Lake Murray Terrace Condominium Association
Board of Directors Meeting held May 5, 2026

Association President Richard Middelberg called the meeting to order at 11:33 a.m. Board members present were Annie Kostopolus, Alexander Besprozvanny, and Parminder Kaur. Brittany Vik and Rachael Robenolt with 360 Community Management were also present. Seven owners were in attendance.

Open Forum: An open forum was held, where members were given an opportunity to address the Board.

Approval of Minutes: The Board reviewed the minutes of the April 2026 meeting. After discussion, Annie moved to approve the minutes as presented. Parminder seconded, vote was all ayes, motion carried.

Financials: The Board reviewed the Association's financial statements for March 2026 in accordance with California Civil Code. After discussion, Annie moved to approve the March 2026 financials as presented. Alex seconded, vote was all ayes, motion carried.

Approval of Liens: The Board reviewed a notice of intent lien for APN 457-610-24-60. A motion was made and seconded to approve the lien(s). Vote was all ayes, motion carried. It was resolved that the Board authorizes that lien(s) be recorded on the properties in the event that payment in full is not received by the deadline(s) imposed in the Intent to Lien letter(s).

Rule Amendments: The Board reviewed the Flooring Installation Policy that was previously distributed to the membership for the required twenty-eight (28) day review period, and feedback from the owners. The Board agreed to table the policy adoption until further information is provided by legal counsel.

The Board reviewed the Noise Complaint Policy that was previously distributed to the membership for the required twenty-eight (28) day review period. After discussion, Richard moved to adopt the policy as presented. Annie seconded, vote was three ayes, motion carried. Alex abstained.

Board Member Appointment: The Board tabled the appointment for additional review of the candidate statements.

Clubhouse Pool Repairs: The Board reviewed a proposal from Aqua Diamond to drain both clubhouse pools, replace the lights with LED, and refill. Aqua Diamond noted that both bodies of water have high conditioner levels, which slows down the effectiveness of chlorine, requiring higher concentrations to keep the water chemistry balanced. Management was instructed to solicit additional proposals, including a proposal from Triton Water Renewal to condition the water rather than drain it, to save on refill costs.

The Board reviewed a proposal from Aqua Diamond to replace the joint sealant around both clubhouse pools and replace the cross-joint deck sealant. Aqua Diamond noted the mastic is no longer adhering which is causing the deck to shift and separate, which will loosen the coping and allow for water intrusion. Management was instructed to solicit additional proposals.

SECURITY: The Board discussed recurring issues with City Wide Protection Services, including their poor response time to emergency calls. The Board also discussed the need for a standing guard during the summer. Management was instructed to send a letter to City Wide Protection Services with a deadline to correct the issues and to solicit proposals for a standing guard.

WATER HEATERS: The Board reviewed a list of all building water heaters and their last replacement date. Management advised that tankless water heaters are an option for the community. Management was instructed to solicit proposals to replace the oldest water heaters with options for regular water heaters, and tankless water heaters, including the cost for annual flushing and maintenance, and information on the projected gas savings.

JULY BOARD MEETING: The Board moved the July meeting to Monday, June 29th.

ARCHITECTURAL: The Board reviewed an architectural application from the owner of 8767 Navajo Rd. #5 to install a mini-split A/C unit inside their patio. After discussion, Richard moved to approve the application as presented, pending the owner adheres to all conditions for the installation. Alex seconded, vote was all ayes, motion carried.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

ADJOURN: Upon a motion made, seconded, and carried, the Board adjourned the meeting at 12:43 p.m.

Attested: ________________________________ Date: _______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD APRIL 7, 2026

Association President Richard Middelberg called the meeting to order at 11:33 a.m. Board members present were Annie Kostopolus, Alexander Besprozvanny, and Parminder Kaur. Brittany Vik and Rachael Robenolt with 360 Community Management were also present. Four owners were in attendance.

APPOINTMENT OF OFFICERS: The Board discussed officer positions. After discussion, upon a motion made, seconded, and carried, the following directors were appointed to the following officer positions:

President	Richard Middelberg
Vice President	Parminder Kaur
Secretary	Alex Besprozvanny
Treasurer	Annie Kostopolus

BOARD RESOLUTION–MEETING CHAIR: Richard moved to adopt the following resolution establishing procedures for designation of a meeting chair in the absence of the President. Annie seconded, vote was all ayes, motion carried.

