



Pine Mountain Club  
Property Owners Association, Inc.  
2524 Beechwood Way, PO Box P  
Pine Mountain Club, CA 93222-0016  
P: (661)242-3788 www.pinemountainclub.net

Annual Budget Report and Assessment Letter  
May 20, 2026

Dear Member:

This letter is your written notice of the fiscal year **2026-2027 Annual Assessment**. The assessment set by the Board of Directors at their May 18, 2026 meeting is **\$1,799.00, which is due and payable on July 1, 2026.**

Information provided in this packet is in compliance with the Davis-Stirling Act Civil Codes (“the Civil Codes”) and includes the following:

- A summary of the **2026-2027 Pro Forma Operating Budget**, as required by Civil Code §5300, which presents our estimated revenue and expenses on an accrual basis. A copy of the detailed Pro Forma Operating Budget is available upon request.
- A summary of the **2026-2027 Reserve Funding Plan**, as required by Civil Code §5300. The policy that PMCPOA, Inc. utilizes for funding the reserve is to follow the recommendations of our annual reserve study and include the required amount in the budget. The board has approved to contribute **\$610,810 (\$50,901/month)** to the reserve fund for the 2026-2027 fiscal year. The reserve is currently funded at **95%**. At this time the board does not anticipate that a special assessment will be levied during the 2026-2027 fiscal year. The full 2026-27 reserve study is available upon request.
- **Assessment Collection Policy** included in the **Delinquent and Collections Policy**, and the **Notice Assessments and Foreclosure (Exhibit “A”)** statements as required by Civil Code §5310 and the Civil Codes located under Chapter 8, Articles 2 and 3, which detail the Association’s policies and practices in enforcing lien rights or other legal remedies for default in the payment of assessments. We urge you to read these policies and understand their contents. Failure to pay an assessment on time can add significant costs for which the member will be responsible.
- **Alternative Dispute Resolution (ADR)** and summary of **Internal Dispute Resolution (IDR)** procedures, as required by Civil Code §5920 and §5965.
- Summary of our **Environmental Control Code**, which we intend to continue during 2026-2027.
- The **2026-2027 User Fee Schedule**.
- The **Rules Violation Fine/Penalty Schedule**
- Summary of **Insurance Coverage**, which we intend to continue during 2026-2027.
- Per Civil Code §4950(a), this is your written notice that you are entitled to copies of **Minutes of the Meetings of the Board of Directors**. You have a right to receive a copy of any open session minutes for a minimal charge to cover the cost of the printing. Please make your request in writing to the Corporate Secretary through the Association’s Business office.
- Per Civil Codes §4045(b) and §5310(a)(4), this is your written notice that it is your right to receive **General Notice by Individual Delivery**.
- This is your written notice that the **General Notice Location** designated for the posting of all general notices, pursuant to Civil Code §4045(a)(3), will be in the lobby of the PMCPOA, Inc. Clubhouse, 2524 Beechwood Way, Pine Mountain Club, CA.

- This is your written notice of your right to **Request to Add or Remove a Second Address for Delivery of Individual Notices**, pursuant to Civil Code §4040(b). A member may submit a request in writing, pursuant to Civil Code §5260(b), to have notices sent to up to two different specified addresses.
- Per Civil Code §5300, PMCPOA, Inc. does not have any **Outstanding Loans**.
- Per Civil Codes §5310(a)(1) and §4035, this is your written notice that the Association's **Designated Recipient** to receive official communications to the association pursuant to Civil Code §4043 is: Tinnelly Law Group, 33332 Valle Road, Ste. 100, San Juan Capistrano, CA 92675
- Pursuant to Civil Code §4530(a)(1) upon written request, the association shall, within 10 days of the mailing or delivery of the request, provide the owner of a separate interest, or any other recipient authorized by the owner, with a copy of **Escrow Documents**. The Association may collect a reasonable fee for providing these documents.

Within this envelope is your invoice for the annual assessment. Please note that **there is a 3.50% convenience fee for credit card payments**. Payments by check or cash have no added fee. Assessment payments made by check are electronically processed and deposited. When writing a check, please make it payable to "PMCPOA," and include your member number or property address on the memo line. You may mail your payment in the return envelope provided, to PO Box P, Pine Mountain Club, CA 93222, drop it by the office during normal business hours, or place in the drop-box located to the right of the Clubhouse main entrance door, at 2524 Beechwood Way, Pine Mountain Club, CA.

Please let us know if you have any questions or comments, please feel free to contact us.

Sincerely,



Nichole Gates  
Board Chair  
PMCPOA Board of Directors

Pine Mountain Club Property Owner's Association, Inc.  
Pro Forma Operating Budget  
Fiscal Year 2026-2027

|                                          | July                | August            | September         | October           | November          | December          | January           | February          | March             | April             | May               | June               | Total Budget        |
|------------------------------------------|---------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|
| <b>Operating Revenue</b>                 |                     |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |
| Assessment Income                        | 433,784.00          | 433,784.00        | 433,783.00        | 433,784.00        | 433,784.00        | 433,784.00        | 433,784.00        | 433,784.00        | 433,784.00        | 433,784.00        | 433,784.00        | 433,784.00         | 5,205,407.00        |
| Interest Income                          | 3,023.00            | 3,029.00          | 4,903.00          | 4,360.00          | 3,528.00          | 2,936.00          | 2,222.00          | 1,376.00          | 1,533.00          | 1,485.00          | 1,540.00          | 1,491.00           | 31,426.00           |
| General & Administrative                 | 3,835.00            | 2,308.00          | 3,984.00          | 12,432.00         | 9,233.00          | 7,725.00          | 7,708.00          | 5,034.00          | 5,070.00          | 4,462.00          | 4,462.00          | 4,356.00           | 70,609.00           |
| Condor Ad Income                         | 3,000.00            | 0.00              | 0.00              | 3,000.00          | 0.00              | 0.00              | 3,000.00          | 0.00              | 0.00              | 3,000.00          | 0.00              | 0.00               | 12,000.00           |
| Association Business                     | 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                |
| Patrol                                   | 800.00              | 800.00            | 800.00            | 800.00            | 800.00            | 800.00            | 800.00            | 800.00            | 800.00            | 800.00            | 800.00            | 800.00             | 9,600.00            |
| Maintenance Operations                   | 200.00              | 200.00            | 200.00            | 200.00            | 200.00            | 400.00            | 400.00            | 200.00            | 200.00            | 200.00            | 200.00            | 200.00             | 2,800.00            |
| Environmental Control                    | 2,226.00            | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00          | 2,226.00           | 26,712.00           |
| Refuse & Recycling                       | 1,710.00            | 1,711.00          | 1,711.00          | 1,473.00          | 1,473.00          | 1,473.00          | 1,473.00          | 1,473.00          | 1,473.00          | 1,894.00          | 1,894.00          | 1,894.00           | 19,652.00           |
| Equestrian Center                        | 13,385.00           | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00         | 13,385.00          | 160,620.00          |
| Pro Shop                                 | 10,674.00           | 11,859.00         | 9,485.00          | 9,485.00          | 9,485.00          | 10,674.00         | 9,485.00          | 8,299.00          | 8,299.00          | 8,299.00          | 11,859.00         | 10,674.00          | 118,577.00          |
| Recreation                               | 0.00                | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00               | 2,700.00            |
| Pool                                     | 1,100.00            | 1,100.00          | 800.00            | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 1,100.00          | 1,100.00          | 1,100.00           | 6,300.00            |
| Post Office                              | 6,375.00            | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00          | 6,375.00           | 76,500.00           |
| Food & Beverage                          | 46,832.00           | 54,830.00         | 43,862.00         | 38,383.00         | 43,862.00         | 49,347.00         | 38,383.00         | 38,383.00         | 43,862.00         | 38,603.00         | 57,030.00         | 57,690.00          | 551,067.00          |
| Greens & Grounds                         | 2,685.00            | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00          | 2,685.00           | 32,220.00           |
| Projects                                 | 1,375.00            | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00          | 1,375.00           | 16,500.00           |
| <b>Total Operating Revenue</b>           | <b>531,004.00</b>   | <b>535,667.00</b> | <b>525,574.00</b> | <b>529,963.00</b> | <b>531,111.00</b> | <b>533,185.00</b> | <b>523,301.00</b> | <b>515,395.00</b> | <b>521,067.00</b> | <b>519,673.00</b> | <b>538,715.00</b> | <b>538,035.00</b>  | <b>6,342,690.00</b> |
| <b>Operating Expenses</b>                |                     |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                    |                     |
| General & Administrative                 | 155,211.00          | 135,703.00        | 134,617.00        | 157,772.00        | 162,692.00        | 163,627.00        | 138,892.00        | 137,552.00        | 137,092.00        | 137,027.00        | 138,592.00        | 192,027.00         | 1,790,804.00        |
| Association Business                     | 11,545.00           | 3,645.00          | 7,145.00          | 6,145.00          | 3,645.00          | 3,645.00          | 6,145.00          | 3,645.00          | 3,645.00          | 6,145.00          | 26,645.00         | 3,645.00           | 85,640.00           |
| Patrol                                   | 43,480.00           | 43,175.00         | 42,305.00         | 43,652.00         | 42,885.00         | 44,310.00         | 42,310.00         | 42,310.00         | 43,085.00         | 42,260.00         | 42,085.00         | 43,002.00          | 514,859.00          |
| Clubhouse Maintenance                    | 23,721.00           | 18,812.00         | 22,417.00         | 18,926.00         | 19,067.00         | 18,617.00         | 19,550.00         | 18,567.00         | 17,417.00         | 21,247.00         | 17,417.00         | 17,417.00          | 233,175.00          |
| Maintenance Operations                   | 376,536.00          | 65,037.00         | 47,810.00         | 47,730.00         | 61,873.00         | 51,970.00         | 52,127.00         | 50,972.00         | 45,749.00         | 45,787.00         | 46,009.00         | 56,668.00          | 948,268.00          |
| Environmental Control                    | 16,229.00           | 12,929.00         | 13,179.00         | 13,954.00         | 13,404.00         | 14,024.00         | 13,404.00         | 13,154.00         | 17,179.00         | 12,929.00         | 13,179.00         | 12,929.00          | 166,493.00          |
| Refuse & Recycling                       | 18,718.00           | 18,611.00         | 18,198.00         | 18,198.00         | 18,198.00         | 18,648.00         | 18,198.00         | 18,198.00         | 18,198.00         | 18,198.00         | 18,198.00         | 18,198.00          | 219,759.00          |
| Equestrian Center                        | 24,069.00           | 22,569.00         | 22,569.00         | 23,449.00         | 22,569.00         | 23,044.00         | 23,449.00         | 22,569.00         | 22,569.00         | 23,449.00         | 22,569.00         | 22,569.00          | 275,443.00          |
| Pro Shop                                 | 13,187.00           | 11,475.00         | 11,213.00         | 11,213.00         | 11,213.00         | 11,745.00         | 11,213.00         | 11,082.00         | 11,082.00         | 12,182.00         | 11,475.00         | 11,345.00          | 138,425.00          |
| Recreation                               | 19,952.00           | 12,402.00         | 12,402.00         | 10,927.00         | 10,927.00         | 11,477.00         | 10,927.00         | 10,927.00         | 10,702.00         | 10,702.00         | 12,402.00         | 12,402.00          | 146,149.00          |
| Pool                                     | 8,432.00            | 6,841.00          | 7,322.00          | 5,534.00          | 5,684.00          | 5,886.00          | 3,896.00          | 3,994.00          | 3,857.00          | 5,767.00          | 6,298.00          | 8,390.00           | 71,901.00           |
| Post Office                              | 10,578.00           | 10,128.00         | 10,373.00         | 10,278.00         | 10,373.00         | 10,678.00         | 10,523.00         | 10,128.00         | 10,373.00         | 10,278.00         | 10,128.00         | 10,128.00          | 123,966.00          |
| Food & Beverage                          | 57,172.00           | 58,419.00         | 54,699.00         | 54,914.00         | 54,908.00         | 57,057.00         | 55,056.00         | 52,652.00         | 54,839.00         | 54,341.00         | 59,091.00         | 58,443.00          | 671,591.00          |
| Greens & Grounds                         | 42,090.00           | 34,804.00         | 32,429.00         | 49,493.00         | 32,589.00         | 33,570.00         | 35,386.00         | 32,407.00         | 48,412.00         | 41,312.00         | 34,107.00         | 32,423.00          | 449,022.00          |
| Project Expenses/Contingency             | 50,000.00           | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00               | 50,000.00           |
| Reserve Funding                          | 50,901.00           | 50,901.00         | 50,901.00         | 50,901.00         | 50,901.00         | 50,901.00         | 50,901.00         | 50,901.00         | 50,901.00         | 50,901.00         | 50,900.00         | 50,900.00          | 610,810.00          |
| <b>Total Operating Expenses</b>          | <b>921,821.00</b>   | <b>505,451.00</b> | <b>487,579.00</b> | <b>523,086.00</b> | <b>520,928.00</b> | <b>519,199.00</b> | <b>491,977.00</b> | <b>479,058.00</b> | <b>495,100.00</b> | <b>492,525.00</b> | <b>509,095.00</b> | <b>550,486.00</b>  | <b>6,496,305.00</b> |
| <b>Net Operating Income Over Expense</b> | <b>(390,817.00)</b> | <b>30,216.00</b>  | <b>37,995.00</b>  | <b>6,877.00</b>   | <b>10,183.00</b>  | <b>13,986.00</b>  | <b>31,324.00</b>  | <b>36,337.00</b>  | <b>25,967.00</b>  | <b>27,148.00</b>  | <b>29,620.00</b>  | <b>(12,451.00)</b> | <b>(153,615.00)</b> |

