **Pool hours are from 6:00AM to 9:00 PM**
- Keep noise levels at a minimum so neighbors adjoining the pool areas are not disturbed. Stereos are **NOT** permitted at the pools; headphones only.
- Pools are for Creekside residents only. Guests are permitted if the capacity of the pool has not been reached. Pool capacity limit signs are posted at each pool. A resident of the Association **MUST** accompany guests.
- There is **NO** lifeguard on duty at either pool. Swim at your own risk.
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- Life rings are not toys. **DO NOT PLAY WITH THE LIFE RINGS.**
- There is no exclusive use of the pool at any time by any resident. Four hours maximum for pool parties.

Property owners may be assessed by the Homeowners Association for rule violations. These pool rules serve as the first warning.





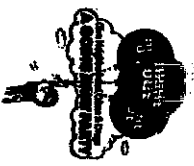
**NATIONAL NIGHT OUT**  
Join the Board of Directors for the Creekside  
National Night Out BBQ!

Date: *Tuesday, August 2, 2016*  
Time: 5:30 PM to 8:00 PM  
Location: Hollowcreek Pool

**Attention Creekside HOA  
Homeowners and Residents!!!**

National Night Out is a non-profit organization dedicated to the development and promotion of various crime prevention programs including neighborhood watch groups, law enforcement agencies, state and regional crime prevention associations, businesses, civic groups and individuals devoted to safer communities.

**Bring the family and enjoy a free BBQ, prizes, and a great time with your neighbors. Also, please feel free to bring a side dish or dessert to share.**



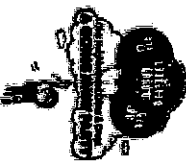
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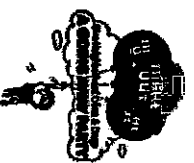
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# Creekside of San Jose



July 2016 NEWSLETTER

## BOARD MEETING

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, July 14, 2016, 6:00 p.m. at the Eastridge Olive Garden— 2226 Eastridge Loop San Jose, Ca. 95122**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

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## Board of Directors Meeting

### Agenda

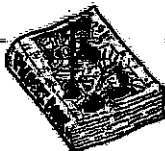
July 14, 2016

1. **Call to Order** 6:00 PM
2. **Open Forum** 15 Minutes
3. **Approval of June 9, 2016 Meeting Minutes & Executive Meeting minutes**
4. **Financial Report**
  - A. Financial Statement 5/31
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
5. **Manager's Report**
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report -6/22/16
  - C. Architectural Application, if any
6. **New Business**
  - A. Pool filter bid
7. **Old Business**
  - A. Exterior trim repair paint inspection bid
  - B. Hollowcreek Pool Deck Estimate
8. Meeting Location to be announced
9. Next scheduled Board Meeting is August 9, 2016
10. **Adjournment** 8:00 PM

## Phone Books

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Please help keep the common area clear of debris.



Creekside of San Jose Homeowners Association  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
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- There is no exclusive use of the pool at any time by any resident. Four hours maximum for pool parties.

Property owners may be assessed by the Homeowners Association for rule violations. These pool rules serve as the first warning.







# Creekside of San Jose



JUNE 2016 NEWSLETTER



## BOARD MEETING

The Board of Directors meetings are generally held monthly on the second Thursday of each month.

**The next Board meeting has been scheduled for Thursday, June 9, 2016, 6:00 p.m. at Yuri's Japanese Restaurant, 3236 S. White Road SJ, Ca. 95148**

If you have an issue or concern for the Board to review, please submit it in writing at least one week before the meeting. This will allow time for the Board to review the material in preparation for discussion at the meeting. Please keep in mind the first 15 minutes of each meeting are for homeowners to discuss open issues. After that time, the business meeting begins. You are welcome to stay for the entire meeting, but it is for observance only.

### Balcony Maintenance, WHO'S RESPONSIBLE?

*Management has sent out a few letters to homeowners who need to repair and paint their balcony. All homeowners are responsible for the upkeep, painting, and maintenance of their balcony. If your balcony is in need of repair and/or paint, it is the homeowner's responsibility to contact a licensed contractor to schedule any needed repairs. If you need to paint your balcony, and do not know the paint color, please contact the association manager, Tanya Ruiz at (408) 448-3080 x-214 or submit an email at tanya@cornerstonemgt.biz. The association manager will be able to provide you with the correct paint color, depending on your address. Homeowners will need to purchase their own paint when needed. Please take note, not only does paint help with the exquisiteness of your balcony, paint ALSO helps sustain the life of the wood !!*

### Creekside HOA Common Area Lights



Please report any common area lighting issues to management. The weather is a key factor as to when repairs can take place safely and securely.

Thank you in advance for your assistance and keeping a look out. For our unity safety please leave your front door light and back outdoor garage light on.

### Attention Residents Of Creekside of San Jose HOA

Vehicles may not be stored in an open common area parking space for an excessive amount of days. A stored vehicle is considered in excess of 72 consecutive hours.

Please review your HOA parking rules. If you need a copy of the rules you may contact the HOA manager, Tanya Ruiz via email, tanya@cornerstonemgt.biz.

Non-compliance may result in the vehicle being towed at the vehicle owners expense.



**Vehicles are at risk when parking in a red zone! DO NOT PARK IN A RED ZONE.**

## Board of Directors Meeting

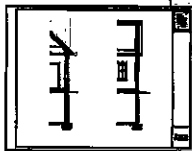
### Agenda

June 9, 2016

1. **Call to Order** 6:00 PM
2. **Open Forum** 15 Minutes
3. **Hearing-balcony**
4. **Approval of May 12, 2016 Meeting Minutes**
5. **Financial Report**
  - A. Financial Statement 4/30
  - B. Review Delinquency Report
  - C. Collection Report Update
  - D. Lien Resolution
  - E. Review invoices and sign checks
6. **Manager's Report**
  - A. Incoming Correspondence
  - B. Work Order Report/Violation report
  - C. Architectural Application, if any
7. **New Business**
8. **Old Business**
  - A. Exterior trim repair paint inspection bid
  - B. Squirecreek metal door to storage pool pump room
  - C. Hollowcreek Pool Deck Estimate
9. **Meeting Location to be announced**
10. **Next June 9, 2016**
11. **Adjournment** 8:00 PM

## Recent downspout repairs

Several gutter and downspouts were replaced. To help maintain the downspouts, please be careful when pulling in and out with your vehicle and keep in mind that the trashcans should not be touching the downspouts.



**Creekside of San Jose Homeowners Association**  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, CA 95125

Tanya Ruiz, Association Manager  
Office: (408) 448-3080 Fax: (408) 448-3084  
Email: [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)

Office hours: Monday -Thursday 9:00 AM - 5:00 PM  
Friday: 9:00 AM to 4:00 PM  
Closed for lunch 12 PM to 1:00 PM

## Owners of Creekside HOA

Great news! Your HOA insurance costs have been reduced & your coverage dramatically improved.

Creekside's HOA coverage now includes flood & is fully compliant with: Creekside's Governing Documents, State Requirements, Federal Requirements.

It's important to know what you (The Unit Owner) is responsible for insuring. See below for a quick review of what your personal HO6 policy covers.

*Please Note: The recommendations below are general guidelines, always review your policy with a licensed insurance professional.*

**HO6 Condo Owner Policy Building:** Also known as "Dwelling" this covers the structure (Roof, Walls, Floors, etc)

**Farmers Insurance highly recommends that you review your HO6 policy to confirm your personal coverage.**

**Personal Liability:** Also known as "Legal Liability" this covers the cost of defending yourself in court and the costs of a settlement against you, if you are sued for an event that took place **inside of your unit** (someone slips & falls inside your unit.) If the event took place in the common area, (someone slips & falls on the sidewalk outside your unit) then the HOA policy would be considered.

**Recommended Minimum Coverage: \$300,000**

**For Unit Owners with: Children, Pets, or other higher risk factors, I recommend: \$500,000**

**Loss Of Use:** This covers your living expenses when your unit becomes uninhabitable.

(The costs of staying in a hotel while your unit is being rebuilt after a fire)

**Recommended Minimum Coverage: \$25,000**

**Loss Assessment:** This covers all special assessments charged against you. (Underfunded reserve, unexpected costs, etc) With the exception of a special assessment to coverage earthquake damages or deductibles. An earthquake loss assessment policy would be needed to cover any earthquake related special assessments.

**Recommended Minimum Coverage: \$25,000**

**Personal Property:** This covers property not permanently attached to the building. (Furniture, Clothing, electronics, etc) Highly valuable items such as (Guns, Jewelry, Silverware, etc) are usually capped at a lower limit out of your total personal property coverage.

**Farmers Insurance recommends that you review your HO6 policy to make sure you have enough coverage for these types of items.**

**Recommended Minimum Coverage: \$15,000**

We appreciate your business, feel free to give us a call with any questions!

James O'Connor

HOA Specialist

Lic# 0162634

P: 408.966.0115

F: 408.904.7298

[James@TheOConnorTeam.com](mailto:James@TheOConnorTeam.com)

# **Creekside Homeowners Association**

c/o Cornerstone Community Management  
1800 Hamilton Avenue #210 San Jose, California 95125-5635  
(408) 448-3080

## **2016 Annual Budget & Annual Disclosures**

November 23, 2015

Dear Homeowner:

The Board of Directors is pleased to provide you with a copy of the **2016 Budget** and relevant documents and disclosures in accordance with applicable California Civil Code:

The budget calls for the monthly assessments to remain at \$240.00 per unit per month. The budget reflects the efforts of the Board of Directors to maintain and enhance the quality of life, while keeping the expenditures in line with today's current costs.

The budget takes effect on January 1, 2016. Shortly, you will be receiving a coupon book for the new fiscal year. For those owners on the monthly Auto Pay program, it will continue automatically and you will not receive a coupon booklet. At this time the Board of Directors does not anticipate the need for a special assessment, and the association does not have any outstanding loans.

