

November 30, 2009

Dear Fellow Gold Mountain Property Owners,

In order to maintain compliance with the California Civil Code and the Gold Mountain Homeowners Association Conditions, Covenants and Restrictions (CC&R's) the members of the Board of Directors are pleased to transmit the following items for your review.

1. **2010 Preliminary Budget:** The Board's Chief Financial Officer, Noreen Carter, has provided a summary of the budget as well as budget detail in this packet. Your questions and comments are welcome. The Board will take final action on the 2010 budget at its next meeting in January. You will notice that there is no provisions in this budget for watering the golf course in 2010.
2. **Reserve Fund Review:** Projections and Disclosure Summary: The Board has provided information related to the Reserve Fund and the Board's policy on reserves and physical plant maintenance. Reserve projections reflect an inflation factor, useful life, remaining life, estimated repair and replacement costs, and funding per month per lot.
At this time, the Board does not anticipate any need to levy a special assessment for repair, replacement or restoration of any component the Association is obligated to maintain. Future studies may cause the Board to revisit this issue.
3. **Monthly Assessment Increase:** The Board of Directors is not considering an increase in the monthly assessment.
4. **Insurance Coverage:** The Board of Directors currently has the insurance policies for the Association in place. A summary of the policies is enclosed in this packet. Our coverage has been reviewed by the Association's Insurance Committee.
5. **Board Minutes Available:** The Board's meeting minutes are available on the HOA website within 30 days of each meeting. Members may request, and upon reimbursement of the Association's cost for making that distribution, receive copies of the minutes.
6. **Collection of Delinquent Assessments:** The Association's policy for collection of delinquent assessments is described in the CC&R's – Article 6 (see the enclosed statement of dues collection and delinquency policy and procedures). If you have not received a copy of the revised (2009) CC&R's, contact the Association office. The document is available at the cost of \$20.00. The Board recently involved an outside agent to file liens and if necessary, foreclose on delinquent properties.
7. **Notice of Assessments, Foreclosure, and Alternative Dispute Resolution:** State law requires that these documents be forwarded annually to all property owners.
8. **Schedule of Monetary Penalties:** On August 27, 2001 the Board of Directors adopted a Schedule of Monetary Penalties which is enclosed.

Kindest regards,

Jim Lafferty
President

TO: Gold Mountain Homeowner Association Members
FROM: Gold Mountain Board of Directors
SUBJECT: 2010 Proposed Budget
DATE: November 22, 2009

Pursuant to the Association by-laws, the Gold Mountain Covenants, Conditions, and Restrictions (CC&Rs) and State Law, the following information about the proposed 2010 budget is being distributed to all Gold Mountain Homeowner Association members. A summary of the proposed GMHOA budget follows.

Homeowner Assessments: No changes in assessments are proposed for 2010.

Revenues: Revenues from assessments are expected to be approximately \$475,000. Interest earnings are not expected to provide any significant revenues in 2010, given low level of interest rates and minimal HOA cash balances expected to be on hand.

Operating and Maintenance (O&M) Budget: Proposed 2010 O&M expenditures are \$224,000. Operating expenses are made up of accounting and billing services, insurance, depreciation and supervision. Maintenance expenditures are for gates, roads, signs, trails, common areas, and snow removal.

***Golf Course Watering:** In 2009, the Board approved the expenditure of HOA funds to water the golf course. At that time the Board was aware of promising negotiations between the golf course trustee and a potential buyer, and it was hoped that the HOA might contribute to a successful sale of the Nakoma by keeping the course green. Unfortunately the sale did not take place. Please note that the HOA does not anticipate having sufficient funds to continue that project in 2010, and accordingly there are no watering expenditures included in the 2010 budget.*

Reserve Fund: The 2010 Budget calls for setting aside \$206,000 for the Reserve Fund. The purpose of the Reserve Fund is to insure that the Association will have sufficient funds on hand to repair or replace roads, gates, and signs as required. In 2009 the Association completed extensive roadwork. By taking advantage of historically low commodity prices and extremely favorable bids for the job, the HOA was able to accelerate the schedule for repairs planned for future years, and ultimately completed almost double the amount of roadwork in 2009 for the dollars budgeted. As a result, Reserve Fund requirements over the next 5 years will be significantly less than previously forecasted. The Board is in the process of preparing a new reserve study to reflect these anticipated savings.