RESOLVED, that in the absence of the President, any director designated in advance by the President to serve as chair of that meeting shall serve as chair unless a majority of the Board determines otherwise; and

FURTHER RESOLVED, that if no such designation has been made or if the Board determines otherwise, the Board shall designate a Director to serve as chair by majority vote; and

FURTHER RESOLVED, that nothing in this resolution limits the authority of the President to preside when present.

BOARD MEMBER APPOINTMENT: The Board discussed appointing an owner to the vacant Board seat. Management was instructed to send a candidate form to the interested owners for Board consideration.

OPEN FORUM: An open forum was held, where members were given an opportunity to address the Board.

APPROVAL OF MINUTES: The Board reviewed the minutes of the March 2026 meeting. After discussion, Annie moved to approve the minutes as presented. Richard seconded, vote was three ayes, motion carried. Parminder abstained.

FINANCIALS: The Board reviewed the Association's financial statements for February 2026 in accordance with California Civil Code. After discussion, Richard moved to approve the January 2026 and February 2026 financials as presented. Annie seconded, vote was three ayes, motion carried. Parminder abstained.

Management was instructed to reallocate the sidewalk replacement near the clubhouse and adult pool fence painting expenses that were paid from operating under the 5510 Maintenance G/L to reserve expenses.

DRAFT FINANCIAL REVIEW: The Board reviewed the draft financial review. After discussion, Richard moved to approve the financial review from Sonnenberg & Company, CPAs, for distribution to the membership. Annie seconded, vote was all ayes, motion carried.

APPROVAL OF LIENS: The Board reviewed a notice of intent lien for APN 457-610-26-38. A motion was made and seconded to approve the lien(s). Vote was all ayes, motion carried. It was resolved that the Board authorizes that lien(s) be recorded on the properties in the event that payment in full is not received by the deadline(s) imposed in the Intent to Lien letter(s).

CLUBHOUSE DEMO: Annie advised she and Alex met onsite with First Onsite and 360 Community Management to go over the preliminary demo plans. The Board reviewed the revised plans, including three (3) options for the style of roof on the pool equipment and bathrooms building. After discussion, Alex moved to approve the flat roof design. Richard seconded, vote was all ayes, motion carried.

CONTINUING LIENS: The Board reviewed correspondence from Delphi Law Group regarding lien enforcement practices and the implications of the Highland Greens decision and its prior policy to record successive consolidated liens every six (6) months to capture new delinquent amounts. They advised no known state court action challenging an Association's non-judicial foreclosure action based on the Highland Greens decision. After discussion, Richard moved to rescind the previous policy of recording successive consolidated liens, and authorize legal counsel to proceed with recording a single lien in connection with collection and foreclosure actions. Annie seconded, vote was all ayes, motion carried.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

ADJOURN: Upon a motion made, seconded, and carried, the Board adjourned the meeting at 12:38 p.m.

Attested: ________________________________ Date: _______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD MARCH 10, 2026

Association President Richard Middelberg called the meeting to order at 11:30 a.m. Board members present were Annie Kostopolus and Alexander Besprozvanny. Brittany Vik with 360 Community Management was also present.

OPEN FORUM: No items were brought before the Board at this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the February 2026 meeting. After discussion, Richard moved to approve the minutes as presented. Annie seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for January 2026 in accordance with California Civil Code. At the Treasurer's request, approval of the financial statements was tabled pending additional review.

CLUBHOUSE DEMO: The Board reviewed the preliminary floor plans for the clubhouse demolition from Powell & Associates, Inc. After discussion, Richard moved to appoint Annie and Alex to the Clubhouse Demo Committee. Annie seconded, vote was all ayes, motion carried. Management was instructed to schedule an onsite meeting with the contractor to review the plans.

BALCONY REPAIRS: Management provided an update regarding the Association's balcony inspection report completed in compliance with SB 326 and discussed recent legislative changes affecting disclosure requirements during escrow. The Board discussed the status of previously identified deficiencies and the prior plan to address repairs in phases. Following discussion, Richard moved to approve Management to obtain proposals for completion of the remaining repairs identified in the inspection report for the Board's review and further consideration. Annie seconded, vote was all ayes, motion carried.

BUILDING SHUT-OFF VALVES & PRV'S: The Board re-reviewed proposals to replace various building main shut-off and pressure regulator valves throughout the community. The Board previously approved HOA Plumbing Enterprises to replace one (1) main building shut-off valve and one (1) building pressure regulator to review their work, as they have not worked on the property before. Maintenance inspected their work and confirmed it was completed as contracted. After discussion, Richard moved to approve the proposal from HOA Plumbing Enterprises for the remainder of the valve replacements at a cost of $12,443.22. Annie seconded, vote was all ayes, motion carried.