If you have any questions or concerns regarding this letter or the enclosed budget, please plan to attend the next Board meeting. Interim questions may be addressed to the Board of Directors or your Association Manager, Tanya Ruiz, at Cornerstone Community Management, manager's email address [tanya@cornerstonemgt.biz](mailto:tanya@cornerstonemgt.biz)

Sincerely,

The Board of Directors

**Creekside of San Jose Homeowners' Association  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, California 95125-5635**

**November, 2015**

Dear Homeowner,

Living in a planned community development offers many advantages. An attractive appearance of the units, harmonious relations with your neighbors, and property values are all important qualities needed in your community. In this regard, the Association is operated pursuant to the governing documents, which include the Declaration of Covenants, Conditions and Restrictions, Bylaws, rules and regulations, and policies of the Association as adopted from time to time by the Board of Directors to implement these goals and restrictions.

Pursuant to the California Civil Code and other applicable law, the following notices and disclosures are provided:

**1. Pro Forma Operating Budget. Civil Code Section 5300(b)(1).**

A pro forma operating budget, showing the estimated revenue and expenses on an accrual basis.

This disclosure statement is being distributed to you together with a copy of the pro forma operating budget which is attached as Exhibit "A". The pro forma operating budget includes an estimate of the revenue and expenses of the Association on an accrual basis.

**2. Summary of Association Reserves. Civil Code Section 5300(b)(2).**

A summary of the association's reserves, prepared pursuant to Section 5565 is attached as Exhibit "B". It is based upon the most recent review or study concerning the major components, which the Association is obligated to repair, replace, restore or maintain.

The Association's most recent reserve study was completed in 2015. The most recent physical reserve study inspection was completed in 2014.

**3. Reserve Funding Plan. Civil Code Section 5300(b)(3).**

A summary of the reserve funding plan adopted by the board, as specified in paragraph (5) of subdivision (b) of Section 5550 is attached as Exhibit "C". The full reserve study plan is available upon request, and the Association shall provide the full reserve plan to any member upon request. Please see cover sheet for instructions.

The reserve account funding is reviewed on an annual basis by the Board of Directors and is

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**Creekside of San Jose Homeowners' Association  
Annual Budget Report - 2015**

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Exhibit "A": Pro Forma Budget

Exhibit "B": Summary of Reserves

Exhibit "C": Reserve Funding Plan

Exhibit "D": Insurance Summary

**Note: A complete copy of the reports summarized or referred to herein may be requested by you and will be provided to you without cost. Please provide your written request to Cornerstone Community Management, 1800 Hamilton Avenue, Suite 210, San Jose, California 95125-5635.**

**Creekside of San Jose Homeowners' Association**

has elected to analyze the reserve account requirements with both the "cash flow" and "straight line" methods. The reserve funding process involves estimates of component maintenance, repair and replacement costs and estimates of the remaining life of the components. Reserve funding requirements can change over time based upon revised estimates and evaluations.

**4. Major Component Repairs.** Civil Code Section 5300(b)(4).

The Board has not determined to defer or not undertake repairs or replacement of any major component with a remaining life of thirty (30) years or less.

**5. Special Assessment.** Civil Code Section 5300(b)(5).

The Board does not anticipate that the levy of one or more special assessments will be required to repair, replace, or restore any major component or to provide adequate reserves therefore.

**6. Reserve Funding Mechanism.** Civil Code Section 5300(b)(6).

At this time, the Board plans to fund reserves to repair or replace major components from assessments only, not by borrowing, use of other assets, deferral of selected replacements or repairs, or alternative mechanisms.

**7. Procedures for Calculation of Reserves.** Civil Code Section 5300(b)(7).

The reserve account funding is reviewed on an annual basis by the Board of Directors and is adjusted by the rate of inflation, construction cost variations, and updated evaluations of the life expectancy for repair or replacement of each major component. For the current year, the Board has elected to analyze the reserve account requirements using both the "cash flow" and "straight line" methods. The reserve funding process involves estimates of component maintenance, repair and replacement costs and estimates of the remaining life of the components. Reserve funding requirements can change over time based upon revised estimates and evaluations.

Please See Exhibit "B".

**8. Outstanding Loans.** Civil Code Section 5300(b)(8).

The Association has no outstanding loans at this time.

**9. Insurance Summary.** Civil Code Section 5300(b)(9).

A summary of the Association's property, general liability, earthquake, flood, and fidelity insurance policies is attached as Exhibit "D".

"This summary of the association's policies of insurance provides

only certain information, as required by Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage."

**CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION**

**BUDGET Exhibit A**

FISCAL YEAR 2016

UNITS

148

ITEM	MONTH PER UNIT	MONTHLY TOTAL	ANNUAL TOTAL	LAST YEAR MONTHLY
<b>REVENUE</b>				
Assessments	240.00	35,520.00	426,240.00	35,520.00
	240.00	35,520.00	426,240.00	35,520.00
<b>EXPENSES - GROUNDS &amp; FACILITIES</b>				
70021 Landscape Add'l's	0.34	50.00	600.00	49.00
70069 Maintenance & Repairs	1.69	250.00	3,000.00	300.00
70028 Maintenance - Backflow	0.20	29.00	348.00	27.00
75008 Maintenance - Contract (Trash, etc.)	3.04	450.00	5,400.00	450.00
70065 Maintenance - Garbage-extras	0.45	67.00	804.00	35.00
70041 Maintenance - Graffiti	0.11	17.00	204.00	17.00
70042 Maintenance - Gutter	1.89	280.00	3,360.00	250.00
70044 Maintenance - Irrigation	1.35	200.00	2,400.00	200.00
70045 Maintenance - Lighting	1.01	150.00	1,800.00	150.00
70047 Maintenance - Plumbing	0.95	140.00	1,680.00	140.00
70052 Maintenance - Roof	0.17	25.00	300.00	25.00
70066 Maintenance - Tree	0.29	43.00	516.00	43.00
70077 Pest Control	1.72	255.00	3,060.00	255.00
70084 Pool/Spa Additional Supplies	1.01	150.00	1,800.00	150.00
76001 Reserve Contribution	93.11	13,781.00	165,372.00	13,125.00
75006 Landscape Contract	31.32	4,635.00	55,620.00	4,635.00
75015 Pool/Spa Contract	2.69	398.00	4,776.00	398.00
77005 Electricity	4.73	700.00	8,400.00	700.00
77014 Gas	0.06	9.00	108.00	7.00
77020 Water & Sewer	15.08	2,232.00	26,784.00	2,300.00
SUB TOTAL	161.22	23,861.00	286,332.00	23,256.00
<b>EXPENSES - GENERAL AND ADMINISTRATIVE</b>				
80008 Audit & Tax Preparation	1.11	165.00	1,980.00	165.00
80013 Bank charges/fees	0.02	3.00	36.00	3.00
80015 Business Meetings	1.15	170.00	2,040.00	170.00
80030 Insurance	18.58	2,750.00	33,000.00	4,100.00
80031 Insurance - Earthquake	32.50	4,810.00	57,720.00	4,050.00
80033 Insurance - Worker's Comp.	0.32	47.00	564.00	67.00
80035 Legal	0.68	100.00	1,200.00	100.00
80050 Management Fees	19.19	2,840.00	34,080.00	2,840.00
80045 Management Extra fees	0.00	0.00	0.00	0.00
80065 Office Expenses	0.95	140.00	1,680.00	140.00
80075 Postage	1.34	198.00	2,376.00	196.00
80076 Printing & Copies	1.35	200.00	2,400.00	200.00
70062 Reserve Study	0.47	70.00	840.00	67.00
80083 Social Fund	0.27	40.00	480.00	40.00
88001 Federal Taxes	0.14	20.00	240.00	20.00
88012 State taxes	0.10	15.00	180.00	15.00
88010 Misc. Taxes & Licenses	0.61	91.00	1,092.00	91.00
SUB TOTAL	78.78	11,659.00	139,908.00	12,264.00
TOTAL EXPENSES	240.00	35,520.00	426,240.00	35,520.00



**EXHIBIT "B"**  
**(Summary of Reserves)**

**1.00 RESERVE STUDY SUMMARY AND DISCLOSURES**

**ASSOCIATION PROPERTY INFORMATION**

<i>ASSOCIATION NAME:</i>	Creskside of San Jose HOA		
<i>ASSOCIATION STREET ADDRESS:</i>	Weeping Creek Way		
<i>ASSOCIATION CITY, STATE, ZIP:</i>	San Jose, CA		
<i>GOVERNING ENTITY:</i>	Board of Directors		
<i>YEAR CONSTRUCTED:</i>	1979	<i>NUMBER OF CONSTRUCTION PHASES:</i>	1
<i>NUMBER OF UNITS IN ASSOCIATION:</i>	148	<i>NUMBER OF RESIDENTIAL BUILDINGS:</i>	39

**ASSOCIATION CONTACT INFORMATION**

<i>CURRENT PROPERTY MANAGER:</i>	Ms. Tanya Ruiz Cornerstone Community Management 1800 Hamilton Ave., Suite 210 San Jose, CA 95125-5635 Phone: (408) 448-3080      Email: tanya@cornerstonemgt.biz
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**RESERVE STUDY INFORMATION**

<i>TYPE OF STUDY:</i>	Annual Review Study 2016      (no site inspection performed with this review)
<i>BEGINNING YEAR OF STUDY:</i>	2016
<i>YEAR OF LAST PHYSICAL INSPECTION:</i>	2014
<i>YEAR OF NEXT PHYSICAL INSPECTION:</i>	2017 (as required by the Davis-Stirling Act)
<i>RESERVE STUDY PREPARER:</i>	Reserve Analysis Consulting, L.L.C. 3030 Bridgeway, Suite 330 Sausalito, California 94965 Office Phone: (415) 332-7800      FAX: (415) 332-7801
<i>PERFORMED BY:</i>	Casey O'Neill Direct Phone: (415) 289-7443 Email: caseyo@reserveanalysis.com

**RESERVE FUND FINANCIAL INFORMATION**

<i>BUDGET YEAR ENDING DATE:</i>	12/31	2015	2016
<i>ANNUAL RESERVE CONTRIBUTION:</i>		\$157,500	\$165,375
<i>MONTHLY RESERVE CONTRIBUTION:</i>		\$13,125	\$13,781
<i>PER UNIT MONTHLY (AVG.) CONTRIBUTION:</i>		\$88.68	\$93.12
<i>TOTAL SPECIAL ASSESSMENT:</i>		N/A	N/A
<i>PER UNIT (AVG.) SPECIAL ASSESSMENT:</i>		N/A	N/A
<i>PROPOSED RESERVE FUND EXPENDITURES:</i>			(\$217,536)
<i>ESTIMATED YEAR ENDING BALANCE:</i>		\$837,108	\$794,555
<i>REQUESTED MINIMUM "THRESHOLD" FUTURE BALANCE:</i>			N/A

**RESERVE PERCENT FUNDED CALCULATION**

<i>AMOUNT NEEDED TO BE 100% FUNDED:</i>	\$1,368,775	\$1,311,282
<i>THEORETICAL PER UNIT UNDERFUNDED:</i>	\$3,592	\$3,491
<i>CALCULATED PERCENT FUNDED:</i>	61.16%	60.59%

**RESERVE PROJECTED INTEREST & INFLATION**

<i>"ASSUMED LONG-TERM INTEREST RATE"</i>	2.00%
<i>"ASSUMED LONG-TERM INFLATION RATE"</i>	3.00%

**DAVIS-STIRLING ACT PROCEDURES & REQUIREMENTS**

Current Davis-Stirling statutes 5300 & 5550 ((old 1365 & 1365.5)) require the Association to Review the Reserve Study on an annual basis and implement any necessary adjustments regarding component performance, replacement and/or deferral; as well as recalculation of financial figures based on that review and current financial data. Additionally, Statute 5550 ((old 1365.5)) continues to require a Site Inspection based Update of the complete Study at a minimum every three years. The Reserve Study is to include:

Identification of the major components.

