

RUSTIC VILLAGE, HOA
BOARD OF DIRECTORS
"MEETING NOTICE"

BOARD OF DIRECTORS
Daniel Stanisky, President
Bart Christie, Vice-President

DATE: WEDNESDAY- January 5, 2010
TIME: 7:00 p.m.
PLACE: Miccosukee Golf & Country Club

A G E N D A

1. CALL TO ORDER.
2. APPROVAL OF AGENDA
3. APPROVAL OF THE MINUTES FOR OCTOBER 21, 2009 MEETING
4. APPROVAL OF THE FINANCIAL REPORT
5. ACTION ITEMS
 - a. 2010 Budget
 - b. Termination of Current HOA President Daniel Stanisky due to lack of participation.
 - c. Approval of two New HOA Board Members Nicholas Ventouras and Alejandro Bornote.
 - d. HOA Insurance Policy Renewal
 - e. Authorization of Foreclosure for Pizarro
6. INFORMATION ITEMS
 - a. Discussion of Vacant Homes and there Care
 - b. The Landscaping Projects
 - c. Violations (311 Team Metro)
7. OPEN DISCUSSION (3 MINUTES MAXIMUM PER PERSON)
8. ADJOURNMENT.

COMMUNITY PARTICIPATION IS ENCOURAGED!

RUSTIC VILLAGE, HOA
BOARD OF DIRECTORS
"MEETING NOTICE"

BOARD OF DIRECTORS
Daniel Stanisky, President
Bart Christie, Vice-President

DATE: WEDNESDAY- October 21, 2009
TIME: 7:00 p.m.
PLACE: Miccosukee Golf & Country Club

MINUTES

1. CALL TO ORDER.

2. APPROVAL OF AGENDA

APPROVED

Motion (Daniel Stanisky)
Seconded (Bart Christie)
Unanimous

3. APPROVAL OF THE MINUTES FOR AUGUST 2009 MEETING APPROVED

Motion (Daniel Stanisky)
Seconded (Bart Christie)
Unanimous

4. APPROVAL OF THE FINANCIAL REPORT

APPROVED

Motion (Daniel Stanisky)
Seconded (Bart Christie)
Unanimous

5. ACTION ITEMS

A. 2010 Budget

DISAPPROVED

Motion (Daniel Stanisky)
Seconded (Bart Christie)
Unanimous

B. Moving Accounts to Bank Atlantic and using the Banks Lock Box System

APPROVED

Motion (Daniel Stanisky)
Seconded (Bart Christie)
Unanimous

C. Holiday Lights Expenditure of up-to \$450 (not Budgeted) at the corner of SW 147 Avenue and 60th Street (Associations Landscaped Corner).

APPROVED

Motion (Daniel Stanisky)
Seconded (Bart Christie)
Unanimous

6. INFORMATION ITEMS

- a. Discussion of Vacant Homes and there Care
- b. The Landscaping Projects
- c. Violations (311 Team Metro)

7. OPEN DISCUSSION (3 MINUTES MAXIMUM PER PERSON)

8. ADJOURNMENT.

COMMUNITY PARTICIPATION IS ENCOURAGED!

Rustic Village Homeowner's Association Section 2, Inc.
Balance Sheet
As of December 31, 2009

| | Dec 31, 09 |
|---------------------------------------|-------------------|
| ASSETS | |
| Current Assets | |
| Checking/Savings | |
| Chase Operating Acct | 18,641.88 |
| Chase Reserve Account | 5,743.96 |
| Total Checking/Savings | 24,385.84 |
| Accounts Receivable | |
| Accounts Receivable | -60.00 |
| Total Accounts Receivable | -60.00 |
| Total Current Assets | 24,325.84 |
| TOTAL ASSETS | 24,325.84 |
| LIABILITIES & EQUITY | |
| Equity | |
| Opening Bal Equity | 25,982.66 |
| Retained Earnings | -3,871.11 |
| Net Income | 2,214.29 |
| Total Equity | 24,325.84 |
| TOTAL LIABILITIES & EQUITY | 24,325.84 |

