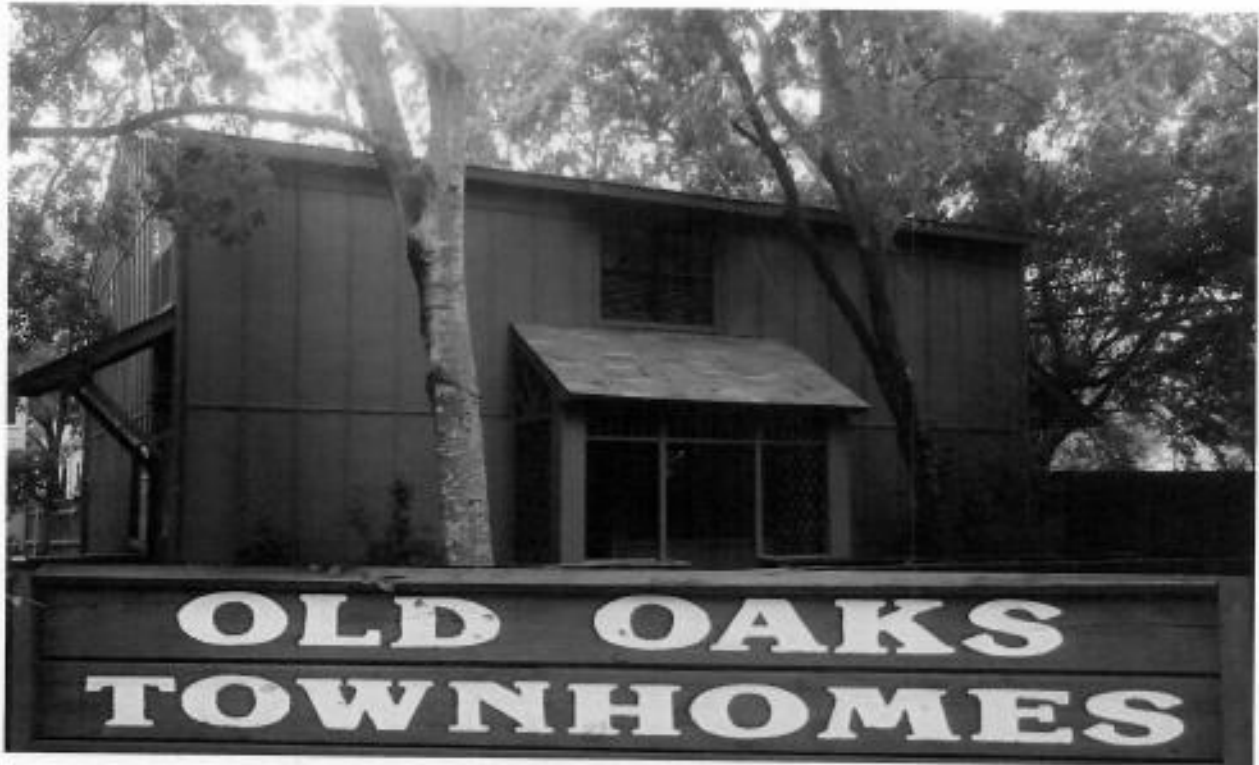


*Old Oaks Townhomes  
Homeowners  
Association, Inc.*



*Annual HOA Meeting  
Wednesday April 26, 2017, 6:00 pm  
404 D University Dr.*

*\*BVP Management Inc. \*[www.c21bcshoa.com](http://www.c21bcshoa.com) \* 979-764-2500*



Brazos Valley Property Management  
903 S Texas Avenue, College Station, TX 77840  
Business (979)764-2500 Fax (979)764-0508

The Old Oaks Condominium Owners Association is requesting your attendance at the **2017 Annual Meeting** to be held in the training room at Century 21 Beal, Inc. office at 404 D University Drive East, College Station, Tx. 77840 , (Across from The Fox and Hound) on **Wednesday, April 26, 2017 at 6pm.**

If you cannot be there and would like have your vote counted should there be a quorum, sign the attached proxy and return by **5:00 pm, April 26, 2017.** You can mail it to BVPM, 903 Texas Ave. South, College Station, Texas 77840, and Attention: Terry Thigpin or Toni Myers, or fax it to (979) 764-0508 or email to [c21hoa@century21bcs.com](mailto:c21hoa@century21bcs.com).

**Agenda**

1. Roll call, owners present and proxies. Determine if quorum.
2. Proof of notice of meeting
3. Reading and approval of minutes of 2016 Annual Meeting.
4. President's 2016 Report, including siding and roof replacement
5. 2016 Financials review, Delinquent HOA Dues Report, 2017 Budget, Sales Report
6. Drainage issues & Driveway repair.
7. Election or Reinstatement of Current Board Members
8. Maintenance issues
9. New business.
10. Adjournment

**2017 Annual Meeting Proxy Statement**

Know All by these Present: That I \_\_\_\_\_

Do hereby appoint: \_\_\_\_\_

or - Matt Solom    Karen Quattlebaum    Michael Lindo    Elizabeth Greig    Century 21 Beal

As agent for me, and in my name and stead to vote as my Proxy at the 2017 annual meeting of the Old Oaks Condominiums Owners Association, Inc. according to the percentage of votes assigned to act for me on all matters that come before the membership at the meeting as fully as if I were present. This proxy applies only to the April 26, 2017 annual meeting and may be revoked by me in writing at any time prior to the meeting.

Owner \_\_\_\_\_

Unit number(s) \_\_\_\_\_

Email Address \_\_\_\_\_

Current Phone Number \_\_\_\_\_

**This proxy must be received by 5:00 pm Wednesday, April 26, 2017.** You can mail, fax, or email it to us. BVPM, 903 Texas Ave. South, College Station, TX 77840. (Fax: 979-764-0508); email: [c21hoa@century21bcs.com](mailto:c21hoa@century21bcs.com)

Brazos Valley Property Management 903 S Texas Avenue, College Station, TX 77840  
Business (979)764-2500 Fax (979)764-0508

## **Minutes of Old Oaks Homeowner's Association Annual Meeting: April 14, 2016**

The annual meeting of the Old Oaks Condominium Owners Association was held at Century 21 Beal Inc.- Training Room, 404D University Dr., College Station, TX. The meeting was called to order by Matt Solom at 6:45 p.m. The following were those present for the meeting or signed a proxy with a total of 17 units represented:

### **Present for the Meeting (15)**

#01 Mary Bock  
#03 Helen Menn  
#05 Daniel Mowery  
#07 Matt Solom (President)  
#11 Melba Ripple  
#12 Mike Lindo  
#13 James Johnson/Taylor Tumlinson  
#14 Jeanne Mitchell  
#19 Helen Schifflerhauer  
#20 Karen Quattlebaum (Vice President)  
#25 Charles Haddick  
#26 Jim Scherff  
#27 Debbie Fiske  
#28 Anna Sprouse (Secretary)  
#32 Royce Watson

### **Proxy (2)**

#15 Dale Jennings  
#24 Yvaun Olsen

### **President's Report:**

Matt greeted our owners who took time to attend the annual meeting and because of them, we had a quorum and an Official Annual Meeting was held. Terry Thigpin and Bob Walker were present as representatives for Century 21. Anna read the minutes from the February 11, 2015 Annual Meeting and were accepted. All owners who attended received an overview of the monthly expenses for our complex.

### **Financial Report:**

Terry Thigpin reviewed and discussed the financials for 2015. As of March 31, 2016, the Reserve Account has a balance of \$27,271.15 and the Operating Account has a balance of \$6,643.95. The Proposed Budget for 2016 was reviewed and approved by the Board.

### **New Business:**

- A. Residents suggested, for emergency purposes, to obtain a sign with marked unit numbers at the entrance with noted direction points, in order for emergency personnel to efficiently locate a unit.
- B. Century 21 received a couple of bids for Hardi-Plank siding using Tyvek wrapping for 28 units. Estimated cost for siding is around \$270,000 plus remaining roofs to be replaced is about \$42,600. A motion was made to move forward with gathering loan information to present before the Board for residing the complex. Motion was passed.

- C. Erosion is a concern due to creek overflow as well as Oakwood drainage by the complex, which has caused a sink hole behind units 1 – 3. Additional expense down the road for repair.
- D. There will be an increase in dues for this year.
- E. Debbie Fiske was nominated to join the Board but declined the nomination; therefore, a vote was not taken.
- F. Mike Lindo was nominated to join the Board as Secretary to replace Anna Sprouse. A vote was taken and nominee was approved.

Meeting Adjourned: 8:11 p.m.

Minutes prepared by Anna Sprouse

# OLD OAKS CONDOMINIUM OWNERS ASSOCIATION

## Board Meeting

March 2, 2017

The meeting was called to order by Matt Solom at 5:35 pm. President Matt Solom, Secretary Karen Quattlebaum, and member at large Mike Lindo. Terry Thigpin & Bob Walker were in attendance for Century 21/BVPM.