Establishment of reasonable life expectancies and remaining life of all components.

Projected estimated cost of all repair and replacements.

Development of a 30 year Funding Plan which identifies date and amount of regular and special assessments.

Calculation of Percent Funded and amount of per unit deficiency.

Statement of methodology.

Additionally, calculation of 5570 (old 1365.2.5) Reserve Summary and Disclosure Document.

**SCOPE OF STUDY**

The time frame covered by this analysis is from 2016 through 2045. These are the beginning and ending points for all repairs and replacements included in the 30 Year Funding Plan included in this study.

**STATEMENT OF RESERVE STUDY METHODOLOGY**

The components included in this analysis were identified by age, quantity, and type. Upon completion of the component list and the Reserve Fund Requirement Analysis, the report was presented to the Homeowners Association's Board for approval. The following sources were used, when applicable, to make our determinations:

Original plans and specifications

Original contractors, current contractors and vendors

Association maintenance staff

Association management

Association Board of Directors

While gathering this information there were some assumptions made regarding existing conditions, future conditions and additional circumstances that may occur that would affect the cost of repairs. Some of these assumptions may come true and others may not; therefore, the cost of repairs and life of certain components could vary substantially. Life expectancies of all components were based on industry standard experiences, and on the components being in reasonable and ordinary condition.

All component conditions were based on visual inspection. There was no disassembly of components or demolition involved. This report does not address any factory or product defects or any damage due to improper maintenance, system design, or installation. It's also assumed all components will receive reasonable maintenance for their remaining life.

Only components that met the following criteria were included in this report:

The component maintenance is the responsibility of the Association.

The component is not covered by the Association's Annual Operating Budget.

The component's useful life is greater than one year, except in the case of variable ongoing repair of a major component

The component has an identifiable expected cost and replacement cost.

Inclusion in the Funding plan requires the component's remaining estimated useful life is less than 30 years.

The Reserve Study includes a 30 year component expenditure projection from which a Funding Plan was developed which proposes a "schedule of the date and amount of any change in regular or special assessments that would be needed to sufficiently fund the Reserve Funding Plan." The premise of this replacement cost projection is to ensure a positive cash balance in the Reserve Fund Account that will enable the Association to fulfill its "obligation for the repair and replacement of all major components with an expected remaining life of 30 years or less." It is equally important that a positive cash fund be maintained without relying on Special Assessments or overfunding of Reserves. The cost projections in this report are inflated based on an "assumed long-term inflation rate" based on a 30 year average and adjusted for local economies. The Funding Plan in this report includes an "assumed long-term interest rate" which is not to exceed "2% above the discount rate published by the Federal Reserve Bank of San Francisco." Both rates were reviewed in the Preliminary Draft and approved by the Board of Directors.

**3.00 RESERVE STUDY COMPONENT SCHEDULE & PERCENT FUNDED CALCULATION**

**STEPS FOR DETERMINING PERCENT FUNDED:**

Step 1: Calculate for each component a required contribution on a "straight-line" funding methodology.

(total component cost divided by the life expectancy of the component)

Step 2: Calculate the required dollars in Reserves for each component.

(required annual contribution multiplied by the component's life in service)

Step 3: Total the required dollars for each component to arrive at "required dollars in bank".

Step 4: Divide actual dollars in bank by required dollars in bank to arrive at percent funded calculation.

This report includes, but is not limited to\*, reserve calculations made using the formula described in section 5570(b)(4) ((old 1365.2.5(b)(4)) of the Davis-Stirling Act:

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

\* The future funding levels developed in the Funding Plan of this Reserve Study are derived through cash flow funding calculations.

Code #	Component Description	2015 End Req'd in Bank	Year New	Useful Life	Rmng. (2016)	Total Cost	Annual Allocation	2016 End Req'd in Bank
1.00	<b>SIGNAGE</b>							
1.01	Entry Sign Replacement	\$1,800	2006	25	15	\$5,000	\$200	\$2,000
1.02	Miscellaneous Sign Replacement Allowance (w/ asphalt)	\$500	2013	6	3	\$1,500	\$250	\$750
1.03	Pool Sign Replacement	\$0	2002	15	1	\$0	\$0	\$0
2.00	<b>ASPHALT - PRIVATE STREETS &amp; PARKING</b>							
2.01	Asphalt Sealing	\$7,470	2013	6	3	\$22,409	\$3,735	\$11,204
2.02	Striping	\$367	2013	6	3	\$1,100	\$183	\$550
2.03	Asphalt Repairs - Repair/Overlay w/Sealing Project	\$20,000	2013	6	3	\$60,000	\$10,000	\$30,000
2.04	Asphalt Major Repairs & Replacement - 1/3 of Property	\$61,114	1979	55	18	\$93,369	\$1,698	\$62,812
2.05	Asphalt Major Repairs & Replacement - 1/3 of Property	\$56,021	1979	60	23	\$93,369	\$1,556	\$57,578
2.06	Asphalt Major Repairs & Replacement - 1/3 of Property	\$51,712	1979	65	28	\$93,369	\$1,436	\$53,149
3.00	<b>ASPHALT - MAIN STREETS - SHARED RESPONSIBILITY</b>							
3.01	Seal - Weeping Creek (swan creek to squire creek) - 50%	\$784	2013	6	3	\$2,352	\$392	\$1,176
3.02	Seal - Squire creek Lane - 50% - Shared Cost	\$605	2013	6	3	\$1,816	\$303	\$908
3.03	Seal - Weeping Creek (squire creek to marsh manor) 100%	\$540	2013	6	3	\$1,619	\$270	\$810
3.04	Major Repairs/Replace-Weeping Creek (swan to squire.)	\$28,224	1979	60	23	\$47,040	\$784	\$29,008
3.05	Major Repairs/Replace - Squire creek Lane	\$21,791	1979	60	23	\$36,318	\$605	\$22,396
3.06	Major Repairs/Replace - Weeping Creek (Squire to marsh)	\$12,672	1979	60	23	\$21,120	\$352	\$13,024
4.00	<b>CONCRETE</b>							
4.01	Sidewalk Entry/Driveways - Ongoing Repair/Replacement	\$2,500	2014	3	1	\$7,500	\$2,500	\$5,000
4.02	Entries/Drives - Major Replacement Allowance	\$14,800	2007	20	11	\$37,000	\$1,850	\$16,650
4.03	Pool Decking @ Squire Creek	\$11,208	2002	40	26	\$34,488	\$862	\$12,071
4.04	Pool Decking @ Hollow Creek	\$17,472	2001	40	25	\$49,920	\$1,248	\$18,720
5.00	<b>RETAINING WALLS</b>							
5.01	Wood - SW - Squire creek Circle - 2'	\$10,819	2001	25	10	\$19,320	\$773	\$11,592
5.02	Wood - SW - Squire creek Circle - 1'	\$4,614	2001	25	10	\$8,240	\$330	\$4,944
6.00	<b>FENCING</b>							
6.01	Wood - G.N. - Southern Property Line	\$16,974	2001	25	10	\$30,310	\$1,212	\$18,186
6.02	Cyclone - G.N. West Property Line - Squire creek Circle	\$6,250	2001	25	10	\$11,160	\$446	\$6,696
6.03	Iron @ Property Line	\$473	2001	40	25	\$1,350	\$34	\$506
6.04	Wood Building End Fences Repair Allowance	\$1,500	2015	1	0	\$1,500	\$1,500	\$1,500
6.05	Iron @ Pool @ Squire Creek	\$7,963	2002	30	16	\$18,375	\$613	\$8,575
6.06	Iron @ Pool @ Hollow Creek	\$11,340	2001	30	15	\$24,300	\$810	\$12,150
7.00	<b>IRRIGATION &amp; LANDSCAPING &amp; PLUMBING</b>							
7.01	Irrigation Equipment Replacement Allowance	\$2,500	2014	2	0	\$5,000	\$2,500	\$0
7.02	Landscape Enhancement - Phase 1	\$1,500	2014	10	8	\$15,000	\$1,500	\$3,000
7.03	Landscape Enhancement - Phase 2	\$13,500	2016	10	10	\$15,000	\$1,500	\$0
7.04	Landscape Enhancement - Phase 3	\$12,000	2017	10	1	\$15,000	\$1,500	\$13,500
7.05	Tree Removal/Replacement Allowance	\$10,000	2015	1	0	\$10,000	\$10,000	\$10,000
7.06	Squire Creek Sewer Repair	\$2,333	2008	30	22	\$10,000	\$333	\$2,667
7.07	Plumbing Investigation & Repair	\$2,500	2014	2	0	\$5,000	\$2,500	\$0
8.00	<b>ELECTRICAL</b>							
8.01	Light Poles - Parking Lot	\$5,940	2006	50	40	\$33,000	\$660	\$6,600