ROOFING INSPECTION: The Board reviewed the roof inspection report from 619 Roofing with a recommendation to re-roof the 8715, 8727, 8761, and 8765 buildings. Management was instructed to solicit additional proposals.

FENCE REPAIRS: The Board reviewed a proposal from Alpine Fence to replace the sections of iron fence next to the 8715 building and the parking lot facing Lake Murray Blvd. After discussion, Richard moved to approve to replace the section next to 8715 at a cost of $5,200.00. Annie seconded, vote was all ayes, motion carried. The Board agreed that as the parking lot fencing is covered in vines, replacement of the fence is not necessary at this time. Management was instructed to have maintenance reinforce any areas that may need it.

ELECTRONIC LOCKS: The Board reviewed a proposal from Accurate Security to install electronic locks on two (2) pool gates and three (3) laundry room doors. The Board agreed not to pursue this project at this time as other costly projects have taken priority. Management was instructed to modify the interior clubhouse pool gate handle, so a key is not required to exit.

POOL EQUIPMENT: The Board reviewed the list of pool equipment noting the remaining useful life and last time the component was replaced. The Board reviewed a proposal from Aqua Diamond to replace the failed spa jet pump with the option to replace the second pump that is likely to fail soon. After discussion, Richard moved to approve the option to replace both spa jet pumps at a total cost of $5,695.00. Annie seconded, vote was all ayes, motion carried. Annie noted the temperature of the spa is too high. Management was instructed to ask Aqua Diamond to lower the temperature.

TERMITE TENTING: The Board reviewed a termite inspection report from Mt. Helix Pest Control for the 8749 building, recommending that the building be tented. After discussion Annie moved to continue with localized treatment. Alex seconded, vote was all ayes, motion carried.

RULE AMENDMENTS & POLICIES: The Board reviewed draft Flooring Installation and Nuisance Complaint policies and made several changes. After discussion, Richard moved to approve both drafts with the noted changes to be distributed to the membership for the required twenty-eight (28) day review and comment period. Annie seconded, vote was two ayes, motion carried. Alex opposed.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

ADJOURN: Upon a motion duly made, seconded, and unanimously carried, the Board approved to adjourn the meeting at 12:45 p.m.

Attested: ________________________________ Date: _______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD FEBRUARY 3, 2026

Association President Richard Middelberg called the meeting to order at 11:30 a.m. Board members present were Annie Kostopolus and Alexander Besprozvanny. Brittany Vik with 360 Community Management was also present.

OPEN FORUM: No items were brought before the Board at this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the January 2026 meeting. After discussion, Annie moved to approve the minutes as presented. Richard seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for December 2025 in accordance with California Civil Code. After discussion, Richard moved to approve the December 2025 financials as presented. Annie seconded, vote was all ayes, motion carried.

APPROVAL OF LIENS: The Board reviewed a notice of intent lien for APN 457-610-26-38. A motion was made and seconded to approve the lien(s). Vote was all ayes, motion carried. It was resolved that the Board authorizes that lien(s) be recorded on the properties in the event that payment in full is not received by the deadline(s) imposed in the Intent to Lien letter(s).

ROOFING INSPECTION: The Board reviewed the roof inspection report from 619 Roofing after the completion of their recently contracted roofing maintenance, with a recommendation to re-roof multiple buildings. The Board agreed to table the discussion for additional time to review.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

ADJOURN: Upon a motion duly made, seconded, and unanimously carried, the Board approved to adjourn the meeting at 12:05 p.m.

Attested: ______________________________ Date: ______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD JANUARY 13, 2026

Brittany Vik with 360 Community Management called the meeting to order at 11:30 a.m. Board members present were Richard Middelberg, Annie Kostopolus and Alexander Besprozvanny. One owner was in attendance.

OPEN FORUM: The new owner of 8711 #2 was in attendance to ask several questions and suggested the Board look into solar to heat the pools and/or power the common area lights.

APPROVAL OF MINUTES: The Board reviewed the minutes of the December 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for November 2025 in accordance with California Civil Code. After discussion, Richard moved to approve the September 2025, October 2025, and November 2025 financials as presented. Annie seconded, vote was all ayes, motion carried.

APPROVAL OF LIENS: The Board reviewed a notice of intent to file a consolidated lien for APN 457-610-26-68. A motion was made and seconded to approve the lien(s). Vote was all ayes, motion carried. It was resolved that the Board authorizes that lien(s) be recorded on the properties in the event that payment in full is not received by the deadline(s) imposed in the Intent to Lien letter(s).