### Old Business:

- A. **Siding Project** – Project was finished in January 2017. Several concerns need to be addressed (window trim on #7, #6 condensation pipe, #5 hot water relief valve, overhangs on roofs for #31 & 32, light broken on side of #18)
- B. **sinkhole** – Bob Walker presented what he has worked on with the Oakwood Board & an engineering firm. Bottom line – Oakwood needs Old Oaks' access (behind units 1-10) to fix their drainage problem. A 50/50 cost split was proposed by Oakwood to fix sinkhole behind unit #1 & #2. Terry will be going to meet with the lawyer to talk liability for Oakwood & their drainage issues.
- C. **Leaking issues – 11 - 14** – The 4 new units are having issues with water getting in at the French doors (different from all other units in complex). It was suggested to put up awnings as all other fixes have not worked. If awnings are installed – they need to be uniform & the same for all 4 units. Also, this will be an owner's expense – not HOA.
- D. **#21** – the co-owner (mother) of the unit came in & paid the account current (over \$1200.). However, (#21) is still bringing junk into the complex & putting it in the bulky trash area.
- E. **The Big Event** – We will have a crew of 10-15 students come out to do work for us 3/25. Due to the information on the sinkhole – we will have them focus on the area behind 1-10, over by the dumpster & the other parking area by 29-32. BVPM will provide box lunches for the students.

### New Business:

- A. **Doggie waste bags**: the bags are rotted/mildewed
- B. **dumpster**: the top rail is significantly bent; Need to contact COB to see if we can get a new dumpster – and maybe one with side access as the current one is very heavy/hard to open the top flaps.
- C. **Drooping power line**: the power line going from the back part of the parking lot to the front by #28 is drooping significantly. If a tall truck came through – it would catch on it.
- D. **Light sensor out**: light sensor of light by mailbox is malfunctioning – as the light stays on all day.
- E. **Annual meeting**: To be scheduled for late April at the Century 21 sales office on University

Meeting adjourned at 7:45 pm

Minutes prepared by Karen Quattlebaum

**OLD OAKS CONDOMINIUM OWNERS ASSOCIATION**  
**Special Board Meeting – Meet the Contractors**  
**August 17, 2016**

The meeting was held at BVP Management/Century 21 office, 903S. Texas Ave., College Station, TX. The purpose of this meeting is to meet the 2 Contractors OOCOA is considering to do the re-roofing & re-siding of the complex. In attendance were Matt Solom, Karen Quattlebaum, Elizabeth Grieg, Bob Walker and Terry Thigpin. Absent was member Mike Lindo.

**Super Siding**

**Roofing & Siding Total Bid - \$261,800.**

Ken & Chris Tola (Ben – Chris' son in charge of cleanup)

North Richland Hills, Texas

1. Ranked #1 by James Hardie (2<sup>nd</sup> certified in Texas – other one not certified anymore)
2. Guys have been with them over 20 years – Jose is foreman
3. Has truck/trailers needed for job – no bothering of residents
4. Put tarps down – covers everything
5. Have electricians & plumbers on site if pipe/wire hit – fix it & go on. NO add'l cost
6. One month to complete project (siding & roofing) barring any weather complications
7. 2 million in insurance coverage with Allstate (liability & worker's comp)
8. NO change orders – they run across a problem – fix it & move on (rotted base plate, etc)
9. Use OSB behind Hardie Plank
10. Dust will be kept to a minimum
11. New windows optional at each owner's discretion/but extra cost
12. Storm doors/solar screens will be removed & put back during process
13. Sealed at all joints, 90 degree corners, joints, etc
14. If excess roofing deck needed (if rotted) might be a small additional cost.
15. Does not recommend pre-painted siding
16. Doors will be painted
17. Screw shank galvanized nails
18. Lifetime Behr paint with primer included (satin finish)
19. Only Elite contractor on Home Advisor.com
20. Never come back & ask for more \$\$ (rodents, rotten seal plate – they take care of it)
21. NOTHING is thrown on grown – they put in trailers & take it to the dump
22. Lifetime warranty on work
23. Drip guard/new fascia
24. Perforated soffits – screen behind it – better ventilation
25. Spray foam cracks & crevices
26. Metal flashing above windows – HP sits in that
27. No problem with permits
28. Treat for termites/carpenter ants – not additional
29. More than 10 sheets for roof deck – take pics & send to insurance for claim
30. Gutters can be installed (extra \$\$)
31. Will re-support 2 story front awings (no extra \$\$)
32. Suggest to put new shingles on 21-28
33. Need 3-4 weeks lead time to get materials
34. When they meet us on site – will bring foreman to walk complex

## The House Dr

Tim Burns & James (Tim – roofing, James – siding)

Hearne, Texas

roofing & siding total bid \$255,000

1. Their main concern is old windows – they need to be replaced - recommend replacing single paned ones
2. Time frame 6-8 weeks
3. Need parking lot space for trailer AND materials (need dumpster on site & a pod for materials – semi truck)
4. Need an allowance for rot – not included in bid
5. OSB will go under siding
6. Will match new building
7. Recommend replacing shingles on newer roofs to match
8. Insulation extra – not included in bid. Will notify us so owners could know about cost
9. Need to notify residents when working on building b/c of noise & motion
10. Loud & dusty – but can spray down to keep down
11. Have insurance (\$1 million?)
12. Bad base plate – will be extra cost as extra roofing decking (\$35/sheet for removing & replacing)
13. They will clean up – but it is going to be noisy
14. New drip edge
15. Has a paint additive to help with UV rays (???)
16. Need to send letter to owners re: new windows so they can be replaced when siding is redone
17. Siding first, roofs last
18. Whatever we want to do RE: paint
19. Have a process – siding off, new osb, house wrap, new siding, roof, paint
20. If approved, they'll come to the complex & remove some of the siding to look at sill plate to see if materials need to be bought

## Board Discussion

\$6,000 difference in bid total between Super Siding & House Dr. However, Super Siding's bid will not increase with bad base plates, pipes hit, etc. Insulation is included in Super Siding's bid – not in House Dr's. Super Siding is self-contained, have their own trucks to bring materials in – just need space in parking lot. Super Siding has more insurance coverage. House Dr will need more space than Super Siding. Super Siding doesn't cut corners because they don't have to. Big business to cover everything. No change orders – they just do it & move on. Difference is in the roofing bids. EVERYTHING additional with House Dr – there is always something with House Dr. Constant questions. Super Siding – the number is the total – period.

We will raise dues \$60 over 2 years to be able to pay for loan. Add \$5,000 to loan for unexpected costs. Move \$5000 from operating account to sinking fund. We have the 10% down. A \$60 increase over 2 years would make the dues \$205/month. \$135/month to 'turn the lights on' at the complex. 15 year loan term, pay it off in 10 years. Pre-painted siding not good per Super Siding. Monthly payment \$2132 - \$66.63/per unit. Get 6 months grace period prior to loan payments having to start.

The Board unanimously selects: **Super Siding**

We will now schedule a meeting for Super Siding to come down to talk to the owners & walk the complex

**Cash Flow (Cash)**  
**Old Oaks Condos HOA - (oldoaks)**  
**January 2016 - December 2016**

Prepared For:  
Old Oaks Condo HOA  
3923 Old Oaks  
Bryan, TX 77802

Prepared By:  
BVP Management, Inc.  
903 Texas Ave S  
College Station, TX 77840

	Period to Date	%	Year to Date	%
<b>INCOME</b>				
<b>RENT INCOME</b>				
Late Fees\NSF Rent	455.00	0.78	455.00	0.78
Homeowners Association Dues	57,718.59	99.22	57,718.59	99.22
<b>NET RENT INCOME</b>	<b>455.00</b>	<b>0.78</b>	<b>455.00</b>	<b>0.78</b>
<b>TOTAL INCOME</b>	<b>58,173.59</b>	<b>100.00</b>	<b>58,173.59</b>	<b>100.00</b>
<b>EXPENSES</b>				
Legal Fees Owners CB	87.50	0.15	87.50	0.15
General Maintenance	1,434.86	2.47	1,434.86	2.47
HOA/Dues Violations	-70.00	-0.12	-70.00	-0.12
Insurance	17,309.12	29.75	17,309.12	29.75
Transfer to Reserve Acct	7,192.00	12.36	7,192.00	12.36
Legal Fees (HOA)	205.28	0.35	205.28	0.35
Lawn/Property Maintenance	8,508.45	14.63	8,508.45	14.63
Maintenance Supplies	187.12	0.32	187.12	0.32
Management Fee	4,800.00	8.25	4,800.00	8.25
Mortgage/Note Payment	401.98	0.69	401.98	0.69
Office Expenses	100.00	0.17	100.00	0.17
Pest Control	2,316.61	3.98	2,316.61	3.98
Postage	14.88	0.03	14.88	0.03
Professional Fees	1,085.00	1.87	1,085.00	1.87
Trash Pick-up	553.36	0.95	553.36	0.95
Utilities	11,568.18	19.89	11,568.18	19.89
<b>TOTAL DIRECT EXPENSES</b>	<b>55,694.34</b>	<b>95.74</b>	<b>55,694.34</b>	<b>95.74</b>
<b>TOTAL EXPENSES</b>	<b>55,694.34</b>	<b>95.74</b>	<b>55,694.34</b>	<b>95.74</b>
<b>NET INCOME</b>	<b>2,479.25</b>	<b>4.26</b>	<b>2,479.25</b>	<b>4.26</b>
<b>ADJUSTMENTS</b>				
Prepaid Rent	-1,002.00		-1,002.00	
<b>TOTAL ADJUSTMENTS</b>	<b>-1,002.00</b>		<b>-1,002.00</b>	
<b>CASH FLOW</b>	<b>1,477.25</b>		<b>1,477.25</b>	
Beginning Cash	3,550.16			
Ending Balance	5,027.41			



