

# Financial Statement

Properties: Lakeview COA  
Dates from 12/1/2015 to 12/31/2015 (cash basis)

## ASSETS

Bank	
1092 Lakeview Condo Owners Association	17,001.00
1111 Reserve Account	
1093 Lakeview Condo Reserve	4,087.56
1111 Total Reserve Account	<u>4,087.56</u>
Total Bank	<u>21,088.56</u>
<b>TOTAL ASSETS</b>	<b><u>21,088.56</u></b>

## LIABILITIES & EQUITY

### Equity

Equity	
3001 Retained Earnings	10,873.50
3040 Reserve Account Equity	<u>4,087.56</u>
Total Equity	14,961.06
<b>Net Income (1/1/2015 - 11/30/2015)</b>	7,005.05

### Income

4000 HOA Dues	2,493.97
4050 Reserve Income	792.41
4200 Income	
4250 Violation Fees Income	<u>187.93</u>
4200 Total Income	<u>187.93</u>
Total Income	<u>3,474.31</u>

### Expense

5000 Association Expenses	
5010 Management Fees	<u>350.00</u>
5000 Total Association Expenses	350.00
5200 Utilities	
5210 Electric	16.50
5240 Sewer	481.00
5260 Garbage	<u>276.38</u>
5200 Total Utilities	773.88
5300 General Expenses	
5305 Legal	<u>1,290.00</u>
5300 Total General Expenses	1,290.00
5400 Landscaping	
5410 Landscaping Contract	<u>216.80</u>
5400 Total Landscaping	216.80
5600 Insurance	
5610 Insurance	<u>839.16</u>
5600 Total Insurance	839.16
6700 Reserve Contribution	<u>882.02</u>
Total Expense	<u>4,351.86</u>
<b>Net Income (12/1/2015 - 12/31/2015)</b>	-877.55

**Total Equity** 21,088.56

TOTAL LIABILITIES & EQUITY

21,088.56

# General Ledger

Properties: Lakeview COA  
Detail From 12/1/2015 to 12/31/2015 (cash basis)

Date	Type	Reference	Description	Debit	Credit	Balance	
4000 HOA Dues (Income)						31,636.02	
12/01/2015	CHPAID	2402149560	Jared Benedict #1 Alloc to 'HOADUE' Ch date		144.10	31,780.12	
12/01/2015	CHPAID	6341912	Davovia Marith #6 Alloc to 'HOADUE' Ch date		100.27	31,880.39	
12/01/2015	PPALOC	476	Kathy McClung #8 Prepay from previous period	44.89		31,835.50	
12/01/2015	PPALOC	4026	Robert Sonnes #4 Prepay from previous period	43.83		31,791.67	
12/01/2015	PPALOC	2188	Debra Blizzard #7 Prepay from previous period	44.89		31,746.78	
12/03/2015	CHPAID	232	David & Jana Har #3 Alloc to 'HOADUE' Ch date		144.10	31,890.88	
12/03/2015	CHPAID	232	David & Jana Har #10 Alloc to 'HOADUE' Ch date		147.60	32,038.48	
12/03/2015	CHPAID	232	David & Jana Har #12 Alloc to 'HOADUE' Ch date		147.60	32,186.08	
12/10/2015	CHPAID	7767983	Matthew Cook #17 Alloc to 'HOADUE' Ch date		118.50	32,304.58	
12/10/2015	CHPAID	9457425	Ed & Denny LLC #20 Alloc to 'HOADUE' Ch date		152.86	32,457.44	
12/10/2015	CHPAID	9457426	Ed & Denny LLC #21 Alloc to 'HOADUE' Ch date		161.28	32,618.72	
12/10/2015	CHPAID	44863514	Rhodes Investme #16 Alloc to 'HOADUE' Ch date		122.54	32,741.26	
12/10/2015	CHPAID	416154918	Heonia Chaschin #2 Alloc to 'HOADUE' Ch date		144.10	32,885.36	
12/10/2015	CHPAID	155694354	Juan Piedra #18 Alloc to 'HOADUE' Ch date		153.21	33,038.57	
12/10/2015	CHPAID	2462	Israel Moshkovits #14 Alloc to 'HOADUE' Ch date		144.27	33,182.84	
12/10/2015	CHPAID	2462	Joseph Stockmar #11 Alloc to 'HOADUE' Ch date		147.60	33,330.44	
12/10/2015	PPALOC	2190	Debra Blizzard #7 Payment prealloc: HOADUE		384.98	33,715.42	
12/10/2015	PPALOC	4126	Robert Sonnes #4 Payment prealloc: HOADUE		262.93	33,978.35	
12/11/2015	CHPAID	44863514	Rhodes Investme #19 Alloc to 'HOADUE' Ch date		53.88	34,032.23	
12/11/2015	CHPAID	44863514	Rhodes Investme #19 Alloc to 'HOADUE' Ch date		97.76	34,129.99	
<b>Totals for HOA Dues</b>				<b>Beg Bal: 31,636.02</b>	<b>Activity: 2,493.97</b>	<b>133.61      2,627.58</b>	<b>34,129.99</b>

4050 Reserve Income (Income)						24,914.53	
12/01/2015	CHPAID	2402149560	Jared Benedict #1 Alloc to 'RI' Ch date: 11/1/		1.41	24,915.94	
12/01/2015	CHPAID	2402149560	Jared Benedict #1 Alloc to 'RI' Ch date: 12/1/		41.95	24,957.89	
12/01/2015	CHPAID	6341912	Davovia Marith #6 Alloc to 'RI' Ch date: 11/1/		43.83	25,001.72	
12/01/2015	CHPAID	6341912	Davovia Marith #6 Alloc to 'RI' Ch date: 12/1/		43.83	25,045.55	
12/01/2015	PYALOC	476	Kathy McClung #8 Payment from previous period	44.89		25,090.44	
12/01/2015	PYALOC	4026	Robert Sonnes #4 Payment from previous period	43.83		25,134.27	
12/01/2015	PYALOC	2188	Debra Blizzard #7 Payment from previous period	44.89		25,179.16	
12/03/2015	CHPAID	232	David & Jana Har #3 Alloc to 'RI' Ch date: 12/1/		43.83	25,222.99	
12/03/2015	CHPAID	232	David & Jana Har #10 Alloc to 'RI' Ch date: 12/1/		44.89	25,267.88	
12/03/2015	CHPAID	232	David & Jana Har #12 Alloc to 'RI' Ch date: 12/1/		44.89	25,312.77	
12/10/2015	CHPAID	7767983	Matthew Cook #17 Alloc to 'RI' Ch date: 12/1/		36.04	25,348.81	
12/10/2015	CHPAID	9457425	Ed & Denny LLC #20 Alloc to 'RI' Ch date: 12/1/		46.49	25,395.30	
12/10/2015	CHPAID	9457426	Ed & Denny LLC #21 Alloc to 'RI' Ch date: 12/1/		49.05	25,444.35	
12/10/2015	CHPAID	44863514	Rhodes Investme #16 Alloc to 'RI' Ch date: 12/1/		37.27	25,481.62	
12/10/2015	CHPAID	416154918	Heonia Chaschin #2 Alloc to 'RI' Ch date: 12/1/		43.83	25,525.45	
12/10/2015	CHPAID	155694354	Juan Piedra #18 Alloc to 'RI' Ch date: 12/1/		46.60	25,572.05	
12/10/2015	CHPAID	2462	Israel Moshkovits #14 Alloc to 'RI' Ch date: 12/1/		43.88	25,615.93	
12/10/2015	CHPAID	2462	Joseph Stockmar #11 Alloc to 'RI' Ch date: 12/1/		44.89	25,660.82	
12/11/2015	CHPAID	44863514	Rhodes Investme #19 Alloc to 'RI' Ch date: 11/1/		46.12	25,706.94	
<b>Totals for Reserve Income</b>				<b>Beg Bal: 24,914.53</b>	<b>Activity: 792.41</b>	<b>0.00      792.41</b>	<b>25,706.94</b>

4200 Income : 4210 Late Fees (Income)						550.00	
No activity in the period						550.00	
<b>Totals for Late Fees</b>				<b>Beg Bal: 550.00</b>	<b>Activity: 0.00</b>	<b>0.00      0.00</b>	<b>550.00</b>