INVESTMENT RECOMMENDATIONS: The Board reviewed investment recommendations for upcoming CD's that are maturing. After discussion, Richard moved to purchase one (1) $250,000 CD for a twenty-four-month term with Edward Jones, one (1) $220,000 CD for a three-month term with Morgan Stanley, and one (1) $200,000 CD for an eighteen-month term with Morgan Stanley. Alex seconded, vote was all ayes, motion carried.

CLUBHOUSE DEMO: The Board reviewed an overview from First Onsite outlining approximate costs and timelines for a complete clubhouse demo and rebuild, and a partial demo and reconstruction of the laundry room side. The Board also reviewed a proposal from Powell & Associates to draft engineering plans for the partial demolition and rebuild. After discussion, Alex moved to proceed with demolition of the clubhouse side of the structure, retain the pool equipment room and bathroom, and repair the laundry room side of the structure, and approve the engineering proposal from Powell & Associates at a cost of $22,850.00. Annie seconded, vote was all ayes, motion carried.

INSPECTOR OF ELECTION: The Board reviewed proposals for Inspector of Election services for the upcoming annual election. After discussion, Richard moved to approve the proposal from HOA Elections of California at a cost of $1,340.00. Annie seconded, vote was all ayes, motion carried.

ENFORCEMENT POLICY & FINE SCHEDULE: The Board reviewed the draft Enforcement Policy & Fine Schedule amendment to comply with AB130. After discussion, Richard moved to approve the draft policy to be distributed to the membership for the required twenty-eight (28) day review period. Alex seconded, vote was all ayes, motion carried.

HYDROJETTING: The Board reviewed a proposal from Remedy Rooter to hydrojet the remaining kitchen stack lines. After discussion, Annie moved to approve the proposal at a cost of $445.00/stack. Richard seconded, vote was all ayes, motion carried.

FIRE DAMAGE REPAIRS: The Board reviewed a proposal from First Onsite to repair fire damage to the exterior of the building that was caused by a fire in one of the units. The Board also reviewed an email from the responsible owner's liability claim adjuster advising the cost of the repairs will be covered. After discussion, Richard moved to approve the proposal at a cost of $34,382.02, on the condition they will not charge for the Association for any asbestos testing. Annie seconded, vote was all ayes, motion carried.

LAUNDRY ROOMS: The Board discussed vandalism of the laundry rooms, including the locks being damaged and windows being broken. Management was instructed to obtain proposals to upgrade the laundry room doors and pool gates to electronic locks, and to have the windows on the laundry rooms evaluated for better security recommendations. Management was instructed to have maintenance install motion sensor light switches on any of the laundry rooms that do not have light timers.

MAINTENANCE: The Board reviewed an email from Annie with several maintenance requests, including replacing the damaged door on the utility closet on the 8743 building and installing a Dead-End sign at the end of the driveway by Lynnhaven. After discussion, Alex moved to approve both requests to be completed under maintenance hours. Richard seconded, vote was all ayes, motion carried.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 12:52 p.m.

Attested: __________________________________ Date: _______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD DECEMBER 2, 2025

Brittany Vik with 360 Community Management called the meeting to order at 11:30 a.m. Board members present were Annie Kostopolus and Alexander Besprozvanny. Richard Middelberg was absent. One owner was in attendance.

OPEN FORUM: The new owner of 8711 #2 was in attendance to ask about the plans for the clubhouse structure. Management informed the owner the Board is exploring multiple repair and demolition options.

APPROVAL OF MINUTES: The Board reviewed the minutes of the November 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for October 2025 in accordance with California Civil Code. At the Secretary's request, approval of the financial statements was tabled pending additional review.

PLUMBING REPAIRS: The Board reviewed proposals to replace various main shut-off and pressure regulator valves throughout the community. After discussion, Annie moved to approve HOA Plumbing Enterprises to replace one (1) main building shut-off valve and one (1) building pressure regulator valve, and have maintenance inspect their work. Alex seconded, vote was all ayes, motion carried.

BLOCK INSTALLATION: The Board reviewed a proposal from ACP to install concrete retaining blocks between the parking area and entry to 8715 #4 to prevent rainwater from flooding the area. After discussion, Alex moved to approve the proposal at a cost of $3,600.00. Annie seconded, vote was all ayes, motion carried.

LAUNDRY ROOM UPDATES: The Board discussed using the annual bonus funds from WASH laundry to upgrade the laundry rooms. Annie & Alex advised they will put together some ideas for the Board to review.

