

A Publication for
the homeowners
and residents of
San Lorenzo

San Lorenzo

COMMUNITY NEWS

September 2007

August 6, 2007 Board Meeting Highlights

- A speaker from Patrol One was present to discuss the communities current Patrol Rules. The Board is reviewing the rules to ensure they meet the specifications for the Association.
- PCW Contracting was approved to complete the roof repairs caused from errant golf balls. Management will be posting notices as to when the project will be starting within the community. The Board and Management is hoping to have the project completed before the holidays.
- The Board approved to have a website created for the association. It will be set up by the end of August and can be accessed at <http://myhoa.com/sanlorenzo>

Parking Update

The parking spots that were once located along both sides of lower Emerald Downs have been blacked out, therefore, any car parked in an unmarked stall will receive a citation from Patrol One. Please only park guest cars in the marked white stalls along the community's streets. Please remember that all residents are required to park their cars in the garage or driveway; not in the guest parking.

Having a Party?

Please be aware that big gatherings result in loud noise which may be a nuisance to your surrounding neighbors. Be courteous of your neighbors and environment and keep your noise level down as to avoid complaints from your neighbors, especially in the evening and late night hours.

Architectural Applications And Notice Of Completions

Please submit your Architectural Applications to Action Property Management at 29B Technology Drive, Suite 100, Irvine, Ca. 92618. If your application is deemed incomplete, your entire application will be returned to you with a letter explaining what is lacking. Please complete the provided forms to be filled out and submit the entire application again to Management. Feel free to contact your community manager with any questions you may have.

Next Board Meeting:
October 15, 2007 at 6:30pm at the San Lorenzo Clubhouse.



Insurance Loss Assessment Coverage

Q. What does Loss Assessment Coverage mean?

A. The company will pay your share of any assessment levied against you by the association as a result of a direct loss of the common property caused by a peril covered by the policy.

Q. Do I need Loss Assessment Coverage?

A. YES! Example: If your association should have a liability loss exceeding the limit of the association master policy, you could be assessed to pay your share of the judgement exceeding the policy limits. This could include a personal injury suit as well, which means an injury arising from false arrest, wrongful eviction, evasion of rights of privacy, libel, slander, discrimination of race, color, religion or national origin.

Q. Do I have loss assessment due to an Earthquake?

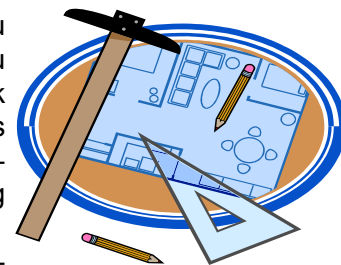
A. Not unless you have earthquake coverage endorsed to your condominium unit owners policy or have a separate blanket earthquake policy which included loss assessment coverage.

Q. Do all Unit Owners Policies carry Loss Assessment coverage?

A. No. Please check with your insurance representative to make sure you have this important coverage.

Architectural Controls Plan Ahead to Ensure Approval Any Architectural Changes Need Association O.K.

Our community regulates the changes you can make to the outside of your home. Before you hire a contractor or buy a bucket of paint, check your Covenant, Conditions & Restrictions (CC&Rs). Architectural changes need permission from the association prior to any work being started.



The approval process usually involves submitting an application describing the improvements that you want to make. What colors? What materials? What style? What dimensions? Plan ahead. Ask the association about any guidelines that are used by the members of the Architectural Committee. What kind of changes or improvements are usually approved? What kind are usually disapproved? This information will help you to devise a plan that is likely to be acceptable. Allow at least thirty days for the association to act on your request.

The association will be looking at your application to be sure that your changes or improvements are harmonious with the community design and purpose. Among other considerations are changes in drainage onto neighboring properties, the effect on your neighbor's privacy, and whether the improvement will block an undue amount of sunlight or disturb natural ventilation on neighboring properties.

These are all concerns that you would want the association to have when considering architectural changes proposed by your neighbor. It is the association's responsibility to look out for everyone's interests.

Top Ten Rules For Being A Good Neighbor

1. Don't make judgements about your neighbor.
2. Respect your neighbor.
3. Curb your dog.
4. Don't play the stereo too loud.
5. Comply with Parking Rules.
6. Don't be a six-car family.
7. Clean up after yourself.
8. Take care of your property.
9. Help form a Neighborhood Watch.
10. If there is a problem, talk about it. Direct conversation is more effective than sending a letter or banging on a wall.

Community Living

Membership Means Organization

Rules & Regulations

Your Community Association is a non-profit corporation registered with the State of California. As such, it is managed by a Board of Directors whose purpose is to oversee the maintenance and operation of all common areas and facilities. The Board is also responsible for governing your community in accordance with the provisions of the CC&R's, Bylaws, and the Articles of Incorporation.



What are the CC&R's?