**Expense Distribution**  
**oakridge - Oakridge HOA**  
**Invoice Date: 01/2016 - 12/2016**  
**Check Date: 01/2016 - 12/2016**

Ctrl#	Invoice Number	Invoice Date	Property	Payee	Payable Account	Amount	Unpaid Amount	Check Number	Check Date	Description
<b>2270 Clearing-Tenant Deposits</b>										
218257	Refund	01/27/16	oakridge	xtolandd	2200	115.00		109092	01/27/16	Move out refund
						115.00	0.00			
<b>6430 Fence Repair</b>										
218078	1263	12/18/15	oakridge	t fry	2200	35.00		109042	01/06/16	RE-ATTACHED FENCE TO
218674	Oakridge F	03/28/16	oakridge	brenner	2200	875.00		109276	03/28/16	Fence replacement at Oakridge
218770	502	03/01/16	oakridge	t fry	2200	55.41		109326	04/06/16	OR #26 Fence and gate repairs
218838	Oakridge H	04/12/16	oakridge	brenner	2200	1,425.00		109353	04/12/16	Replace fence at unit 8, 12, 21
						2,390.41	0.00			
<b>6455 General Maintenance</b>										
218059	1299	12/29/15	oakridge	t fry	2200	50.41		109042	01/06/16	SILICONE AROUND SLIDING
218196	01132016	01/13/16	oakridge	santini	2200	240.00		109074	01/18/16	Cleaned out all gutters at
218869	385	01/26/16	oakridge	aggiegut	2200	125.00		109367	04/22/16	Gutter extension at Barak #2
219022	332	05/04/16	oakridge	t fry	2200	78.88		109425	05/05/16	SILICONE AROUND
219454	000005	07/05/16	oakridge	dirt	2200	108.90		109621	07/05/16	#08- FILL IN HOLES FOR
219617	506	07/15/16	oakridge	crossser	2200	85.00		109690	07/25/16	#26 SEALED AROUND BACK
219829	1061	08/10/16	oakridge	dirt	2200	43.30		109771	08/11/16	#25 CLEANED OUT GUTTERS
219859	1083	08/16/16	oakridge	dirt	2200	422.18		109781	08/17/16	#3 - repaired sagging ceiling
219901	1100	08/25/16	oakridge	dirt	2200	32.48		109834	09/06/16	#8 - REPAIRED GATE LATCH
220903	1137	12/14/16	oakridge	tlcmaint	2200	50.00		110188	12/15/16	removed two satellite dishes
						1,235.93	0.00			
<b>6470 Insurance</b>										
218087	TXH-43988	12/30/15	oakridge	ipfs	2200	775.90		109048	01/06/16	INSURANCE PAYMENT 4
218411	TXH-43988	02/10/16	oakridge	ipfs	2200	775.90		109157	02/12/16	INSURANCE PAYMENT NO 5
218592	TXH-43988	03/04/16	oakridge	ipfs	2200	775.90		109232	03/08/16	INSURANCE
218781	TXH-43988	03/30/16	oakridge	ipfs	2200	775.90		109331	04/06/16	Oakridge HOA Insurance
219018	TXH-43988	05/04/16	oakridge	ipfs	2200	775.90		109413	05/05/16	INSURANCE
219329	TXH-43988	06/06/16	oakridge	ipfs	2200	775.90		109556	06/06/16	INSURANCE
219509	txh-439883	07/05/16	oakridge	ipfs	2200	775.90		109637	07/05/16	
220136	1	09/15/16	oakridge	sig	2200	2,092.86		109891	09/15/16	INSURANCE
220371	TXH-56362	10/04/16	oakridge	ipfs	2200	718.40		109976	10/05/16	
220664	TXH-56362	11/09/16	oakridge	ipfs	2200	718.40		110076	11/09/16	Insurance
220844	FID010186	12/05/16	oakridge	rli	2200	201.00		110151	12/05/16	Fedility Bond
220845	TXH-56362	11/29/16	oakridge	ipfs	2200	718.40		110146	12/05/16	Insurance payment monthly
						9,880.36	0.00			
<b>6471 Transfer to Reserve Acct</b>										
218051	notes-2180	01/01/16	oakridge	oakridge	2200	333.00		109023	01/04/16	101749342 monthly deposit
218283	notes-2182	02/01/16	oakridge	oakridge	2200	333.00		109106	02/02/16	101749342 monthly deposit
218539	notes-2185	03/01/16	oakridge	oakridge	2200	333.00		109194	03/02/16	101749342 monthly deposit
218700	notes-2187	04/01/16	oakridge	oakridge	2200	333.00		109292	04/04/16	101749342 monthly deposit
218901	notes-2189	05/01/16	oakridge	oakridge	2200	333.00		109384	05/02/16	101749342 monthly deposit
219206	notes-2192	06/01/16	oakridge	oakridge	2200	333.00		109519	06/01/16	101749342 monthly deposit
219525	notes-2195	07/01/16	oakridge	oakridge	2200	333.00		109613	07/05/16	101749342 monthly deposit
219684	notes-2196	08/01/16	oakridge	oakridge	2200	333.00		109717	08/01/16	101749342 monthly deposit
219951	notes-2199	09/01/16	oakridge	oakridge	2200	333.00		109824	09/02/16	101749342 monthly deposit
220269	notes-2202	10/01/16	oakridge	oakridge	2200	333.00		109938	10/03/16	101749342 monthly deposit
220545	notes-2205	11/01/16	oakridge	oakridge	2200	333.00		110033	11/01/16	101749342 monthly deposit
220797	notes-2207	12/01/16	oakridge	oakridge	2200	333.00		110128	12/02/16	101749342 monthly deposit
						3,996.00	0.00			
<b>6472 Keys/Locks</b>										
219538	160609-02	07/05/16	oakridge	mel	2200	65.00		109643	07/06/16	NEW REPLACEMENT MAIL
						65.00	0.00			
<b>6473 Legal Fees (HOA)</b>										
219656	11893	07/28/16	oakridge	peterso	2200	290.00		109710	07/28/16	DRAFT BYLAWS
						290.00	0.00			
<b>6475 Lawn/Property Maintenance</b>										
218092	21720	01/01/16	oakridge	horizon	2200	360.83		109033	01/06/16	mowed and trimmed
218337	21867	02/01/16	oakridge	horizon	2200	577.33		109126	02/08/16	Lawn maintenance

**Expense Distribution**  
**oakridge - Oakridge HOA**  
**Invoice Date: 01/2016 - 12/2016**  
**Check Date: 01/2016 - 12/2016**