4200 Income : 4232 Delinquent Collections Income (Income)						25.00	
No activity in the period						25.00	
<b>Totals for Delinquent Collections Incc</b>				<b>Beg Bal: 25.00</b>	<b>Activity: 0.00</b>	<b>0.00      0.00</b>	<b>25.00</b>

4200 Income : 4250 Violation Fees Income (Income)						1,177.46
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Date	Type	Reference	Description	Debit	Credit	Balance
12/01/2015	CHPAID	23845	Daniel & Heather #5 Alloc to 'VF' Ch date: 2/17,		22.54	1,200.00
12/01/2015	CHPAID	23845	Daniel & Heather #5 Alloc to 'VF' Ch date: 2/18,		165.39	1,365.39
<b>Totals for Violation Fees Income</b>			<b>Beg Bal: 1,177.46</b>	<b>Activity: 187.93</b>	<b>0.00</b>	<b>1,365.39</b>
4200 Income : 4320 Garage Income (Income)						
			No activity in the period			450.00
<b>Totals for Garage Income</b>			<b>Beg Bal: 450.00</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>450.00</b>
5000 Association Expenses : 5005 Association Operations (Expense)						
			No activity in the period			66.60
<b>Totals for Association Operations</b>			<b>Beg Bal: 66.60</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>66.60</b>
5000 Association Expenses : 5010 Management Fees (Expense)						
12/02/2015	CHECK	480	RPM Services Inc, Monthly Management Fee	350.00		3,850.00
<b>Totals for Management Fees</b>			<b>Beg Bal: 3,850.00</b>	<b>Activity: 350.00</b>	<b>0.00</b>	<b>4,200.00</b>
5000 Association Expenses : 5015 Misc. Management Services (Expense)						
			No activity in the period			14.95
<b>Totals for Misc. Management Services</b>			<b>Beg Bal: 14.95</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>14.95</b>
5000 Association Expenses : 5020 Postage / Copies (Expense)						
			No activity in the period			18.21
<b>Totals for Postage / Copies</b>			<b>Beg Bal: 18.21</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>18.21</b>
5100 Repairs & Maintenance (Expense)						
			No activity in the period			696.91
<b>Totals for Repairs &amp; Maintenance</b>			<b>Beg Bal: 696.91</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>696.91</b>
5100 Repairs & Maintenance : 5130 Fence (Expense)						
			No activity in the period			993.87
<b>Totals for Fence</b>			<b>Beg Bal: 993.87</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>993.87</b>
5100 Repairs & Maintenance : 5143 Painting (Expense)						
			No activity in the period			15,628.18
<b>Totals for Painting</b>			<b>Beg Bal: 15,628.18</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>15,628.18</b>
5100 Repairs & Maintenance : 5190 Misc. Building Maint. (Expense)						
			No activity in the period			2,421.46
<b>Totals for Misc. Building Maint.</b>			<b>Beg Bal: 2,421.46</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>2,421.46</b>
5200 Utilities : 5210 Electric (Expense)						
12/09/2015	CHECK	482	Clark Public Utilities Monthly Electricity Acct# 7236-175	16.50		183.93
<b>Totals for Electric</b>			<b>Beg Bal: 183.93</b>	<b>Activity: 16.50</b>	<b>0.00</b>	<b>200.43</b>
5200 Utilities : 5240 Sewer (Expense)						
12/09/2015	CHECK	483	Clark Regional Wastewater District Monthly Sewer Acci	481.00		5,278.00
<b>Totals for Sewer</b>			<b>Beg Bal: 5,278.00</b>	<b>Activity: 481.00</b>	<b>0.00</b>	<b>5,759.00</b>
5200 Utilities : 5260 Garbage (Expense)						
12/09/2015	CHECK	485	Waste Connections Monthly Garbage 2010-976517	276.38		3,039.58
<b>Totals for Garbage</b>			<b>Beg Bal: 3,039.58</b>	<b>Activity: 276.38</b>	<b>0.00</b>	<b>3,315.96</b>
5300 General Expenses : 5305 Legal (Expense)						
12/02/2015	CHECK	478	Vial Fotheringham LLP review - garages carports,	1,050.00		252.00
						1,302.00

<u>Date</u>	<u>Type</u>	<u>Reference</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>	
12/02/2015	CHECK	478	Vial Fotheringham LLP 256878	240.00		1,542.00	
<b>Totals for Legal</b>			<b>Beg Bal: 252.00</b>	<b>Activity: 1,290.00</b>	<b>1,290.00</b>	<b>0.00</b>	<b>1,542.00</b>
5300 General Expenses : 5315 State Filing Fee (Expense)			No activity in the period			10.00	
<b>Totals for State Filing Fee</b>			<b>Beg Bal: 10.00</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10.00</b>
5400 Landscaping (Expense)			No activity in the period			400.00	
<b>Totals for Landscaping</b>			<b>Beg Bal: 400.00</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>400.00</b>
5400 Landscaping : 5410 Landscaping Contract (Expense)						2,384.80	
12/09/2015	CHECK	484	Simple Lawns, LLC. Monthly Landscaping	216.80		2,601.60	
<b>Totals for Landscaping Contract</b>			<b>Beg Bal: 2,384.80</b>	<b>Activity: 216.80</b>	<b>216.80</b>	<b>0.00</b>	<b>2,601.60</b>
5400 Landscaping : 5420 Landscaping Improvements (Expense)			No activity in the period			703.90	
<b>Totals for Landscaping Improvements</b>			<b>Beg Bal: 703.90</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>703.90</b>
5600 Insurance : 5610 Insurance (Expense)						3,697.34	
12/07/2015	CHECK	481	American Family Insurance Claim 225-134054 FF Dick	500.00		4,197.34	
12/21/2015	CHECK	486	American Family Insurance Policy #019-860-226-37	339.16		4,536.50	
<b>Totals for Insurance</b>			<b>Beg Bal: 3,697.34</b>	<b>Activity: 839.16</b>	<b>839.16</b>	<b>0.00</b>	<b>4,536.50</b>
6500 Unbudgeted Expense (Expense)			No activity in the period			2,406.01	
<b>Totals for Unbudgeted Expense</b>			<b>Beg Bal: 2,406.01</b>	<b>Activity: 0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,406.01</b>
6700 Reserve Contribution (Expense)						9,702.22	
12/02/2015	CHECK	479	Lakeview COA Monthly Reserve Contribution	882.02		10,584.24	
<b>Totals for Reserve Contribution</b>			<b>Beg Bal: 9,702.22</b>	<b>Activity: 882.02</b>	<b>882.02</b>	<b>0.00</b>	<b>10,584.24</b>
<b>Totals:</b>				<b>4,485.47</b>	<b>3,607.92</b>		

# Profit & Loss 12 Month Recap

Properties: Lakeview COA

Monthly recap 1/1/2015-12/31/2015 (cash basis)