## (a) Assessment and Reserve Funding Disclosure Summary for the Fiscal Year Ending 06/30/2027

1. The current average regular Assessment per ownership interest is: **\$150.25 per month.**

*Note: If Assessments vary by the size or type of unit, the assessment applicable to this unit may be found on attached pages, to be provided by Board or Management.*

2. Additional 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 is Due | Average Amount Per Unit | Purpose Of Assessment |
|------------------------|-------------------------|-----------------------|
|------------------------|-------------------------|-----------------------|

*Note: If Assessments vary by the size or type of unit, the assessment applicable to this unit may be found on attached pages, to be provided by Board or Management.*

3. Based on 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? **X** Yes No

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?

| Approximate date assessment will be due | Amount of Assessment | Amount Per Unit |
|-----------------------------------------|----------------------|-----------------|
|-----------------------------------------|----------------------|-----------------|

*Note: Indicates the first year of a deficit based on the Adopted Funding Plan. The additional assessment amount indicates what will be required in that year to assure the reserve balance for the remaining years of the report will be above zero. Actual assessments may vary from year to year.*

5. All major components are included in the reserve study and are included in its calculations (Note below the status of components with a 30+ yr. remaining life).

| Component Name                        | Status                       |
|---------------------------------------|------------------------------|
| Horse Feeders - Partial Replace (50%) | Included in Reserve Analysis |
| Pool & Spa - Replace                  | Included in Reserve Analysis |
| Pool Fence - Replace                  | Included in Reserve Analysis |
| Street Sweeper (2044) - Replace       | Included in Reserve Analysis |

6. Based on the method of calculation in paragraph (4) of subdivision (b) of section 5570, the estimated amount required in the reserve fund at the end of the current fiscal year is \$5,895,501, based in whole or in part on the last reserve study or update prepared by as of 2026-04-22. The projected reserve fund cash Balance at the beginning of the current fiscal year is \$5,613,144, resulting in reserves being 95% at this date.

7. 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 5 budget years found in column E, and the projected reserve fund cash balance in each of those years, taking into account only assessments already approved and other known revenues, found in column D, leaving the reserve at percent funding found in column F. Please see the projected five-year funding plan below that has been implemented and approved by the association.

| Year      | Annual Reserve Contributions | Yearly Reserve Contributions (Avg. Per Unit) | Anticipated Expenditures | Ending Reserve Balance | Fully Funded Reserve Balance | Percent Funded |
|-----------|------------------------------|----------------------------------------------|--------------------------|------------------------|------------------------------|----------------|
|           | A                            | B                                            | C                        | D                      | E                            | F              |
| 2026-2027 | \$610,970                    | \$211.63                                     | \$1,794,773              | \$4,579,978            | \$4,896,879                  | 94%            |
| 2027-2028 | \$632,354                    | \$219.03                                     | \$329,442                | \$5,024,834            | \$5,402,532                  | 93%            |
| 2028-2029 | \$654,486                    | \$226.70                                     | \$846,318                | \$4,980,870            | \$5,414,336                  | 92%            |
| 2029-2030 | \$677,393                    | \$234.64                                     | \$504,413                | \$5,305,871            | \$5,805,311                  | 91%            |
| 2030-2031 | \$701,102                    | \$242.85                                     | \$1,207,156              | \$4,951,402            | \$5,507,884                  | 90%            |

*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 interest rate earned on reserve funds was 3.00% per year, and the assumed long-term inflation rate to be applied to major component repair and replacement costs was 3.50% 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. 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 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 (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.

The preparer of this form will be indemnified and held harmless against all losses, claims, actions, damages, expenses or liabilities, including reasonable attorneys' fees, to which we may become subject in connection with this engagement, because of any false, misleading or incomplete information which has been relied upon by others, or which may result from any improper use or reliance on the disclosure by you or a third party.

The reserve study report completed and reviewed for the purposes of completing the enclosed summary was finalized based on approval from the Board of Directors. Therefore, the final decisions for implementation, updating or revising the information obtained in this report, for any changes in assumptions, is the sole right and responsibility of the Board of Directors. This report and the numbers generated herein are for use only for the year it was developed. The preparer of this form is not responsible for the use of the Assessment and Reserve Disclosure Summary in any subsequent year, or in updating the summary in any subsequent year, or in updating the summary for events and circumstances occurring after the date of this report.

## Summary of Association Reserves

CA Civil Code §5565

## Pine Mountain Club Property Owner's Association

Units: 2,887 | Start Date: 7/1/2026

### Property Description

**Property Name:** Pine Mountain Club Property Owner's Association  
**Location:** Pine Mountain, CA  
**Project Type:** Master Association  
**Number of Units:** 2887  
**Age of Project:** 48 Year(s)

### Financial Summary

**Starting Reserve Balance:** \$5,613,144  
**Fully Funded Reserve Balance:** \$5,895,501  
**Percent Funded:** 95%  
**Current Replacement Cost:** \$10,125,612  
**Deficit/Surplus vs. Fully Funded Reserve:** (\$282,357) or (\$97.80) Per Unit Avg

### Adopted Funding Plan

| Year      | Annual Reserve Contributions | Yearly Reserve Contributions (Avg. Per Unit) | Anticipated Expenditures | Ending Reserve Balance | Fully Funded Reserve Balance | Percent Funded |
|-----------|------------------------------|----------------------------------------------|--------------------------|------------------------|------------------------------|----------------|
| 2026-2027 | \$610,970                    | \$211.63                                     | \$1,794,773              | \$4,579,978            | \$4,896,879                  | 94%            |
| 2027-2028 | \$632,354                    | \$219.03                                     | \$329,442                | \$5,024,834            | \$5,402,532                  | 93%            |
| 2028-2029 | \$654,486                    | \$226.70                                     | \$846,318                | \$4,980,870            | \$5,414,336                  | 92%            |
| 2029-2030 | \$677,393                    | \$234.64                                     | \$504,413                | \$5,305,871            | \$5,805,311                  | 91%            |
| 2030-2031 | \$701,102                    | \$242.85                                     | \$1,207,156              | \$4,951,402            | \$5,507,884                  | 90%            |
| 2031-2032 | \$725,641                    | \$251.35                                     | \$1,064,264              | \$4,756,241            | \$5,373,970                  | 89%            |
| 2032-2033 | \$751,038                    | \$260.14                                     | \$639,157                | \$5,012,488            | \$5,702,201                  | 88%            |
| 2033-2034 | \$777,324                    | \$269.25                                     | \$763,375                | \$5,177,022            | \$5,941,184                  | 87%            |
| 2034-2035 | \$804,531                    | \$278.67                                     | \$226,000                | \$5,919,542            | \$6,773,504                  | 87%            |
| 2035-2036 | \$832,689                    | \$288.43                                     | \$708,918                | \$6,222,756            | \$7,164,879                  | 87%            |
| 2036-2037 | \$861,834                    | \$298.52                                     | \$1,593,179              | \$5,667,123            | \$6,685,552                  | 85%            |
| 2037-2038 | \$891,998                    | \$308.97                                     | \$598,369                | \$6,135,170            | \$7,250,923                  | 85%            |
| 2038-2039 | \$923,218                    | \$319.78                                     | \$654,278                | \$6,592,198            | \$7,811,169                  | 84%            |
| 2039-2040 | \$955,530                    | \$330.98                                     | \$556,286                | \$7,195,197            | \$8,527,458                  | 84%            |
| 2040-2041 | \$988,974                    | \$342.56                                     | \$951,110                | \$7,449,485            | \$8,895,733                  | 84%            |
| 2041-2042 | \$1,023,588                  | \$354.55                                     | \$1,372,676              | \$7,318,645            | \$8,877,274                  | 82%            |
| 2042-2043 | \$1,059,413                  | \$366.96                                     | \$933,242                | \$7,666,269            | \$9,350,802                  | 82%            |
| 2043-2044 | \$1,096,493                  | \$379.80                                     | \$774,302                | \$8,223,280            | \$10,044,576                 | 82%            |
| 2044-2045 | \$1,134,870                  | \$393.10                                     | \$380,686                | \$9,235,475            | \$11,210,516                 | 82%            |
| 2045-2046 | \$1,174,591                  | \$406.86                                     | \$1,943,793              | \$8,731,800            | \$10,841,418                 | 81%            |
| 2046-2047 | \$1,215,701                  | \$421.10                                     | \$1,883,835              | \$8,315,598            | \$10,565,108                 | 79%            |
| 2047-2048 | \$1,258,251                  | \$435.83                                     | \$942,790                | \$8,885,259            | \$11,297,978                 | 79%            |
| 2048-2049 | \$1,302,290                  | \$451.09                                     | \$1,610,024              | \$8,839,466            | \$11,412,341                 | 77%            |
| 2049-2050 | \$1,347,870                  | \$466.88                                     | \$1,124,915              | \$9,330,949            | \$12,082,067                 | 77%            |
| 2050-2051 | \$1,395,045                  | \$483.22                                     | \$1,175,307              | \$9,833,912            | \$12,773,161                 | 77%            |
| 2051-2052 | \$1,443,872                  | \$500.13                                     | \$1,515,331              | \$10,056,398           | \$13,188,005                 | 76%            |
| 2052-2053 | \$1,494,407                  | \$517.63                                     | \$1,985,671              | \$9,859,457            | \$13,184,490                 | 75%            |
| 2053-2054 | \$1,546,712                  | \$535.75                                     | \$1,144,874              | \$10,563,106           | \$14,106,224                 | 75%            |
| 2054-2055 | \$1,600,846                  | \$554.50                                     | \$1,077,257              | \$11,411,442           | \$15,187,264                 | 75%            |
| 2055-2056 | \$1,656,876                  | \$573.91                                     | \$1,361,226              | \$12,053,871           | \$16,071,278                 | 75%            |