Ctrl#	Invoice Number	Invoice Date	Property	Payee	Payable Account	Amount	Unpaid Amount	Check Number	Check Date	Description
218584	22076	03/04/16	oakridge	horizon	2200	360.83		109212	03/04/16	monthly lawn service
218743	22189	04/01/16	oakridge	horizon	2200	360.83		109318	04/06/16	Lawn maintenance
219007	42676	05/04/16	oakridge	xstump	2200	947.18		109426	05/05/16	TRIM TREES
219013	22408	05/04/16	oakridge	horizon	2200	360.83		109412	05/05/16	MONTHLY LAWN MAINTANCE
219031	12573	05/04/16	oakridge	oneal	2200	54.13		109419	05/05/16	Oakridge #20, Cut 3 large crape
219090	2016-317	05/17/16	oakridge	xstump	2200	2,489.75		109459	05/17/16	REMOVE 3 TREES
219119	51316E	05/13/16	oakridge	aggieter	2200	135.31		109467	05/17/16	lawn treatment- weed control,
219231	22608	06/01/16	oakridge	horizon	2200	360.83		109543	06/06/16	MONTHLY LAWN CARE
219261	1622	06/03/16	oakridge	mel	2200	175.00		109554	06/06/16	LAWN CARE / WATERING
219300	22731	06/06/16	oakridge	horizon	2200	1,486.79		109543	06/06/16	LANDSCAPING
219430	22808	07/01/16	oakridge	horizon	2200	360.83		109627	07/05/16	MONTHLY LAWN CARE
219535	1627	07/05/16	oakridge	mel	2200	291.38		109643	07/05/16	LAWN WATERING
219696	1632	08/02/16	oakridge	mel	2200	343.75		109736	08/03/16	lawn watering
219705	72916e	08/02/16	oakridge	aggieter	2200	135.31		109727	08/03/16	lawn treatment
219744	1036	08/02/16	oakridge	dirt	2200	54.13		109731	08/03/16	shrub removal
219796	23037	08/02/16	oakridge	horizon	2200	360.83		109745	08/04/16	MONTHLY LAWN CARE
219978	1637	09/06/16	oakridge	mel	2200	275.00		109853	09/06/16	lawn watering service
220002	23260	09/01/16	oakridge	horizon	2200	360.83		109836	09/06/16	MONTHLY SERVICE
220342	1643	10/01/16	oakridge	mel	2200	473.52		109967	10/06/16	LAWN WATERING
220405	23484	10/01/16	oakridge	horizon	2200	360.83		109962	10/06/16	
220437	100716E	10/06/16	oakridge	aggieter	2200	135.31		109980	10/07/16	Lawn treatment, weed control,
220576	1648	11/04/16	oakridge	mel	2200	275.00		110058	11/04/16	lawn watering as necessary
220613	23723	11/04/16	oakridge	horizon	2200	360.83		110053	11/04/16	LAWN CARE OCTOBER
220663	2016-900	11/09/16	oakridge	bvsqts	2200	324.74		110072	11/09/16	PLANT ONE LIVE OAK
220683	2016-916	11/10/16	oakridge	xstump	2200	947.19		110093	11/15/16	trim oaks bldg 3 clean out all
220858	23896	12/01/16	oakridge	horizon	2200	360.83		110145	12/05/16	monthly lawn maintenance
						13,069.95	0.00			
<b>6520 Maintenance Supplies</b>										
218976	1617	05/01/16	oakridge	mel	2200	218.82		109416	05/05/16	Monthly monitoring of lawn
						218.82	0.00			
<b>6530 Maint. Mgmt. Fee</b>										
218040	notes-2180	01/01/16	oakridge	office	2200	400.00		109021	01/04/16	Oakridge Maintenance Mgmt.
218272	notes-2182	02/01/16	oakridge	office	2200	400.00		109108	02/02/16	Oakridge Maintenance Mgmt.
218528	notes-2185	03/01/16	oakridge	office	2200	400.00		109191	03/02/16	Oakridge Maintenance Mgmt.
218689	notes-2186	04/01/16	oakridge	office	2200	400.00		109294	04/04/16	Oakridge Maintenance Mgmt.
218890	notes-2188	05/01/16	oakridge	office	2200	400.00		109381	05/02/16	Oakridge Maintenance Mgmt.
219195	notes-2191	06/01/16	oakridge	office	2200	400.00		109517	06/01/16	Oakridge Maintenance Mgmt.
219514	notes-2195	07/01/16	oakridge	office	2200	400.00		109611	07/05/16	Oakridge Maintenance Mgmt.
219673	notes-2196	08/01/16	oakridge	office	2200	400.00		109715	08/01/16	Oakridge Maintenance Mgmt.
219940	notes-2199	09/01/16	oakridge	office	2200	400.00		109822	09/02/16	Oakridge Maintenance Mgmt.
220210	notes-2202	10/01/16	oakridge	office	2200	400.00		109935	10/03/16	Oakridge Maintenance Mgmt.
220534	notes-2205	11/01/16	oakridge	office	2200	400.00		110030	11/01/16	Oakridge Maintenance Mgmt.
220786	notes-2207	12/01/16	oakridge	office	2200	400.00		110126	12/02/16	Oakridge Maintenance Mgmt.
						4,800.00	0.00			
<b>6665 Office Expenses</b>										
218718	1008	03/15/16	oakridge	bvinc	2200	14.00		109311	04/06/16	Water shut off vales letters to
218718	1008	03/15/16	oakridge	bvinc	2200	-14.00		109311	04/06/16	Water shut off vales letters to
218718	1008	03/15/16	oakridge	bvinc	2200	14.00		109334	04/06/16	Water shut off vales letters to
						14.00	0.00			
<b>6695 Pest Control</b>										
218103	14409	01/03/16	oakridge	lonestar	2200	64.95		109035	01/06/16	MONTHLY PEST CONTROL
218305	14539	01/31/16	oakridge	lonestar	2200	64.95		109128	02/08/16	Monthly exterior pest control
218522	1292	03/02/16	oakridge	lonestar	2200	64.95		109214	03/04/16	montly pest control
218742	1292	04/04/16	oakridge	lonestar	2200	64.95		109320	04/06/16	MONTHLY PEST CONTROL
218995	14912	05/04/16	oakridge	lonestar	2200	64.95		109415	05/05/16	MONTHLY PEST CONTROL
219236	1292	06/01/16	oakridge	lonestar	2200	64.95		109546	06/06/16	MONTHLY PEST CONTROL
219440	1292	07/01/16	oakridge	lonestar	2200	64.95		109638	07/05/16	MONTHLY PEST CONTROL
219712	1292	08/02/16	oakridge	lonestar	2200	64.95		109735	08/03/16	monthly pest control
220009	1292	09/06/16	oakridge	lonestar	2200	64.95		109840	09/06/16	MONTHLY 13-20
220388	1292	10/01/16	oakridge	lonestar	2200	64.95		109965	10/06/16	
220598	1292	11/04/16	oakridge	lonestar	2200	64.95		110057	11/04/16	
220770	1292	12/02/16	oakridge	lonestar	2200	64.95		110148	12/05/16	13-20 monthly exterior
						779.40	0.00			

**Expense Distribution**  
**oakridge - Oakridge HOA**  
**Invoice Date: 01/2016 - 12/2016**  
**Check Date: 01/2016 - 12/2016**

Ctrl#	Invoice Number	Invoice Date	Property	Payee	Payable Account	Amount	Unpaid Amount	Check Number	Check Date	Description
<b>6700 Plumbing Expense</b>										
218184	14320	09/29/15	oakridge	holman1	2200	1,180.00		109084	01/12/16	OR#6 Exposed broken 4" clay
218185	14061	08/28/15	oakridge	holman1	2200	205.00		109084	01/12/16	OR#6/found coth clean outs on
						1,385.00	0.00			
<b>6701 Porter Service</b>										
218976	1617	05/01/16	oakridge	mei	2200	218.75		109416	05/05/16	Monthly monitoring of lawn
						218.75	0.00			
<b>6705 Professional Fees</b>										
219355	188514	06/15/16	oakridge	thomp	2200	225.00		109581	06/15/16	2015 Tax Preparation
						225.00	0.00			
<b>6750 Roofing Expense</b>										
218197	011320161	01/13/16	oakridge	santini	2200	65.00		109074	01/18/16	Oakridge roof repair/ decking
218879	6558	04/22/16	oakridge	lstarroo	2200	15,374.00		109374	04/25/16	Replaced roof building #2.
						15,439.00	0.00			
<b>6755 Tax Expense</b>										
219812	74-2137908	08/08/16	oakridge	irs	2200	19.76		109763	08/08/16	
						19.76	0.00			
<b>6776 Trash Pick-up</b>										
218077	1272	12/31/15	oakridge	tfry	2200	50.00		109042	01/06/16	REMOVED ITEMS OUTSIDE
218379	120	01/31/16	oakridge	tfry	2200	50.00		109135	02/08/16	Checked and removed bulk
218568	486	03/03/16	oakridge	tfry	2200	50.00		109221	03/04/16	haul trash from around dumpster
218777	654	03/31/16	oakridge	tfry	2200	50.00		109326	04/06/16	Removed items from around
218990	326	05/04/16	oakridge	tfry	2200	50.00		109425	05/05/16	TRASH PICK UP
219277	532	06/03/16	oakridge	tfry	2200	50.00		109551	06/06/16	REMOVED ITEMS FROM
219500	744	07/05/16	oakridge	tfry	2200	50.00		109632	07/05/16	REMOVED ITEMS FROM
219722	955	08/02/16	oakridge	tfry	2200	50.00		109740	08/03/16	removed items from dumpster
219999	1079	09/01/16	oakridge	tfry	2200	50.00		109835	09/06/16	
220393	1098	10/01/16	oakridge	tfry	2200	50.00		109972	10/06/16	REMOVED ITEMS FROM
220573	1231	10/31/16	oakridge	tfry	2200	50.00		110077	11/09/16	Picked up trash around
						550.00	0.00			
<b>6810 Utilities</b>										
218172	2062744	01/08/16	oakridge	btu	2200	576.84		109088	01/18/16	2102 BARAK LANE
218173	2062752	01/08/16	oakridge	btu	2200	30.19		109088	01/18/16	2102 BARAK LANE 11/26-12/29
218174	2062749	01/08/16	oakridge	btu	2200	25.02		109088	01/18/16	2102 BARAK LNAE 11/25-12/28
218333	2062749	01/27/16	oakridge	btu	2200	23.67		109122	02/08/16	Utilities
218334	2062752	01/28/16	oakridge	btu	2200	27.91		109122	02/08/16	Utilities
218335	2062744	01/28/16	oakridge	btu	2200	486.00		109122	02/08/16	Utilities
218596	2062749	03/07/16	oakridge	btu	2200	23.37		109230	03/08/16	2101 BARAK LANE
218597	2062744	03/07/16	oakridge	btu	2200	536.67		109230	03/08/16	2101 barak lane
218598	2062752	03/07/16	oakridge	btu	2200	28.76		109230	03/08/16	2101 barak
218769	2062749	04/04/16	oakridge	btu	2200	23.67		109310	04/06/16	
218771	2062744	04/04/16	oakridge	btu	2200	603.42		109310	04/06/16	WATER
218773	2062752	04/04/16	oakridge	btu	2200	27.15		109310	04/06/16	
218979	2062749	05/04/16	oakridge	btu	2200	22.84		109406	05/05/16	ELECTRIC
218980	2062744	05/04/16	oakridge	btu	2200	620.72		109406	05/05/16	WATER WASTE SECURITY
218981	2062752	05/04/16	oakridge	btu	2200	26.59		109406	05/05/16	ELECTRIC
219291	2062752	03/06/16	oakridge	btu	2200	25.96		109539	06/06/16	ELECTRIC
219292	2062749	06/03/16	oakridge	btu	2200	22.14		109539	06/06/16	ELECTRIC
219546	2062749	06/29/16	oakridge	btu	2200	22.45		109641	07/06/16	electrical
219548	2062744	06/28/16	oakridge	btu	2200	816.01		109641	07/06/16	water and electrical
219549	2062752	06/29/16	oakridge	btu	2200	26.37		109641	07/06/16	electrical
219804	2062744	08/04/16	oakridge	btu	2200	757.92		109754	08/08/16	WATER
219805	2062752	08/04/16	oakridge	btu	2200	25.02		109754	08/08/16	
219807	2062749	08/04/16	oakridge	btu	2200	21.83		109754	08/08/16	
220038	2062749	09/01/16	oakridge	btu	2200	22.76		109849	09/06/16	
220039	2062744	09/06/16	oakridge	btu	2200	662.13		109849	09/06/16	
220041	2062752	09/01/16	oakridge	btu	2200	26.57		109849	09/06/16	
220346	2062744	10/01/16	oakridge	btu	2200	822.81		109956	10/06/16	utilities
220347	2062752	10/01/16	oakridge	btu	2200	26.46		109956	10/06/16	utilities
220348	2062749	10/01/16	oakridge	btu	2200	22.76		109956	10/06/16	utilities
220680	2062744	11/09/16	oakridge	btu	2200	640.59		110071	11/09/16	