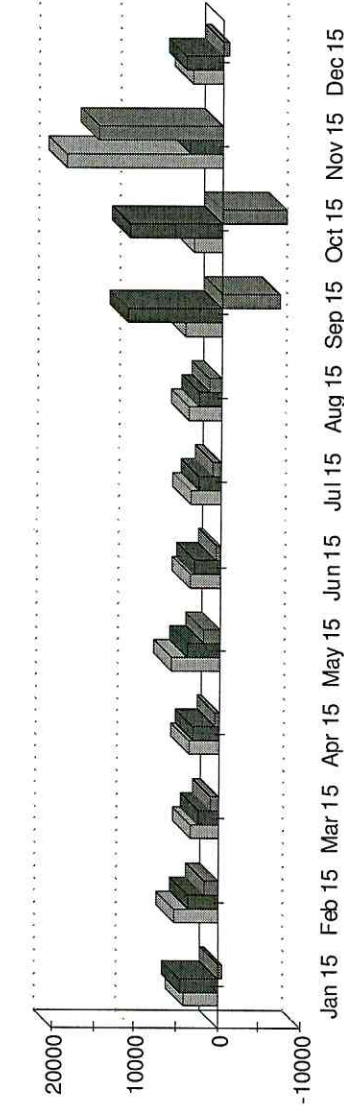
	JAN 15	FEB 15	MAR 15	APR 15	MAY 15	JUN 15	JUL 15	AUG 15	SEP 15	OCT 15	NOV 15	DEC 15	TOTAL
<b>INCOME</b>													
4000 HOA Dues	2,959.24	3,978.70	2,370.55	2,457.80	4,529.45	2,558.88	2,681.90	2,803.38	2,472.56	2,482.81	2,340.75	2,493.97	34,129.99
4050 Reserve Income	819.15	1,034.61	836.71	749.05	1,044.80	880.37	792.41	704.75	971.97	703.57	16,377.14	792.41	25,706.94
4200 Income													
4210 Late Fees	50.00	100.00	25.00	75.00	175.00	25.00	0.00	0.00	100.00	0.00	0.00	0.00	550.00
4232 Delinquent Collections	0.00	0.00	0.00	0.00	0.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00
4250 Violation Fees Income	17.55	1.17	1.17	1.17	1.17	1.17	1.17	377.03	675.86	100.00	0.00	187.93	1,365.39
4320 Garage Income	75.00	75.00	150.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	450.00
4200 Total Income	142.55	176.17	176.17	226.17	176.17	51.17	1.17	377.03	775.86	100.00	0.00	187.93	2,390.39
<b>TOTAL INCOME</b>	<b>3,920.94</b>	<b>5,189.48</b>	<b>3,383.43</b>	<b>3,433.02</b>	<b>5,750.42</b>	<b>3,490.42</b>	<b>3,475.48</b>	<b>3,885.16</b>	<b>4,220.39</b>	<b>3,286.38</b>	<b>18,717.89</b>	<b>3,474.31</b>	<b>62,227.32</b>
<b>EXPENSE</b>													
5000 Association Expenses													
5005 Association Operations	0.00	38.88	0.00	15.40	12.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.60
5010 Management Fees	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	4,200.00
5015 Misc. Management Ser	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.95	0.00	0.00	0.00	0.00	14.95
5020 Postage / Copies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.86	4.35	0.00	18.21
5000 Total Association Expei	350.00	388.88	350.00	365.40	362.32	350.00	350.00	364.95	350.00	363.86	354.35	350.00	4,299.76
5100 Repairs & Maintenance													
5130 Fence	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496.94	496.93	0.00	0.00	993.87
5143 Painting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,536.62	8,091.56	0.00	0.00	15,628.18
5190 Misc. Building Maint.	0.00	1,000.00	317.00	317.00	387.46	400.00	0.00	0.00	0.00	0.00	0.00	0.00	2,421.46
5100 Other Repairs & Mainte	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	596.91	0.00	100.00	0.00	696.91
5100 Total Repairs & Mainte	0.00	1,000.00	317.00	317.00	387.46	400.00	0.00	0.00	8,630.47	8,588.49	100.00	0.00	19,740.42
5200 Utilities													
5210 Electric	20.04	19.23	16.83	21.65	18.43	15.21	14.41	13.61	14.41	14.57	15.54	16.50	200.43
5240 Sewer	468.00	481.00	481.00	481.00	481.00	481.00	481.00	481.00	481.00	481.00	481.00	481.00	5,759.00
5260 Garbage	275.78	276.38	276.38	276.38	276.38	276.38	276.38	276.38	276.38	276.38	276.38	276.38	3,315.96
5200 Total Utilities	763.82	776.61	774.21	779.03	775.81	772.59	771.79	770.99	771.79	771.95	772.92	773.88	9,275.39
5300 General Expenses													
5305 Legal	0.00	0.00	84.00	168.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,290.00	1,542.00
5315 State Filing Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	10.00
5300 Total General Expense:	0.00	0.00	84.00	168.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	1,290.00	1,552.00
5400 Landscaping													
5410 Landscaping Contract	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	2,601.60
5420 Landscaping Improvem	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	703.90	0.00	703.90
5400 Other Landscaping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00	0.00	400.00
5400 Total Landscaping	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	216.80	1,320.70	216.80	3,705.50
5600 Insurance													
5610 Insurance	333.91	333.91	333.91	333.91	333.91	331.91	339.24	339.16	339.16	339.16	339.16	839.16	4,536.50

	JAN 15	FEB 15	MAR 15	APR 15	MAY 15	JUN 15	JUL 15	AUG 15	SEP 15	OCT 15	NOV 15	DEC 15	TOTAL
5600 Total Insurance	333.91	333.91	333.91	333.91	333.91	331.91	339.24	339.16	339.16	339.16	339.16	839.16	4,536.50
6500 Unbudgeted Expense	1,880.00	0.00	354.40	0.00	0.00	171.61	0.00	0.00	0.00	0.00	0.00	0.00	2,406.01
6700 Reserve Contribution	882.02	882.02	0.00	882.02	1,764.04	882.02	882.02	882.02	882.02	882.02	882.02	882.02	10,584.24
<b>TOTAL EXPENSE</b>	<b>4,426.55</b>	<b>3,598.22</b>	<b>2,430.32</b>	<b>3,062.16</b>	<b>3,840.34</b>	<b>3,124.93</b>	<b>2,559.85</b>	<b>2,573.92</b>	<b>11,200.24</b>	<b>11,162.28</b>	<b>3,769.15</b>	<b>4,351.86</b>	<b>56,099.82</b>

<b>NET INCOME</b>	<b>-505.61</b>	<b>1,591.26</b>	<b>953.11</b>	<b>370.86</b>	<b>1,910.08</b>	<b>365.49</b>	<b>915.63</b>	<b>1,311.24</b>	<b>-6,979.85</b>	<b>-7,875.90</b>	<b>14,948.74</b>	<b>-877.55</b>	<b>6,127.50</b>
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**NET INCOME SUMMARY**

Income	3,920.94	5,189.48	3,383.43	3,433.02	5,750.42	3,490.42	3,475.48	3,885.16	4,220.39	3,286.38	18,717.89	3,474.31	62,227.32
Expense	-4,426.55	-3,598.22	-2,430.32	-3,062.16	-3,840.34	-3,124.93	-2,559.85	-2,573.92	-11,200.24	-11,162.28	-3,769.15	-4,351.86	-56,099.82
Other Inc/Exp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>NET INCOME</b>	<b>-505.61</b>	<b>1,591.26</b>	<b>953.11</b>	<b>370.86</b>	<b>1,910.08</b>	<b>365.49</b>	<b>915.63</b>	<b>1,311.24</b>	<b>-6,979.85</b>	<b>-7,875.90</b>	<b>14,948.74</b>	<b>-877.55</b>	<b>6,127.50</b>



# Budget Comparison

Properties: Lakeview COA

Comparison Periods: 12/1/15 - 12/31/15 and 1/1/15 - 12/31/15 (cash basis)