**3.00 RESERVE STUDY COMPONENT SCHEDULE & PERCENT FUNDED CALCULATION**

8.02	Light Pole Fixtures - Parking Lot	\$2,700	2006	25	15	\$7,500	\$300	\$3,000
8.03	Light Poles ~ 8' - Walkway	\$47,547	1979	53	16	\$70,000	\$1,321	\$48,868
8.04	Light Pole Fixtures - "Candy Cane" - Walkway	\$14,400	2007	25	16	\$45,000	\$1,800	\$16,200
8.05	Pool Area Lighting Upgrade	\$400	2013	20	17	\$4,000	\$200	\$600
8.06	Entry Sign Lights	\$180	2006	20	10	\$400	\$20	\$200
8.07	Garage Light Replacement	\$12,333	1995	30	9	\$18,500	\$617	\$12,950
8.08	Area Lighting Upgrade Allowance	\$2,250	2006	10	0	\$2,500	\$250	\$0
9.00	<b>SWIMMING POOL - SQUIRE CREEK</b>							
9.01	Replastering	\$22	2002	15	1	\$25	\$2	\$23
9.02	Coping	\$1,354	2002	30	16	\$3,125	\$104	\$1,458
9.03	Tile	\$1,354	2002	30	16	\$3,125	\$104	\$1,458
9.04	Seal Coping/Walk Joint	\$1,000	2008	7	-1	\$1,000	\$143	\$0
9.05	Pool Rails	\$520	2002	30	16	\$1,200	\$40	\$560
9.06	Pool Lights	\$260	2002	20	6	\$400	\$20	\$280
9.07	Pool Equipment Replacement Allowance	\$1,000	2013	3	0	\$1,500	\$500	\$0
9.08	Pool Furniture - Operating Expense	\$0	2008	0	0	\$0	\$0	\$0
10.00	<b>SWIMMING POOL - HOLLOW CREEK</b>							
10.01	Replastering	\$23	2001	15	0	\$25	\$2	\$0
10.02	Coping	\$1,458	2001	30	15	\$3,125	\$104	\$1,563
10.03	Tile	\$1,458	2001	30	15	\$3,125	\$104	\$1,563
10.04	Seal Coping/Walk Joint	\$1,000	2007	7	-2	\$1,000	\$143	\$0
10.05	Pool Rails	\$560	2001	30	15	\$1,200	\$40	\$600
10.06	Pool Lights	\$187	2001	30	15	\$400	\$13	\$200
10.07	Pool Equipment Replacement Allowance	\$1,000	2013	3	0	\$1,500	\$500	\$0
10.08	Pool Furniture - Operating Expense	\$0	2007	0	0	\$0	\$0	\$0
11.00	<b>EQUIPMENT HOUSE @ SQUIRE CREEK</b>							
11.01	Composition Shingle Roofing	\$329	1999	30	13	\$616	\$21	\$349
11.02	Entry Doors	\$450	1979	40	3	\$500	\$13	\$463
11.03	Area Trellis	\$2,670	2005	30	19	\$8,010	\$267	\$2,937
11.04	Area Trellis	\$3,625	1990	30	4	\$4,350	\$145	\$3,770
11.05	Building Repair	\$800	2011	5	0	\$1,000	\$200	\$0
11.06	Building Rebuild	\$3,600	1979	50	13	\$5,000	\$100	\$3,700
12.00	<b>EQUIPMENT HOUSE @ HOLLOW CREEK</b>							
12.01	Composition Shingle Roofing	\$476	1999	30	13	\$893	\$30	\$506
12.02	Entry Doors	\$450	1979	40	3	\$500	\$13	\$463
12.03	Area Trellis Repair/Replace Allowance	\$8,250	2005	20	9	\$16,500	\$625	\$9,075
12.04	Area Metal Benches	\$1,244	2010	20	14	\$4,974	\$249	\$1,492
12.05	Building Repair	\$800	2011	5	0	\$1,000	\$200	\$0
12.06	Building Rebuild	\$3,600	1979	50	13	\$5,000	\$100	\$3,700
13.00	<b>STORAGE HOUSE @ HOLLOW CREEK</b>							
13.01	Composition Shingle Roofing	\$298	2005	30	19	\$893	\$30	\$328
13.02	Entry Doors	\$217	2005	30	19	\$650	\$22	\$238
13.03	Building Repair	\$200	2011	10	5	\$500	\$50	\$250
13.04	Building Rebuild	\$833	2005	60	49	\$5,000	\$83	\$917
14.00	<b>DETACHED GARAGES</b>							
14.01	Composition Roof	\$157,804	1999	30	13	\$295,882	\$9,863	\$167,666
14.02	Gutters	\$25,259	1999	30	13	\$47,360	\$1,579	\$26,837
14.03	Downspouts	\$5,052	1999	30	13	\$9,472	\$316	\$5,367
14.04	Metal Utility Door	\$279	2004	35	23	\$888	\$25	\$304
15.00	<b>RESIDENTIAL BUILDING EXTERIOR</b>							
15.01	Roof, Gutter and Downspout Repair Allowances	\$7,500	2015	1	0	\$7,500	\$7,500	\$7,500
15.02	Composition Roof	\$262,965	1999	30	13	\$493,060	\$16,435	\$279,401
15.03	Chimney Caps	\$51,120	1979	50	13	\$71,000	\$1,420	\$52,540
15.04	Spark Arrestors	\$51,120	1979	50	13	\$71,000	\$1,420	\$52,540
15.05	Gutters	\$26,142	1999	30	13	\$49,016	\$1,634	\$27,776
15.06	Downspouts	\$27,025	1999	30	13	\$50,672	\$1,689	\$28,714
16.00	<b>SITE PAINT</b>							
16.01	Paint All Buildings (Based on actual 2011 cost)	\$73,764	2011	10	5	\$184,411	\$18,441	\$92,206
16.02	Mid-Cycle - Wood and Metal Touch-up - 50%	\$81,000	2006	10	0	\$90,000	\$9,000	\$0
16.03	Paint Sound Wall - Interior	\$8,111	2000	16	0	\$8,652	\$541	\$0
17.00	<b>SIDING &amp; TRIM REPLACEMENT</b>							
17.01	Stucco Repair/Replace w/Paint Cycle	\$8,000	2011	10	5	\$20,000	\$2,000	\$10,000

**3.00 RESERVE STUDY COMPONENT SCHEDULE & PERCENT FUNDED CALCULATION**

17.02	Wood Repair/Replacement w/Paint Cycle	\$40,000	2011	5	0	\$50,000	\$10,000	\$0
17.03	Siding and Trim Repairs As needed	\$5,000	2015	1	0	\$5,000	\$5,000	\$5,000

Total Value of Components: \$2,509,792  
 Annual Straight-Line Allocation: \$149,970

	2015 End	2016 End
Total Dollars Necessary to be 100% Funded:	\$1,368,775	\$1,311,282
Actual Dollars In Reserve Fund:	\$837,108	\$794,555
Current Fund Deficiency:	\$531,666	\$516,727
Current Per Unit Deficiency:	\$3,592	\$3,491
Percent Funded: (Actual dollars/Total Dollars Necessary)	61.16%	60.59%

**PROPERTY DESCRIPTION & COMPONENT INCLUSION:**

Creekside of San Jose HOA is a 148-member association located in San Jose, CA.

The Association is responsible for 39 residential buildings that were originally built in 1 phase in 1979. The Association is responsible for all components as the Board of Directors has interpreted the CC&Rs. For specific component inclusion based on that interpretation please refer to the Component Data or Schedule Sections.

**5300(b)(4) - COMPONENT CONDITION:**

The property is composed of a variety of components that are in a range of conditions due to their various ages and expected lives. The projections in this Reserve Study intend to maintain these components at an appropriate condition in the future; however, it is the Board's responsibility to investigate and cause the actual maintenance, repair and replacement projects at the appropriate time(s).

Per Davis-Stirling Section 5500 ((old 1365.5)), on a quarterly basis the Board will review actual reserve expenses compared to the year's proposed reserve expenses. Depending on each component's condition and available information at that time, the Board will determine to undertake repair and replacement projects as appropriate. Please refer to the Sections of Component Data and/or Component Schedule for specific details on component ages, expected lives, and remaining lives. A component with a negative remaining life does not necessarily mean the component is being deferred, but rather signifies that the component is past its statistically average life and will be reviewed annually until it is appropriate for replacement. If the Board has specifically determined to defer or not undertake a component's repair or replacement, that decision and its justification is required to be in meeting minutes and disclosed separately in the Annual Budget Report.

**5300(b)(3,5,6,7,8) - FUNDING PLAN ANALYSIS & CALCULATIONS:**

5300(b)(3) - "the association shall provide the full reserve study plan upon request."

Specific Details regarding the following statements can be viewed in the "30 YEAR FUNDING PLAN" (included with this Reserve Summary).

5300(b)(5) - If applicable, the amount and commencement date of Board determined or anticipated special assessments will be shown and if a vote of the membership is required.

5300(b)(6) - The mechanism(s) by which the board will fund the reserves, including assessments, borrowing, and/or use of other assets. Refer to 5300(b)(4) above for deferral/selected repair/replacements.

5300(b)(7) - Procedures & methodology used for these calculations can be found in section "Procedures & Methodologies" (included with this Reserve Summary).

5300(b)(8) - If applicable, details regarding outstanding loans can be found in the 5570 "Reserve Summary and Disclosure" (included with this summary) and/or separately in the Annual Budget Report.

The Reserve Study is a SERIES OF PROJECTIONS, and consequently the estimated lives and costs of components will likely CHANGE OVER TIME depending on a variety of factors such as future inflation rates, the level of preventative maintenance completed by future boards, unknown material defects, changes in technology, efficiency, and/or government regulations.

The Reserve Study is an evolving document that represents a moment in time covering a 30 year period. As required by The Davis-Stirling Act, we recommend that the Association review and update this Reserve Analysis on an annual basis to make adjustments for component expenditures and fluctuations in annual revenue, interest, and inflation.