**Expense Distribution**  
**oakridge - Oakridge HOA**  
**Invoice Date: 01/2016 - 12/2016**  
**Check Date: 01/2016 - 12/2016**

Ctrl#	Invoice Number	Invoice Date	Property	Payee	Payable Account	Amount	Unpaid Amount	Check Number	Check Date	Description
220661	2062752	11/09/16	oakridge	btu	2200	26.42		110071	11/09/16	
220662	2062749	11/09/16	oakridge	btu	2200	22.91		110071	11/09/16	
220850	2062744	11/27/16	oakridge	btu	2200	558.55		110139	12/05/16	Utilities
220851	2062752	11/28/16	oakridge	btu	2200	28.68		110139	12/05/16	utilities
220852	2062749	11/28/16	oakridge	btu	2200	24.07		110139	12/05/16	utilities
						7,885.22	0.00			
						62,377.60	0.00			

**Cash Flow**

BVP Management, Inc.

Active Properties Owned By: Old Oaks Condo HOA

Date Range: 01/01/2017 to 03/31/2017

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
<b>Operating Income &amp; Expense</b>				
<b>Income</b>				
Homeowners Association Dues	16,135.59	100.00	16,135.59	100.00
<b>Total Operating Income</b>	<b>16,135.59</b>	<b>100.00</b>	<b>16,135.59</b>	<b>100.00</b>
<b>Expense</b>				
Electrical Repairs	160.10	0.99	160.10	0.99
General Maintenance	1,457.33	9.03	1,457.33	9.03
Insurance	2,930.22	18.16	2,930.22	18.16
Transfer to Reserves	1,392.00	8.63	1,392.00	8.63
Lawn/Property Maintenance	1,704.93	10.57	1,704.93	10.57
Maintenance Supplies	49.98	0.31	49.98	0.31
Management Fee	1,200.00	7.44	1,200.00	7.44
Mortgage/Note Payment	2,983.13	18.49	2,983.13	18.49
Pest Control	357.24	2.21	357.24	2.21
Porter Service	80.00	0.50	80.00	0.50
Trash Pick-up	77.07	0.48	77.07	0.48
Utilities	2,812.69	17.43	2,812.69	17.43
<b>Total Operating Expense</b>	<b>15,204.69</b>	<b>94.23</b>	<b>15,204.69</b>	<b>94.23</b>
<b>NOI - Net Operating Income</b>	<b>930.90</b>	<b>5.77</b>	<b>930.90</b>	<b>5.77</b>
Total Income	16,135.59	100.00	16,135.59	100.00
Total Expense	15,204.69	94.23	15,204.69	94.23
<b>Net Income</b>	<b>930.90</b>	<b>5.77</b>	<b>930.90</b>	<b>5.77</b>
<b>Other Items</b>				
Prepayments	2,138.00		2,138.00	
<b>Net Other Items</b>	<b>2,138.00</b>		<b>2,138.00</b>	
<b>Cash Flow</b>	<b>3,068.90</b>		<b>3,068.90</b>	
Beginning Cash	5,027.41		5,027.41	
Beginning Cash + Cash Flow	8,096.31		8,096.31	
Actual Ending Cash	8,096.31		8,096.31	



# PROSPERITY BANK®

2686 1 AV 0.373  
 OLD OAKS CONDOMINIUM OWNERS ASSOC  
 RESERVE ACCOUNT  
 903 TEXAS AVE S  
 COLLEGE STATION TX 77840-2228

Statement Date 3/31/2017  
 Account No [REDACTED]  
 Page 1 of 3

No Chip? If your Prosperity MasterCard® debit card does not have a chip, then it is important that you order a replacement chip card as soon as possible.  
 Non-chip debit cards will no longer function after March 31st.  
 Customer Service 1-800-531-1401



1

### STATEMENT SUMMARY TX Bus ProsPerfect MMA Account No

03/01/2017	Beginning Balance			\$3,840.61
	2 Deposits/Other Credits		+	\$464.19
	1 Checks/Other Debits		-	\$20.00
03/31/2017	Ending Balance	31	Days in Statement Period	\$4,284.80
	Total Enclosures			1

### DEPOSITS/OTHER CREDITS

Date	Description	Amount
03/06/2017	Deposit	\$464.00
03/31/2017	Accr Earning Pymt Added to Account	\$0.19

### OTHER DEBITS

Date	Description	Amount
03/31/2017	Service Charge	\$20.00

### TOTAL OVERDRAFT FEES

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Return Item Fees	\$0.00	\$0.00

### DAILY ENDING BALANCE

Date	Balance	Date	Balance	Date	Balance
03-01	\$3,840.61	03-06	\$4,304.61	03-31	\$4,284.80

### EARNINGS SUMMARY

\*\* Below is an Itemization of the Earnings paid this period. \*\*

Interest Paid This Period	\$0.19	Annual Percentage Yield Earned	0.05 %
Interest Paid YTD	\$0.48	Days in Earnings Period	31

MEMBER FDIC



NYSE Symbol "PB"

9001



102171 : 00266601

**NOTE**  
**(Secured by Security Agreement)**

Date: **October 21, 2016**

Borrower: **Old Oaks Condominium Owners Association, Inc., a Texas nonprofit corporation**

Borrower's Address: **903 Texas Ave South, College Station, Texas 77840**

Lender: **Prosperity Bank, a Texas banking association**

Place for Payment: **1004 Copperfield Pkwy, College Station, Texas 77845**

Principal Amount: **\$235,692.00**

Advancing Feature: From the date of this Note until **April 21, 2017** ("Advancing Period"), this Note shall be a non-revolving, advancing line of credit to be funded as the Borrower submits draw requests that are approved by the Lender. During the Advancing Period, the Borrower will make payments of interest only based on the amount of the Principal that has been funded.