Basically, the Covenants, Conditions, and Restrictions (CC&R's) are the legal documents that determine the guidelines for the operation of your community as a non-profit corporation. These guidelines are included in the title to your property and cannot be changed without proper action by the Board or by a vote of the Community Association Members. All homeowners must comply with the CC&R's. Failure to do so may result in fines.

What are Bylaws?

The Bylaws are the guidelines for the actual operation of your Community Association. The Bylaws define the duties of the various offices of the Board, the terms of the Directors, the members' voting rights, required meetings, as well as other specific items that are necessary to run the Association as a corporation.

Are There Other Rules?

From time to time, rules will be adopted by the Board. These rules are meant to protect the living environment of your community, and may involve guidelines regarding parking and vehicles, pets, pool use hours, etc. Since the common areas are owned and maintained by the association, any intended changes or modifications must meet the approval of the Board. Architectural guidelines adopted by the Board will include procedures for submitting requests to make exterior changes. The purpose of these guidelines is to control and protect the visual integrity of the community.

Membership Means Cooperation

Assessments

Maintaining and operating your common areas and facilities requires funds. These funds are collected from you in the form of assessments levied against your home. In addition, these monies provide for a reserve fund to offset future capital expenses.

Your monthly assessment is due on the first day of the calendar month following your escrow closing. Your assessment thereafter is also due on the first day of each month.

What If You Don't Pay Your Assessments?

Hopefully, that won't be a problem. However, payments received after the first of the month are subject to a late charge. Since billing is a courtesy and not a requirement, failure to receive a statement does not negate your legal responsibility to pay your assessment. Unfortunately, non-payment can lead to legal proceedings.

Membership Means Participation

Making Your Community Work

Since your Community Association is a corporation by law, a governing body, the Board of Directors is required to oversee its' business

Most Frequent Rules Violations

- Making exterior improvement WITHOUT prior written approval of the Architectural Committee (antennas, fencing, trees, etc.)
- Parking (Not utilizing proper areas for parking)
- Not picking up after your pet

The Board is responsible to enforce the CC&R's and Rules. You can make a difference - Thank you!

Neighborhood Watch Tips

**Police 24 Hour Number
(714) 990-7911**

Keep This Number Handy!

Let's all work together to help eliminate neighborhood crime. Please watch out for these activities in our neighborhood:

- * Someone running from a car or home.
- * Someone screaming. If you can't explain the screams, call law enforcement and report them.
- * Someone going door-to-door in the neighborhood or looking into windows and parked cars.
- * Someone asking about past residents.
- * Someone who appears to have no purpose wandering through the neighborhood.
- * Unusual or suspicious noises that you cannot explain, such as breaking glass or pounding.
- * Vehicles moving slowly without lights or without an apparent destination.
- * Business transactions conducted from a vehicle. This could involve the sale of drugs or stolen goods.
- * Offers of merchandise available for ridiculously low prices. The merchandise might be stolen.
- * Someone walking or running while carrying property at an unusual time or place.
- * Someone removing property from unoccupied residences.
- * A stranger entering a neighbor's home which appears to be unoccupied.
- * A stranger in a car who stops to talk to a child.
- * A child resisting the advances of an adult.

Association Rules **How We All** **Benefit By Them!**

Many people want as few rules as possible, but the fact is that rules help create order out of chaos, they provide for protection of others and for the good of the group.

Rules can be changed. If you do not like an association rule, then bring it to the attention of the Board. In the meantime, you owe it to all the residents to obey the rules.

Local government also has rules that apply to you. Usually, local government restricts the number of people that can occupy your home. Zoning requirements may limit your ability to use your home as a place of business.

Your home may be your castle but the association is the king of laws. Whether the rule was made by your association or local government, it is there for a purpose. Give each rule the benefit of the doubt. Understand the reason for rules governing the close living environment of a community association.



Action's **Community Care Center**

Our current Customer Service Department has been enhanced with additional Service Specialists who are cross-trained to assist homeowners with a variety of requests and inquiries.

Our Community Care Center will be your primary point of contact every time you contact Action Property Management. Gone are the days of voicemail messages to your assigned customer service representative. Now, any one from our team of specialists can assist you with your questions or requests. Even if you choose to leave a message, your message will be documented and routed to our Community Care team by a live receptionist.

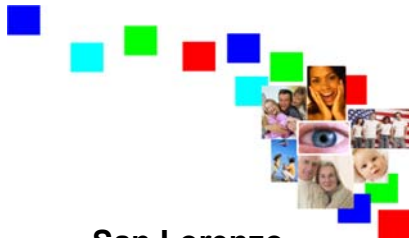
We have expanded our hours of coverage for Community Care to 7am to 7pm Monday through Friday to better serve you.

We hope that you will find this enhancement of our service beneficial to you and the homeowners of your community. We are continually striving to offer the highest quality service and ensure that living in your community is an enjoyable experience.

Here is our contact information:

Telephone: (949) 450-0202

Email: communitycare@actionlife.com



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Management Company Information

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