## Summary of Association Reserves

CA Civil Code §5565

## Pine Mountain Club Property Owner's Association

Units: 2,887 | Start Date: 7/1/2026

### Component Summary by Category

|                                                   | UL    | RUL  | Current<br>Replacement<br>Cost | Accumulated<br>Reserve<br>Balance | Annual Fully<br>Funded<br>Requirement | Fully Funded<br>Reserve<br>Balance | Annual<br>Reserve<br>Contribution |
|---------------------------------------------------|-------|------|--------------------------------|-----------------------------------|---------------------------------------|------------------------------------|-----------------------------------|
| Campground                                        | 15-40 | 5-25 | \$175,912                      | \$31,164                          | \$7,400                               | \$32,732                           | \$7,161                           |
| Clubhouse - Admin<br>Offices                      | 10-25 | 0-10 | \$10,050                       | \$7,645                           | \$702                                 | \$8,030                            | \$679                             |
| Clubhouse - Condor Cafe                           | 7-20  | 2-5  | \$67,901                       | \$47,384                          | \$6,348                               | \$49,768                           | \$6,143                           |
| Clubhouse - Condor<br>Room                        | 10-20 | 1-5  | \$14,450                       | \$11,668                          | \$1,195                               | \$12,255                           | \$1,156                           |
| Clubhouse - Kitchen                               | 10-50 | 0-24 | \$122,301                      | \$77,567                          | \$8,763                               | \$81,468                           | \$8,480                           |
| Clubhouse - Lounge                                | 7-25  | 0-17 | \$86,501                       | \$60,674                          | \$7,461                               | \$63,726                           | \$7,220                           |
| Clubhouse -<br>Mechanical/Electrical/Plu<br>mbing | 10-50 | 0-9  | \$749,250                      | \$660,952                         | \$18,742                              | \$694,200                          | \$18,136                          |
| Clubhouse - Rec Room                              | 10-25 | 5-5  | \$12,900                       | \$7,926                           | \$915                                 | \$8,325                            | \$885                             |
| Clubhouse - Site /<br>Grounds                     | 5-30  | 0-25 | \$222,502                      | \$137,153                         | \$12,685                              | \$144,052                          | \$12,275                          |
| Clubhouse - Storage<br>Rooms                      | 10-10 | 5-5  | \$15,000                       | \$7,141                           | \$1,500                               | \$7,500                            | \$1,452                           |
| Clubhouse (General) -<br>Exteriors                | 10-40 | 0-26 | \$569,186                      | \$399,086                         | \$21,429                              | \$419,161                          | \$20,736                          |
| Clubhouse (General) -<br>Interiors                | 5-40  | 0-10 | \$162,695                      | \$120,799                         | \$16,202                              | \$126,875                          | \$15,679                          |
| Equestrian Center                                 | 5-45  | 2-45 | \$612,768                      | \$164,051                         | \$41,532                              | \$172,303                          | \$40,190                          |
| Ferns Lake                                        | 10-40 | 0-12 | \$302,198                      | \$232,243                         | \$15,421                              | \$243,925                          | \$14,923                          |
| Golf Course                                       | 5-50  | 0-15 | \$992,177                      | \$564,817                         | \$55,756                              | \$593,229                          | \$53,955                          |
| Golf Pro-Shop                                     | 6-40  | 0-14 | \$90,201                       | \$20,300                          | \$12,205                              | \$21,321                           | \$11,811                          |
| Lampkin Park                                      | 7-50  | 0-25 | \$268,083                      | \$175,517                         | \$27,117                              | \$184,346                          | \$26,241                          |
| Maintenance Building                              | 12-40 | 0-29 | \$281,897                      | \$132,344                         | \$9,119                               | \$139,001                          | \$8,824                           |
| Maintenance Equipment                             | 5-45  | 0-45 | \$3,536,100                    | \$1,907,451                       | \$265,951                             | \$2,003,401                        | \$257,358                         |
| Miscellaneous                                     | 10-50 | 2-25 | \$126,850                      | \$53,865                          | \$8,040                               | \$56,575                           | \$7,780                           |
| Pool & Spa                                        | 4-50  | 0-46 | \$765,863                      | \$185,146                         | \$48,570                              | \$194,459                          | \$47,001                          |
| Pool Pavilion                                     | 8-50  | 0-24 | \$98,947                       | \$69,880                          | \$4,832                               | \$73,395                           | \$4,676                           |
| Post Office                                       | 5-50  | 5-30 | \$313,530                      | \$136,558                         | \$16,163                              | \$143,427                          | \$15,641                          |
| Septic Systems                                    | 10-30 | 0-20 | \$349,000                      | \$277,063                         | \$14,267                              | \$291,000                          | \$13,806                          |
| Tennis Courts                                     | 5-40  | 0-24 | \$179,350                      | \$124,752                         | \$9,056                               | \$131,027                          | \$8,764                           |
| <b>Totals</b>                                     |       |      | <b>\$10,125,612</b>            | <b>\$5,613,144</b>                | <b>\$631,370</b>                      | <b>\$5,895,501</b>                 | <b>\$610,970</b>                  |



**PINE MOUNTAIN CLUB  
PROPERTY OWNERS ASSOCIATION, INC.**

**Delinquency and Collections Policy**

The following policies and procedures apply to the collection of all monies due to the Association including, but not limited to, regular assessments, special assessments, late-payment charges, interest, fines, dues, and other charges.

1. Regular, Capital and Special Assessments. The Association imposes and collects regular, capital, and special assessments as permitted by the terms of its CC&Rs and by California law.
2. Personal Obligation. All assessments, late charges, interest, and collection costs, including attorneys' fees, are the personal obligation of the owner of the property at the time the assessment or other sums are levied.
3. Assessment Due Date. Regular assessments are due and payable on the first day of July of each year. A courtesy billing statement will be sent to the billing address on record with the Association. However, it is the owner of record's responsibility to pay for each assessment in full regardless of whether a statement is received. All other assessments, including capital and special assessments, are due and payable on the date specified by the Board on the Notice of Assessment, which date will not be less than thirty (30) days after the date of notice on the special assessment.
4. Application of Payments. Any payments made shall be first applied to assessments owed, and only after the assessments owed are paid in full, shall such payments be applied to late charges, interest, and collection expenses, including attorneys' fees, unless the owner and the Association enter into an agreement providing for payments to be applied in a different manner. All checks returned for insufficient funds shall result in a thirty-five-dollar (\$35.00) fee.
5. Late Fees. All regular assessments that are not received within thirty (30) days of the stated due date are delinquent and shall be subject to a late charge of nine percent (9%) for each delinquent assessment per unit. All special assessments not paid by their due date are delinquent and shall be subject to a late charge of nine percent (9%) for each delinquent assessment per unit. The Association shall be entitled to recover all collection costs, including attorneys' fees, that the Association incurs in its efforts to collect the delinquent sums. A first notice of past due assessment ("statement" or "late letter") will be prepared and mailed once an assessment or invoice becomes delinquent.
6. Collection. If an assessment is not received by September 15<sup>th</sup> the assessment balance will be turned over to a collection agent. The Association or its designee, in the event the account is turned over to a collection agent, will send a pre-lien letter to the owner as required by Civil Code §5660, via certified and first-class mail, to the owner's mailing address of record advising of the delinquent status of the account and impending collection action. The owner will be charged a fee for the pre-lien letter.



7. Collection Fees and Costs Liability. If an owner fails to pay the amounts set forth in the pre-lien letter within thirty (30) days of the date of that letter, the Association will authorize a Trustee to record a lien, as permitted by law, for the amount of any delinquent assessments, late charges, interest, and/or costs of collection including attorneys' fees against the owner's property. The owner will be charged the fees and cost of preparing and recording the lien. Please be advised, costs of collection may include additional fees and costs incurred by a party hired by the association to collect all amounts stated above including but not limited to, file cost, copies, mailers, forms, demands, statements, letters, handling, accounting, default accounting, audits, payment processing, correspondence, Intent to Lien and Lien fees and charges, forbearance agreements, trustee's fees and costs, postponement and postponement notification fees and costs, mailing charges and costs, notary fees, title, title searches and date-down charges, recording and service charges, document preparation, lien resolution and foreclosure resolution package preparation charges, publication/posting/service of process charges, preparation and handling charges, file set up charges, phone/email time and research, all charged on a piece basis or \$250 per hour as may be appropriate. For a complete fee schedule, you may request one from Best Alliance by mail at 16133 Ventura Blvd., Ste 700, Encino, CA 91436 or via email to: [info@bestalliance.com](mailto:info@bestalliance.com).

8. Enforcement. No less than thirty (30) days following the recordation of the lien, the lien may be enforced in any manner permitted by law, including, without limitation, judicial or non-judicial foreclosure. Nothing in this collection policy limits the Association's right to proceed in any lawful manner to collect any delinquent sums owed to the Association.

9. Disputes. As an owner you have the right to dispute any 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, as long as the amount in dispute does not exceed the jurisdictional limits of the small claims court, by submitting a written request for dispute resolution to the Association pursuant to the Association's meet and confer program as required in Chapter 10, Article 2, and Article 3 (commencing with Section §5658 of the Civil Code). You are offered and advised that you have the right to request a meeting with the Board as provided in Section §5665 of the Civil Code and pay under protest the disputed amount. You have the right to request that the Association participate in some form of Internal Dispute Resolution (IDR). If an owner disputes the amount of any late charge or other charge, the owner may pay all delinquent amounts in full under protest and send the Association, by certified mail, a written notice that the amount is paid under protest. This notice must be given within thirty (30) days of the recordation of the Notice of Delinquent Assessment. The owner has the right to demand that the matter be resolved through Alternative Dispute Resolution (ADR) in accordance with California Civil Code Section §5935.

10. Inspection. An owner is entitled to inspect the Association's accounting books and records to verify the amounts owed pursuant to Corporations Code Section §8333.

11. Mistakes. If it is determined that the owner has paid the assessments on time, the owner will not be liable to pay the charges, interests, and costs of collection associated with collection of those assessments.

12. Payment Plan Requests. Any owner may make a formal request to the Board for a payment plan. An owner may also request to meet with the Board in executive session to discuss a payment plan. Each request is handled on a case-by-case basis. The Board is under no obligation to grant payment plan requests. Payment plan requests shall be submitted in writing and mailed to the Association at:

Pine Mountain Club Property Owners' Association, Inc.  
P.O. Box P  
Pine Mountain Club, CA 93222-0016

13. Paid in Full. Prior to recordation of the release of any lien, or dismissal of any legal action, all assessments, late charges, interest, and costs of collection, including attorneys' fees, must be paid in full to the Association.

14. Suspend Privileges. The Board may suspend the common area privileges of any member who is more than seventy-seven (77) days delinquent in their assessment. Common area privileges will remain suspended until the delinquency, including any accumulated penalties, interest, and costs of collection, has been paid in full.

15. Notice of Assessment and Foreclosure. The statutorily-required Notice of Assessment and Foreclosure is incorporated herein as Exhibit "A" to this policy.

16. Affectivity and Changes. The policies and procedures stated herein supersede all previous such versions, whether written or oral, regardless of the medium through which they were communicated. Additionally, these policies and procedures are subject to change upon thirty (30) days written notice.

17. Over-Night Payments. The mailing address for over-night payments pursuant to this collection process is:

Pine Mountain Club Property Owners' Association, Inc.  
c/o Best Alliance Foreclosure and Lien Services  
16133 Ventura Blvd., Suite 700  
Encino, CA 91436

**EXHIBIT "A" To the Delinquency and Collection Policy of the  
Pine Mountain Club Property Owners Association, Inc.**

**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 fifteen (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 twelve (12) months delinquent, an association may use judicial or nonjudicial foreclosure subject to the conditions set forth in Civil Code §5700. 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. (Civil Codes §5700 through §5720)

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 this. (Civil Code §5725)

The Association must comply with the requirements of Civil Code §5650, 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. (Civil Code §5675)

At least thirty (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. (Civil Code §5660)

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 twenty-one (21) days, and to provide owner certain documents in this regard. (Civil Code §5685)

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. (Civil Code §5655)

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 Civil Code §5900. In addition, the Association may not initiate a foreclosure without participating in alternative dispute resolution with a neutral third party as set forth in Civil Code §5925, if 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. (Civil Code §5685)

### **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. (Civil Code §5665)

The Board 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 to the payment plan standards of the Association, if they exist. (Civil Code §5665)

### **SUMMARY OF CALIFORNIA CIVIL CODE SECTION 5975 RELATING TO ENFORCEMENT OF GOVERNING DOCUMENTS THROUGH ALTERNATIVE DISPUTE RESOLUTION (ADR)**

**PLEASE TAKE NOTE:** *California Civil Code Section §5925 through §5965 addresses your rights to sue the Association or another member of the Association regarding the enforcement of the governing documents. The following is a summary of the provisions of Civil Code §5975 effective January 1, 2014.*

In general, Civil Code §5930 encourages parties to a dispute involving enforcement of an associations governing documents to submit the dispute for an Alternative Dispute Resolution (ADR) such as mediation or arbitration prior to filing a lawsuit. The intent of the statute is to promote speedy and cost-effective resolution of such disputes, to better preserve community cohesiveness, and to channel CC&R disputes away from our states court system.