GOLD MOUNTAIN HOMEOWNERS ASSOCIATION												
2010 DRAFT BUDGET												
							2009		2010 Proposed			
Maintenance Expenses							Operating	Reserve	Total	Operating	Reserve	Total
							\$ 10,000		\$ 10,000	\$ 5,000		\$ 5,000
						Roads and Culverts/Ditches	\$ 10,000		\$ 10,000	\$ 5,000		\$ 5,000
						Gates	\$ 12,000		\$ 12,000	\$ 15,000		\$ 15,000
						Trails and Common Areas	\$ 4,000		\$ 4,000	\$ 4,000		\$ 4,000
						Snow Removal	\$ 25,000		\$ 25,000	\$ 20,000		\$ 20,000
						Fire Safety	\$ 15,675		\$ 15,675	\$ 15,000		\$ 15,000
						Fuel	\$ 7,000		\$ 7,000	\$ 5,000		\$ 5,000
						Truck Payments				\$ 3,936		\$ 3,936
						Truck & Equipment Repair	\$ 2,000		\$ 2,000	\$ 4,000		\$ 4,000
						Equipment Replacement	\$ 9,000		\$ 9,000	\$ 5,000		\$ 5,000
						Utilities	\$ 12,000		\$ 12,000	\$ 11,000		\$ 11,000
						Total Maintenance Expenses	\$ 96,675		\$ 96,675	\$ 87,936		\$ 87,936
						Total Operating Expenses	\$ 232,150		\$ 232,150	\$ 223,927		\$ 223,927
						Net Operating Income/Contingency	\$ 42,000		\$ 42,000	\$ 56,973		\$ 56,973
						Less Allowance for Bad Debt/Delinquencies	\$ (38,620)		\$ (38,620)	\$ (45,000)		\$ (45,000)
						2009 Operating Contingency	\$ 3,380		\$ 3,380	\$ 11,973		\$ 11,973
						Capital Expenses Funded by Reserves						
						Roads	\$ 882,794	\$ 882,794		\$ 114,500	\$ 114,500	
						Gates	\$ 45,000	\$ 45,000		\$ 45,000	\$ 45,000	
						Signage	\$ 5,125	\$ 5,125		\$ 5,279	\$ 5,279	
						Road Litigation Reserve	\$ 178,330	\$ 178,330				
						Owed to CSD for Hydrant Stub-outs				\$ 26,632	\$ 26,632	
						Total Capital Expenses	\$ 1,111,249	\$ 1,111,249		\$ 191,411	\$ 191,411	
						Total Operating & Capital Expenses		\$ 1,343,399				\$ 415,338

GOLD MOUNTAIN HOMEOWNERS ASSOCIATION

CALIFORNIA ASSESSMENT AND RESERVE FUNDING DISCLOSURE
SUMMARY

Note: The information contained in this disclosure is a projection only.

Because the Reserve Study is a projection, the estimated life and cost of components will likely change over time depending on a variety of factors such as future inflation rates, levels of maintenance established by future boards, unknown defects in materials that may lead to premature failures, etc. As a result some components may experience longer lives while others will experience premature failures. Some components may cost less at the time of repair or replacement while others may cost more. The Board of Directors retained a professional engineer in 2007 to analyze system needs in light of a construction defects lawsuit settlement. Data from that report and substantial reconstruction of roadways has triggered updates to the reserve study. Cost estimates in the study reflect construction experience over the past three years as well as changes in costs for petroleum products.

1. The current assessment for 2009 per unit (lot) is \$297.00 per quarter.
2. The Board proposes no increase to the quarterly assessments for 2010.
3. Based on the most recent Reserve Study and other information available to the Board, will current project reserve account balances be sufficient at the end of the year to meet the Association's obligations for repair and/or replacement of major components during the next 30 years?
 - a. YES_____
 - b. NO__X__
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? The professional engineer's study has been used as a basis for the road rehabilitation plan. Road, gate and sign projects have been planned for the next 30 years. Homeowner dues increases have been projected to meet revenue requirements. These estimates are detailed in the Reserve Study. Periodic adjustments in priorities and dues increases will be necessary during the 30-year period to fund maintenance activities.
5. All major reserve components are included in the Reserve Study. However, future evaluation of road conditions and prioritization of needs could substantially change future reserve requirements.
6. The balance in the reserve fund on December 31, 2009 is anticipated to be at least \$40,000. The 2010 proposed budget includes an allocation of \$206,388 from dues assessment collection to the reserve.