LANDSCAPING: The Board reviewed a revised proposal from Giarratano Landscape to install additional shrubs in various sparse areas in the community, with options for 1-gallon and 5-gallon plants. After discussion, Annie moved to approve the proposal for 5-gallon plants at a cost of $1,680.00. Alex seconded, vote was all ayes, motion carried.

JANUARY MEETING DATE: The Board agreed to move the January meeting date to January 13, 2026.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 11:47 a.m.

Attested: ________________________________ Date: ______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD NOVEMBER 4, 2025

Brittany Vik with 360 Community Management called the meeting to order at 11:30 a.m. Board members present were Annie Kostopolus and Alexander Besprozvanny. Richard Middelberg was absent.

OPEN FORUM: No items were brought before the Board at this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the October 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for September 2025 in accordance with California Civil Code. After discussion, Annie moved to approve the September 2025 financials as presented. Alex seconded, vote was all ayes, motion carried.

RESERVE ALLOCATIONS: The Board reviewed a recommendation from Management to make two months of reserve allocations at every two months starting the beginning of the fiscal year, and purchase CD's with those funds for alternating twelve (12) and (18) month terms. After discussion, Annie moved to approve to proceed with the recommendation from Management. Alex seconded, vote was all ayes, motion carried.

LANDSCAPING: Annie provided photos of the areas that she recommended be replanted, based on the walkthrough with Giarratano Landscape. Management was instructed to ask Giarratano to submit a revised proposal, with both 1-gallon and 5-gallon plant options.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 11:56 a.m.

Attested: ______________________________ Date: ______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD OCTOBER 16, 2025

Brittany Vik with 360 Community Management called the meeting to order at 11:30 a.m. Board members present were Richard Middelberg, Annie Kostopolus, and Alexander Besprozvanny.

OPEN FORUM: No items were brought before the Board at this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the September 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for August 2025 in accordance with California Civil Code. After discussion, Richard moved to approve the August 2025 financials as presented. Annie seconded, vote was all ayes, motion carried.

APPROVAL OF LIENS: The Board reviewed a notice of intent to lien for APN 457-610-26-25 and consolidated lien for APN 457-610-26-41. A motion was made and seconded to approve the lien(s). Vote was all ayes, motion carried. It was resolved that the Board authorizes that lien(s) be recorded on the properties in the event that payment in full is not received by the deadline(s) imposed in the Intent to Lien letter(s).

CLUBHOUSE DEMO: The Board reviewed a proposal from Powell & Associates Inc. to draft plans to demo the clubhouse side of the structure and remodel the laundry room side. Management was instructed to obtain approximate costs and timelines for a complete demo and rebuild, and a partial demo and reconstruction of the laundry room side.

ROOF MAINTENANCE: The Board reviewed proposals for roof maintenance on all residential buildings and the two laundry rooms. After discussion, Annie moved to approve the proposal from 619 Roofing at a cost of $25,000.00. Richard seconded, vote was all ayes, motion carried.

PLUMBING REPAIRS: The Board reviewed a proposal from Remedy Rooter for multiple issues in the community, including two mainline leaks, and the replacement of main building shut-off valves and pressure regulator valves on various buildings. After discussion, Richard moved to approve the mainline leak repairs at a cost of $1,810.00 and instructed Management to obtain additional proposals for the water shut-off valve and pressure regular valve replacements. Annie seconded, vote was all ayes, motion carried.

FIRE DAMAGE REPAIRS: The Board discussed the fire that occurred at 8775 #3 that burned a portion of the interior of the unit, and the stucco, siding, and roof on the exterior of the building. Management advised several contractors have evaluated the damage and will be submitting remediation and restoration proposals. The affected unit owners have filed their own respective insurance claims. Management was instructed to file a liability claim on the unit owner's policy for the exterior damages.

HANDRAIL INSTALLATION: The Board reviewed proposals to install a handrail at the entry of 8743 #1. After discussion, Richard moved to approve the proposal from ACP at a cost of $2,600.00. Annie seconded, vote was all ayes, motion carried.

LANDSCAPING: The Board discussed the proposal from Giarratano Landscape to install shrubs in sparse areas throughout the community. Annie and Alex met with Giarratano to review the areas and agreed that there are some areas that need to be replanted. Management was instructed to ask Giarratano to provide a revised proposal for the sparsest areas.

ARCHITECTURAL: The Board reviewed an architectural application from the owners of 8737 #12 for hard flooring that was installed in their unit without approval after their unit flooded. After discussion, Annie moved to approve the application upon the condition the owner may be responsible for additional sound-proofing measures if noise complaints are received for noise related to the installation the Board deems to be excessive or unreasonable. Alex seconded, vote was all ayes, motion carried.