Under Civil Codes §5925 through §5965, the form of ADR may be binding or non-binding and the costs will be borne as agreed to by the parties involved.

Any party to a dispute regarding enforcement of the governing documents may initiate the process of ADR by serving a Request for Resolution on another party to the dispute. A Request for Resolution must contain (1) a brief description of the nature of the dispute, (2) a request for ADR, and (3) a notice that the party receiving the Request for Resolution is required to respond within 30 days of receipt or the Request will be deemed rejected.

If the Request is accepted, the ADR must be completed within 90 days of receipt of the acceptance, unless otherwise agreed by the parties. Any Request for Resolution sent to the owner of a separate interest must include a copy of Civil Code §5925 through §5965 in its entirety.

**FAILURE BY ANY MEMBER OF THE ASSOCIATION TO COMPLY WITH THE ALTERNATIVE DISPUTE RESOLUTION (ADR) REQUIREMENTS OF SECTION 5930 OF THE CIVIL CODE MAY RESULT IN THE LOSS OF MEMBER'S RIGHT TO SUE THE ASSOCIATION OR ANOTHER MEMBER OF THE ASSOCIATION REGARDING ENFORCEMENT OF THE GOVERNING DOCUMENTS OR THE APPLICABLE LAW.**

Should the Association or an individual member wish to file a lawsuit for enforcement of the Association's governing documents, the law requires the Association or the individual to file a certificate with the court stating that ADR has been completed prior to the filing of the suit. Failure to file this certificate can be grounds for dismissing the lawsuit. There are limited exceptions to the filing of this required certificate when (1) one of the other parties to the dispute refused ADR prior to the filing of the complaint, (2) preliminary or temporary injunctive relief is necessary, or (3) the statute of limitations period for filing the action will expire within 120 days of the lawsuit being filed. Each of these exceptions, however, must also be certified in writing to avoid the courts dismissing the action.

Furthermore, in any lawsuit to enforce the governing documents, while the prevailing party may be awarded attorney's fees and costs, under Civil Code §5960 the court may consider any party's refusal to participate in ADR prior to the lawsuit being filed when it determines the amount of the award.



## **INTERNAL DISPUTE RESOLUTION (IDR)**

**Meet & Confer.** Associations must provide a “fair, reasonable and expeditious” procedure for resolving disputes between the Association and its members without charging a fee to the member participating in the process. (Civil Code §5910)

**Default Procedure.** If an association does not establish its own procedures, the following procedures automatically apply. (Civil Code §5915)

1. Either the Association or the member may request that the other side meet and confer in an effort to resolve the dispute. The request must be in writing. The Association may not refuse such a request, and the member may not be charged a fee to participate in the process.
2. The Association must designate a board member to attend the meet and confer session.
3. The meeting must occur promptly at a mutually convenient time and place. At the meeting, the parties must explain their position to each other and must confer in good faith in an effort to resolve the dispute.
4. If the parties agree on a resolution of the dispute, the agreement must be put in writing and signed by the parties. The agreement is binding and can be enforced by the courts if:  
a) it is not in conflict with the law or the governing documents, and b) the Association’s representative had the authority to enter into the settlement or the settlement is ratified by the board.

**Notice.** Associations must notify their members of both ADR and IDR dispute resolution procedures.

**Rules Enforcement Appeals.** There is no specific appeals procedure described in the Davis-Stirling Act for penalties imposed by the board for violation of the rules and regulations. However, the IDR procedures described above can be used to “appeal” a decision of the board.

## **DAVIS-STIRLING ACT**

### **Summary of Civil Code §5910. Internal Dispute Resolution Procedure Requirements.**

A fair, reasonable, and expeditious dispute resolution procedure shall at a minimum satisfy all the following requirements:

- (a) The procedure may be invoked by either party to the dispute. A request invoking the procedure shall be in writing.
- (b) The procedure shall provide for prompt deadlines. The procedure shall state the maximum time for the Association to act on a request invoking the procedure.
- (c) If the procedure is invoked by a member, the Association shall participate in the procedure.



- (d) If the procedure is invoked by the Association, the member may elect not to participate in the procedure. If the member participates but the dispute is resolved other than by agreement of the member, the member shall have a right of appeal to the Association's board of directors.
- (e) A resolution of a dispute pursuant to the procedure, which is not in conflict with the law or the governing documents, binds the Association and is judicially enforceable. An agreement reached pursuant to the procedure, which is not in conflict with the law or the governing documents, binds the parties and is judicially enforceable.
- (f) The procedure shall provide a means by which the member and the Association may explain their positions.
- (g) A member of the Association shall not be charged a fee to participate in the process.

**Approved by Resolution #02-04-18-2026**

### **SUMMARY OF ENVIRONMENTAL CONTROL CODE GOVERNING REQUIREMENTS FOR ASSOCIATION APPROVAL OF PHYSICAL CHANGES TO AN OWNER'S PROPERTY**

Pursuant to the PMCPOA Environmental Control (EC) Code, each of the following changes or improvements to an Owner's property require the approval of the Association.

No building, mobile home, modular building, prefabricated unit, garage, patio, fence, or other structure shall be constructed, erected, altered, remodeled, placed, maintained, or be permitted to remain on any lot in the tract or any portion thereof until two complete sets of plans and specifications, including all the following, shall have been submitted to and approved in writing by the Environmental Control Committee (ECC). The accuracy of the data provided is the sole responsibility of the property owner.

1. PLOT PLAN – ACCURATE DIMENSIONS TO SCALE SHOWING:
  - a. Construction information also to be shown on plot plan
  - b. Plans of all structures depicting floor plan
  - c. The ECC recommends a new survey be performed in all cases
  - d. Inventory of all trees
2. Prior to the commencement of construction, lot should be cleared of dead trees and dead brush.
3. All brush and limb pruning are to be removed from the lot within 15 days of trimming.
4. Site prep must be ready before construction starts.
5. Each owner, or his/her representative, applying for ECC approval shall appear at a regularly scheduled ECC meeting for plan review and approval. All requests shall be in writing.

6. Property owners are responsible for contractors' actions and violations of the CC&Rs and EC Code.
7. All materials must be stored on the construction site or have special approval in writing by the Pine Mountain Patrol for off-site storage.
8. No type of construction work is to take place from 7:01 p.m. to 6:59 a.m.
9. No alteration of a natural water course or drainage is allowed without a signed plan from a registered Civil Engineer.
10. No deposit will be returned until all EC requirements are met.
11. No construction may be done prior to ECC approval.
12. No live trees or shrubs can be removed without the prior approval of the ECC.
13. Seven (7) days prior to the ECC meeting, the following items must be submitted to the ECC for review:
  - a. Two (2) sets of complete plans
  - b. Permit Application with proof of deposit, completed and signed
  - c. Building Permit Information forms, completed and signed
  - d. Agreement to Comply with CC&Rs
  - e. EC Regulations form
14. All plans shall be submitted to the ECC for their approval. The procedure to obtain the Association's approval is summarized as follows:
  - a. Submission of a plot plan with accurate dimension to scale showing location of all structures, setbacks, landscaping, and hardscape
  - b. Elevations with improvements
  - c. Detail of color scheme

Any owner seeking approval of his or her plan may appear at the regularly scheduled ECC meeting. The right to appeal a decision of the ECC to the Board may be granted to a property owner upon receipt of a written appeal request by the Committee or General Manager.

**THIS IS A SUMMARY ONLY. PLEASE READ THE COMPLETE CODE  
WHICH IS AVAILABLE ON-LINE OR IN THE ASSOCIATION  
MANAGEMENT OFFICE.**

2026-2027

## PINE MOUNTAIN CLUB USER FEE SCHEDULE

### EQUESTRIAN MEMBERS

|                                 |          |
|---------------------------------|----------|
| Barnstall                       | \$410.00 |
| Pipe Corral                     | \$375.00 |
| Pasture                         | \$305.00 |
| Turnouts                        | \$11.00  |
| Grooming                        | \$16.00  |
| Bathing                         | \$40.00  |
| Sand                            | \$51.00  |
| Hoof Care                       | \$16.00  |
| Fly Spray                       | \$8.00   |
| Farrier Assistance - Trim       | \$23.00  |
| Farrier Assistance - Full Shoe  | \$37.00  |
| Supplemenetal Feed              | \$9.00   |
| Extra Feeding Flake Alfalfa Hay | \$9.00   |
| Extra Feeding Flake Grass Hay   | \$11.00  |
| Blanketing                      | \$13.00  |
| Unblanketing                    | \$13.00  |
| Lunging                         | \$31.00  |
| Veterinarian Assistance         | \$23.00  |
| Medical Treatment (per Vet)     | \$31.00  |
| Medication                      | \$9.00   |
| Afternoon Feeding               | \$9.00   |
| Hand Walking (per hour)         | \$23.00  |
| Vet Wraps (Owner provides wrap) | \$16.00  |
| Overnight Board (per night)     | \$36.00  |
| Hard Keepers                    | \$70.00  |
| Horsemanship                    | \$112.00 |
| Natural Horsemanship Clinic     | \$80.00  |
| Call Out Services               | \$146.00 |

### MEMBERSHIP CARDS MEMBERS GUESTS

|                                          |         |        |
|------------------------------------------|---------|--------|
| Guest Passes (length of stay per person) |         | \$5.00 |
| Temporary Member Card -Daily             | \$5.00  |        |
| Replacement Cards - each                 | \$5.00  | \$5.00 |
| Replacement Pool/Key Card                | \$25.00 |        |
| STR - Daily Pool Usage Fee (per person)  |         | \$5.00 |

### CAMPGROUND MEMBERS GUESTS

|                                                                                                                    |         |         |
|--------------------------------------------------------------------------------------------------------------------|---------|---------|
| Check-out at 2:00pm (refundable deposit on holiday weekends for reservations of three or more campsites) PER NIGHT | \$17.00 | \$25.00 |
|--------------------------------------------------------------------------------------------------------------------|---------|---------|

### RV STORAGE - MONTHLY MEMBERS GUESTS

|            |         |     |
|------------|---------|-----|
| 05' - 20'  | \$55.00 | N/A |
| 21' - 34'  | \$60.00 | N/A |
| 35' and UP | \$75.00 | N/A |

### RV STORAGE - 6-MOS PRE-PAY MEMBERS GUESTS

|            |          |     |
|------------|----------|-----|
| 05' - 20'  | \$297.00 | N/A |
| 21' - 34'  | \$324.00 | N/A |
| 35' and UP | \$405.00 | N/A |

### RENTAL REGISTRATION FEE

|                        |         |     |
|------------------------|---------|-----|
| At Set-Up Per Property | \$50.00 | N/A |
|------------------------|---------|-----|

Pool, Recreation Room, Tennis Courts: Children under eight (8) must be accompanied by an adult. Children 8-11 must be accompanied by someone fifteen (15) years or older.

### Motion: 04/18/2026

(1) Spouses and domestic partners, (2) children up to the age of 21 and (3) dependent parents living in the home of an Association member and authorizd tenants renting or leasing a home for greater that three months are charged the same until the Association member ceases to have an ownership interest in the lot or the Association member is no longer a member in good standing, or the tenant is no longer authorized.