November 30, 2009

GOLD MOUNTAIN HOMEOWNERS ASSOCIATION

BOARD POLICY: RESERVES AND PHYSICAL PLANT MAINTENANCE

The Board of Directors' policy is to review requirements annually and to conduct a comprehensive study every three years as required by State law. The Reserve Study estimates the remaining life of capital assets and costs of future repairs and replacements using the cash flow method. The Board has revised the Reserve Study in light of the constructions defects litigation settlement, a road rehabilitation program prepared by our engineering consultant and subsequent reconstruction of several roadways. Costs for asphalt paving have been updated due to changes in oil costs. The following table summarizes the repair and replacement cost over 30 years.

<u>Component</u>	<u>Description</u>	<u>Useful Life</u>	<u>Remaining Life</u>	<u>Current Replacement Costs</u>
Roads	13.2 miles	15 yrs.	1-15 yrs.	\$2,844,504
Gate Operators	11 double/ 1 single	15 yrs.	5-10 yrs.	497,490
Gate Controllers	1/11	10 yrs.	8 yrs.	55,620
Gate Approaches	12	15 yrs.	4 yrs.	156,000
Signs (all types)	175	15/20 yrs.	3-8 yrs.	77,147
GM Identif. Markers	2	20 yrs.	11 yrs.	10,300

Estimates of useful life and repair and replacement costs were prepared by utilizing engineering consultants, current suppliers and historical repair costs. An inflation factor of three percent was applied to future costs. The Reserve Study is available for those who wish to review it.

The Board has utilized the proceeds of a construction defects litigation settlement for major road repairs/replacement. A total of \$887,923 was received. \$699,270 was spent in 2007, \$63,586 was spent in 2008 and the remaining \$125,067 was spent this year.

Currently, the Board estimates the reserve balance at the end of 2009 to be \$40,000. Extensive roadwork was completed in 2009 to take advantage of favorable bids and historically low oil/asphalt prices. The Board historically allocates about 45-50% of property owners' dues assessments to reserves.

The draft 2010 budget for capital projects is based on a revised Reserve Study and provides \$191,411 for capital projects. \$114,500 has been allocated for road work. In addition to the road work, the Board has allocated \$45,000 for gate improvements and \$5,279 for sign replacement.

November 30, 2009

Insurance Brokers
O'KANE & TEGAY

LIC. #0534872

Gold Mountain HOA
Annual Insurance Disclosure
Period 10-22-09 – 10-22-10

Package Policy with Philadelphia Insurance Companies

Property: Blanket Limit \$786,400 for Gates, signs, monuments, benches on trails, contents at rented office, \$1,000 deductible

Liability: Limit \$1,000,000 per occurrence, no deductible

Auto: Limit \$1,000,000 per occurrence, owned, hired and non-owned cars Ford Truck, Physical damage with \$1,000 deductible

Crime: Limit \$200,000 with \$1,000 deductible

Directors and Officers Liability with Liberty Insurance Underwriters Inc.

Limit \$1,000,000 claims made form, \$1,000 retention

Broad "Name Insured's" – past, present, and future board members and volunteers

Worker's Compensation with Republic Indemnity Company of California

\$1,000,000 - Bodily Injury by Accident – Each Accident Limit

\$1,000,000 - Bodily Injury by Accident – Each Employee Limit

\$1,000,000 - Bodily Injury by Disease – Policy Limit

Excess Liability with Great American Insurance Company

Limit \$10,000,000 excess over the Package Liability, D&O, Auto and Worker's Compensation policies, no deductible

Flood and Earthquake Insurance: None

Owner Insurance: At their own expense, owners should carry insurance for real and personal property damage and premises liability for bodily injury and property damage. In addition, owners should carry insurance for loss of use of their homes.

This summary of the association's policies of insurance provides only certain information, as required by subdivision (e) of Section 1365 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 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 of a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

Gold Mountain Homeowners Association Dues Assessment Collection, Policy and Procedures

In accordance with the Gold Mountain Homeowners Association Covenants, Conditions and Restrictions (Section 8.09) the following policy and procedures are in effect regarding dues collection and delinquencies:

Homeowners Association dues are due and payable quarterly on or before the first of the month. Homeowners are encouraged to pay for more than one quarter in advance.