BOARD MEETING SCHEDULE: The Board agreed to move the Board Meetings to 11:00 a.m.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 11:42 a.m.

Attested: ________________________________ Date: _______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD SEPTEMBER 10, 2025

Brittany Vik with 360 Community Management called the meeting to order at 10:33 a.m. Board members present were Richard Middelberg, Annie Kostopolus, and Alexander Besprozvanny.

OPEN FORUM: No items were brought before the Board at this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the August 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for July 2025 in accordance with California Civil Code. After discussion, Richard moved to approve the July 2025 financials as presented. Annie seconded, vote was all ayes, motion carried.

DRAFT RESERVE STUDY: The Board reviewed the draft reserve study from SCT. After discussion, Richard moved to approve the reserve study as presented. Annie seconded, vote was all ayes, motion carried.

DRAFT BUDGET: The Board reviewed the draft budget with a recommended minimum increase of $20.00/month. After discussion, Richard moved to approve the draft budget with a $10.00/month per unit increase, with the new dues amount of $500.00/month to begin December 1, 2025. Annie seconded, vote was all ayes, motion carried.

INVESTMENT RECOMMENDATIONS: The Board reviewed investment recommendations for upcoming CD's that are maturing. After discussion, Richard moved to purchase one (1) $275,000 CD for a twelve-month term with Edward Jones and one (1) $150,000 CD for a twelve-month term with Morgan Stanley. Alex seconded, vote was all ayes, motion carried.

CLUBHOUSE DEMO: Management advised 360 Community Management met with First Onsite and their engineering staff to go over the revised scope to keep the laundry room side of the clubhouse and only demo the clubhouse room side. They will be submitting their recommendations for the Board to review.

POOL FENCE INSTALLATION: The Board reviewed proposals to modify the clubhouse pool fence so it no longer attaches to the clubhouse structure, to prepare for the upcoming clubhouse demolition. After discussion, Richard moved to approve the proposal from Alpine Fence at a cost of $5,520.00. Annie seconded, vote was all ayes, motion carried. Management was instructed to obtain a proposal to modify the pool gate to install an interior panic bar.

PRESSURE REGULATOR VALVE REPLACEMENT: The Board reviewed proposals to replace the failing pressure regulator valve at the 8723 building. After discussion, Alex moved to approve the proposal from Remedy Rooter at a cost of $1,750.00. Annie seconded, vote was all ayes, motion carried.

INSURANCE RENEWAL: The Board reviewed the annual insurance renewal from LaBarre/Oksnee with an option to increase to a $25,000 deductible. After discussion, Annie moved to approve the renewal at an annual premium of $71,236.98 and a $25,000 deductible. Alex seconded, vote was all ayes, motion carried.

ROOF MAINTENANCE: The Board reviewed proposals for roof maintenance on all twenty-eight (28) buildings. Management advised additional proposals are forthcoming.

FINE ENFORCEMENT CHANGES: The Board discussed the new law that was passed that limits fines Associations can levy against owners and agreed not to amend the existing policy at this time, and only enforce what is currently allowable.

LANDSCAPING: The Board reviewed a proposal from Giarratano Landscape to install fifty-eight (58) shrubs in sparse areas throughout the community. Management was instructed to provide photos of the areas for the Board to review.

ARCHITECTURAL: The Board reviewed an architectural application from the owner of 8737 #7 to replace their windows and sliding glass door, and install vinyl flooring. After discussion, Richard moved to approve the application as presented, under the condition the flooring underlayment meets the IIC & STC rating requirements. Annie seconded, vote was all ayes, motion carried.

The Board reviewed an architectural application from the owner of 8715 #1 to install a washer & dryer on their patio. After discussion, Richard moved to approve the application, pending the owner agrees to all applicable terms and conditions. Annie seconded, vote was all ayes, motion carried.

The Board reviewed an architectural application from the owner of 8741 #5 to install a handrail on the two (2) steps in the common area leading up to their unit. After discussion, Richard moved to approve the application as presented. Annie seconded, vote was all ayes, motion carried.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 11:42 a.m.

Attested: ________________________________ Date: ______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD AUGUST 5, 2025

Brittany Vik with 360 Community Management called the meeting to order at 6:33 p.m. Board members present were Annie Kostopolus and Alexander Besprozvanny. Richard Middelberg was absent. One owner was in attendance.