2026-2027

## PINE MOUNTAIN CLUB USER FEE SCHEDULE

| GOLF - GREEN FEE 9 HOLES | MEMBERS | GUESTS  | WALK-INS                     |
|--------------------------|---------|---------|------------------------------|
| Daily                    | \$17.00 | \$28.00 | Weekdays \$37.00             |
|                          |         |         | Weekdays - with cart \$64.00 |
|                          |         |         | Weekends \$49.00             |
|                          |         |         | Weekends - with cart \$77.00 |

| GOLF - GREEN FEE 18 HOLES | MEMBERS  | GUESTS  | WALK-INS                      |
|---------------------------|----------|---------|-------------------------------|
| Daily                     | \$21.00  | \$43.00 | Weekdays \$56.00              |
| Annual                    | \$595.00 |         | Weekdays - with cart \$105.00 |
|                           |          |         | Weekends \$70.00              |
|                           |          |         | Weekends - with cart \$126.00 |

| JUNIOR GREEN FEE (Under 18) | MEMBERS | GUESTS  |
|-----------------------------|---------|---------|
| Daily                       | \$6.00  | \$6.00  |
| Annual                      | \$79.00 | \$95.00 |

| CARTS                  |         |         |
|------------------------|---------|---------|
| CART RENTAL (Per cart) | MEMBERS | GUESTS  |
| 9 Holes                | \$11.00 | \$16.00 |
| 18 Holes               | \$16.00 | \$21.00 |

| TRAIL FEES (Members' Own Carts) |          |          |
|---------------------------------|----------|----------|
|                                 | MEMBERS  | GUESTS   |
| Daily                           | \$6.00   | \$7.00   |
| Monthly                         | \$32.00  | \$32.00  |
| Annual                          | \$237.00 | \$368.00 |

| BUCKET OF BALLS | MEMBERS | GUESTS |
|-----------------|---------|--------|
| Small           | \$4.00  | \$6.00 |
| Large           | \$6.00  | \$8.00 |

Pool, Recreation Room, Tennis Courts: Children under eight (8) must be accompanied by an adult. Children 8-11 must be accompanied by someone fifteen (15) years or older.

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2026-2027

## PINE MOUNTAIN CLUB USER FEE SCHEDULE

| OFFICE                                                                                 |                      | MEMBERS |         | COPIES                      |  | MEMBERS |         |
|----------------------------------------------------------------------------------------|----------------------|---------|---------|-----------------------------|--|---------|---------|
| <b>OUTGOING FAXES</b>                                                                  |                      |         |         |                             |  |         |         |
| Area Codes: (805), (661)                                                               |                      |         |         | Committees & Clubs          |  |         | \$0.15  |
|                                                                                        | First Page           |         | \$3.50  |                             |  |         |         |
|                                                                                        | Each Additional Page |         | \$1.50  | Employees - Black & White   |  |         | \$0.15  |
|                                                                                        |                      |         |         | - Color                     |  |         | \$0.60  |
| Toll Free Area Codes: (800), (888), (866), (877)                                       |                      |         | \$1.50  | Personals - Black & White   |  |         | \$0.30  |
|                                                                                        |                      |         |         | - Two-sided                 |  |         | \$0.55  |
|                                                                                        |                      |         |         | - Color                     |  |         | \$0.80  |
|                                                                                        |                      |         |         | - Color Two-Sided           |  |         | \$2.00  |
| Other Area Codes: (213), (310), (323), (562), (626), (714), (818), (909), (949), (813) |                      |         |         | Emailed to Print (per page) |  |         | \$1.50  |
|                                                                                        | First Page           |         | \$4.00  |                             |  |         |         |
|                                                                                        | Each Additional Page |         | \$1.50  |                             |  |         |         |
| Other US Area Codes (Including Alaska & Hawaii)                                        |                      |         |         | <b>LAMINATING</b>           |  |         |         |
|                                                                                        | First Page           |         | \$5.50  | Small                       |  |         | \$1.25  |
|                                                                                        | Each Additional Page |         | \$2.50  | Large                       |  |         | \$2.25  |
| Overseas                                                                               |                      |         |         | <b>BOARD PACKET</b>         |  |         | \$10.50 |
|                                                                                        | First Page           |         | \$12.00 |                             |  |         |         |
|                                                                                        | Each Additional Page |         | \$3.50  |                             |  |         |         |
| <b>INCOMING FAXES</b>                                                                  |                      |         | \$1.50  |                             |  |         |         |
| <b>DECALS</b>                                                                          |                      |         | \$2.25  |                             |  |         |         |

Pool, Recreation Room, Tennis Courts: Children under eight (8) must be accompanied by an adult. Children 8-11 must be accompanied by someone fifteen (15) years or older.

### Motion: 04/18/2026

(1) Spouses and domestic partners, (2) children up to the age of 21 and (3) dependent parents living in the home of an Association member and authorized tenants renting or leasing a home for greater than three months are charged the same until the Association member ceases to have an ownership interest in the lot or the Association member is no longer a member in good standing, or the tenant is no longer authorized.



**PINE MOUNTAIN CLUB PROPERTY OWNERS' ASSOCIATION (PMCPOA)**  
**RULES VIOLATION FINE/PENALTY SCHEDULE (IN DOLLARS)**

| 1st Offense | 2nd Offense | 3rd Offense |
|-------------|-------------|-------------|
|-------------|-------------|-------------|

| <b>Article 3 - GENERAL</b> |       |                                             |            |            |            |
|----------------------------|-------|---------------------------------------------|------------|------------|------------|
| Section                    | 3.01  | Valid membership card to be presented       | 100        | 100        | 100        |
| Section                    | 3.06  | Littering/Defacing Property, etc.           | 250        | 350        | 500        |
| Section                    | 3.08  | Dogs not permitted                          | 100        | 100        | 100        |
| Section                    | 3.08  | Owners to clean up dog waste                | 100        | 100        | 100        |
| Section                    | 3.09  | Solicitation on Association Property        | 100        | 100        | 100        |
| Section                    | 3.10  | Abusive behavior/bullying/harassing         | Up to 1000 | Up to 1500 | Up to 2000 |
| Section                    | 3.11  | Aircraft landing on Association Property    | 500        | 1000       | 1500       |
| Section                    | 3.12  | Member limited to six authorized guests     | 100        | 100        | 100        |
| Section                    | 3.13  | Loitering/unauthorized assembly             | 100        | 100        | 100        |
| Section                    | 3.14  | Curfew - Under 18 - 10:00 p.m.              | 100        | 100        | 100        |
| Section                    | 3.15  | Payment of Guest Fees                       | 100        | 100        | 100        |
| Section                    | 3.16  | State/County/Federal Laws                   | 100        | 100        | 100        |
| Section                    | 3.17  | Liquor Corkage Licens fee                   | 100        | 100        | 100        |
| Section                    | 3.18  | Playing/riding in parking lot               | 250        | 350        | 500        |
| Section                    | 3.19  | Audible electronic devices                  | 100        | 100        | 100        |
| Section                    | 3.20  | Smoking area                                | 250        | 350        | 500        |
| Section                    | 3.21  | Knives                                      | 250        | 500        | 1000       |
| Section                    | 3.22A | Discharge of firearm                        | 2000       | 3500       | 5000       |
| Section                    | 3.22A | Discharge of other guns or equipment        | Up to 1000 | Up to 1500 | Up to 2000 |
| Section                    | 3.22B | Shooting weapon systems                     | Up to 1000 | Up to 1500 | Up to 2000 |
| Section                    | 3.22C | Hunting                                     | Up to 2000 | Up to 3500 | Up to 5000 |
| Section                    | 3.23  | Marijuana Marijuana                         | 100        | 100        | 100        |
| Section                    | 3.24  | Skateboards, skates, non-motorized vehicles | 100        | 100        | 100        |

| <b>Article 4 - ANIMAL CONTROL</b> |      |                                                  |            |            |            |
|-----------------------------------|------|--------------------------------------------------|------------|------------|------------|
| Section                           | 4.04 | Farm Animals                                     | 100        | 100        | 100        |
| Section                           | 4.05 | Commercial Breeding                              | 100        | 100        | 100        |
| Section                           | 4.06 | Reasonable amount of pets                        | 100        | 100        | 100        |
| Section                           | 4.07 | Pets left outside unattended                     | 100        | 100        | 100        |
| Section                           | 4.08 | Pets not sheltered or protected from weather     | 100        | 100        | 100        |
| Section                           | 4.09 | Pets without sufficient food or water            | 100        | 100        | 100        |
| Section                           | 4.10 | Animals abused, neglected or abandoned           | 100        | 100        | 100        |
| Section                           | 4.11 | Dogs unleashed and not under control             | 500        | 750        | 1000       |
| Section                           | 4.12 | Dogs on property of others without permission    | 250        | 500        | 750        |
| Section                           | 4.13 | Excessive and/or habitual barking, howling, etc. | 100        | 100        | 100        |
| Section                           | 4.14 | Owner/caretaker not properly disposing waste     | 100        | 100        | 100        |
| Section                           | 4.15 | Dogs shall not be tethered longer than 3 hours   | 100        | 100        | 100        |
| Section                           | 4.16 | Pets not left unattended longer than 12 hours    | 100        | 100        | 100        |
| Section                           | 4.17 | Pets left unattended in vehicle                  | 100        | 100        | 100        |
| Section                           | 4.18 | Dog bites not permitted                          | Up to 1000 | Up to 1500 | Up to 2000 |

| <b>Article 5 - FILMING</b> |      |                  |     |     |     |
|----------------------------|------|------------------|-----|-----|-----|
| Section                    | 5.03 | Filming Contract | 100 | 100 | 100 |

| <b>Article 6 - TRAFFIC</b> |      |                                               |           |            |            |
|----------------------------|------|-----------------------------------------------|-----------|------------|------------|
| Section                    | 6.02 | Drivers license required                      | 100       | 100        | 100        |
| Section                    | 6.03 | Vehicles on designated roads only             | 100       | 100        | 100        |
| Section                    | 6.04 | No driving on private lots without permission | 100       | 100        | 100        |
| Section                    | 6.05 | Drive in a responsible manner                 | Up to 500 | Up to 1000 | Up to 1500 |
| Section                    | 6.06 | No street parking                             | 250       | 350        | 500        |
| Section                    | 6.06 | Street parking during snow removal ops        | 100       | 100        | 100        |