Final Maturity Date: **April 21, 2032**

Annual Interest Rate:

The "Annual Interest Rate" shall be a fixed rate equal to **four and 75/100 percent (4.75%)** per annum from the Date of this Note until **April 21, 2022**. On **April 21, 2022** the Annual Interest Rate shall be adjusted to the Prime Interest Rate as defined below in effect on such date **plus one and 50/100 percent (1.50%)**. Thereafter, the Annual Interest Rate shall be adjusted **annually on the 21st day of April** during the term of the Note (the "Loan Adjustment Date") to the then current Prime Interest Rate as defined below **plus one and 50/100 percent (1.50%)** and in no event to be greater than the maximum rate of interest permitted by law.

The Prime Interest Rate means the annual rate of interest identified as the "prime rate" in the "Money Rates" column published in the *Wall Street Journal*. If the published prime rate is expressed on the applicable date as a range, the prime rate for purposes of this Note will be the **highest** between the high and low of that range. If the *Wall Street Journal* ceases to publish a prime rate, Lender may refer to another similar source to identify the prime rate on corporate loans at large United States money center commercial banks and apply that rate.

Annual Interest Rate on Matured, Unpaid Amounts: **Highest rate permitted by applicable law.**

Terms of Payment:

Interest only is due and payable monthly as it accrues beginning **November 21, 2016**, and on the **21st** day of each month thereafter and continuing through **April 21, 2017**. After that date the unpaid principal and interest are due and payable in equal monthly installments of **\$1,801.16** on the **21st** day of each month, beginning **May, 21, 2017**, and continuing through **April 21, 2022**. On **May 21, 2022**, and on the **21st** day of the first month following each Loan Adjustment Date the monthly payment of the unpaid principal balance and interest shall be adjusted to account for any change in the Annual Rate of Interest, and the monthly payments of the unpaid principal balance and interest shall be fixed at the adjusted amount until the next following Loan Adjustment Date. All payments of the unpaid principal balance and interest shall be calculated on the basis of a **fifteen (15) year** amortization with such period of time commencing on the **April**

## OLD OAKS OWNERS CONDOMINIUM ASSOCIATION

	2016 Budget	2016 Actual	2017 Budget	
<b>Income</b>				
HOA Dues	55680	56716.59	76960	
Late Fees		455		
Misc		70		
<b>Total Income</b>	<b>55680</b>	<b>57241.59</b>	<b>76960</b>	
<b>Expenses:</b>				
Porter Service	0	553.36	500	
Lawn Maintenance	8750	8508.45	8750 *	
Insurance	17000	17309.12	11000 *	
Office / Postage	100	114.88	100	
Pest Control	2500	2316.61	2500	
Plumbing	0	0	0	
Utility	13000	11568.18	12000 *	
HOA Management	4800	4800	4800 *	
General Maintenance	1500	1621.98	4000	
Legal / Professional	250	1377.78	500	
Electrical	250	0	500	
Fence	500	0	500	
Parking Lot	500	0	500	
Roof Repair	750	0	0	
Reserve Account	5568	7192	7696 *	641.33
Renovation payment	0	401.98	17392.41 *	
<b>Total Expense</b>	<b>55468</b>	<b>55764.34</b>	<b>70738.41</b>	65578.41    170.78 per unit.
<b>Total Difference</b>	<b>212</b>	<b>1477.25</b>	<b>6221.59</b>	
<b>Estimated Operating Balance 12/2017</b>		<b>11249</b>		
<b>Estimated Reserve Balance 12/2017</b>		<b>9552</b>		

70738.41 divided by 32 = 2210.58

divided by 12 months equals 184.22 per unit.



**HOA Delinquency**

Active Properties Owned By: Old Oaks Condo HOA

Tenant Status: Current and Notice

Amount Owed In Account: All

Balance: Greater than 175.00

Unit	Name	Amount Receivable
29	[REDACTED]	192.00
04	[REDACTED]	198.00
30	[REDACTED]	255.00
<b>Total</b>		<b>645.00</b>

Property Type is 'Residential' Status is one of 'Active', 'Contingency Contract', 'Exclusive Agency' Status is 'Sold' Status Contractual Search Date is 01/01/2016+ Status is one of 'Option Contract', 'Under Contract' Status Contractual Search Date is 04/24/2017 to 10/28/2016 Subdivision Code is 'Old Oaks Condos'

Residential

Option Contract Properties

MLS #	Address	Unit #	# Bd	F/H Bth	GarCap	Subd Code	Yr Blt	Apx Ht Ar	LP/SqFt	List Price	Sold Price	AVGSP/Sqft	Sold Date	SP/LP	DOM
17002423	3923 Old Oaks Drive #29	29	2	1/1		Old Oaks Condos	1978	1,165	\$64.38	\$75,000					63
17004006	3923 Old Oaks Drive #18	18	2	1/-		Old Oaks Condos	1978	1,165	\$75.00	\$87,375					21

# LISTINGS:	2	Medians:	1978	1,165	\$60.69	\$81,188	42
		Minimums:	1978	1,165	\$64.38	\$75,000	21
		Maximums:	1978	1,165	\$75.00	\$87,375	63
		Averages:	1978	1,165	\$69.89	\$81,188	42

Sold Properties

MLS #	Address	Unit #	# Bd	F/H Bth	GarCap	Subd Code	Yr Blt	Apx Ht Ar	LP/SqFt	List Price	Sold Price	AVGSP/Sqft	Sold Date	SP/LP	DOM
1801833	3923 Old Oaks Drive #28	28	2	1/-	NONE	Old Oaks Condos	1978	1,070	\$86.36	\$71,000	\$71,000	\$66.36	04/15/2016	100.00	34
1805739	3923 Old Oaks Drive #17	17	2	1/1	NONE	Old Oaks Condos	1978	1,165	\$64.38	\$75,000	\$75,000	\$64.38	08/15/2016	100.00	56
17003314	3923 Old Oaks Drive #16	16	2	1/1	NONE	Old Oaks Condos	1978	1,165	\$64.38	\$75,000	\$76,115	\$65.33	04/21/2017	101.49	39
16002530	3923 Old Oaks Drive #13	13	2	1/-		Old Oaks Condos	2012	1,070	\$84.02	\$89,800	\$89,900	\$84.02	12/09/2016	100.00	44

# LISTINGS:	4	Medians:	1978	1,118	\$65.37	\$75,000	\$75,558	\$65.85	100.00	42
		Minimums:	1978	1,070	\$64.38	\$71,000	\$71,000	\$64.38	100.00	34
		Maximums:	2012	1,165	\$84.02	\$89,800	\$89,900	\$84.02	101.49	55
		Averages:	1987	1,118	\$69.78	\$77,725	\$78,004	\$70.02	100.37	43

Quick Statistics ( 6 Listings Total )

	Min	Max	Average	Median
List Price	\$71,000	\$89,900	\$78,879	\$75,000
Sold Price	\$71,000	\$89,900	\$78,004	\$75,558

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 \*\*\* This is a broker price opinion or comparative market analysis and should not be considered an appraisal. \*\*\*  
 Basic descriptive info only. Not guaranteed. Sizes and taxes are approximate.

To the Unit Owners of the Old Oaks Condominium Owners Association:

Thank you for participating in the Special Meeting the Association held on September 22, 2016. We understand how difficult it can be to make time to attend such a meeting, and are grateful to have had a quorum at the meeting. Your participation made it a truly productive meeting.

At the meeting, the three-point plan for replacing the complex's roofing and siding were discussed and voted upon. The plan was to 1) approve a loan to finance the project, 2), accept the bid of the contractor (Super Siding & Remodeling of Fort Worth, Texas) to do the project and 3) increase the dues sufficiently to pay for the project. The results of the vote were:

1) Approval of a loan for \$261,880.00 with a term of 15 years and a rate of 4.75% fixed for the first 66 months. **FINAL VOTE: APPROVED.**

2) Acceptance of the bid of Super Siding to reside and re-roof the complex. **FINAL VOTE: APPROVED.**

3) Due to last-minute requirements by the bank for a loan, the dues would need to increase by \$70/month over a six-month period rather than the plan detailed in the previous letter. The updated plan as-voted called for the dues to increase in two steps: first, a \$35/month increase in dues starting NOVEMBER 1, 2016 TO \$180/month, and then a second-step increase of another \$35/month starting MAY 1, 2017 to \$215/month. . A one month delay in the implementation of these new rates has been approved, therefore pushing the dates from November 1, 2016 & May, 2017 to December 1, 2016 and June 1, 2017. **FINAL VOTE: APPROVED.**

The outcome, after a good discussion and voting, is that the project has received full approval by the Association, and will be moving forward quickly. Please bear with us during the renovations. We understand that the increased dues are not the most welcome aspect of the project, but we believe, and hope you agree, that they will be well worth it.

Remember:

DUES STARTING DECEMBER 1, 2016: \$180/month

DUES STARTING JUNE 1, 2017: \$215/month

We will be sending out further updates as things progress in these exciting times. ONCE AGAIN, THANK YOU ALL!