OPEN FORUM: No items were brought before the Board at this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the July 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for June 2025 in accordance with California Civil Code. After discussion, Richard moved to approve the May 2025 and June 2025 financials as presented. Annie seconded, vote was all ayes, motion carried.

CLUBHOUSE DEMO: The Board reviewed an email from Geremy Robenolt with 360 Community Management regarding an onsite meeting that occurred with First Onsite to discuss the possibility of keeping the laundry room side of the clubhouse. All present concurred it is feasible. First Onsite will put together a plan for the next steps. Management was instructed to schedule an onsite meeting with the Board and 360 to view the clubhouse, and obtain additional proposals for the pool fencing.

FINE ENFORCEMENT CHANGES: The Board discussed the new law that was passed that limits the existing fine enforcement policy and the fines Associations can levy against owners. Management advised a conference call with the Association's legal counsel has been scheduled to discuss the Board's options and potentially revising the fine policy.

DOG WASTE REMOVAL: The Board reviewed a proposal from Ruff Doodie Dog Waste Removal to increase their service, as Annie advised twice/month service is not sufficient. After discussion, Annie moved to approve weekly service for next three (3) months at a cost of $320.00/month. Alex seconded, vote was all ayes, motion carried.

SECURITY: The Board discussed implementing a standing guard for the summer. The Board agreed it is not necessary at this time but will revisit the topic if it becomes an issue. Management was instructed to investigate if the pool gates can be locked closed overnight to prevent residents from using the pool areas outside of the established pool hours.

ARCHITECTURAL: The Board reviewed an architectural application from the owner of 8733 #8 to install LVP flooring in the living room and bedrooms of the unit. After discussion, Alex moved to approve the application as presented, under the condition the underlayment meets the IIC & STC rating requirements. Annie seconded, vote was all ayes, motion carried.

NEXT MEETING DATE: The next meeting date will be Wednesday, September 3rd.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 7:42 p.m.

Attested: ______________________________ Date: _______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD JULY 9, 2025

Brittany Vik with 360 Community Management called the meeting to order at 10:30 a.m. Board members present were Annie Kostopolus and Alexander Besprozvanny. Richard Middelberg was absent.

OPEN FORUM: Management was instructed to obtain pricing from the dog waste removal company for weekly service.

APPROVAL OF MINUTES: The Board reviewed the minutes of the June 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for May 2025 in accordance with California Civil Code. At the Treasurer's request, approval of the financial statements was tabled pending additional review.

INVESTMENT RECOMMENDATIONS: The Board reviewed investment recommendations for upcoming CD's that are maturing. After discussion, Annie moved to purchase one (1) $215,000 CD for a twelve-month term and purchase one (1) $200,000 CD for a twenty-four (24) month term with the liquid funds in the Morgan Stanley money market account. Alex seconded, vote was all ayes, motion carried.

CLUBHOUSE DEMO: The Board discussed the clubhouse demo project and reopened the discussion to potentially keep the laundry room side of the clubhouse. Management was instructed to schedule an onsite meeting with First Onsite to evaluate the feasibility of repairing the laundry room side of the clubhouse. Management was instructed to reopen the clubhouse laundry room in the meantime.

SB326 BALCONY REPAIRS: The Board discussed the SB326 balcony repairs. Management advised that Fannie Mae is blacklisting Associations for not having their repairs completed, and suggested the Board prioritize the balcony repairs and start with doing several buildings at a time. Management was instructed to choose the three (3) buildings that have the most needed repairs and solicit competitive proposals for the repairs.

MAINTENANCE: The Board a maintenance rate increase from 360 Maintenance from $50.00/hour to $60.00/hour, effective July 1, 2025. After discussion, Annie moved to approve the increase as presented. Alex seconded, vote was all ayes, motion carried.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 11:11 a.m.

Attested: ________________________________ Date: ______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD JUNE 9, 2025

Brittany Vik with 360 Community Management called the meeting to order at 6:34 p.m. Board members present were Richard Middelberg and Alexander Besprozvanny. Annie Kostopolus was absent. One owner was present.

OPEN FORUM: No items were brought before the Board during this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the May 2025 meeting. After discussion, Richard moved to approve the minutes as presented. Alex seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for April 2025 in accordance with California Civil Code. After discussion, Richard moved to approve the April 2025 financials as presented. Annie seconded, vote was all ayes, motion carried.

APPROVAL OF LIENS: The Board reviewed a notice of intent to lien for APN 457-610-26-68. A motion was made and seconded to approve the lien(s). Vote was all ayes, motion carried. It was resolved that the Board authorizes that lien(s) be recorded on the properties in the event that payment in full is not received by the deadline(s) imposed in the Intent to Lien letter(s).

