ANNUAL POLICY STATEMENT

Within 30 to 90 days before the end of its fiscal year, the board shall distribute an annual policy statement that provides the members with information about association policies. The annual policy statement shall include all of the following information:

(1) The name and address of the person designated to receive official communications to the association, pursuant to Section 4035.

Please direct all official communication to:

The Board of Directors 4190 Gemini Drive Union City, CA 94587

(2) A statement explaining that a member may submit a request to have notices sent to up to two different specified addresses, pursuant to subdivision (b) of Section 4040.

Please direct all address requests to:

The Board of Directors 4190 Gemini Drive Union City, CA 94587

- (3) The location, if any, designated for posting of a general notice, pursuant to paragraph (3) of subdivision (a) of Section 4045. Except for notice that under California law must be sent by certified mail, notice is either hand delivered or mailed first class, postage prepaid, to the owner at the address on the membership register at the time of notice. Notice is presumed received (3) three days after notice was mailed.
- (4) Notice of a member's option to receive general notices by individual delivery, pursuant to subdivision (b) of Section 4045.

Please direct all general notice communication to:

The Board of Directors 4190 Gemini Drive Union City, CA 94587

(5) Notice of a member's right to receive copies of meeting minutes, pursuant to subdivision (b) of Section 4950.

Please direct all meeting minutes communication to:

The Board of Directors 4190 Gemini Drive

Union City, CA 94587

- (6) The statement of assessment collection policies required by Section 5730
- (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
- (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.
- (9) A summary of dispute resolution procedures, pursuant to Sections 5920 and 5965.
- (10) A summary of any requirements for association approval of a physical change to property, pursuant to Section 4765.
- (11) The mailing address for overnight payment of assessments, pursuant to Section 5655.

Mutual of Omaha Bank, PO Box 62285 Phoenix, AZ 85082

- (12) House rules and regulations
- (13) Any other information that is required by law or the governing documents or that the board determines to be appropriate for inclusion.