	Actual 12/1/15 - 12/31/15	Budget 12/15	\$ Change	% Change	Actual YTD 1/1/15 - 12/31/15	Budget YTD 1/15 - 12/15	\$ Change	% Change
<b>INCOME</b>								
4000 HOA Dues	2,493.97	2,900.00	-406.03	-14.0%	34,129.99	34,800.00	-670.01	-1.9%
4050 Reserve Income	792.41	882.02	-89.61	-10.2%	25,706.94	10,584.24	15,122.70	142.9%
4200 Income								
4210 Late Fees	0.00	0.00	0.00		550.00	0.00	550.00	
4232 Delinquent Collections Income	0.00	0.00	0.00		25.00	0.00	25.00	
4250 Violation Fees Income	187.93	0.00	187.93		1,365.39	0.00	1,365.39	
4320 Garage Income	0.00	75.00	-75.00	-100.0%	450.00	900.00	-450.00	-50.0%
4200 Total Income	187.93	75.00	112.93	150.6%	2,390.39	900.00	1,490.39	165.6%
<b>TOTAL INCOME</b>	<b>3,474.31</b>	<b>3,857.02</b>	<b>-382.71</b>	<b>-9.9%</b>	<b>62,227.32</b>	<b>46,284.24</b>	<b>15,943.08</b>	<b>34.4%</b>
<b>EXPENSE</b>								
5000 Association Expenses								
5005 Association Operations	0.00	25.00	-25.00	-100.0%	66.60	300.00	-233.40	-77.8%
5010 Management Fees	350.00	416.67	-66.67	-16.0%	4,200.00	5,000.00	-800.00	-16.0%
5015 Misc. Management Services	0.00	0.00	0.00		14.95	0.00	14.95	
5020 Postage / Copies	0.00	0.00	0.00		18.21	0.00	18.21	
5000 Total Association Expenses	350.00	441.67	-91.67	-20.8%	4,299.76	5,300.00	-1,000.24	-18.9%
5100 Repairs & Maintenance								
5130 Fence	0.00	0.00	0.00		993.87	0.00	993.87	
5143 Painting	0.00	0.00	0.00		15,628.18	0.00	15,628.18	
5190 Misc. Building Maint.	0.00	525.00	-525.00	-100.0%	2,421.46	6,300.00	-3,878.54	-61.6%
5100 Other Repairs & Maintenance	0.00	0.00	0.00		696.91	0.00	696.91	
5100 Total Repairs & Maintenance	0.00	525.00	-525.00	-100.0%	19,740.42	6,300.00	13,440.42	213.3%
5200 Utilities								
5210 Electric	16.50	20.83	-4.33	-20.8%	200.43	250.00	-49.57	-19.8%
5240 Sewer	481.00	475.00	6.00	1.3%	5,759.00	5,700.00	59.00	1.0%
5260 Garbage	276.38	291.67	-15.29	-5.2%	3,315.96	3,500.00	-184.04	-5.3%
5200 Total Utilities	773.88	787.50	-13.62	-1.7%	9,275.39	9,450.00	-174.61	-1.8%
5300 General Expenses								
5305 Legal	1,290.00	83.33	1,206.67	1448.1%	1,542.00	1,000.00	542.00	54.2%
5310 Taxes	0.00	16.67	-16.67	-100.0%	0.00	200.00	-200.00	-100.0%
5315 State Filing Fee	0.00	0.83	-0.83	-100.0%	10.00	10.00	0.00	0.0%
5300 Total General Expenses	1,290.00	100.83	1,189.17	1179.4%	1,552.00	1,210.00	342.00	28.3%
5400 Landscaping								
5410 Landscaping Contract	216.80	250.00	-33.20	-13.3%	2,601.60	3,000.00	-398.40	-13.3%



	Actual 12/1/15 - 12/31/15	Budget 12/15	\$ Change	% Change	Actual YTD 1/1/15 - 12/31/15	Budget YTD 1/15 - 12/15	\$ Change	% Change
5420 Landscaping Improvements	0.00	0.00	0.00		703.90	0.00	703.90	
5400 Other Landscaping	0.00	0.00	0.00		400.00	0.00	400.00	
5400 Total Landscaping	216.80	250.00	-33.20	-13.3%	3,705.50	3,000.00	705.50	23.5%
5600 Insurance								
5610 Insurance	839.16	291.67	547.49	187.7%	4,536.50	3,500.00	1,036.50	29.6%
5600 Total Insurance	839.16	291.67	547.49	187.7%	4,536.50	3,500.00	1,036.50	29.6%
6400 Delinquent Contingency	0.00	161.67	-161.67	-100.0%	0.00	1,940.00	-1,940.00	-100.0%
6500 Unbudgeted Expense	0.00	416.67	-416.67	-100.0%	2,406.01	5,000.00	-2,593.99	-51.9%
6700 Reserve Contribution	882.02	882.02	0.00	0.0%	10,584.24	10,584.24	0.00	0.0%
<b>TOTAL EXPENSE</b>	<b>4,351.86</b>	<b>3,857.03</b>	<b>494.83</b>	<b>12.8%</b>	<b>56,099.82</b>	<b>46,284.24</b>	<b>9,815.58</b>	<b>21.2%</b>
<b>NET INCOME</b>	<b>-877.55</b>	<b>-0.01</b>	<b>-877.54</b>	<b>-8775400.0%</b>	<b>6,127.50</b>	<b>0.00</b>	<b>6,127.50</b>	
<b>NET INCOME SUMMARY</b>								
Income	3,474.31	3,857.02	-382.71	-9.9%	62,227.32	46,284.24	15,943.08	34.4%
Expense	-4,351.86	-3,857.03	-494.83	12.8%	-56,099.82	-46,284.24	-9,815.58	21.2%
Other Income & Expense	0.00	0.00	0.00		0.00	0.00	0.00	
<b>NET INCOME</b>	<b>-877.55</b>	<b>-0.01</b>	<b>-877.54</b>	<b>8775400.0%</b>	<b>6,127.50</b>	<b>0.00</b>	<b>6,127.50</b>	

# Delinquency (Summary)

Properties: Lakeview COA

As Of Thursday December 31, 2015

\* indicates a past customer

Customer Name	Account	Unit	Unit Type	Phone	Address	Amount
<b>Lakeview COA</b>						
Benedict, Jared	1912	#1	CONDO/HOA		2102 NW Kelly Dr. Unit #1	1.88
Dickau, Daniel & Heather	1916	#5	CONDO/HOA		2102 NW Kelly Dr. Unit #5	4,121.33
Hammett, Michael	1920	#9	CONDO/HOA		2102 NW Kelly Dr. Unit #9	652.47
King, Bobbi *	1925	#15	CONDO/HOA		2102 NW Kelly Dr. Unit #15	17,401.42
King, Bobbi	2053	#15	CONDO/HOA		2102 NW Kelly Dr. Unit #15	4,218.00
Rhodes Investments	1929	#19	CONDO/HOA		2102 NW Kelly Dr. Unit #19	100.00
<b>Total delinquent for property:</b>						<b>26,495.10</b>

## Report Summary

Customers: 6  
Percent Delinquent: 28.57%  
Delinquent Amount: 26,495.10

# Checks By Account

Properties: Lakeview COA  
Checks between 12/1/2015 and 12/31/2015

Vendor	Check Date	Reference	Memo	Bill Date	Bill Reference	Property	Amount
<b>5000 Association Expenses : 5010 Management Fees</b>							
RPM Services Inc,	12/2/2015	480	Monthly Management	1/7/2016	December	Lakev	350.00
							<u>350.00</u>
<b>5200 Utilities : 5210 Electric</b>							
Clark Public Utilities	12/9/2015	482	Monthly Electricity Acct#	12/21/2015	7236-175-1	Lakev	16.50
							<u>16.50</u>
<b>5200 Utilities : 5240 Sewer</b>							
Clark Regional	12/9/2015	483	Monthly Sewer	12/21/2015	016125-000	Lakev	481.00
							<u>481.00</u>
<b>5200 Utilities : 5260 Garbage</b>							
Waste Connections	12/9/2015	485	Monthly Garbage	12/21/2015	2010-976517	Lakev	276.38
							<u>276.38</u>
<b>5300 General Expenses : 5305 Legal</b>							
Vial Fotheringham LLP	12/2/2015	478	review - garages	12/2/2015	261427	Lakev	1050.00
Vial Fotheringham LLP	12/2/2015	478	256878	12/2/2015	256878	Lakev	240.00
							<u>1,290.00</u>
<b>5400 Landscaping : 5410 Landscaping Contract</b>							
Simple Lawns, LLC.	12/9/2015	484	Monthly Landscaping	11/7/2015	2905	Lakev	216.80
							<u>216.80</u>
<b>5600 Insurance : 5610 Insurance</b>							
American Family	12/7/2015	481	Claim 225-134054 FF	12/7/2015	claim	Lakev	500.00
American Family	12/21/2015	486	Policy #019-860-226-37	12/21/2015	019-860-226-37	Lakev	339.16
							<u>839.16</u>
<b>6700 Reserve Contribution</b>							
Lakeview COA	12/2/2015	479	Monthly Reserve	1/28/2016	December	Lakev	882.02
							<u>882.02</u>
						<b>Total Amount:</b>	<b>4,351.86</b>

# Bank Reconciliation Report

Lakeview Condo Owners Association

Reconcile Date: 1/12/2016

## Deposits

<u>Date</u>	<u>Ref #</u>	<u>Details</u>	<u>Amount</u>
12/3/2015	D5447	Bank deposit Deposit	1,136.23
12/11/2015	D5478	Bank deposit Deposit	2,338.08
			<b>3,474.31</b>