INVESTMENT RECOMMENDATIONS: The Board reviewed investment recommendations for a $200,000 CD that is maturing at Edward Jones. After discussion, Richard moved to purchase one (1) $150,000 CD for an eighteen-month term. Alex seconded, vote was all ayes, motion carried.

CLUBHOUSE DEMO: The Board discussed the clubhouse demo project. Management advised the interior of the laundry room side of the structure appears to be in good shape, and suggested the Board consider keeping that side of the building and only demolishing the clubhouse side. The laundry room side could be repaired rather than demolished and rebuilt. The Board agreed to proceed with demolishing the entire structure as previously approved.

DRAINAGE INSTALLATION: The Board reviewed a proposal from Giarratano Landscape to install additional drainage outside the patio of 8723 #3 with the additional information that was requested. After discussion, Richard moved to approve the proposal at a cost of $1,870.00. Alex seconded, vote was all ayes, motion carried.

FINE ENFORCEMENT POLICY: The Board reviewed a revision to the fine enforcement policy to include an automatic call to hearing for consideration of up to a $50.00 per occurrence fine for not breaking down cardboard boxes. After discussion, Richard moved to adopt the policy as written. Alex seconded, vote was all ayes, motion carried.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 7:11 p.m.

Attested: ______________________________ Date: ______________

LAKE MURRAY TERRACE CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING HELD MAY 6, 2025

Brittany Vik with 360 Community Management called the meeting to order at 6:30 p.m. Board members present were Richard Middelberg, Annie Kostopolus, and Alexander Besprozvanny.

OPEN FORUM: No items were brought before the Board during this time.

APPROVAL OF MINUTES: The Board reviewed the minutes of the April 2025 meeting. After discussion, Annie moved to approve the minutes as presented. Richard seconded, vote was all ayes, motion carried.

FINANCIALS: The Board reviewed the Association's financial statements for March 2025 in accordance with California Civil Code. After discussion, Richard moved to approve the March 2025 financials as presented. Annie seconded, vote was all ayes, motion carried.

DRAFT FINANCIAL REVIEW: The Board reviewed the draft financial review. After discussion, Richard moved to approve the draft review as presented for distribution to the membership. Annie seconded, vote was all ayes, motion carried.

HYDROJETTING: The Board reviewed a proposal from Remedy Rooter to hydrojet twenty-two (22) kitchen stack lines at $360.00/stack. After discussion, Richard moved to approve the proposal at a cost of $7,920.00. Annie seconded, vote was all ayes, motion carried. Management was instructed to give the owners two (2) weeks to ensure their p-traps are tubular and not glued together ABS, and any that are not in compliance will be replaced and billed to the owners.

DRAINAGE INSTALLATION: The Board reviewed a proposal from Giarratano Landscape to install additional drainage outside the patio of 8723 #3, as the patio floods during heavy rain. Management was instructed to ask Giarratano to provide additional information, including the footage of the trenching and pipe installation, where the trenching will occur, and drawings indicating where the drainage will be installed and exit to.

JANITORIAL SERVICE: The Board reviewed correspondence from Excel Cleaning Service advising of an $84.00/month increase. After discussion, Annie moved to approve the increase. Richard seconded, vote was all ayes, motion carried.

Janitorial suggested signs be installed on the trash enclosures reminding residents to break down their cardboard boxes. Richard suggested the fine policy be revised to implement an automatic call to hearing for not breaking down cardboard boxes. Management was instructed to include a sample revision for review at the next meeting.

POOL REPAIRS: The Board reviewed a proposal from Aqua Diamond to drain the clubhouse pools due to high conditioning and replace the pool light. Management was instructed to inform Aqua Diamond of the upcoming clubhouse demo and ask for their recommendation on how to protect the pools during the demo.

LAUNDRY ROOM CHANGES: The Board reviewed an email from WASH advising the coin option on the washing machines has been removed due to repeated vandalism and theft. They offered to install an Add Value Station that enables residents to add funds to a WASH card to use on the machines. After discussion, Annie moved to approve the installation. Richard seconded, vote was all ayes, motion carried.

NEXT MEETING DATE: The next meeting date will be June 9th.

EXECUTIVE SESSION SUMMARY: The Board reviewed disciplinary action, homeowner correspondence, and delinquency issues.

A motion was made to adjourn the open meeting. The motion was seconded. Vote was all ayes, motion carried. The meeting was adjourned at 7:11 p.m.

Attested: ___________________________________ Date: ________________