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ROSEWELL ENTERPRISES INCORPORATED



O: (979) 778-4900  
F: (979) 778-4902

1519 Crosswind Drive  
Suite A  
Bryan, TX 77808

April 20, 2017

Terry Thigpen - BV Property Management  
Old Oaks Condominiums  
903 University Drive S  
College Station, TX 77840

**Old Oaks Condominiums**  
Erosion Repair/Prevention

Best Case Scenario

The "Best Case Scenario" will occur if the damage found after clearing is limited to the large washed out area and the small eroded area beneath the fallen tree.

- Clear the brush and growth from the washed areas
  - \*Debris removed to landfill
- Repair/Reconstruct washed areas
  - \*Basing to be 12 cubic yards of crushed stone
  - \*Fill to be 35 cubic yards of 60/40 select fill soil
- Install/Pin fresh sod to packed areas to aid in erosion control
  - \*Sod will be Ralleigh St Augustine and pinned with 6" sod pins throughout
- Construct a 5'x50' drainage flume to move run-off from property directly to creek
  - \*Flume will have a 2' deep footing/shroud throughout its length  
(prevents wash outs beneath the concrete)

**Total Cost for Best Case Scenario = \$9,150.00**

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Worst Case Scenario

The "Worst Case Scenario" will occur if the damage found after clearing is found to include the entire bank area between the large washed area and the previously installed silt fence. This takes into account that the washed areas must be repaired all the way down into the creek.

-Clear the brush and growth from the washed areas

\*Debris removed to landfill

-Repair/Reconstruct washed areas

\*Basing to be 20 cubic yards of crushed stone

\*Fill to be 60 cubic yards of 60/40 select fill soil

-Install/Pin fresh sod to packed areas to aid in erosion control

\*Sod will be Raleigh St Augustine and pinned with 6" sod pins throughout

-Construct a 5'x50' drainage flume to move run-off from property directly to creek

\*Flume will have a 2' deep footing/shroud throughout its length

(prevents wash outs beneath the concrete)

**Total Cost for Worst Case Scenario = \$16,000.00**

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# COMMERCIAL INSURANCE APPLICATION

DATE (MM/DD/YYYY)  
12/09/2016

## APPLICANT INFORMATION SECTION

AGENCY Service Insurance Group, Inc. PO Box 5753 3840 Corporate Center Dr Bryan TX 77805-5753	CARRIER Peleus Insurance Company	NAIC CODE:	UNDERWRITER	UNDERWRITER OFF.
	POLICIES OR PROGRAM REQUESTED Commercial Property			POLICY NUMBER
PHONE (A/C No. Ext): (979)774-3900 x. 115 FAX (A/C No.): (979)774-3955 E-MAIL ADDRESS: eliana.milioto@sigbcs.com AGENCY CUSTOMER ID: 2215	INDICATE SECTIONS ATTACHED		ELECTRONIC DATA PROC	TRUCKERS/MOTOR CARRIER
	ACCOUNTS RECEIVABLE/ VALUABLE PAPERS		EQUIPMENT FLDATER	UMBRELLA
	BOILER & MACHINERY		GARAGE AND DEALERS	VEHICLE SCHEDULE
	BUSINESS AUTO		GLASS AND SIGN	WORKERS COMPENSATION
	COMMERCIAL GENERAL LIABILITY		INSTALLATION/BUILDERS RISK	YACHT
	CRIME/MISCELLANEOUS CRIME		OPEN CARGO	
	DEALERS	<input checked="" type="checkbox"/>	PROPERTY	
	DRIVER INFO SCHEDULE		TRANSPORTATION MOTOR TRUCK CARGO	

<b>STATUS OF TRANSACTION</b>		<b>PACKAGE POLICY INFORMATION</b>			
QUOTE <input checked="" type="checkbox"/>	ISSUE POLICY <input type="checkbox"/>	ENTER THIS INFORMATION WHEN COMMON DATES AND TERMS APPLY TO SEVERAL LINES, OR FOR MONOLINE POLICIES.			
BOUND (Give Date and/or Attach Copy):	RENEW <input type="checkbox"/>	PROPOSED EFF DATE	PROPOSED EXP DATE	BILLING PLAN	PAYMENT PLAN
CHANGE DATE: 12/20/2016	TIME: 12:01	12/20/2016	12/20/2017	DIRECT BILL	AUDIT
CANCEL				<input checked="" type="checkbox"/> AGENCY BILL	

<b>APPLICANT INFORMATION</b>		MAILING ADDRESS INCL ZIP+4 (of First Named Insured)	
NAME (First Named Insured & Other Named Insured) Old Oaks Condominium Owners Association		c/o Century 21 Beal 903 S Texas Ave College Sta. TX 77840-0000	
FERN OR SOC SEC # (of First Named Insured): 74-2116374	PHONE (A/C No. Ext): (979)764-2500	E-MAIL ADDRESS: john.litton@century21bcs.com	
INDIVIDUAL <input type="checkbox"/>	CORPORATION <input type="checkbox"/>	SUBCHAPTER "S" CORPORATION NOT FOR PROFIT ORG <input checked="" type="checkbox"/>	LLC <input type="checkbox"/>
PARTNERSHIP <input type="checkbox"/>	JOINT VENTURE <input type="checkbox"/>	NO. OF MEMBERS AND MANAGERS	
INSPECTION CONTACT: John Litton		ACCOUNTING RECORDS CONTACT: John Litton	
PHONE (A/C No. Ext): (979) 764-2500	E-MAIL ADDRESS: john.litton@century21bcs.com	PHONE (A/C No. Ext): (979) 764-2500	E-MAIL ADDRESS: john.litton@century21bcs.com

LOC #	BLD #	STREET, CITY, COUNTY, STATE, ZIP+4	CITY LIMITS	INTEREST	YR BUILT	# EMPLOYEES	ANNUAL REVENUES	% OCCUPIED
01	01-07	3923 Old Oaks Drive Bryan Brazos TX 77802	<input checked="" type="checkbox"/> INSIDE <input type="checkbox"/> OUTSIDE	OWNER TENANT <input checked="" type="checkbox"/> Assoc.	1978	0		100
			<input type="checkbox"/> INSIDE <input type="checkbox"/> OUTSIDE	OWNER TENANT				
			<input type="checkbox"/> INSIDE <input type="checkbox"/> OUTSIDE	OWNER TENANT				
			<input type="checkbox"/> INSIDE <input type="checkbox"/> OUTSIDE	OWNER TENANT				

**NATURE OF BUSINESS/DESCRIPTION OF OPERATIONS BY PREMISE(S)**

Condominium association. Property management has just been taken over by Century 21. Well known association in town. Well maintained. Located in back of established, residential community. Approximately 25% student occupancy.

Comprised of 7 frame buildings, mix of 1 & 2 story buildings. 32 units of which approximately 22 are owner occupied. No pool or recreational facilities.

We've insured this complex off and on several times over the years and are very familiar with it.

There was a fire loss that occurred in 2011 that damaged one building in the rear of the complex. The cause was never determined by the local fire inspector but it appeared an exterior a/c unit at a neighboring condo complex may've sparked and caused a fire that eventually damaged this association. All repairs were completed in 2011. There have been no known other losses than that.

**GENERAL INFORMATION**

EXPLAIN ALL "YES" RESPONSES		YES	NO	EXPLAIN ALL "YES" RESPONSES		YES	NO
1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	6. ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR 3 YEARS? (Not applicable in MO)		<input type="checkbox"/>	<input checked="" type="checkbox"/>
1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	7. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. IS A FORMAL SAFETY PROGRAM IN OPERATION?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	8. DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment.)		<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	9. ANY UNCORRECTED FIRE CODE VIOLATIONS?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. ANY CATASTROPHE EXPOSURE?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	10. ANY BANKRUPTCIES, TAX OR CREDIT LIENS AGAINST THE APPLICANT IN THE PAST 5 YEARS?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. ANY OTHER INSURANCE WITH THIS COMPANY OR BEING SUBMITTED?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	11. HAS BUSINESS BEEN PLACED IN A TRUST? IF YES, NAME OF TRUST:		<input type="checkbox"/>	<input checked="" type="checkbox"/>
				12. ANY FOREIGN OPERATIONS, FOREIGN PRODUCTS DISTRIBUTED IN USA, OR US PRODUCTS SOLD/DISTRIBUTED IN FOREIGN COUNTRIES? (If "YES", attach ACORD 815 for Liability Exposure and/or ACORD 816 for Property Exposure)		<input type="checkbox"/>	<input checked="" type="checkbox"/>
REMARKS/PROCESSING INSTRUCTIONS (Attach additional sheets if more space is required)							
<p>ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND (NY: SUBSTANTIAL) CIVIL PENALTIES. (Not applicable in CO, HI, NE, OH, OK, OR, or VT; in DC, LA, ME, TN, VA and WA, insurance benefits may also be denied)</p> <p>THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND CERTIFIES THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE CERTIFIES THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.</p>							
APPLICANT'S SIGNATURE	DATE	PRODUCER'S SIGNATURE <i>Rooney</i>			NATIONAL PRODUCER NUMBER		