**Exhibit "C"**  
**(Reserve Funding Plan)**

**5.00**

**30 YEAR RESERVE FUNDING PLAN**

2015 Average unit per month reserve contribution \*1 = \$88.68

2015 Total annual reserve contribution \*1 = \$157,500

DESCRIPTION - 1ST 10 YEARS	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Projected Beginning Fund Balance *1	\$637,102	\$794,557	\$929,117	\$1,086,709	\$1,185,826	\$1,318,600	\$1,202,267	\$1,393,849	\$1,602,667	\$1,803,636
Proposed contribution % increase	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.00%
Proposed avg. unit/month dollar increase	\$4.43	\$4.66	\$4.89	\$5.13	\$5.39	\$5.66	\$5.94	\$6.24	\$6.55	\$5.50
Proposed avg. unit/month contribution	\$93.12	\$97.77	\$102.66	\$107.79	\$113.18	\$118.84	\$124.79	\$131.02	\$137.58	\$143.08
Proposed Total Annual Contribution *1	\$165,375	\$173,644	\$182,326	\$191,442	\$201,014	\$211,065	\$221,618	\$232,699	\$244,334	\$254,188
Does increase require membership vote?										
Proposed avg. special assess per unit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Proposed Total Special Assessment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Does special assessment require vote?										
Income from other sources	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Reserve Fund Available	\$1,002,483	\$969,199	\$1,111,443	\$1,278,151	\$1,356,840	\$1,529,665	\$1,423,285	\$1,626,549	\$1,847,001	\$2,057,743
Proposed inflated yearly expenditures	-\$217,536	-\$50,317	-\$37,874	-\$136,302	-\$54,185	-\$341,936	-\$46,890	-\$43,261	-\$65,175	-\$209,332
Balance after expenditures	\$784,947	\$917,882	\$1,073,569	\$1,141,850	\$1,302,655	\$1,187,729	\$1,376,995	\$1,583,288	\$1,781,826	\$1,848,411
Interest on balance after tax	\$9,608	\$11,235	\$13,140	\$13,976	\$15,945	\$14,538	\$16,854	\$19,379	\$21,810	\$22,625
Minimum requested balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent funded (if implemented) *2	60.59%	63.76%	66.92%	67.72%	70.32%	67.56%	70.85%	73.87%	76.34%	77.00%
Projected Year Ending Balance *3	\$794,555	\$929,117	\$1,086,709	\$1,185,826	\$1,318,600	\$1,202,267	\$1,393,849	\$1,602,667	\$1,803,636	\$1,971,036

DESCRIPTION - 2ND 10 YEARS	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Projected Beginning Fund Balance *1	\$1,871,036	\$1,775,166	\$1,963,287	\$2,220,584	\$784,195	\$1,040,667	\$694,620	\$705,714	\$1,017,164	\$1,129,180
Proposed contribution % increase	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%
Proposed avg. unit/month dollar increase	\$5.72	\$5.95	\$6.19	\$6.44	\$6.70	\$6.96	\$7.24	\$7.53	\$5.87	\$6.05
Proposed avg. unit/month contribution	\$148.80	\$154.75	\$160.94	\$167.38	\$174.08	\$181.04	\$188.28	\$195.81	\$201.69	\$207.74
Proposed Total Annual Contribution *1	\$264,272	\$274,843	\$285,836	\$297,270	\$309,161	\$321,527	\$334,388	\$347,764	\$358,197	\$368,943
Does increase require membership vote?										
Proposed avg. special assess per unit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Proposed Total Special Assessment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Does special assessment require vote?										
Income from other sources	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Reserve Fund Available	\$2,135,308	\$2,050,009	\$2,249,123	\$2,517,854	\$1,093,356	\$1,362,394	\$1,019,008	\$1,053,478	\$1,375,351	\$1,498,123
Proposed inflated yearly expenditures	-\$381,607	-\$110,462	-\$55,391	-\$1,743,141	-\$65,076	-\$686,052	-\$321,827	-\$48,594	-\$259,855	-\$75,586
Balance after expenditures	\$1,753,701	\$1,939,547	\$2,193,733	\$774,713	\$1,028,280	\$676,341	\$697,181	\$1,004,884	\$1,115,525	\$1,422,536
Interest on balance after tax	\$21,465	\$23,740	\$26,851	\$9,482	\$12,586	\$8,278	\$8,533	\$12,300	\$13,654	\$17,412
Minimum requested balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent funded (if implemented) *2	75.84%	78.11%	80.75%	56.32%	65.09%	55.78%	58.89%	70.84%	75.95%	83.60%
Projected Year Ending Balance *3	\$1,775,166	\$1,963,287	\$2,220,584	\$784,195	\$1,040,667	\$694,620	\$705,714	\$1,017,164	\$1,129,180	\$1,439,948

DESCRIPTION - 3RD 10 YEARS	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Projected Beginning Fund Balance *1	\$1,439,948	\$1,470,786	\$1,618,471	\$1,941,487	\$1,918,366	\$2,294,847	\$2,012,946	\$2,338,992	\$2,562,603	\$2,711,944
Proposed contribution % increase	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Proposed avg. unit/month dollar increase	\$6.23	\$6.42	\$6.61	\$6.81	\$7.01	\$7.22	\$7.44	\$7.66	\$7.89	\$8.13
Proposed avg. unit/month contribution	\$213.97	\$220.39	\$227.00	\$233.81	\$240.83	\$248.05	\$255.49	\$263.16	\$271.05	\$279.18
Proposed Total Annual Contribution *1	\$380,011	\$391,411	\$403,153	\$415,248	\$427,706	\$440,537	\$453,753	\$467,365	\$481,386	\$495,828
Does increase require membership vote?										
Proposed avg. special assess per unit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Proposed Total Special Assessment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Does special assessment require vote?										
Income from other sources	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Reserve Fund Available	\$1,819,958	\$1,862,198	\$2,021,624	\$2,356,735	\$2,346,072	\$2,735,383	\$2,466,699	\$2,806,357	\$3,043,939	\$3,207,772
Proposed inflated yearly expenditures	-\$366,957	-\$263,298	-\$103,613	-\$461,566	-\$78,974	-\$746,778	-\$155,990	-\$274,741	-\$364,839	-\$100,213
Balance after expenditures	\$1,453,002	\$1,598,900	\$1,918,011	\$1,895,169	\$2,267,098	\$1,988,606	\$2,310,709	\$2,531,616	\$2,679,151	\$3,107,559
Interest on balance after tax	\$17,785	\$19,571	\$23,476	\$23,197	\$27,749	\$24,341	\$28,283	\$30,987	\$32,793	\$38,037
Minimum requested balance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent funded (if implemented) *2	86.75%	91.21%	96.28%	99.23%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Projected Year Ending Balance *3	\$1,470,786	\$1,618,471	\$1,941,487	\$1,918,366	\$2,294,847	\$2,012,946	\$2,338,992	\$2,562,603	\$2,711,944	\$3,145,595

**ASSESSMENT and RESERVE FUNDING DISCLOSURE SUMMARY  
For the Budget Year 2016 ending 12/31/16**

Per Davis-Stirling Statute 5570 ((old 1365.2.5) Disclosure Form

(1) The 2015 budgeted regular assessment per ownership interest is \$ 240.00 per month.  
The 2016 budgeted assessment per ownership interest can be found in the Annual Budget Report.  
Note: If assessments vary by the size or type of ownership interest, the assessment applicable to this ownership interest may be found in the attached Annual Budget Report.

(2) Additional regular or special assessments that have already been scheduled to be imposed or charged, regardless of the purpose, if they have been approved by the board and/or members:

Date assessment will be due	Amount per ownership interest per year:	Purpose of assessment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
<b>TOTAL</b>	_____	_____

**NOTE:** If assessments vary by the size or type of ownership interest, the assessment applicable to this ownership interest may be found in the attached Pro Forma Budget. These assessments might be for purposes outside the scope of the current Reserve Study and have been included by the party preparing the Association's Annual Budget Report.

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

Yes

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

Approximate date assessment will be due: \_\_\_\_\_ Amount per ownership interest per year: \_\_\_\_\_

(5) All major components are included in the Reserve Study and are included in its calculations.

(6) Based on the method of calculation in paragraph (4) of subdivision (b) of Section 5570 ((old 1365.2.5), the estimated amount required in the reserve fund at the end of the 2015 fiscal year is \$ 1,368,775 based in whole or in part on the last reserve study or update prepared by Reserve Analysis Consulting, LLC as of September, 2015. The projected reserve fund cash balance at the end of the current fiscal year is \$ 837,108 , resulting in reserves being 61.16% funded at this date. If an alternate, but generally accepted, method of calculation is also used, the required reserve amount is \$ N/A.



**Creekside of San Jose HOA**

(7.a.) Based on the method of calculation in paragraph (4) of subdivision (b) of Section 5570 of the Civil Code, the estimated amount required in the reserve fund at the end of each of the next five budget years is \$\*1 See Below, and the projected reserve fund cash balance in each of those years, **taking into account only assessments already approved** and other known revenues, is \$\*2 See Below, leaving the reserve at \*3 See Below percent funding.

Budget Year	2016	2017	2018	2019	2020
*1 Estimated Amount Req'd in Fund to be 100%	\$1,311,282	\$1,457,169	\$1,623,916	\$1,706,699	\$1,875,088
*2 Reserve Balance (w/PREV. APPROVED DUES ONLY)	\$786,584	\$904,707	\$1,036,870	\$1,071,019	\$1,188,708
*3 Estimated Percent Funded	59.99%	62.09%	63.85%	62.75%	63.39%

(7.b.) If the Reserve Funding Plan approved by the Association is implemented, the projected reserve fund cash balance in each of those years will be \$\*4 See Below leaving the reserve at \*5 See Below percent funding.

Budget Year	2016	2017	2018	2019	2020
*1 Estimated Amount Req'd in Fund to be 100%	\$1,311,282	\$1,457,169	\$1,623,916	\$1,706,699	\$1,875,088
*4 Reserve Balance (IF FUND PLAN IMPLEMENTED)	\$794,555	\$929,117	\$1,086,709	\$1,155,826	\$1,318,600
*5 Estimated Percent Funded	60.59%	63.76%	66.92%	67.72%	70.32%

**NOTE:** The financial representations set forth in this summary are based on the best estimates of the preparer at that time. The estimates are subject to change. **At the time this summary was prepared, the assumed long-term before-tax interest rate earned on reserve funds was 2 percent per year, and the assumed long-term inflation rate to be applied to major component repair and replacement costs was 3 percent per year.**

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

- (1) "Estimated remaining useful life" means the time reasonably calculated to remain before a major component will require replacement.
- (2) "Major component" has the meaning used in Section 5550 ((old 1365.5): Components with an estimated remaining useful life of more than 30 years may be included in a study as a capital asset or disregarded from the reserve calculation, so long as the decision is revealed in the reserve study report and reported in the Assessment and Reserve Funding Disclosure Summary.
- (3) The form set out in 5570 subdivision (a) shall accompany each Annual Budget Report or summary thereof that is delivered pursuant to section 5300. The form may be supplemented or modified to clarify the information delivered, so long as the minimum information set out in subdivision 5570 (a) is provided.
- (4) For the purpose of the report and summary, the amount of reserves needed to be accumulated for a component at a given time shall be computed as the current cost of replacement or repair multiplied by the number of years the component has been in service divided by the useful life of the component. This shall not be construed to require the board to fund reserves in accordance with this calculation.