## Payments

<u>Date</u>	<u>Ref #</u>	<u>Details</u>	<u>Amount</u>
11/18/2015	472	Terri Piedra	500.00
12/2/2015	478	Vial Fotheringham LLP	1,290.00
12/2/2015	479	Lakeview COA	882.02
12/2/2015	480	RPM Services Inc,	350.00
12/9/2015	482	Clark Public Utilities	16.50
12/9/2015	483	Clark Regional Wastewater District	481.00
12/9/2015	484	Simple Lawns, LLC.	216.80
12/9/2015	485	Waste Connections	276.38
12/21/2015	486	American Family Insurance	339.16
			<b>4,351.86</b>

## Outstanding Deposits

<u>Date</u>	<u>Ref #</u>	<u>Details</u>	<u>Amount</u>
1/5/2016	D5559	Bank deposit Depositi	1,390.77
			<b>1,390.77</b>

## Outstanding Payments

<u>Date</u>	<u>Ref #</u>	<u>Details</u>	<u>Amount</u>
12/7/2015	481	American Family Insurance	500.00
1/7/2016	487	Waste Connections	276.38
1/7/2016	488	RPM Services Inc,	350.00
1/7/2016	489	Lakeview COA	882.02
			<b>2,008.40</b>

## Summary

Previous Cleared Balance:	18,378.55
Selected Payments:	4,351.86
Selected Deposits:	3,474.31
<b>Reconciled Balance:</b>	<b>17,501.00</b>
Goal:	17,501.00
<b>Difference:</b>	<b>0.00</b>

<b>Reconciled Balance</b>	17,501.00
<b>+ Uncleared Deposits</b>	1,390.77
<b>- Outstanding Checks</b>	2,008.40
<b>Register Balance</b>	<b>16,883.37</b>



**UMPQUA**  
B · A · N · K

Customer Service:  
1-866-486-7782



LAKEVIEW CONDO ASSOCIATION UB  
C/O R P M  
5620 NE GHER RD SUITE H  
VANCOUVER WA 98662-6164

Last statement: November 30, 2015  
This statement: December 31, 2015

See how Umpqua associates give back at [umpquabank.com/connect](http://umpquabank.com/connect)

**BUSINESS FREE CHECKING**

Account number	9805844488	Beginning balance	\$18,378.55
Low balance	\$16,492.76	Deposits/Additions	\$3,474.31
Average balance	\$18,009.37	Withdrawals/Subtractions	\$4,351.86
Interest earned	\$0.00	Ending balance	\$17,501.00

**Other Deposits/ Additions**

<u>Date</u>	<u>Description</u>	<u>Additions</u>
12-03	Remote Capture Dep	1,136.23
12-11	Remote Capture Dep	2,338.08
<b>Total Other Deposits/ Additions</b>		<b>\$3,474.31</b>

**Daily Balances**

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
11-30	18,378.55	12-11	18,830.84	12-21	17,840.16
12-03	18,632.76	12-14	18,814.34	12-28	17,501.00
12-08	16,492.76	12-15	18,116.54	12-31	17,501.00

**Overdraft Fee Summary**

	<b>Total For This Period</b>	<b>Total Year-to-Date</b>
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00

**Checks**

<u>Check #</u>	<u>Amount</u>	<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Date</u>
472	\$500.00	12-08	483	\$481.00	12-15
*478	\$1,290.00	12-08	484	\$216.80	12-15
479	\$882.02	12-03	485	\$276.38	12-21
480	\$350.00	12-08	486	\$339.16	12-28
*482	\$16.50	12-14			

(\* Skip in check sequence, R-Check has been returned,+ Electronified check))

Total Checks paid: 9 for **-\$4,351.86**

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# Bank Reconciliation Report

Lakeview Condo Reserve

Reconcile Date: 1/12/2016

## Deposits

<u>Date</u>	<u>Ref #</u>	<u>Details</u>	<u>Amount</u>
12/3/2015	J2964	Journal : December Reserve Contribut	882.02
			<b>882.02</b>

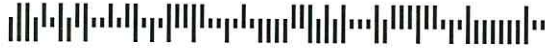
## Summary

Previous Cleared Balance:	3,205.54
Selected Payments:	0.00
Selected Deposits:	882.02
<b>Reconciled Balance:</b>	<b>4,087.56</b>
<b>Goal:</b>	<b>4,087.56</b>
<b>Difference:</b>	<b>0.00</b>

<b>Reconciled Balance</b>	4,087.56
<b>+ Uncleared Deposits</b>	0.00
<b>- Outstanding Checks</b>	0.00
<b>Register Balance</b>	<b>4,087.56</b>



**UMPQUA**  
B · A · N · K



LAKEVIEW CONDO ASSOCIATION UB  
C/O R P M  
5620 NE GHER RD SUITE H  
VANCOUVER WA 98662-6164

Customer Service:  
1-866-486-7782

Last statement: November 30, 2015  
This statement: December 31, 2015

See how Umpqua associates give back at [umpquabank.com/connect](http://umpquabank.com/connect)

**BUSINESS FREE CHECKING**

Account number	9800551419	Beginning balance	\$3,205.54
Low balance	\$3,205.54	Deposits/Additions	\$882.02
Average balance	\$4,030.66	Withdrawals/Subtractions	\$0.00
Interest earned	\$0.00	Ending balance	\$4,087.56

**Other Deposits/ Additions**

<u>Date</u>	<u>Description</u>	<u>Additions</u>
12-03	Remote Capture Dep	882.02
<b>Total Other Deposits/ Additions</b>		<b>\$882.02</b>

**Daily Balances**

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
11-30	3,205.54	12-03	4,087.56	12-31	4,087.56

**Overdraft Fee Summary**

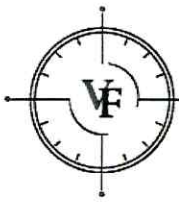
	<b>Total For This Period</b>	<b>Total Year-to-Date</b>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

**Checks**

(\* Skip in check sequence, R-Check has been returned,+ Electronified check)

Total Checks paid: 0 for **-\$0.00**





**VIALFOTHERINGHAM** LLP  
**LAWYERS**

**Northwest HOA Law Center**  
17355 SW Boones Ferry Road, Suite A  
Lake Oswego, OR 97035  
Ph: 503.684.4111  
Fax: 503.598.7758  
[www.vf-law.com](http://www.vf-law.com)  
FED ID NO. 93-1235391

Lakeview Condo Owners Association  
Attn: Manager  
c/o Invest West Management, LLC  
12503 SE Mill Plain, Ste 260  
Vancouver, WA 98684

October 20, 2015  
Invoice #: 261427

REC'D OCT 29 2015

**INVOICE SUMMARY**

For Professional Services Rendered and Disbursements Advanced for the period ending September 30, 2015:

**Client.Matter: W10307 - 001**  
**RE: Association Representation**

Total Professional Services	\$ 1,050.00
Total Disbursements Advanced	<u>          \$.00</u>
<b>TOTAL THIS INVOICE</b>	<b>\$ 1,050.00 ✓</b>
Previous Balance	<u>          \$ 240.00 ✓</u>
<b>TOTAL BALANCE DUE</b>	<b><u>          \$ 1,290.00</u></b>

PAID  
 DEC 2 2015  
 BY: G478

approved - Suzy  
 ✓ Penny - email 11/25/15  
 ✓ Juan - email 11/24/15  
 ✓ Debra email

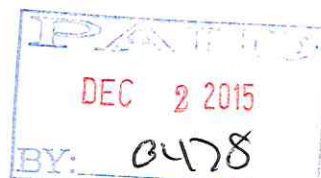
Invoice #: 261427

October 20, 2015

Client.Matter: W10307 - 001  
RE: Association Representation

**PROFESSIONAL SERVICES**

Date	Tkpr	Description	Hours	Amount
9/03/15	GBC	Review governing documents; review and revise email regarding garages and carports; send to Juan	1.20	360.00
9/16/15	KGRA	Draft email opinion for GBC on parking issue and follow up questions; discuss issues related to allocation of parking spaces;	1.80	360.00
9/22/15	GBC	Review, respond, and edit email to Juan regarding garages	1.10	330.00
TOTAL PROFESSIONAL SERVICES				\$ 1,050.00
TOTAL THIS INVOICE				\$ 1,050.00