A late charge of 10% on the delinquent amount per assessment period will be added after 30 days for unpaid assessments.

Interest on all unpaid dues assessments and late charges will be charged monthly at 12 per cent per annum after 30 days.

If any portion of any such assessment, late charge, interest or cost of collection remains unpaid 90 days (3 months) after the original due date thereof, a "Letter of Intent" to file a Notice of Delinquent Assessment (Lien) will be prepared and sent to the owner(s) of record. The Association has the right to collect all reasonable costs of collection including any recording and attorney fees.

All such amounts, and all other assessments and related charges thereafter are 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 institution of an action to enforce the payment of delinquent amounts to the time that all such amounts are paid in full.

If all such amounts have not been received within 120 days (4 months) after the original due date thereof, a Lien will be prepared and recorded as to the delinquency property and the owner(s) thereof, and all resulting collection fees and costs will be added to the total delinquent amount.

If all such amounts have not been received, in full, within 30 days after the recordation of such Lien, 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).

All above-referenced notices will be mailed to the owner(s) of record at the last mailing address provided in writing to the Association by such owner(s).

The mailing address for overnight payment of assessments is: 150 Pacific Street, Suite 5A, Portola, CA 96122 for courier or P.O. Box 297, Clio, CA 96106 for U.S. Postal Service.

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.

Timeline Procedures:

After 90 days (3 months) in arrears – First letter (Letter of Intent) is sent to delinquent homeowners making them aware of the delinquency and the total amount due including late fees and interest, allowing 30 days to respond with the total amount due or provide documentation if payments are current.

After 120 days (4 months) in arrears – The lien process begins against the owner(s).

Adopted 4/18/2009

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 Section 1367.4 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 1366, 1367.1, and 1367.4 of the Civil Code)

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. (Sections 1366 and 1367.1 of the Civil Code)

The association must comply with the requirements of Section 1367.1 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 1367.1 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 1367.1 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 1367.1 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 1367.1 of the Civil Code)

An owner may dispute an assessment debt by submitting a written request for dispute resolution to the association as set forth in Article 5 (commencing with Section 1363.810) of Chapter 4 of Title 6 of Division 2 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 2 (commencing with Section 1369.510) of Chapter 7 of Title 6 of Division 2 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 1367.1 of the Civil Code)

MEETINGS AND PAYMENT PLANS

An owner of a separate interest that is not a timeshare 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 1367.1 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 1367.1 of the Civil Code)"

**GOLD MOUNTAIN HOMEOWNERS ASSOCIATION
SCHEDULE OF MONETARY PENALTIES (Bylaws: Section 6.09)**

Design Guidelines:

The Design Guidelines set a maximum fine of \$5,000 (Design Guidelines, pg 5; Sec. 2.1). This fine also applies for not getting approval from the Design Review Committee (DRC) for any exterior changes made during construction. (Design Guidelines, pgs. 13-14; Sec. 2.12-2.15).

Contractor/Construction violations: Design Guidelines VII: Construction Guideline, pgs 46-51.

- Removal of trees without DRC approval -\$2,500 per tree
- Flagrant violations (ie: exterior work on Sundays, profanity, etc) - \$200
- Other violations (ie: debris/trash not picked up, speeding, etc.) –
 - First Offense – Warning letter
 - Second Offense - \$50 fine per occurrence
 - Third Offense - \$200 fine per occurrence

Homeowner violations: A warning letter is sent to the homeowner stating the time allotted to bring the violation to compliance. If the homeowner does not bring the violation into compliance, a \$50 fine will be levied. If the violation continues, DRC has the right to remedy the situation and the owner is obligated to reimburse DRC for any costs incurred. (See CC&R's Article 9: Architectural Control , pg. 35 9.10). Before fines are deducted from the construction deposit, a hearing will be held with the violator.