**Further Notes:** Please read the Requirements & Methodology in Section 2.00 and the Narrative Statements in Section 4.00 of this Financial Summary for important details concerning this Reserve Study's development.



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July 15, 2015

## **Creekside of San Jose Homeowners Association** Civil Code 5300(b)(9) Disclosure Summary Form

### **Property: Farmers Insurance: 07/21/2015 - 07/21/2016**

Building: \$45,000,000 (Special Form Perils, Blanket Coverage)  
Business Personal Property: \$20,000  
Extended Replacement Cost: 150%  
Equipment Breakdown: \$45,000,000  
Earthquake Fire Sprinkler Leakage: N / A  
Deductible: \$10,000 (per occurrence, \$100 deductible for glass claims)

### **General Liability: Farmers Insurance: 07/21/2015 - 07/21/2016**

Per Occurrence: \$1,000,000  
Annual Aggregate: \$2,000,000  
Hired / Non-Owned Auto: \$1,000,000  
Cyber Liability: \$50,000 (includes identity theft)  
Deductible: \$0

### **Directors and Officers Liability: Farmers Insurance: 07/21/2015 - 07/21/2016**

Errors & Omissions: \$1,000,000  
Discrimination: \$1,000,000  
Deductible: \$1,000

### **Fidelity Bond: Farmers Insurance: 07/21/2015 - 07/21/2016**

Employee Dishonesty: \$900,000  
Deductible: \$5,000

### **Umbrella: Farmers Insurance: 07/21/2015 - 07/21/2016**

Excess Limits: \$10,000,000  
Underlying Policies: General Liability, Directors & Officers and, Hired/Non-Owned Auto Liability.  
Deductible: \$0

### **Workers Compensation: Farmers Insurance: 07/21/2015 - 07/21/2016**

Employers Liability: \$1,000,000  
Statutory Limits as required by California Law.

### **Earthquake & Flood: Lloyds of London: 07/21/2015 - 07/21/2016**

Earthquake: \$45,000,000 (Blanket Coverage)  
Flood: \$45,000,000 (Blanket Coverage)  
Deductible: 20% (Per Building, Per Occurrence)

This summary of the association's policies of insurance provides only certain information, as required by subdivision (b) of Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property 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 member should consult with their individual insurance brokers or agents for appropriate additional coverage.

For lender specific Evidence of Insurance email me at [James@TheOConnorTeam.com](mailto:James@TheOConnorTeam.com)

**CREEKSIDE OF SAN JOSE  
HOMEOWNERS ASSOCIATION  
Policy for Insurance Claims and Deductible Payment**

In the event of damages, which result in an insurance claim, payment of the insurance deductible will be the responsibility of the party who owns the damaged portion of the building, or the owner whose negligent or willful act caused the damage. Individual owners are responsible for acts of their guests, invitees and tenants. In the event of a loss affecting an individual unit, the owner of the unit is responsible for coordination of repairs.

In the event of damage caused by an earthquake, each individual owner shall be responsible for his/her pro-rata share (1/148) of the insurance deductible of the total building coverage. Any deductible amount in excess of that number shall be borne equally by all of the members, in the form of a special assessment.

Payment of all deductibles will be considered by the board on an individual basis, but the basic rule will be that all claims will be investigated to determine the cause of the damage and the responsible party will pay the deductible. It is strongly recommended that all owners carry homeowner's insurance providing liability and casualty coverage for their individual unit, including loss assessment and earthquake loss assessment coverage.

**Resolved by the Creekside of San Jose Homeowners Association  
August 14, 2003**

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**Creekside of San Jose Homeowners Association  
c/o Cornerstone Community Management  
1800 Hamilton Avenue, Suite 210  
San Jose, California 95125-5635**

**1. Official Communications. Civil Code Section 5310(a)(1).**

The name and address of the person designated to receive official communications to the Association, pursuant to Section 4035 is: Tanya Ruiz with Cornerstone Community Management, 1800 Hamilton Avenue, Suite 210, San Jose, California 95125-5635.

**2. Specified Addresses. Civil Code Section 5310(a)(2).**

Upon receipt of a written request by an owner identifying a secondary address for the purpose of assessment collection notices, the Association shall send additional copies of the following documents to that secondary address: (1) those included in the Annual Budget Report; (2) the documents to be delivered to an owner pertaining to delinquent assessments in Civil Code Section 5300 and following; and (3) the documents to be delivered to an owner pertaining to the foreclosure of a lien in Civil Code Section 5650 and following. The written request must be made by first-class mail, postage prepaid, registered or certified mail, or overnight delivery by an express mail service. The Association does not consent to service by email, facsimile or other electronic means, nor by personal service. The owner may change his/her secondary address at any time, provided that the Association is required to send notices to the indicated secondary address only from the time the Association receives the request.

**3. Posting of General Notices. Civil Code Section 5310(a)(3).**

The location, if any, designated for posting of a general notice, pursuant to paragraph (3) of subdivision (a) of Section 4045 is as follows: general notices are mailed to members via the United States Postal Service. No location designated for posting of general notice.

**4. Receipt of General Notices. Civil Code Section 5310(a)(4).**

The Association may give certain legal notices to the members through "general delivery" in the newsletter, in billing statements, by posting and in other ways. You have the right to request that such notices be sent to you by the Association by "individual delivery", which includes first-class mail, postage prepaid registered or certified mail, or overnight delivery by an express mail service. Such a request should be sent in writing by first-class mail, postage prepaid to Cornerstone Community Management at the address above.

**5. Meeting Minutes.** Civil Code Section 5310(a)(5).

Please be advised that members of the Association have a right to obtain copies of the minutes of meetings of the Board of Directors. Those minutes may be secured by contacting the Association's property management representatives, at the address indicated above, through a written request, and payment of the reasonable costs of copying. Minutes proposed for adoption that are marked to indicate draft status are also available to members under the same procedure, within thirty (30) days of the meeting. Minutes of executive session meetings of the Board of Directors are not available for distribution.

**6. Notice of Assessment Collection Rights.** Civil Code Section 5310(a)(6).

**"NOTICE ASSESSMENTS AND FORECLOSURE**

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

**ASSESSMENTS AND FORECLOSURE**

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

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

The association must comply with the requirements of Article 2 (commencing with Section

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

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

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

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

#### PAYMENTS

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

An owner may, but is not obligated to, pay under protest any disputed charge or sum levied by the association, including, but not limited to, an assessment, fine, penalty, late fee, collection cost, or monetary penalty imposed as a disciplinary measure, and by so doing, specifically reserve the right to contest the disputed charge or sum in court or otherwise.

An owner may dispute an assessment debt by submitting a written request for dispute resolution to the association as set forth in Article 2 (commencing with Section 5900) of Chapter 10 of Part 5 of Division 4 of the Civil Code. In addition, an association may not initiate a foreclosure without participating in alternative dispute resolution with a neutral third party as set forth in Article 3 (commencing with Section 5925) of Chapter 10 of Part 5 of Division 4 of the Civil Code, if so requested by the owner. Binding arbitration shall not be available if the association intends to initiate a judicial foreclosure.

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

#### MEETINGS AND PAYMENT PLANS

An owner of a separate interest that is not a time-share interest may request the association to

consider a payment plan to satisfy a delinquent assessment. The association must inform owners of the standards for payment plans, if any exist. (Section 5665 of the Civil Code)

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

**7. Statement of Policies and Practices in Enforcing Lien Rights.**  
Civil Code Section 5310(a)(7).

A statement describing the Association's policies and practices in enforcing lien rights or other legal remedies for default in the payment of assessments is attached as Exhibit "A".

**8. Association Discipline Policy.** Civil Code Section 5310(a)(8).

A statement describing the association's discipline policy, if any, including any schedule of penalties for violations of the governing documents pursuant to Section 5850 is attached as Exhibit "B".

**9. Dispute Resolution Procedures.** Civil Code Section 5310(a)(9).

A summary of dispute resolution procedures, pursuant to Sections 5920 and 5965 is attached as Exhibit "C".

**10. Requirements for Physical Changes to Property.**  
Civil Code Section 5310(a)(10).

A summary of the requirements and procedure for Association approval or disapproval of a physical change to property, pursuant to Section 4765, is attached as Exhibit "D".

**11. Overnight Payment of Assessments.** Civil Code Section 5310(a)(11).

The mailing address for overnight payment of assessments, pursuant to Section 5655 is: Cornerstone Community Management, 1800 Hamilton Avenue, Suite 210, San Jose, CA 95125-5635.

**12. Other Disclosures.** Civil Code Section 5310.

The Association is not a party to any litigation at this time.

**13. Homeowner Pricing and Fee Schedule.**

The fees and charges to members for certain documents and information are set forth on the Homeowner Pricing & Fee Schedule attached hereto as Exhibit "E"



**14. Fair Housing Policy. Government Code Section 12956.1**

It is the policy of the Association to not discriminate in the exercise of its powers or duties based on race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, medical condition, genetic information, national origin, source of income, ancestry, or any other factors which are illegal under California or federal law.

**15. Right to Receive Annual Report. Corporations Code Section 8321.**

Pursuant to Corporations Code Section 8321, you are hereby notified that you have the right to receive a copy of the annual report upon written request. The report is completed no later than one hundred twenty (120) days after the close of the corporation's fiscal year and contains detail concerning the balance sheet at the end of the fiscal year, the income statement and statement of changes and financial position for the fiscal year, a statement of the place where the names and addresses of the current members are located, Cornerstone Community Management, together with an accompanying report by the Associations independent accountant if the gross annual income exceeds Seventy-Five Thousand Dollars (\$75,000).