Invoice #: 261427

October 20, 2015

**ACCOUNTS RECEIVABLE INVOICES OUTSTANDING**

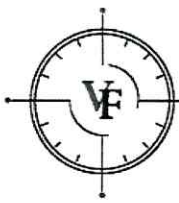
<b>INVOICE NUMBER</b>	<b>DATE</b>	<b>INVOICE TOTAL</b>	<b>PAYMENTS RECEIVED</b>	<b>ENDING BALANCE</b>
256878	9/16/15	240.00	.00	240.00

**Prior Balance** **\$ 240.00**

Current Invoice \$ 1,050.00

**TOTAL BALANCE DUE** **\$ 1,290.00**

DEC 2 2015  
BY: 0478



**VIALFOTHERINGHAM** LLP  
**LAWYERS**

**Northwest HOA Law Center**  
17355 SW Boones Ferry Road, Suite A  
Lake Oswego, OR 97035  
Ph: 503.684.4111  
Fax: 503.598.7758  
[www.vf-law.com](http://www.vf-law.com)  
FED ID NO. 93-1235391

Lakeview Condo Owners Association  
Attn: Manager  
c/o Invest West Management, LLC  
12503 SE Mill Plain, Ste 260  
Vancouver, WA 98684

October 20, 2015  
Invoice #: 261427

**REMITTANCE ADVICE**

DEC 2 2015  
BY: 0478

**Client.Matter: W10307 - 001**  
**RE: Association Representation**

<b>BALANCE DUE THIS INVOICE</b>	<b>\$ 1,050.00</b>
Previous Balance	<u>\$ 240.00</u>
<b>TOTAL BALANCE DUE</b>	<b><u>\$ 1,290.00</u></b>

Please return this advice with payment to:

Vial Fotheringham LLP  
ATTN: Accounts Receivable  
17355 SW Boones Ferry Road, Suite A  
Lake Oswego, OR 97035

**TERMS: NET 30 DAYS**

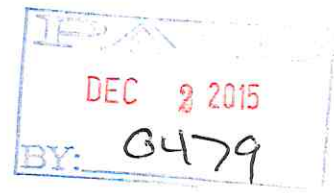
*Payment is due at our Portland, Oregon office 30 days after the date you receive this invoice.*

*A finance charge of 1.5% per month (18% per annum) may be charged to all past due invoices.*

*By calling 503-684-4111 and asking for our Accounts Receivable Department, you may pay your bill with a debit or credit card - we accept Discover, Mastercard and Visa. If you have any questions regarding this invoice, please call our Accounts Receivable Department at the number listed above, or if this is not a local number for you, call 1-800-684-4111. THANK YOU!*

**Lakeview Condo Owners Association  
2015 Reserve Contribution  
Monthly \$882.02**

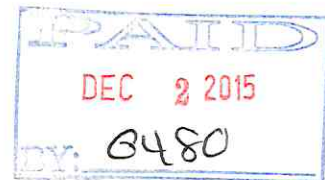
**December**



**Lakeview Condo Owners Association  
2015 Management Fee  
Monthly \$350.00**

**Pay To RPM Services, Inc.  
5620 NE Gher Rd. Suite H  
Vancouver, WA 98662**

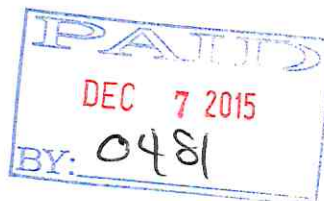
**DECEMBER 2015**



- E. "Insured" means the "organization" and the "insured persons."
- F. "Insured person" means any former, present or future director, officer, trustee, employee, volunteer or member of the staff, faculty or any duly constituted committee of the "organization."
- G. "Interrelated wrongful act" means all causally connected "wrongful acts."
- H. "Loss" means "claims expenses," compensatory damages, settlement amounts, legal fees and costs awarded pursuant to judgment. "Loss" does not include:
1. Civil or criminal fines or penalties imposed by law;
  2. Punitive or exemplary damages;
  3. The multiplied portion of multiplied damages;
  4. Taxes; or,
  5. Matters that are uninsurable pursuant to applicable law.
- \* \* \*
- J. "Organization" means the "named organization" and/or any "subsidiary."
- K. "Policy period" means the period of time from the inception date of this policy shown in the Declarations to the expiration date shown in the Declarations, or its earlier cancellation or termination date.
- \* \* \*
- N. "Wrongful act" means:
1. With respect to the "insured persons," any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the "insured persons" in their insured position or capacity for the "organization;" or any matter claimed against them solely by reason of their serving in such insured position or capacity. This does not apply to the position or capacity in any entity other than the "organization," even if the "organization" directed or requested the "insured person" to serve in such other position or capacity.
  2. With respect to the "organization," any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the "organization."

You should be aware that COA's policy does not cover punitive damages nor would there be any obligation to pay an award in excess of COA's policy limits. The COA's policy also does not cover injunctive relief or non-monetary remedies. Additionally, COA's policy contains a retention amount of \$500 per coverage. **American Family will pay only that amount of "loss" which is in excess of the applicable Retention Amount shown in the Declarations.**

As such, please forward a check for \$500, made payable to American Family Mutual Insurance and include the claim number 225-134054 on the check. Please remit the check to PO Box 52048, Phoenix, Arizona, 85072, ATTN: Amy Hamilton Supervisory Attorney. Please remit payment within 10 days.



Suzy

**Cindy Hammond**

---

**From:** Juan n Terri Piedra <pedra970@hotmail.com>  
**Sent:** Wednesday, November 18, 2015 3:49 PM  
**To:** zz debra kelly rd; zz Denny kelly rd Huston; zz kelly rd management co  
**Subject:** RE: \$500 For AMFAM Attorney & VF Fee ?

I Juan second and approve paying \$500 to the AM FAM attorney

---

From: [DBliz10403@aol.com](mailto:DBliz10403@aol.com)  
Date: Wed, 18 Nov 2015 13:22:02 -0500  
Subject: \$500 For AMFAM Attorney & VF Fee ?  
To: [jdthuston@aol.com](mailto:jdthuston@aol.com)  
CC: [pedra970@hotmail.com](mailto:pedra970@hotmail.com)

Dennis approved  
11/18-email  
Juan -ok

- a) \$500 to ins attorney
  - a) RPM needs directive to give
  - b) motion ie board approval needed?
  
- b) VF
  - a) do they require a retainer ?
  - b) how much ?

PAID  
DEC 7 2015  
BY: 0481





**CLAIMS LEGAL DIVISION – PHOENIX OFFICE**

Street Address | 225 N. 45<sup>TH</sup> Street | Phoenix, AZ 85034  
(602) 225-3779 | (800) 692-6326  
Mailing Address | PO Box 52048 | Phoenix, AZ 85072 | FAX (877) 822-9802

Amy M. Hamilton Esq.  
Staff Attorney  
(602) 225-3779 Ext. 58851  
ahamilt2@amfam.com

**RESERVATION OF RIGHTS**  
**Sent via Email Only**

November 17, 2015

Lakeview Condominium Owners Association  
c/o [jdthouston@aol.com](mailto:jdthouston@aol.com)  
[rpms@pacifier.com](mailto:rpms@pacifier.com)  
[gbc@vf-law.com](mailto:gbc@vf-law.com)

Re: **Dickau v. Lakeview Condo OA; 225-134054-FF**  
Cowlitz County Case No: 15-2-02948-1  
Our File No: 00-225-134054  
Date of Loss: January 8, 2015

Dear Lakeview Condominium Owners Association (“COA”),

This will acknowledge receipt of a copy of the Complaint which was filed on behalf of Daniel David Dickau and which names the COA as a defendant. This will serve to advise you that American Family Mutual Insurance Company has John Barhoum at the law firm of Chock Barhoum, telephone number 503-223-3000 to file a response and initiate a defense of this litigation on your behalf. American Family, subject to the conditions discussed in this letter, will continue to investigate this claim with regard to liability, damages and coverage and, until further written notice to you, will provide a defense to the suit.