| <b>PINE MOUNTAIN CLUB PROPERTY OWNERS' ASSOCIATION (PMCPOA)</b> |         |                                                | <b>1st Offense</b> | <b>2nd Offense</b> | <b>3rd Offense</b> |
|-----------------------------------------------------------------|---------|------------------------------------------------|--------------------|--------------------|--------------------|
| <b>RULES VIOLATION FINE /PENALTY SCHEDULE (IN DOLLARS)</b>      |         |                                                |                    |                    |                    |
| <b>Article 7 - RULES REGARDING WILDLIFE</b>                     |         |                                                |                    |                    |                    |
| Section                                                         | 7.02    | Harassment of Wildlife                         | 100                | 100                | 100                |
| Section                                                         | 7.03    | Feeding/Providing Food to Bears                | 1000               | 2500               | 4500               |
| Section                                                         | 7.03    | Feeding/Providing Food to Wildlife             | 500                | 1000               | 1500               |
| Section                                                         | 7.03a   | Feeding wild birds and squirrels btw April/Nov | 250                | 350                | 500                |
| Section                                                         | 7.04    | Trash with Food/Edible material left outside   | 500                | 750                | 1000               |
| Section                                                         | 7.05    | No freezers or refrigerators left outside      | 250                | 500                | 750                |
| Section                                                         | 7.05    | Unattended outside freezer, ice chest, etc.    | 250                | 500                | 750                |
| Section                                                         | 7.06    | Indoor/Outdoor Domestic Feeding                | 250                | 500                | 750                |
| Section                                                         | 7.07    | Horse Feed inaccessible to wildlife            | 250                | 500                | 750                |
| Section                                                         | 7.08    | Leave or Store attractant for wildlife         | 250                | 500                | 750                |
| Section                                                         | 7.09    | Avoid Contact or Conflict with wildlife        | 100                | 100                | 100                |
| Section                                                         | 7.10    | Exposure to toxins or harmful substances       | Up to 1000         | Up to 1500         | Up to 2000         |
| <b>Article 8 - ARCHERY RANGE</b>                                |         |                                                |                    |                    |                    |
| Section                                                         | 8.03    | Pine Mtn Archer's Club membership card         | 100                | 100                | 100                |
| Section                                                         | 8.04    | Unaccompanied children under 16                | 250                | 350                | 500                |
| Section                                                         | 8.05    | Alcoholic beverages                            | 250                | 350                | 500                |
| Section                                                         | 8.06    | Pets prohibited                                | 100                | 100                | 100                |
| Section                                                         | 8.07    | Smoking not allowed                            | 500                | 1000               | 1500               |
| Section                                                         | 8.08    | Not using designated trail                     | 100                | 100                | 100                |
| Section                                                         | 8.09    | Not shooting from marked areas                 | 250                | 350                | 500                |
| Section                                                         | 8.10    | Sky-drawing prohibited                         | 250                | 350                | 500                |
| Section                                                         | 8.11    | Broad heads prohibited                         | 250                | 350                | 500                |
| Section                                                         | 8.12    | Nock an arrow                                  | 250                | 350                | 500                |
| Section                                                         | 8.13    | Horse play prohibited                          | 100                | 100                | 100                |
| Section                                                         | 8.14    | Unsafe range conditions                        | 100                | 100                | 100                |
| <b>Article 9 - CAMPGROUND</b>                                   |         |                                                |                    |                    |                    |
| Section                                                         | 9.04    | Maximum stay without GM approval               | 100                | 100                | 100                |
| Section                                                         | 9.05    | Campsite cleanliness                           | 100                | 100                | 100                |
| Section                                                         | 9.06    | No open fires                                  | 1000               | 1500               | 2500               |
| Section                                                         | 9.07    | Camp in designated areas                       | 100                | 100                | 100                |
| Section                                                         | 9.08    | Vehicles on roadways only                      | 250                | 350                | 500                |
| Section                                                         | 9.09    | Unsupervised children under 8                  | 250                | 350                | 500                |
| Section                                                         | 9.10    | Noise or disturbances                          | 100                | 100                | 100                |
| Section                                                         | 9.11    | Generators                                     | 100                | 100                | 100                |
| Section                                                         | 9.12    | Cutting or gathering of firewood               | 100                | 100                | 100                |
| Section                                                         | 9.13    | Dumping of holding tanks or waste water        | 100                | 100                | 100                |
| Section                                                         | 9.14    | Pets unleashed                                 | 500                | 750                | 1000               |
| <b>Article 10 - CLUBHOUSE</b>                                   |         |                                                |                    |                    |                    |
| Section                                                         | 10.05   | Clubhouse cleanliness                          | 100                | 100                | 100                |
| Section                                                         | 10.06   | Under 21 years old in lounge                   | 100                | 100                | 100                |
| Section                                                         | 10.07   | Proper clothing attire                         | 100                | 100                | 100                |
| Section                                                         | 10.08   | Unaccompanied children under 8                 | 100                | 100                | 100                |
| Section                                                         | 10.09   | Bike riding, skateboarding, skates prohibited  | 100                | 100                | 100                |
| <b>Article 11 - EQUESTRIAN CENTER</b>                           |         |                                                |                    |                    |                    |
| Section                                                         | 11.01B  | Unaccompanied children                         | 250                | 500                | 750                |
| Section                                                         | 11.01C  | Guest Release                                  | 100                | 100                | 100                |
| Section                                                         | 11.01D  | Helmets for Minors                             | 500                | 1000               | 1500               |
| Section                                                         | 11.01 F | Horse abuse                                    | 100                | 100                | 100                |
| Section                                                         | 11.01 F | Interference with center personnel or boarders | 100                | 100                | 100                |

Exhibit A: amended Schedule of Fines/Penalties pursuant to AB 130

**PINE MOUNTAIN CLUB PROPERTY OWNERS' ASSOCIATION (PMCPOA)**

**RULES VIOLATION FINE/PENALTY SCHEDULE (IN DOLLARS)**

|         |         |                                     | 1st Offense | 2nd Offense | 3rd Offense |
|---------|---------|-------------------------------------|-------------|-------------|-------------|
| Section | 11.02 F | Designated Designated Paths paths   | 100         | 100         | 100         |
| Section | 11.02G  | Moving of horses without permission | 100         | 100         | 100         |
| Section | 11.02J  | Loose horses                        | 100         | 100         | 100         |
| Section | 11.02K  | Horses to be walked in stable area  | 100         | 100         | 100         |
| Section | 11.03A  | Horse Manure                        | 100         | 100         | 100         |
| Section | 11.05A  | Riding Lessons without Permission   | 100         | 100         | 100         |

**Article 12 - GOLF COURSE**

|         |       |                                                    |     |     |     |
|---------|-------|----------------------------------------------------|-----|-----|-----|
| Section | 12.02 | Unregistered golfers, etc.                         | 100 | 100 | 100 |
| Section | 12.03 | Children Unaccompanied under 12                    | 250 | 350 | 500 |
| Section | 12.04 | Failure to follow golf course rules                | 100 | 100 | 100 |
| Section | 12.05 | No pets on golf course                             | 100 | 100 | 100 |
| Section | 12.13 | Tournaments require approval of GM                 | 100 | 100 | 100 |
| Section | 12.14 | Tournament start prior to 7:00 am prohibited       | 100 | 100 | 100 |
| Section | 12.15 | Appropriate clothing required                      | 100 | 100 | 100 |
| Section | 12.16 | Appropriate shoes or golf sandals required         | 100 | 100 | 100 |
| Section | 12.17 | Each player must have a set of golf clubs          | 100 | 100 | 100 |
| Section | 12.18 | Golf carts                                         | 100 | 100 | 100 |
| Section | 12.19 | Cart paths, directions, restricted space to greens | 100 | 100 | 100 |
| Section | 12.21 | Range ball use limited to driving range            | 100 | 100 | 100 |

**Article 13 - LAMPKIN PARK**

|         |       |                               |            |            |            |
|---------|-------|-------------------------------|------------|------------|------------|
| Section | 13.03 | Littering                     | 250        | 500        | 750        |
| Section | 13.04 | Use between dawn and 10:00 pm | 100        | 100        | 100        |
| Section | 13.05 | Loud noises not permitted     | 100        | 100        | 100        |
| Section | 13.06 | Golfing, biking prohibited    | 100        | 100        | 100        |
| Section | 13.07 | Offensive conduct or behavior | Up to 1000 | Up to 1500 | Up to 2000 |
| Section | 13.08 | Unsupervised children under 8 | 100        | 100        | 100        |

**Article 14 - FERNS LAKE**

|         |        |                                         |      |      |      |
|---------|--------|-----------------------------------------|------|------|------|
| Section | 14.03  | Activites harmful to wildlife or plants | 100  | 100  | 100  |
| Section | 14.04  | Swimming or wading prohibited           | 100  | 100  | 100  |
| Section | 14.05  | Boats/floats/water toys not allowed     | 100  | 100  | 100  |
| Section | 14.06  | Littering                               | 250  | 500  | 750  |
| Section | 14.07  | Fires and barbecues not allowed         | 1000 | 1500 | 2000 |
| Section | 14.08  | Vacate in an emergency                  | 100  | 100  | 100  |
| Section | 14.09  | Access to golf course not allowed       | 100  | 100  | 100  |
| Section | 14.11A | Fishing from dawn to dusk only          | 100  | 100  | 100  |
| Section | 14.11C | Barbless hooks only                     | 100  | 100  | 100  |
| Section | 14.11D | Release all fish                        | 100  | 100  | 100  |

**Article 15 - RECREATION ROOM**

|         |       |                                        |     |     |     |
|---------|-------|----------------------------------------|-----|-----|-----|
| Section | 15.03 | Authorized persons only in office      | 100 | 100 | 100 |
| Section | 15.04 | Telephone calls limited                | 100 | 100 | 100 |
| Section | 15.05 | Membership/guest cards to be presented | 100 | 100 | 100 |
| Section | 15.06 | No food or drinks                      | 100 | 100 | 100 |
| Section | 15.07 | Unaccompanied children                 | 100 | 100 | 100 |

**Article 16 - SWIMMING POOL**

|         |       |                                               |     |     |     |
|---------|-------|-----------------------------------------------|-----|-----|-----|
| Section | 16.03 | Membership/guest cards, pool entry card req'd | 100 | 100 | 100 |
| Section | 16.05 | Posted pool schedule to be followed           | 100 | 100 | 100 |
| Section | 16.06 | Posted pool rules to be followed              | 100 | 100 | 100 |
| Section | 16.07 | Youth age restrictions                        | 100 | 100 | 100 |
| Section | 16.08 | Jacuzzi                                       | 100 | 100 | 100 |

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|-----------------------------------------------------------------|-------|------------------------------------------------|--------------------|--------------------|--------------------|
| <b>RULES VIOLATION FINE/PENALTY SCHEDULE (IN DOLLARS)</b>       |       |                                                |                    |                    |                    |
| Section                                                         | 16.09 | Swim diapers, rubber swim pants                | 100                | 100                | 100                |
| Section                                                         | 16.10 | Running/dunking/rough play/diving prohibited   | 100                | 100                | 100                |
| Section                                                         | 16.11 | Roller skates/skate Boards/bicycles prohibited | 100                | 100                | 100                |
| Section                                                         | 16.12 | Pets prohibited                                | 100                | 100                | 100                |
| Section                                                         | 16.13 | Proper swim attire                             | 100                | 100                | 100                |
| Section                                                         | 16.14 | No alcohol/breakable containers/smoking        | 250                | 350                | 500                |
| Section                                                         | 16.15 | Loud noises not permitted                      | 100                | 100                | 100                |
| Section                                                         | 16.16 | Photography without permission                 | 100                | 100                | 100                |
| Section                                                         | 16.17 | Pool prohibitions, etc.                        | 100                | 100                | 100                |

**Article 17 - TENNIS COURTS & PICKLEBALL COURTS**

|         |       |                                                    |     |     |     |
|---------|-------|----------------------------------------------------|-----|-----|-----|
| Section | 17.03 | Appropriate attire/shirts/tennis shoes             | 100 | 100 | 100 |
| Section | 17.04 | Skate boards/roller skates/bicycles prohibited     | 100 | 100 | 100 |
| Section | 17.05 | Littering                                          | 100 | 100 | 100 |
| Section | 17.06 | Unaccompanied children                             | 100 | 100 | 100 |
| Section | 17.07 | No food/drink - Water only, unbreakable containers | 100 | 100 | 100 |
| Section | 17.08 | Loud noises not permitted                          | 100 | 100 | 100 |

**Article 18 - TRANSFER SITE**

|         |       |                                     |     |     |     |
|---------|-------|-------------------------------------|-----|-----|-----|
| Section | 18.06 | Prohibited disposal                 | 100 | 100 | 100 |
| Section | 18.07 | No construction demolition material | 100 | 100 | 100 |
| Section | 18.10 | Scavenging/salvage prohibited       | 100 | 100 | 100 |
| Section | 18.11 | Slash to slash area only            | 100 | 100 | 100 |
| Section | 18.13 | Littering                           | 250 | 500 | 750 |
| Section | 18.14 | Refuse separation required          | 100 | 100 | 100 |