**PRIOR CARRIER INFORMATION**

LINE	CATEGORY												
GENERAL COMMERCIAL LIABILITY	CARRIER	Mount Vernon		Mount Vernon		Penn America							
	POLICY NUMBER	NPP2561225A		NPP2561225		PAC7049095							
	POLICY TYPE	CLASS MADE	<input checked="" type="checkbox"/> OCCURRENCE	CLASS MADE	<input checked="" type="checkbox"/> OCCURRENCE	CLASS MADE	<input checked="" type="checkbox"/> OCCURRENCE	CLASS MADE	OCCURRENCE	CLASS MADE	OCCURRENCE	CLASS MADE	OCCURRENCE
	RETRO DATE												
	EFF-EXP DATE	12/20/2015 12/20/2016		12/20/2014 12/20/2015		12/20/2013 12/20/2014							
	GENERAL AGGREGATE	2,000,000		2,000,000		2,000,000							
	PRODUCTS COMP OP AGGREGATE	INCLUDED		INCLUDED		1,000,000							
	PERSONAL & ADV INJ	1,000,000		1,000,000		1,000,000							
	EACH OCCURRENCE	1,000,000		1,000,000		1,000,000							
	FIRE DAMAGE	100,000		100,000		100,000							
	MEDICAL EXPENSE	5,000		5,000		5,000							
	BODILY INJURY	OCCURRENCE											
		AGGREGATE											
	PROPERTY DAMAGE	OCCURRENCE											
		AGGREGATE											
COMBINED SINGLE LIMIT													
MODIFICATION FACTOR													
TOTAL PREMIUM													
AUTOMOBILE	CARRIER												
	POLICY NUMBER												
	POLICY TYPE												
	EFF-EXP DATE												
	COMBINED SINGLE LIMIT												
	BODILY INJURY	EA PERSON											
		EA ACCIDENT											
	PROPERTY DAMAGE												
	MODIFICATION FACTOR												
	TOTAL PREMIUM												
PROPERTY	CARRIER	Admiral Insurance		Admiral Insurance		Admiral Insurance							
	POLICY NUMBER	PR00001026003		PR00001026002		PR00001026001							
	POLICY TYPE												
	EFF-EXP DATE	12/20/2015 12/20/2016		12/20/2014 12/20/2015		12/20/2013 12/20/2014							
	<input checked="" type="checkbox"/> BUILDING AMT	1,829,685		1,829,685		1,829,685							
	PERS PROP AMT												
	MODIFICATION FACTOR												
TOTAL PREMIUM													
CARRIER													
POLICY NUMBER													
POLICY TYPE													
EFF-EXP DATE													
LIMIT													
MODIFICATION FACTOR													
TOTAL PREMIUM													

**LOSS HISTORY**

ENTER ALL CLAIMS OR LOSSES (REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR OCCURRENCES THAT MAY GIVE RISE TO CLAIMS FOR THE PRIOR 5 YEARS (3 YEARS IN KS & NY)							CHK HERE IF NONE	<input checked="" type="checkbox"/>	SEE ATTACHED LOSS SUMMARY
DATE OF OCCURRENCE	LINE	TYPE/DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	CLAIM STATUS	OPEN	CLSD	
REMARKS NOTE: FIDELITY REQUIRES A FIVE YEAR LOSS HISTORY							ATTACHMENTS		
							STATE SUPPLEMENT(S) (if applicable)		

COPY OF THE NOTICE OF INFORMATION PRACTICES (PRIVACY) HAS BEEN GIVEN TO THE APPLICANT. (Not applicable in all states, consult your agent or broker for your state's requirements.)

NOTICE OF INSURANCE INFORMATION PRACTICES PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT POLICY RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.





AGENCY CUSTOMER ID: 2215

**PROPERTY SECTION**DATE (MM/DD/YYYY)  
12/09/2016

AGENCY NAME Service Insurance Group, Inc.		CARRIER Peleus Insurance Company		NAIC CODE
POLICY NUMBER		EFFECTIVE DATE 12/20/2016	NAMED INSURED(S) Old Oaks Condominium Owners Association	

<b>PREMISES INFORMATION</b>		PREMISES #: 01	STREET ADDRESS: 3923 Old Oaks Drive, Bryan, TX, 77802		
		BUILDING #: 01	BLDG DESCRIPTION: Condominium Complex		

SUBJECT OF INSURANCE	AMOUNT	COINS %	VALUATION	CAUSES OF LOSS	INFLATION GUARD %	DED	BLKT #	FORMS AND CONDITIONS TO APPLY
Buildings - Total #7	1,996,020		RCV	SPC		10,000		F,EC,SEC,RC; \$10,000 wind/hail deductible per occurrence

ADDITIONAL INFORMATION	BUSINESS INCOME / EXTRA EXPENSE - Attach ACORD 810	VALUE REPORTING INFORMATION - Attach ACORD 811
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**ADDITIONAL COVERAGES, OPTIONS, RESTRICTIONS, ENDORSEMENTS AND RATING INFORMATION**

SPOILAGE COVERAGE (Y/N) <input type="checkbox"/>	DESCRIPTION OF PROPERTY COVERED	LIMIT \$	REFRIG MAINT AGREEMENT (Y/N) <input type="checkbox"/>	OPTIONS BREAKDOWN OR CONTAMINATION POWER OUTAGE <input type="checkbox"/> SELLING PRICE
		DEDUCTIBLE \$		

SINKHOLE COVERAGE (Required in Florida)	ACCEPT COVERAGE	REJECT COVERAGE	LIMIT: \$
---	-----------------	-----------------	-----------

<input type="checkbox"/> PROPERTY HAS BEEN DESIGNATED AN HISTORICAL LANDMARK	# OF OPEN SIDES ON STRUCTURE: _____
--	-------------------------------------

CONSTRUCTION TYPE Frame ISO 1	DISTANCE TO HYDRANT 250 FT	FIRE STAT 2 MI	FIRE DISTRICT Bryan	CODE NUMBER 02	PROT GL 1/2	# STORIES 0	# BASMTS 1978	YR BUILT 33,267	TOTAL AREA
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BUILDING IMPROVEMENTS	BLDG CODE GRADE	TAX CODE	ROOF TYPE COMP	OTHER OCCUPANCIES
<input checked="" type="checkbox"/> WIRING, YR 2003	<input checked="" type="checkbox"/> PLUMBING, YR 2003			
<input checked="" type="checkbox"/> ROOFING, YR 2016	<input checked="" type="checkbox"/> HEATING, YR 2009	WIND CLASS	SEMI-RESISTIVE	HEATING SOURCE INCL WOODBURNING STOVE OR FIREPLACE INSERT DATE INSTALLED: _____
OTHER: YR: _____	RESISTIVE			MANUFACTURER: _____

PRIMARY HEAT <input type="checkbox"/> BOILER <input type="checkbox"/> SOLID FUEL <input type="checkbox"/>	SECONDARY HEAT <input type="checkbox"/> BOILER <input type="checkbox"/> SOLID FUEL <input type="checkbox"/>
IF BOILER, IS INSURANCE PLACED ELSEWHERE? <input type="checkbox"/> Y/N	IF BOILER, IS INSURANCE PLACED ELSEWHERE? <input type="checkbox"/> Y/N

NIGHT EXPOSURE & DISTANCE Residences, 50ft	LEFT EXPOSURE & DISTANCE Open	FRONT EXPOSURE & DISTANCE Open	REAR EXPOSURE & DISTANCE Condos, 35ft
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BURGLAR ALARM TYPE	CERTIFICATE #	EXPIRATION DATE	CENTRAL STATION <input type="checkbox"/> LOCAL GONG <input type="checkbox"/>
BURGLAR ALARM INSTALLED AND SERVICED BY		EXTENT	GRADE

PREMISES FIRE PROTECTION (Sprinklers, Standpipes, CO2 / Chemical Systems)	% SPRNK 0	FIRE ALARM MANUFACTURER	CENTRAL STATION <input type="checkbox"/> LOCAL GONG <input type="checkbox"/>
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<b>ADDITIONAL INTEREST</b>	ACORD 45 attached for additional names
----------------------------	--

INTEREST <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE	NAME AND ADDRESS RANK: _____ EVIDENCE: _____ CERTIFICATE _____	INTEREST IN ITEM NUMBER LOCATION: _____ BUILDING: _____ ITEM CLASS: _____ ITEM: _____ ITEM DESCRIPTION _____
	REFERENCE / LOAN #: _____	

<b>REMARKS</b>

ACORD 140 (2010/12)

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**FRAUD NOTICES**

AGENCY CUSTOMER ID: 2215

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND (NY: SUBSTANTIAL) CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied)

IN THE DISTRICT OF COLUMBIA, WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES.

IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

IN KANSAS, ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE COMMITTING A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN WASHINGTON, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

**REMARKS**