**16. Security Issues.**

Creekside of San Jose Homeowners Association may or may not provide for periodic security services for the common area. It is the responsibility of each member of the Association to protect their homes, families and tenants with appropriate safety measures such as locks and alarms. Suspicious activity should be reported immediately to the San Jose Police Department at 911. Crime prevention information is available on the Police Department's website: <http://www.sjpd.org/bfo/community/Crimeprev/>.

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**Creekside of San Jose Homeowners Association**  
**Collection Policy**  
**Exhibit A**

1. Regular assessments are due, in advance, on the first (1<sup>st</sup>) day of each assessment period and delinquent if not received, in full, by the Association within fifteen (15) days after the due date thereof. Special and Special Individual Assessments are due on the date(s) specified upon imposition and each installment thereof shall be delinquent if not received by the Association with fifteen (15) days after it is due. A late charge of ten dollars (\$10) shall be due on any such delinquent assessment.
2. At the option of the Association, interest shall be due on all such amounts, once due and unpaid for thirty (30) days, at the rate of ten (10%) per annum.
3. If any portion of any such assessment, late charge, interest or cost of collection remains unpaid sixty (60) days after the original due date thereof, a "Letter of Intent" to file a Notice of Delinquent Assessment ("Lien"), also known as a "Pre-lien Notice," will be prepared and sent to the record owner(s). Please be advised that the Association has the right to collect all reasonable cost of collection.
4. All such amounts, and all other assessments and related charges thereafter due to the Association until all such amounts are paid, must be paid in full and the Association shall not be required to accept any partial or installment payments from the date of the referral of an action to enforce the payment of delinquent amounts to the time that all such amounts are paid in full.
5. If all such amounts have not been received thirty (30) days after the Pre-lien Notice is mailed to the owner(s) of record, a Lien will be prepared and recorded as to the delinquent property and the owner(s) thereof, and all collection fees and costs incurred will be added to the total delinquent amount.
6. If all such amounts have not been received, in full, within thirty (30) days after the recordation of such Lien and the delinquent assessment exclusive of any accelerated assessments, late charges, attorney's fees, fees, interest and costs of collection is greater than Eighteen Hundred Dollars (\$1,800.00) and/or the delinquent assessment is more than Twelve (12) months delinquent, the Association may, without further advance notice, proceed to take any and all additional enforcement remedies as the Association, in its sole discretion, deems appropriate, including, without limitation, non-judicial foreclosure of such Lien, judicial foreclosure, or suit for money damages, all at the expense of the property owner(s). The Association has the right at all times to attempt to collect any delinquent regular or special assessment including accelerated assessments, late charges, attorney's fees, fees, interest and costs of collection by any manner provided by law (including a civil lawsuit) for judicial and nonjudicial foreclosure.

7. All payments received by the Association, regardless of the amount paid, will be directed to the oldest assessment balances first, until which time all assessment balances are paid, and then to late charges, interest and costs of collection unless otherwise specified by written agreement.
8. The Association shall charge a "returned check charge" equivalent to the charge incurred by the Association for all checks returned as "non-negotiable", "insufficient funds" or any other reason.
9. All above-referenced notices will be mailed to the record owner(s) according to law. In the absence of written notification by an owner to the Association, the address of the owner's separate interest may be treated by the Association as the owner's mailing address.
10. The Board of Directors of the Association may revise this policy, either generally or on a case-by-case basis, if it finds good cause to do so.
11. **The mailing address for overnight payment of assessments is:**  
Creekside of San Jose HOA  
c/o Cornerstone Community Management  
1800 Hamilton Ave. #210  
San Jose, CA 95125-5635

**CREEKSID OF SAN JOSE HOMEOWNERS ASSOCIATION  
HEARING PROCEDURE AND FINES  
Exhibit B**

**1. Notice and Hearing Procedures.** The following notice and hearing procedures will be used whenever the Board meets to consider an alleged violation, which could result in disciplinary action against a Member.

**a. Notice of Hearing.**

Notice of the hearing will be sent at least ten (10) days prior to the hearing and will be given either personally or by prepaid first-class mail to the most recent address shown in the Association's records. The notice shall contain, at a minimum, the date, time, and place of the meeting, the nature of the alleged violation for which a Member may be disciplined, and a statement that the Member has a right to attend and may address the Board at the meeting.

**b. Opportunity to Be Heard.**

Members have the right to send a letter, send a representative with written proof he/she is there on your behalf, or appear in person to present evidence as to why they should not be disciplined. Members also have the right to bring an attorney with them to advise them or to speak on their behalf. The hearing will be held in executive session unless the member requests otherwise.

**c. Rescheduled Meetings.**

Upon timely, written request and for worthy cause, an accused party may be granted a continuance to a new hearing date. In the event a person fails to appear for a hearing, the Board will review the evidence presented and make its decision accordingly.

**d. Correction of Violation.**

In the event the violation is corrected prior to the hearing date, the Board may, if appropriate, discontinue the proceedings.

**e. Notice of Decision.**

The Association has fifteen (15) days after the hearing to provide a written determination of the Board's decision from the hearing.

**f. Conflicts of Interest.**

If members of the Board have a conflict of interest (i.e., they filed the complaint, or the complaint was filed against them) such persons may not vote on the issue.

**CREEKSIDE OF SAN JOSE HOMEOWNERS ASSOCIATION  
HEARING PROCEDURE AND FINES**

**2. Remedies for Enforcement.**

To enforce the governing documents, the Board may impose one or more of the remedies described below, as it deems appropriate to be effective. The selection of one remedy does not preclude the Association's right to pursue others.

- a. Warning letters
- b. Monetary penalties
- c. Suspension of membership privileges
- d. Alternative dispute resolution (arbitration or mediation)
- e. Litigation

Failure to pay fines within thirty (30) days may result in legal action to collect the fines. If the Association is forced to retain an attorney to ensure compliance, collect fines, etc., the owner shall be liable for those attorney fees and all related expenses in addition to the fines.

**3. Fine Schedule.**

Violation of the association's governing documents may result in a warning letter, fine, suspension of privileges and/or continuing fines as the Board may determine to be appropriate to the situation and as provided for in the fine schedule below. In addition to fines, the Board may commence alternative dispute resolution or file a lawsuit seeking judicial relief. The imposition of penalties and suspension of privileges will be subject to notice and hearing procedures. Assessable violations include, but are not limited to:

- Violation of parking or pool rules
- Excessive noise
- Failure to conform to uniform appearance guidelines
- Loud, destructive, or aggressive pets
- Abuse or misuse of common areas
- Dumping of garbage or refuse outside of proper receptacles
- Violation of architectural alteration restrictions

1 <sup>st</sup> Violation:	Warning or fine up to \$150.00 and/or \$25 per day until corrected
2 <sup>nd</sup> Violation:	Same offense: Up to \$200.00 and/or \$50 per day until corrected
3 <sup>rd</sup> Violation:	Same offense: Up to \$300.00 and/or \$75 per day until corrected
Additional Violations:	Same offense: Up to \$500.00 and/or \$100 per day until corrected
Vandalism, endangering others:	Fines up to \$500.00 per incident, depending on the violation.
Continuing violations:	Fines up to \$100.00 per day may accrue until the violation is cured.
Suspension of privileges:	In addition to or in lieu of fines, privileges may be suspended for up to one year.

The Association may pursue one or more remedies simultaneously. The selection of one remedy does not preclude the Association's right to pursue others.

Note: The fine schedule above is effective October 1, 2005 and supersedes any other fine schedule previously published.

**Exhibit "C"**  
**ADDENDUM TO ASSESSMENT COLLECTION POLICY: OFFER FOR  
INTERNAL DISPUTE RESOLUTION (IDR), MEET AND CONFER, AND ADR**

**DISPUTE RESOLUTION, MEET AND CONFER PROCEDURE CC §5920**

**WHO MAY START:** This procedure may be invoked by the Association or an Owner. Either party may make a written request to meet and confer to resolve a dispute. The Board shall designate a member of the Board to meet and confer.

**WHO PARTICIPATES:** When a written request for Dispute Resolution is received from an owner, the Association shall participate. If the Association makes a written request for an owner to participate, the owner may elect not to participate.

**NON-PARTICIPATION BY THE OWNER:** If the owner declines to participate, the Association may begin Alternative Dispute Resolution, pursuant to Civil Code § 5930.

**IF THE OWNER PARTICIPATES, THEN THE MEET AND CONFER TAKES PLACE:**

- A. The Association will act on a request by the owner within 45 days of receipt of the written request to meet.
- B. The meeting shall be established in good faith, take place promptly at a mutually convenient date, time and location. Each party shall explain their position and shall confer in good faith to resolve the dispute. If an attorney or other person will be present to assist the owner, the Association must be notified in writing 10 days prior to the established date. If notice is not given 10 days prior, the Association can request a continuance. Each party to pay for their own costs.
- C. An agreement resolving the dispute by the parties shall be made in writing and dated and signed by the parties, including the Board designee on behalf of the Association.
- D. A written decision shall be made by the designated Board Member and delivered or received by the owner within ten (10) days after the meet and confer.
- E. If the owner participates, but the dispute is resolved other than by agreement of the owner, the owner shall have the right to appeal to the Association's Board of Directors.

**APPEAL:**

- A. If the owner disputes the resolution, an appeal must be taken to the Board of Directors within thirty (30) days of the date of the decision by the designated Board member.
- B. If there is an appeal, the Board must hear the Appeal at its next regularly scheduled meeting in executive session, then issue a written decision within ten (10) days.

**NO CONFLICT:**

- A. The resolution must not be in conflict with the law or the governing documents.
- B. The agreement must be consistent with the authority granted to the Board of Directors or the Board must ratify the agreement.
- C. The written agreement, which is dated and signed by the parties, will bind both parties and be judicially enforceable.

**NO FEE:** No fee will be charged to the owner during this process.

**EXCEPTIONS:** Reasonable exceptions may be made to the time deadlines, in the discretion of the Board. Any exceptions will be made on a case-by-case basis.

**TIME:** The maximum time to act on a written request by the owner is forty-five (45) days. Initiation to completion of the dispute will take no more than one hundred eighty (180) days, unless extended by both parties.