By this letter we are providing you with notice that American Family Mutual Insurance Company presently cannot determine whether The Non Profit Directors & Officers Liability Policy provides the COA with coverage for the allegations upon which the Complaint is based. The Complaint alleges the COA and/or Lakeview Condos, LLC are attempting to unlawfully convert portions of the Dickau Property to their own possession and ownership, that defendants have continually served notices on plaintiffs and/or the tenants of the plaintiff, that the notices attempt to impose a fine on the plaintiffs and/or the tenants for failure to vacate the Dickau Property which they own, and that the alleged continual harassment of the notices and verbal threats by the defendants are interfering with the plaintiffs and/or their tenant’s quiet use and enjoyment of the property.

The applicable liability insuring agreement of the D & O policy is found on page one and provides the following language contained in pertinent part:

This is a claims-made policy. Under the Coverages A and B, “claims” must be first made against the “insured persons” during the “policy period” or the Extended Reporting

Period, if exercised, and reported to us under the terms of Sections VI.A. and VI.B. Under Coverage C “claims” must be first made against the “organization” during the “policy period” or the Extended Reporting Period, if exercised, and reported to us under the terms of Sections VI.A. and VI.B. “Claims expenses” are payable within, not in addition to, the Limit of Liability.

Various provisions in this policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words “you” and “your” refer to the “named organization” shown in the Declarations. The words “we”, “us” and “our” refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VII—Definitions.

## SECTION I – INSURING AGREEMENTS

\* \* \*

### C. Coverage C – Organization Liability

We will pay on behalf of the “organization” such “loss” which the “organization” becomes legally obligated to pay as a result of a “claim” first made against the “organization” during the “policy period” or during the Extended Reporting Period, if exercised.

However, this insurance applies only to a “claim” arising out of a “wrongful act” committed by the “organization” which occurs on or after the Retroactive Date, if any, shown in the Declarations, and before the end of the “policy period.”

## SECTION III – EXCLUSIONS

We will not pay for any “loss” resulting from any “claim”:

\* \* \*

- L. For liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the “organization” under any such contract or agreement, except if the “organization” would have been liable in the absence of such contract or agreement.

## SECTION IV – LIMIT OF LIABILITY AND RETENTION

- A. The most we will pay for all “loss” under Coverage A, or Coverage B, or Coverage C, separately or combined, resulting from all “claims” first made during the “policy period” and the Extended Reporting Period, if exercised, is the aggregate Limit of Liability shown in the Declarations.

\* \* \*

- C. Subject to Paragraph A. above, we will pay only that amount of “loss” which is in excess of the applicable Retention Amount shown in the Declarations. Such Retention Amount will be borne by the “insureds”, uninsured and at their own risk. A single Retention Amount will apply to all “loss” resulting from all “claims” alleging the same “wrongful acts” or “interrelated wrongful acts.”
- D. If “loss” resulting from a single “claim” is covered in whole or in part under more than one Coverage, the applicable Retention Amount will be applied separately to that part of the “loss” covered by each Coverage. However, for any one “claim,” the sum of the applied Retention Amounts shall not exceed the largest single applicable Retention Amount.
- E. “Claims expenses” are part of the “loss” and are not payable by us in addition to the Limit of Liability, but are payable within the Limit of Liability shown in the Declarations, thereby reducing the Limit of Liability shown in the Declarations.

**SECTION V – DEFENSE AND SETTLEMENT**

\* \* \*

- B. We may, upon the written consent of the “insureds,” make any settlement of any “claim” which we deem reasonable. If any of the “insureds” withhold consent to such settlement, our liability for all “loss” resulting from such “claim” will not exceed the amount for which we could have settled such “claim” plus “claims expenses” incurred as of the date such settlement was proposed in writing by us to the “insureds.”

**SECTION VII – DEFINITIONS**

\* \* \*

- B. “Claim” means:
  1. A written demand for monetary damages against any “insured,”
  2. A civil proceeding against any “insured” commenced by the service of a complaint or similar pleading;
  3. A criminal proceeding against any “insured person” commenced by a return of an indictment; or
  4. A formal administrative or regulatory proceeding against any “insured” commenced by the filing of a notice of charges, formal investigate order or similar document for a “wrongful act,” including any appeal therefrom.
- C. “Claims expenses” means that part of a “loss” consisting of reasonable and necessary fees (including attorney’s and experts’ fees), expenses incurred in the defense or appeal of a “claim,” and the premium for appeal, attachment or similar bonds (without any obligation on our part to provide such bonds). Excluding wages, salaries, benefits or expenses of any “insured person.”

\* \* \*

This letter is not intended to constitute an exhaustive analysis of the issues surrounding coverage in this matter. Specific legal questions regarding the policy should be addressed to your personal attorney, should you retain or have one.

Because of the issues regarding the availability of coverage under the provisions of COA's policy for some or all of the recoveries requested in the Complaint, you may wish to retain an attorney of your own choice to advise you or assist you in defending this litigation, or to advise you with regard to coverage issues. If you choose to retain an attorney for these reasons, the attorney's fees charged and cost incurred by such attorney must be paid by you individually. We would, of course, cooperate with any attorney you select to represent you personally in this matter. We are not stating that you are required to retain another attorney, but merely advising you of your right to retain your own counsel. Further, you have the right to settle with the plaintiffs for any personal exposure that you may have. However, this must be done without prejudicing the defense of this litigation.

Neither the continued investigation of this claim nor the referral of the law suit to the law firm of for defense on your behalf shall be construed as a waiver of American Family's rights to assert a defense of non-coverage in any action brought against American Family for payment arising from the loss claimed by the plaintiff, nor shall such action estop American Family from asserting any policy defenses it now has or may later determine that it has. American Family also specifically reserves the right to withdraw from the defense of this suit if and when it becomes apparent that the policy issued to COA does not provide coverage to you for the losses upon which the Complaint is based. American Family also reserves the right to refuse to make payment in the event a judgment is entered against you.

There may be other reasons why coverage does not apply which have not been set forth above, and the company reserves its rights to invoke other policy provisions which may affect coverage. American Family may determine that judicial intervention is necessary to resolve the coverage issues in this matter. In that event, American Family may file a separate lawsuit referred to as a declaratory judgment action wherein the court is asked to apply the particular facts in this case and interpret the American Family policies to ascertain whether there is any coverage for the COA.

If you have any questions or comments, please do not hesitate to contact me immediately upon receipt of this correspondence. My telephone number in Phoenix is (602) 225-3779, extension 58851. Any attorney that you may retain to represent you in this matter is also welcome to contact me directly. I would ask that reference be made to claim number by anyone inquiring about this litigation on your behalf.

During the course of this lawsuit, you are expected to cooperate in the defense of this case and assist by such means as answering Interrogatories or appearing at depositions. Please keep us and your attorney advised of your whereabouts so that you can be reached if necessary.

Please feel free to contact me with any questions you may have.

Thank you for your cooperation.

Very truly yours,

A handwritten signature in black ink, appearing to read "Amy M. Hamilton". The signature is fluid and cursive, with a large loop at the end.