**Article 21 - ENVIRONMENTAL CONTROL CODE**

|         |            |                                                    |            |            |            |
|---------|------------|----------------------------------------------------|------------|------------|------------|
| Section | 21.01      | (7.02 Partial) Building without permit             | Up to 1000 | Up to 1500 | Up to 2000 |
| Section | 21.02      | (7.01B) Plot Plan, Drawings, Fees                  | 100        | 100        | 100        |
| Section | 21.04A(1)  | (7.03A) New Construction-Preliminary Inspection    | 100        | 100        | 100        |
| Section | 21.04A(2)  | (7.03B) New Construction-Inspection before pouring | 100        | 100        | 100        |
| Section | 21.04B     | New Construction-Final Inspection                  | 100        | 100        | 100        |
| Section | 21.05      | Construction Rules                                 | 250        | 500        | 750        |
| Section | 21.06      | (7.02 Partial) Construction Hours Limited          | 100        | 100        | 100        |
| Section | 21.07      | Construction- Time Constrants                      | 100        | 100        | 100        |
| Section | 21.07B     | Portable toilets                                   | 100        | 100        | 100        |
| Section | 21.08      | Construction Signs                                 | 100        | 100        | 100        |
| Section | 21.09      | (7.07) Mobile or prefab home parked on street      | 100        | 100        | 100        |
| Section | 21.10      | Setbacks & Parking                                 | 100        | 100        | 100        |
| Section | 21.10A.1-2 | Setbacks                                           | 100        | 100        | 100        |
| Section | 21.10B.1-2 | Setbacks                                           | 100        | 100        | 100        |
| Section | 21.10C.1-2 | Setbacks                                           | 100        | 100        | 100        |
| Section | 21.11      | Setback Variances                                  | 100        | 100        | 100        |
| Section | 21.12      | Improvements on Association property               | 100        | 100        | 100        |
| Section | 21.13      | Architectural standards                            | 100        | 100        | 100        |
| Section | 21.13D     | Reflectivity                                       | 100        | 100        | 100        |
| Section | 21.13F3    | Natural Water Courses                              | 100        | 100        | 100        |
| Section | 21.14A/B   | (7.12E) Fire retardant or fire proof roofing       | 1000       | 1500       | 2000       |
| Section | 21.14C     | (7.12A) Unapproved colors for structures           | 100        | 100        | 100        |
| Section | 21.14D     | (7.12C) Refinish structure                         | 100        | 100        | 100        |
| Section | 21.14E     | (7.12D) Repainting with unapproved colors          | 100        | 100        | 100        |
| Section | 21.14 F    | (7.12B) Exposed concrete walls and foundations     | 100        | 100        | 100        |
| Section | 21.15      | (7.08) Exterior Lighting                           | 100        | 100        | 100        |
| Section | 21.16      | All Fencing Enforceables                           | 100        | 100        | 100        |



Exhibit A: amended Schedule of Fines/Penalties pursuant to AB 130

| <b>PINE MOUNTAIN CLUB PROPERTY OWNERS' ASSOCIATION (PMCPOA)</b> |         |                                                  | <b>1st Offense</b> | <b>2nd Offense</b> | <b>3rd Offense</b> |
|-----------------------------------------------------------------|---------|--------------------------------------------------|--------------------|--------------------|--------------------|
| <b>RULES VIOLATION FINE/PENALTY SCHEDULE (IN DOLLARS)</b>       |         |                                                  |                    |                    |                    |
| Section                                                         | 21.16A  | (704C) Fence approved prior to construction      | 100                | 100                | 100                |
| Section                                                         | 21.16B  |                                                  | 100                | 100                | 100                |
| Section                                                         | 21.16C  | Fencing Two Inches (2") Between Boards           | 100                | 100                | 100                |
| Section                                                         | 21.16D  | (704L) Electric fencing not permitted            | 500                | 1000               | 1500               |
| Section                                                         | 21.16E  | Fence Height Restriction                         | 100                | 100                | 100                |
| Section                                                         | 21.16G  | (7.04F) Fence maintained in good condition       | 100                | 100                | 100                |
| Section                                                         | 21.17A  | (7.10) Screening from Public View                | 100                | 100                | 100                |
| Section                                                         | 21.17A  | (7.10) ECO Approval for Temporary Storage        | 100                | 100                | 100                |
| Section                                                         | 21.17B  | Shed Placement                                   | 100                | 100                | 100                |
| Section                                                         | 21.17C  | Propane Surround                                 | 100                | 100                | 100                |
| Section                                                         | 21.18   | (7.11) Antennas installed without ECC approval   | 100                | 100                | 100                |
| Section                                                         | 21.19   | (7.09) Holiday decorative flags/banners          | 100                | 100                | 100                |
| Section                                                         | 21.20A  | (7.13C) Exterior fires prohibited                | 1000               | 1500               | 2000               |
| Section                                                         | 21.20B  | (7.13D) Barbeque ashes                           | 500                | 750                | 1000               |
| Section                                                         | 21.20C  | (7.13E) Discharge of fireworks                   | Up to 1500         | Up to 2000         | Up to 3000         |
| Section                                                         | 21.21   | (7.14) Cutting trees without permit              | 100                | 100                | 100                |
| Section                                                         | 21.22   | (7.21, 7.21A) Signs & House Numbers              | 100                | 100                | 100                |
| Section                                                         | 21.23A  | (7.22A) Inoperable vehicles                      | 100                | 100                | 100                |
| Section                                                         | 21.23B  | (7.22B) Unpermitted car covers                   | 100                | 100                | 100                |
| Section                                                         | 21.23C  | (7.22D (1)) Commercial vehicle parking           | 100                | 100                | 100                |
| Section                                                         | 21.23D  | (7.22D (1)) Commercial vehicle signage           | 100                | 100                | 100                |
| Section                                                         | 21.23E  | Vehicles Construction Vehicles                   | 100                | 100                | 100                |
| Section                                                         | 21.23 F | Vehicles Trailers                                | 100                | 100                | 100                |
| Section                                                         | 21.23H  | (7.22D (3)) Unpermitted storage of RV vehicle    | 100                | 100                | 100                |
| Section                                                         | 21.23H  | (7.22D (5)) Unpermitted RV covers                | 100                | 100                | 100                |
| Section                                                         | 21.23I  | (7.22D (4)) Parking of RV on street              | 100                | 100                | 100                |
| Section                                                         | 21.23J  | (7.22C) Vehicle work endangering or infringing   | 100                | 100                | 100                |
| Section                                                         | 21.24   | (7.23) Destroyed & Partially Built structures    | Up to 1000         | Up to 1500         | Up to 2000         |
| Section                                                         | 21.25   | (7.17) Maintenance of lots                       | Up to 1000         | Up to 1500         | Up to 2000         |
| Section                                                         | 21.26   | Unimproved lots                                  | 100                | 100                | 100                |
| Section                                                         | 21.27   | (7.24) Yard Sales                                | 100                | 100                | 100                |
| Section                                                         | 21.28   | Temporary Occupancy                              | 100                | 100                | 100                |
| Section                                                         | 21.29D  | (7.15C) Use of Association property erodes, etc. | 100                | 100                | 100                |
| Section                                                         | 21.29E  | Storage or Abandoned property                    | 100                | 100                | 100                |
| Section                                                         | 21.29 F | (7.15E) Excavation or work alters property       | 100                | 100                | 100                |
| Section                                                         | 21.29 F | No Improvements                                  | 100                | 100                | 100                |
| Section                                                         | 21.29G  | (7.15F) Changes to drainage or vegetation        | 100                | 100                | 100                |
| Section                                                         | 21.29H  | (7.15G) Permit req'd for proposed changes        | 100                | 100                | 100                |
| Section                                                         | 21.30   | (7.18) Nuisance and noxious activities           | 100                | 100                | 100                |
| Section                                                         | 21.31   | (7.26) Marijuana Cultivation                     | 100                | 100                | 100                |
| Section                                                         | 21.32   | (7.25) Cottage Industries                        | 100                | 100                | 100                |

| <b>Article 22 - RENTALS</b> |        |                                                   |     |     |     |
|-----------------------------|--------|---------------------------------------------------|-----|-----|-----|
| Section                     | 22.03  | Rental registration and agreement required        | 100 | 100 | 100 |
| Section                     | 22.03  | Tenant name, contact info, dates of occupancy     | 100 | 100 | 100 |
| Section                     | 22.04  | Kern County TOT certificate and provide copy      | 100 | 100 | 100 |
| Section                     | 22.05  | New Owner Rental                                  | 100 | 100 | 100 |
| Section                     | 22.04  | New Owner Advertising                             | 100 | 100 | 100 |
| Section                     | 22.06  | Rental fee due within 30 days of expiration       | 100 | 100 | 100 |
| Section                     | 22.07  | Rent or utilize property in violation of CC&R 5.6 | 100 | 100 | 100 |
| Section                     | 22.08  | Provide renters w/ Association Rules and fines    | 100 | 100 | 100 |
| Section                     | 22.09  | Notification to renters of violations and fines   | 100 | 100 | 100 |
| Section                     | 22.10A | Owners Response req'd within 60 minutes           | 100 | 100 | 100 |
| Section                     | 22.10B | Designate Local Contact                           | 100 | 100 | 100 |

**PINE MOUNTAIN CLUB PROPERTY OWNERS' ASSOCIATION (PMCPOA)**  
**RULES VIOLATION FINE/PENALTY SCHEDULE (IN DOLLARS)**

| 1st Offense | 2nd Offense | 3rd Offense |
|-------------|-------------|-------------|
|-------------|-------------|-------------|

**Article 23 - Dog Park**

|         |       |                                                |     |     |     |
|---------|-------|------------------------------------------------|-----|-----|-----|
| Section | 23.03 | Use between dawn to dusk                       | 100 | 100 | 100 |
| Section | 23.05 | No more than 10 dogs per park section          | 100 | 100 | 100 |
| Section | 23.06 | Dogs under 25 pounds in small dog park area    | 100 | 100 | 100 |
| Section | 23.07 | Unaccompanied children under 16                | 100 | 100 | 100 |
| Section | 23.09 | Unattended dogs                                | 250 | 350 | 500 |
| Section | 23.10 | Spayed or neutered, current vaccinations, etc. | 100 | 100 | 100 |
| Section | 23.11 | Aggressive dog muzzled                         | 250 | 350 | 500 |
| Section | 23.12 | Dogs leashed when entering/exiting park        | 100 | 100 | 100 |
| Section | 23.13 | Pinch, chain, or spiked collars when off leash | 100 | 100 | 100 |
| Section | 23.14 | Food not allowed in park                       | 100 | 100 | 100 |

**NOTES:**

|   |                                                                                                                                                                                                   |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Where there is an "up to" range specified for a fine/penalty, the fine/penalty will be based on the circumstances and severity of the violation.                                                  |
| 2 | Violations that occur after a "3rd Offense" may result in a higher fine not to exceed double the "3rd Offense" fine amount or the previously imposed fine amount for the same offense.            |
| 3 | The board may update the "Rules Violation Fine/Penalty Schedule" at it's discretion.                                                                                                              |
| 4 | The board reserves the right to levy a lower amount for an established fine.                                                                                                                      |
| 5 | A penalty may be levied in lieu of or in addition to a monetary fine. A penalty can include suspension of Association privileges and access to Association facilities, amenities, and activities. |



## **PINE MOUNTAIN CLUB PROPERTY OWNERS' ASSOCIATION, INC.**

Because PMCPOA cannot ensure your safety and security, and because Pine Mountain Club can never be free of crime, we ask that you take common-sense precautions such as carrying insurance against loss, keeping your doors locked, installing security systems and proper lighting, reporting anyone who looks suspicious, etc. If you believe that a crime is occurring or has occurred, you should immediately call the Sheriff's Department at (661) 245-3440.

**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 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.**

The Association carries general liability insurance coverage and individual directors and officers errors and omissions insurance with the policy limits set forth below. As a result, the Association is insured to the levels specified in Section 1365.9 of the Civil Code and its members may be held liable in tort actions, if ever, only for their proportional share of assessments which may be levied to pay the amount of any judgment which may exceed the limits of the Association's insurance.