Violations found in CC&Rs, but not limited to the list below:

(CC&Rs, Article 4: USE RESTRICTIONS, pgs. 9-19

- 4.1 – Use of Lots
- 4.2 – Maintenance of Lots and Improvements
- 4.5 – Parking
- 4.6 – Trash: Storage of Materials
- 4.7 – Signs
- 4.9 – Clotheslines
- 4.10 – Window Covers
- 4.11 – Right to Lease
- 4.12 – Drainage
- 4.14 – Nuisances
- 4.15 – Animals
- 4.19 – Space Heating
- 4.21 – Utilities
- 4.22 – Wood Combustion Units
- 4.23 – Offensive or Hazardous Conduct: Nuisances
- 4.25 – Planting and Landscaping
- 4.27 – Balconies and Storage

- 4.29 – Fires
- 4.31 – Firearms: Hunting
- 4.32 – Compost
- 4.33 – Limitation on Access to Perimeter Lots
- 4.34 – Acknowledge by Owners Regarding Golf Course
- 4.36 – Compliance with Governing Documents

Violations found in the Design Guidelines, including but not limited to:

- 9.9 – Construction Completion

All fines are levied only after a hearing held by the Association Board of Directors at which the violator has the opportunity to be heard. The Association Board makes all final decisions relating to fines.

Adopted August 27, 2001
Amended to reflect CC&R's revision May 2009

Alternative Dispute Resolution
CC&R Section 7.08

7.08 Alternative Dispute Resolution. In any dispute in which the Association is a party, the Association may perform any act reasonably necessary to resolve any such civil claim or action through alternative dispute resolution proceedings such as mediation, binding arbitration, or nonbinding arbitration proceedings. The Association may perform the following acts:

- a) Providing, or in good faith attempting to provide, one hundred twenty (120) days advance notice of the Board's intent to initiate the prosecution of any civil action and of the nature and basis of the claim to every Member of the Association and every entity or person who is a prospective party to the civil action, provided that notice can be given (A) more than one hundred twenty (120) days prior to the expiration of any pertinent statute of limitations, and (B) without prejudice to the Association's rights to enforce the project documents, and further provided that no such notice need be given prior to the filing of an action in small claims court or an action solely to enforce Assessment obligations.
- b) Prior to initiating the prosecution of a civil action solely for declaratory relief or injunctive relief to enforce the Project Documents, in conjunction with a claim for monetary damages not in excess of five thousand dollars (\$5,000), the Association shall endeavor to submit the matter to alternative dispute resolution in compliance with the provisions of Section 1354(b) of the California Civil Code.
- c) Immediately after initiating the prosecution of defense of any civil action, make a reasonable effort, in good faith, to meet and confer with every person or entity who is a party to the action to discuss appropriate process for resolving the civil action, including available alternative dispute processes for resolving the civil action, including available processes for avoiding or reducing costs or losses by the parties associated with the action; provide an opportunity to cure any alleged defect in Common Areas, or facilities which is the basis for the action; and provide for the scope of discovery, if any, to be conducted prior to the inception of any alternative dispute resolution procedure.
- d) Consider diversion of the prosecution of defense of any civil action to a alternative dispute resolution proceeding such as mediation, non-binding arbitration, or binding arbitration.
- e) Agree to participate, and participate fully and in good faith in the resolution of any civil action through any alternative dispute resolution proceedings, including but not limited to meditation, non-binding arbitration, binding arbitration, and paying costs reasonably incurred by the Association on account of those alternative dispute resolution proceedings.

**GOLD MOUNTAIN
HOMEOWNER INFORMATION UPDATE FORM**

Please only submit changes, additions or new information!

Name(s): _____ Lot(s) No. _____

Gold Mountain Address _____

Mailing Address where you would like to receive mail from Gold Mountain:

Please give us as many numbers as you would like:

Home Phone _____

Gold Mountain Phone _____

Office Phone _____

Cell Phone _____

Please provide your E-mail address so you will receive the Gold Mountain Communiqué and other important notices from the Gold Mountain HOA. Can we send you official notices and documents from the GMHOA in electronic form or point you to a download on the website rather than mailing a hard copy? Yes or No

Signature _____ Date _____

Please mail to Gold Mountain HOA at:
P.O. Box 297, Clilo, CA 96106

Email Address for the Gold Mountain HOA: **goldmtnhoa@sbcglobal.net**

Can we send you HOA documents and notices electronically or send you a website link to download? This will potentially save the HOA thousands of dollars over the next few years.

Approval For Receipt/Retrieval of Electronic Documents

_____ **Yes**, I will accept official documents from the GM HOA in electronic form: email (small files), flash drives (large files), CD's, or any other technology that comes along and is in standard use as well as to be pointed to a download link on the website. I take responsibility for providing you with my correct email address and any subsequent changes to it.

Name: _____ Lot Number(s) _____

Preferred Email Address: _____

Mail to: Gold Mountain HOA, P.O. Box 297, Clio, CA 96106