**ADR - ALTERNATIVE DISPUTE RESOLUTION CC §5925 - 5965 [SUMMARY] As of January 1, 2006**

- 1. If an association, owner or member of an association seeks either:
  - A. Declaratory or injunctive relief; or
  - B. Declaratory or Injunctive relief and a claim for monetary damages not in excess of the jurisdictional limits of small claims court (as of January 1, 2012: \$10,000 for individuals or \$5,000 for homeowner association), other than for association assessments, concerning the enforcement of the governing documents; the parties shall submit their dispute to Alternative Dispute Resolution (ADR), such as mediation or arbitration. A Request for Resolution ("Request") begins the process and it shall include:
    - 1) A description of the dispute;
    - 2) A request for ADR
    - 3) Notice that the party receiving the Request is required to respond within thirty (30) days or the Request will be deemed rejected.
  - C. This does not apply to small claims action.
  - D. Except as required by law, this does not apply to an assessment dispute.
- 2. A party on whom a Request for Resolution is served has 30 days following service to accept or reject the request. If a party does not accept the request within that period, the request is deemed rejected by the party.
- 3. If the Request is accepted, ADR shall be completed within ninety (90) days from the date of acceptance, or it can be extended by a written stipulation signed by both parties.

"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."

Unless otherwise stated by the Association, this document serves as the Association's OFFER FOR INTERNAL DISPUTE RESOLUTION (IDR), MEET AND CONFER, AND ADR and it serves as its procedure for the same.

## **Exhibit "D"**

### **CREEKSIDE HOMEOWNERS ASSOCIATION PROCEDURE TO REVIEW ARCHITECTURAL ALTERATIONS**

Anyone who wishes to make an architectural change or modification must submit an architectural application and receive written approval from the Board of Directors prior to the start of the work. Examples of architectural changes include, but are not limited to new windows, front or garage doors, etc. Please find attached architectural application to request permission for your alteration.

**Creekside of San Jose Homeowners' Association  
Architectural Review Policy  
(Civil Code Section 1378)**

The Board of Directors of Creekside of San Jose Homeowners' Association has adopted the following policy pursuant to California Civil Code Section 1378 concerning the review of proposed changes in the condominium project.

1. Article VIII, Section 8.1 of the Declaration of Covenants, Condition and Restrictions for Creekside of San Jose recorded March 12, 1979, as amended by amendments recorded May 4, 1979 and March 16, 1990 ("CC&Rs"), provides:

**Architectural Approval.** No building, fence, wall or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to, or change or alteration therein or thereof, including patio covers and antennas, be made until the plans and specifications showing the nature, kind, shape, height, materials and location of the same shall have been submitted to and approved in writing as to harmony of exterior design and location in relation to surrounding structure and topography by the Architectural Committee provided for in this Declaration. Approval shall be withheld if, in the reasonable opinion of the Committee, the proposed improvement or alteration is not in harmony with the external design and location in relation to surrounding structures and topography, or if the view of any Lot would be impeded thereby. Approval or denial shall be based, among other things, on adequacy of site dimensions; adequacy of structural design and materials; conformity and harmony of external design with neighboring structures; effect of location and use of improvements on neighboring property improvements; operations and uses; relation of topography, grade and finished ground elevation of the property being improved to that of neighboring property; proper spacing of main elevations with respect to nearby streets; preservation of natural view and aesthetic beauty; and conformity of plans and specifications to the purpose, general plan and intent of this Declaration. In the event said Committee, or its designated representatives fails to approve or disapprove such design and location within thirty (30) days after said plan and specifications has been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.

2. Article VIII, Section 8.2 of the CC&Rs provides:

**Landscaping Approval.** Except for landscaping materials installed on a residential Lot in a location between the residential unit and the garage, no trees, bushes, shrubs or plantings of any type or nature shall be planted or implanted so as to be visible from the Common Area unless and until the plans and specifications for the species and placement of any such trees, bushes, shrubs or plants have been submitted to and approved in writing by the Architectural Committee provided for in Section VIII hereof, as to the preservation of the natural view and aesthetic beauty which each Lot and Member is intended to enjoy. Said plans as submitted shall show in detail the proposed



elevations and locations of said trees, bushes, shrubs or plants, including the location and elevation of the same, both in the size as planted and also the mature size, in relation of each immediately adjacent Lot subject to these restrictions. Approval of said plans by the Architectural Committee shall be withheld if, in the reasonable opinion of the Committee, the proposed planting is not or will not be in harmony with the design and location of Common Area landscaping within the Property or if the view of any Lot would be impeded by the location of any such tree, bush, shrub or plant, or in any other manner. In any event, the Architectural Committee shall have the right to require any member to remove, trim, top or prune any tree, or shrub, which in the reasonable belief of the Architectural Committee, impedes or detracts from the view of any Lot.

3. Article VIII, Section 8.5 of the CC&Rs provides in pertinent part:

**General Provisions.** No members shall undertake or authorize any work of improvement pursuant to Section 1 hereof except upon the prior receipt of said member of an appropriate Permit issued by the Building Department of the City of San Jose, except for such work(s) of improvement as to which said Building Department shall state in writing require no such permit.

4. This policy applies to all construction, modification, maintenance, alterations and improvements which are the subject of Sections 8.1 and 8.2 of the CC&Rs.

5. The Architectural Control Committee ("ACC") shall review plans requesting changes subject to Sections 8.1 and 8.2 within thirty (30) days after submittal, and, within that time, shall issue a written decision concerning the application. If more information is needed, the ACC shall request it and the applicant shall supply it.

6. A decision on a proposed change shall be made in good faith and may not be unreasonable, arbitrary, or capricious.

7. A decision on a proposed change may not violate any governing provision of law, including, but not limited to, the Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2 of the Government Code), or a building code or other applicable law governing land use or public safety.

8. A decision on a proposed change shall be in writing. If a proposed change is disapproved, the written decision shall include both an explanation of why the proposed change is disapproved and a description of the procedure for reconsideration of the decision by the Board of Directors.

9. If a proposed change is disapproved, the applicant is entitled to reconsideration by the Board of Directors at an open meeting of the board. This Paragraph does not require reconsideration of a decision that is made by the Board of Directors at a meeting that satisfies the requirements of Civil Code Section 1363.05.

**Reconsideration by the Board does not constitute dispute resolution within the meaning of Civil Code Section 1363.820.**

**10. Nothing in this policy authorizes a physical change to the common area in a manner that is inconsistent with an Association's governing documents, unless the change is required by law.**

**11. The Association shall annually provide the members with notice of the requirements for Association approval of physical changes to property. The notice shall describe the types of changes that require Association approval, and shall include a copy of the procedure used to review and approve or disapprove a proposed change, including this policy.**

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## Architectural Application/Liability Agreement

Association Name: Creekside of San Jose HOA

From: \_\_\_\_\_  
                    Owners Name (please print)

Address of unit: \_\_\_\_\_  
\_\_\_\_\_

Home phone #: (     ) \_\_\_\_\_ Work phone #: (     ) \_\_\_\_\_

I, (we), the above named owner, request approval to make the following exterior addition, change, or alteration on my home at the address stated hereafter:

Description of addition, change, or alteration (including model, style, color, etc):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Who will perform work? (Include qualifications)

\_\_\_\_\_  
\_\_\_\_\_

Plans and/or specifications, (drawings) showing nature, kind, shape, height, materials, must be submitted as part of this request.

I, (we), the above named owner will be responsible for damages that may arise as a result of the above stated addition, change, or alteration, and will be responsible for maintenance of same. I agree to obtain and produce copies of all necessary City permits to the Association. It is also agreed that any necessary insurance coverage for the protection of these additions will be the sole responsibility of the owner(s). Further, owner(s) agree that if and when this unit is sold, this agreement must be included as apart of the sale and agreed to by the new owner(s). This will apply to ALL subsequent owners, and will be disclosed to any potential buyers of the property.

It is recognized by me that the Association maintains the right of approval of the above stated addition, change, or alteration and may require its removal, should it become necessary for safety, maintenance of surrounding structures, or lack of proper maintenance by the above named owner.

The above named owner agrees to hold the Association, its Board of Directors, members, employees, and agents harmless from any liability, injury, damage, or costs that may be incurred as a result of the above stated addition, change, or alteration.



## Exhibit E

### Homeowner Pricing & Fee Schedule

The following pricing schedule makes available to homeowners the costs that may be incurred when requesting additional information and documents and when selling and re-financing their property. All requests must be in writing and accompanied by full payment in advance.

**UNIT SALE DOCUMENTS PACKAGE                      \$275.00\***

Includes: Articles of Incorporation, By-Laws, CC&Rs, Rules & Regulations, if any, Operating Budget (current & previous year), & Reserve Analysis, most current fiscal year-end Financial Statement, & Architectural Disclosure, if any, minutes from the last twelve (12) months, newsletters from the last twelve (12) months, and our in-house one-page Certification form which includes Tenant/Owner ratio, Litigation Status, and Insurance Carrier information.

HOA Certification Statement**	\$100.00 first page, plus \$50.00 for each additional page, \$150.00 Max
Homeowner Demand Statement	\$60.00
Articles of Incorporation	\$20.00
By Laws	\$30.00
CC&Rs	\$70.00
Budget & Reserve Summary	\$10.00
Year-End Financial Statement	\$15.00
Meeting Minutes, current year	\$6.00 ea month
Meeting Minutes, previous year	\$6.00 ea month
Meeting Minutes, 2 yrs & older	\$11.00 ea month
Newsletters	\$6.00 ea
Rules & Regulations (if available)	\$15.00
Litigation Disclosure	\$50.00
Statement of Owner/Tenant ratio	\$25.00
Insurance Carrier Information***	\$10.00
Reserve Study	\$40.00
Transfer fee	\$250.00

\*2-day Rush Request, additional charge of \$50.00  
 Overnight Rush Request, additional charge of \$75.00  
 Same Day Rush Service, additional \$100.00

\*\*HOA Certification      Overnight Rush Fee is double the standard fee

\*\*\*Insurance information for the association is provided with the annual budget disclosure and at other times during the calendar year. Owners should keep this information handy and in a safe place for easy reference. Owners will be billed for any inquiry to the management company from any source (title company, re-finance, mortgage company, real estate agent/broker, property manager, etc.) for information pertaining to the association's insurance policy, carrier, or agent.