As required by California Civil Code 1365.4(e), we are disclosing the following insurance information, which is provided by the association. If you have any questions or need policy information for yourself or your mortgage company, please contact the association's insurance agent listed below:

**JAMES G PARKER INSURANCE ASSOCIATES, 1753 E FIR AVE, FRESNO, CA 93720  
1-800-266-7721**

### **INSURANCE SUMMARY**

| <b><u>POLICY TYPE</u></b>                                                | <b><u>COVERAGE</u></b> | <b><u>COVERAGE DATES</u></b> |
|--------------------------------------------------------------------------|------------------------|------------------------------|
| <b>1. COMMERCIAL PACKAGE (Lexington Ins. Company #41-LX-053404140-4)</b> |                        |                              |
| Building – Replacement Cost, (\$10,000 deductible)                       | 6,572,436              | 10/01/25 - 26                |
| Business Personal Property, (\$10,000 deductible)                        | 918,342                |                              |
| Building Ordinance – demolition                                          | Included               |                              |
| Building Ordinance – Increased Costs – each building                     | 500,000                |                              |
| Business Income 72 hours deductible                                      | 500,000                |                              |
| Electronic Data Processing Hardware – (\$1,000 deductible)               | 250,000                |                              |
| Electronic Data Processing Media, Data, Software                         | 100,000                |                              |
| Tee to Green Coverage (Golf Course) Includes Outdoor Property            | 1,000,000              |                              |
| Additional Golf Course Property                                          | 250,000                |                              |
| Sprinklers and Underground Wiring                                        | 250,000                |                              |
| Crisis Response Costs Limit                                              | 250,000                |                              |
| Outdoor Property                                                         | 100,000                |                              |
| Debris Removal                                                           | 50,000                 |                              |
| Pollution Cleanup and Removal                                            | 50,000                 |                              |
| Property off Premise                                                     | 100,000                |                              |
| Property of Employees                                                    | 25,000                 |                              |

**POLICY TYPE****COVERAGE****COVERAGE  
DATES**

|                                                                                                                                                      |             |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|---------------|
| <b>2. WORKER'S COMPENSATION (Benchmark Ins. Co. )</b>                                                                                                |             | 7/15/25-26    |
| Policy #CST5025631                                                                                                                                   |             |               |
| Statutory Limits                                                                                                                                     | 1,000,000   |               |
| <b>3. GENERAL LIABILITY (Lexington Ins. Co. #41-LX-053404140-2</b>                                                                                   |             | 10/01/25 - 26 |
| Total Aggregate                                                                                                                                      | 2,000,000   |               |
| Products/Completed Operations Aggregate                                                                                                              | 2,000,000   |               |
| Personal Injury & Advertising Injury                                                                                                                 | 1,000,000   |               |
| Each Occurrence                                                                                                                                      | 1,000,000   |               |
| Employee Benefits Program Liability- per claim & Aggregate                                                                                           | 1,000,000   |               |
| Damage to Premises Rented to You                                                                                                                     | 100,000     |               |
| Liquor Liability – per claim & Aggregate (\$1,000 deductible)                                                                                        | 1,000,000   |               |
| Each Occurrence                                                                                                                                      | 1,000,000   |               |
| Medical Expense                                                                                                                                      | 5,000       |               |
| <b>4. SEXUAL ABUSE LIABILITY (Lloyds/London # B0621PPINE005325)</b>                                                                                  |             | 10/01/25 -    |
| 26                                                                                                                                                   |             |               |
| Total Aggregate                                                                                                                                      | \$1,000,000 |               |
| Each Claim                                                                                                                                           | \$1,000,000 |               |
| <b>5. COMMERCIAL AUTO POLICY (New Hampshire Ins. Co. # 01-CA-010177641-4)</b>                                                                        |             | 10/01/25 - 26 |
| Auto Liability – 21 vehicles/Trailers                                                                                                                | 1,000,000   |               |
| Non-Owned or Hired Auto Liability                                                                                                                    | 1,000,000   |               |
| Hired Auto Physical Damage Comp & Collision                                                                                                          | ACV         |               |
| Uninsured Motorist/Underinsured Motorist                                                                                                             | 100,000     |               |
| Physical Damage – Comprehensive \$1,000 deductible                                                                                                   | ACV         |               |
| Collision Damage \$1,000 deductible                                                                                                                  | ACV         |               |
| <b>6. CRIME/FIDELITY (Philadelphia Policy # PHSD1829787018)</b>                                                                                      |             | 10/01/25 - 26 |
| Employee Theft/Dishonesty - \$50,000 deductible                                                                                                      | 1,000,000   |               |
| Computer Theft & Funds Transfer Fraud - \$50,000 deductible                                                                                          | 1,000,000   |               |
| Forgery or Alteration - \$500 deductible                                                                                                             | 100,000     |               |
| Forgery or Alteration of Credit, Debit, or Charge Card \$500 ded.                                                                                    | 25,000      |               |
| Money & Securities (Inside Premises) 500 deductible                                                                                                  | 50,000      |               |
| Money & Securities (Outside Premises) \$500 deductible                                                                                               | 50,000      |               |
| ERISA Fidelity                                                                                                                                       | 100,000     |               |
| <b>7. COMMERCIAL UMBRELLA LIABILITY</b>                                                                                                              |             | 10/01/25 - 26 |
| <b>EXCESS LIABILITY (National Union Fire Ins. Co. 29-UD-019919144-4 )</b>                                                                            |             |               |
| 10/01/15 - 16                                                                                                                                        |             |               |
| <b>\$5 million Umbrella coverage over the General Liability, Auto Liability, Watercraft and Employee Benefits Liability and Employers Liability.</b> |             |               |
| <b>Please note, this Umbrella only has \$1 million sublimit over the Liquor Liability Limit.</b>                                                     |             |               |
| <b>Defense Expenses are in addition to the limit.</b>                                                                                                |             |               |
| Each Occurrence                                                                                                                                      | 5,000,000   |               |
| Personal & Advertising Limit                                                                                                                         | 5,000,000   |               |
| Products/Completed Operations Aggregate                                                                                                              | 5,000,000   |               |
| General Aggregate                                                                                                                                    | 5,000,000   |               |
| Self-Insured Retention                                                                                                                               | 10,000      |               |

**POLICY TYPE****COVERAGE****DATES**

8. **COMMERCIAL UMBRELLA LIABILITY** 10/01/25 - 26  
**EXCESS LIABILITY (Evanston Insurance Co. # MKLV5EUE104429)**  
**\$5M Excess Umbrella coverage over the \$5 million National Union Umbrella.**  
Each Occurrence 5,000,000  
Personal & Advertising Limit 5,000,000  
Products/Completed Operations Aggregate 5,000,000  
General Aggregate 5,000,000  
Retained Limit 0
9. **COMMERCIAL UMBRELLA LIABILITY** 10/01/25 - 26  
**EXCESS LIABILITY (Scottsdale Insurance Co.. #XLS2008412 )**  
**\$5M Excess Umbrella coverage over the \$5 million Evanston Ins. Co. Umbrella)**  
Each Occurrence 5,000,000  
Personal & Advertising Limit 5,000,000  
Products/Completed Operations Aggregate 5,000,000  
General Aggregate 5,000,000  
Retained Limit 0
10. **BOILER & MACHINERY/Equipment Breakdown** 10/01/25 - 26  
**Included in Commercial Package with Lexington Ins. Company.**  
Equipment Breakdown limit \$10,000 Deductible 8,823,089  
Business Income with Extra Expense Limit 72 hours deductible incl. in limit  
Spoilage, Ammonia Contamination, Hazardous Substances 100,000  
Expediting Expense 250,000  
Pollution Clean Up & Removal 25,000
11. **MOBILE EQUIPMENT (Lexington Ins. Company #41-LX-053404140-2)** 10/01/25 - 26  
Limit (Scheduled Equipment) (\$2,500 deductible) 1,563,769  
Miscellaneous Tools (\$500 deductible) 10,000  
Rented / Leased Equipment (\$2,500 deductible) 125,000
12. **DIFFERENCE IN CONDITIONS (Lloyds # B1230SP02372A25)** 10/01/25 - 26  
**Flood Insurance.** (This was the maximum limit the Ins. Company allowed)  
Building Limit 4,267,630  
Contents 1,153,676  
Loss of Use 500,000  
Building and Contents Deductible per building 2,500  
Loss of Use Deductible 20,000
13. **DIFFERENCE IN CONDITIONS (Golden Bear Ins.Co.#GFD0300314503)** 10/01/25 - 26  
**Earthquake** – Each Occurrence and Aggregate \$9,860,437  
Ordinance or Law – Demolition & increased cost of construction 643,996  
Deductible (Earthquake) minimum of \$25,000 or 20% Per Unit of Insurance.  
All Other Perils Per Occurrence deductible of \$25,000  
Per Unit is each separately scheduled building or structure which sustained a loss  
Per Unit is the contents of each separately scheduled building or structure which sustained a loss
14. **DIRECTORS & OFFICER'S & EMPLOYMENT PRACTICES LIABILITY**  
**(Covington Specialty Ins. Co. # VNO10001600)** 10/01/25 – 10/01/26

|                        |           |
|------------------------|-----------|
| Prior Litigation Date  | 12/09/18  |
| Limit of Liability     | 3,000,000 |
| Aggregate Limit        | 3,000,000 |
| Retention – each claim | 25,000    |

| <u>POLICY TYPE</u> | <u>COVERAGE</u> | <u>DATES</u> |
|--------------------|-----------------|--------------|
|--------------------|-----------------|--------------|

**15 . DIRECTORS & OFFICER'S & EMPLOYMENT PRACTICES LIABILITY**

(Associated Industries Ins. Co., #ANV126530A)

**\$3 million Umbrella Over the \$3 million Covington Specialty policy** 10/01/25 – 10/01/26

|                                      |           |
|--------------------------------------|-----------|
| Prior and/or Pending Litigation Date | 12/09/18  |
| Limit of Liability                   | 3,000,000 |
| Aggregate Limit                      | 3,000,000 |
| Deductible – each claim              | 0         |

**16 . DIRECTORS & OFFICER'S & EMPLOYMENT PRACTICES LIABILITY**

(RSUI, Policy #NHS716583) **\$4 million umbrella over the \$3 million Associated.**

**Policy.** 10/01/25 – 10/01/26

|                                      |           |
|--------------------------------------|-----------|
| Prior and/or Pending Litigation Date | 12/09/18  |
| Limit of Liability                   | 4,000,000 |
| Aggregate Limit                      | 4,000,000 |
| Deductible – each claim              | 0         |

**17. BLANKET ACCIDENT (Philadelphia Insurance Co.# PHPA138412007) 8/27/25 –26**

|                                                                           |         |
|---------------------------------------------------------------------------|---------|
| Volunteers/Participants Accidental Death/Dismemberment & Medical Expenses |         |
| Aggregate Limit                                                           | 500,000 |
| Medical Expense Limit Per Individual                                      | 100,000 |
| Accidental Death                                                          | 25,000  |
| Accidental Dismemberment up to                                            | 50,000  |
| Accidental Paralysis                                                      | 50,000  |
| Deductible                                                                | 0       |

**18. EQUESTRIAN GL and CCC (Argonaut Ins. Co. # ELP022664500) 07/30/25 - 26**

|                                                      |           |
|------------------------------------------------------|-----------|
| Liability – General Aggregate                        | 2,000,000 |
| Medical Expense limit – Any one person               | 5,000     |
| Liability – Each Occurrence Limit                    | 1,000,000 |
| Damage to Premises Rented to you                     | 50,000    |
| Deductible                                           | 500       |
| Care, Custody and Control (limit \$25,000 per horse) |           |
| \$100,000 Annual Aggregate for all horses            |           |

**19. EQUESTRIAN UMBRELLA (Argonaut Ins. Co. # EXP0226645-00) over GL 10/01/25 - 26**

|                 |           |
|-----------------|-----------|
| Each Occurrence | 3,000,000 |
| Aggregate Limit | 3,000,000 |

**20. POLLUTION (Tokio Marine Specialty Policy # PPK2611843016) 10/01/25 - 26**

|                                                                                  |           |
|----------------------------------------------------------------------------------|-----------|
| <b>For Fuel Tank Liability, Septic Tanks and Premises Environmental Coverage</b> |           |
| <b>On site and off site Coverage. Retroactive Date 10/01/09</b>                  |           |
| Remediation Expense & Liability Remediation –Each Incident                       | 1,000,000 |
| Bodily Injury & Property Damage resulting from Contamination                     | 1,000,000 |
| Transportation – Per Contamination Incident                                      | 1,000,000 |
| Aggregate Limit                                                                  | 1,000,000 |
| Image Restoration per Contamination Incident                                     | 25,000    |
| Self-Insured Retention                                                           | 5,000     |

**21. CYBER LIABILITY (Arch/Fortegra Specialty #C-4LRY-086897-25) 10/01/25 – 26**

Loss of Digital Assets, Non-Physical Business Interruption & Extra Expense,  
Cyber Extortion Threat, Network Security And Privacy Liability, Ransomware,  
Employee Privacy Liability, Electronic Media Liability, Cyber Crime, 3<sup>rd</sup> Party.  
Expense. \$250,000 limit per claim / \$250,000 aggregate Limit.  
Deductible \$5,000 each loss. Retroactive date: Full Prior Acts

**22. POSTAL BOND. (Merchants Bonding Co. Policy #CA804657R1) 02/22/26 – 29**  
**\$5,000 limit Bond.**