Amy M. Hamilton Esq.  
Supervisory Senior Staff Attorney

AMH/ amh

Cc: Daniel True (Agent); John Barhoum



WASTE CONNECTIONS  
 VANCOUVER DISTRICT  
 12115 NE 99TH ST STE 1830  
 VANCOUVER WA 98682-2329  
 DISTRICT NO - 2010

ACCOUNT NO. 2010-976517  
 INVOICE NO. 12582027  
 STATEMENT DATE 12/01/15  
 DUE DATE 12/25/15  
 BILLING PERIOD 11/01/15 - 11/30/15

LAKEVIEW CONDOS LLC  
 RPM SERVICIES  
 5620 NE GHER RD  
 VANCOUVER WA 98662

FOR ASSISTANCE  
 Office (360) 892-5370  
 Toll Free (866) 892-9269  
 One Time Payments (855) 569-2719

**INVOICE STATEMENT**

Date	Description	Amount
	<b>Previous Balance</b>	\$ 276.38
11/30/15	Payment Thank You!	\$ -276.38
	<b>Total Payments And Credits</b>	\$ -276.38
	<b>Service Location</b>	
	<b>Acct #976517</b>	
11/30/15	4Yd Cont 1X Weekly 11/01/15-11/30/15	\$ 211.39
11/30/15	Multi-Family Recycle 11/01/15-11/30/15	\$ 39.24
11/30/15	Perm Cont Rent 4Yd 11/01/15-11/30/15	\$ 16.73
	Refuse Tax 3.6%	\$ 7.61
	State Sales Tax 8.4%	\$ 1.41
	<b>Current Charges And Fees</b>	\$ 276.38
	<b>Total Due</b>	\$ 276.38

Lakeview Condos Llc  
 2102 Nw Kelley Dr  
 1 Each @ \$211.39  
 12 Each @ \$3.27  
 1 Each @ \$16.73

PAID  
 DEC 9 2015  
 BY: 0485

Please remit to the address below and return your remit stub with your payment or look on the reverse side to learn about on-line bill pay.





WASTE CONNECTIONS  
VANCOUVER DISTRICT  
12115 NE 99TH ST STE 1830  
VANCOUVER WA 98682-2329  
DISTRICT NO - 2010

ACCOUNT NO. 2010-976517 \*  
INVOICE NO. 12582027  
STATEMENT DATE 12/01/15  
DUE DATE 12/25/15  
BILLING PERIOD 11/01/15 - 11/30/15

LAKEVIEW CONDOS LLC  
RPM SERVICIES  
5620 NE GHER RD  
VANCOUVER WA 98662

GOING GREEN IS NOW EASIER THAN EVER!

\* Access your account 24/7 \* Make payments \* Set up recurring payments \*  
\*Go paperless \* View Statements \*

Go to <http://www.wcicustomer.com> and follow the online bill pay prompts to enroll today!



PAID  
DEC 9 2015  
BY: \_\_\_\_\_



Simple Lawns, LLC  
9915 SE OLD TOWN CT  
HAPPY VALLEY, OR 97086  
360-314-6947

# SimpleLAWNS, LLC

Professional Landscape Maintenance  
and Landscaping

Lakeview Condos  
5620 NE Gher Road  
Suite H  
Vancouver, WA 98662

PO #  
Invoice # 2905  
Invoice Date 11/30/2015

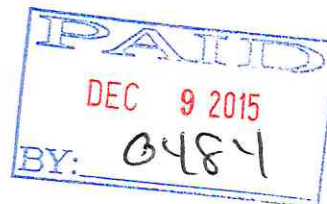
**Amount Due \$216.80**

Email: [vitaly@simplelawnguy.com](mailto:vitaly@simplelawnguy.com)  
Website: <http://www.simplelawnguy.com/>

Date	Description	Total
11/1/2015	November 2015 Invoice	200.00
<b>Terms</b>	Payment due in 15 days	
<b>For</b>	2102 NW Kelly Dr., Vancouver WA 98665	
	<b>Subtotal</b>	200.00
	<b>Sales Tax</b>	16.80
	<b>Total</b>	216.80
	<b>Amount Due</b>	<b>\$216.80</b>

Simple Lawns Thanks you for your Business!  
If you have any questions or concerns, please email us at: [info@simplelawnguy.com](mailto:info@simplelawnguy.com).

For your convenience you can pay online through our website at : [simplelawnguy.com](http://simplelawnguy.com)







P.O. Box 8955  
 Vancouver, WA 98668-8955  
 (360) 750-5876  
 (360) 993-8800 SelfPay  
 www.crwwd.com

# Billing Statement

LAKEVIEW CONDOS LLC  
 c/o RPM SERVICES  
 5620 NE GHER RD STE H  
 VANCOUVER, WA 98662

## ACCOUNT INFORMATION

**ACCOUNT:** 016125-000  
**SERVICE ADDRESS:** 2102 NW KELLY DR  
**SERVICE PERIOD:** 11/1/2015 To 11/30/2015  
**BILLING DATE:** 11/30/2015  
  
**DUE DATE:** 12/31/2015

## SPECIAL MESSAGE

Go Green! Receive your bill by email! Go to [www.crwwd.com](http://www.crwwd.com) to sign up.

## CURRENT CHARGES

SEWER SERVICE 481.00

**TOTAL CURRENT CHARGES 481.00**

## BILL SUMMARY

PREVIOUS BALANCE	481.00
PAYMENTS	-481.00
ADJUSTMENTS	0.00
MISCELLANEOUS	0.00
FINANCE CHARGE	0.00
LIEN INTEREST	0.00
CURRENT CHARGES	481.00
<b>TOTAL AMOUNT DUE</b>	<b>481.00</b>

PAID  
 DEC 9 2015  
 BY: 0483



LAKEVIEW CONDO ASSOC  
 2102 NW KELLY DR  
 VANCOUVER, WA 98665  
 ACCOUNT NUMBER 7236-175-1

**Your Electricity Use**

Residential electric service meter 501493  
 In 30 days you used 56 kwh  
 Present reading - 12/03/15 10962  
 Previous reading - 11/03/15 - 10906  
**Total electric usage 56**  
 Your charge for 56 kwh is:  
 Basic service \$12.00  
 56 kwh @ 8.16 cents each 4.57  
 REP Credit @ 0.119 cents/kwh\* -0.07  
 Total electric service \$16.50  
**Your average daily cost was \$0.55**

**Total Cost This Billing**

Total electric service \$16.50  
**Total charges this billing \$16.50**

\* Residential Exchange Program Credit via BPA  
 Stay safe this holiday season! When using a ladder or any extension tool to hang decorations and holiday lighting, look up and be sure you're clear of power lines.

**Account Summary**

Previous balance \$15.54  
 Payments - thank you  
 November 24 15.54CR  
 Balance forward 0.00  
 Current charges 16.50  
**Current balance \$16.50**

**Compare Your Use**

ELECTRIC METER 501493			
SERVICE TO	DAYS	KWH USED	KWH/DAY
12/03/15	30	56	2
11/03/15	29	44	2
10/05/15	33	32	1
09/02/15	28	30	1
08/05/15	30	20	1
07/06/15	33	30	1
06/03/15	29	40	1
05/05/15	32	80	3
04/03/15	30	120	4
03/04/15	28	60	2
02/04/15	29	90	3
01/06/15	34	100	3
12/03/14	28	100	4
12/04/13	29	90	3

**PAID**  
 DEC 9 2015  
 BY: 0482



# Billing Statement

amfam.com | 1-800-MY AMFAM (692-6326)

**Happy Holidays! We're here to serve you...**

**For policy questions or service, contact:**

Agent: Dan True  
 Phone: (360) 823-5555  
 Email: dtru1@amfam.com

**For billing questions, call:**

1-800-MYAMFAM, option 2  
 (1-800-692-6326)  
 24 hours a day, 7 days a week

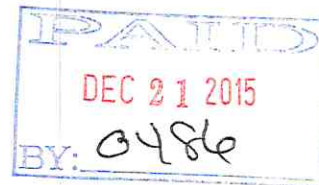


FOG000 001001 011243 0000 000000

## Itemized Bill Detail for Account Number: 019-860-226-37

Billed Item Description	Policy Term Policy Status	Minimum Due	Current Balance
Policy: 46X2-6104-02-76-CLDO-WA Directors & Officers <i>American Family Mutual Insurance Company</i>	08/01/2015 to 08/01/2016 Active	\$34.50	\$241.50
Policy: 46X2-6104-03-74-CLBP-WA Businessowner Policy <i>American Family Mutual Insurance Company</i>	08/01/2015 to 08/01/2016 Active	\$302.66	\$2,118.62
Administration Fee Charged for paying less than the account balance		\$2.00	\$0.00
<b>TOTALS</b>		<b>\$339.16</b>	<b>\$2,360.12</b>

Payment is due by **01/01/2016**. To pay now, visit [www.amfam.com](http://www.amfam.com) or call **1-866-424-8002**.



Please see the following page(s) for additional account information.

Detach on the perforation and return the stub with your payment.

Please do not paper clip or staple your payment to the stub.