Rustic Village Homeowner's Association Section 2, Inc.
Profit & Loss
 January through December 2009

| | Jan - Dec 09 | Jan - Dec 08 |
|---------------------------------|--------------|--------------|
| Income | | |
| Estoppel Requests | 600.00 | 150.00 |
| Homeowner Assoc. Dues | 16,970.24 | 19,038.07 |
| Homeowner Assoc. Dues Late Fee | 504.76 | 1,513.33 |
| Interest Income | 8.13 | 1.47 |
| Returned Check Charges | 0.00 | 25.00 |
| Total Income | 18,083.13 | 20,727.87 |
| Expense | | |
| Administration | | |
| Bank Charges | -17.70 | 0.00 |
| Computer and Internet Expenses | 272.90 | 95.00 |
| Corporate Filings | 61.25 | 61.25 |
| Financial Management | 3,900.00 | 3,600.00 |
| Insurance Expense | 1,637.27 | 2,104.00 |
| Meals and Entertainment | 391.95 | 67.31 |
| P.O. Box Rental | 0.00 | 139.00 |
| Postage and Printing | 37.80 | 32.80 |
| Professional Fees | -87.00 | 1,548.00 |
| Total Administration | 6,196.47 | 7,647.36 |
| Grounds | | |
| Beautification of Common Areas | 2,643.90 | 0.00 |
| Electrical Expense | 533.05 | 0.00 |
| Install Well and Irrigation | 0.00 | 2,000.00 |
| Installation of Electrical Powe | 0.00 | 4,990.00 |
| Landscaping and Groundskeeping | 1,500.00 | 1,625.00 |
| Lights for 147 St Sign | 0.00 | 649.21 |
| Repairs and Maintenance | 280.72 | 0.00 |
| Tree Fertilization and Mulch | 610.50 | 0.00 |
| Tree Planting Program | 4,104.20 | 200.00 |
| Total Grounds | 9,672.37 | 9,464.21 |
| Total Expense | 15,868.84 | 17,111.57 |
| Net Income | 2,214.29 | 3,616.30 |

Rustic Village Homeowner's Association Section 2, Inc.
Profit & Loss Budget vs. Actual
January through December 2009

| | <u>Jan - Dec 09</u> | <u>Budget</u> | <u>\$ Over Budget</u> |
|---------------------------------|------------------------|--------------------|------------------------|
| Income | | | |
| Estoppel Requests | 600.00 | | |
| Homeowner Assoc. Dues | 16,970.24 | 18,750.00 | -1,779.76 |
| Homeowner Assoc. Dues Late Fee | 504.76 | | |
| Interest Income | 8.13 | | |
| Professional Services Reimburse | 0.00 | 800.00 | -800.00 |
| Total Income | <u>18,083.13</u> | <u>19,550.00</u> | <u>-1,466.87</u> |
| Expense | | | |
| Administration | | | |
| Bank Charges | -17.70 | 20.00 | -37.70 |
| Computer and Internet Expenses | 272.90 | 290.00 | -17.10 |
| Corporate Filings | 61.25 | 61.25 | 0.00 |
| Financial Management | 3,900.00 | 3,600.00 | 300.00 |
| Insurance Expense | 1,637.27 | 2,000.00 | -362.73 |
| Meals and Entertainment | 391.95 | 100.00 | 291.95 |
| P.O. Box Rental | 0.00 | 140.00 | -140.00 |
| Postage and Printing | 37.80 | 78.00 | -40.20 |
| Professional Fees | -87.00 | 800.00 | -887.00 |
| Total Administration | <u>6,196.47</u> | <u>7,089.25</u> | <u>-892.78</u> |
| Grounds | | | |
| Beautification of Common Areas | 2,643.90 | 3,000.00 | -356.10 |
| Electrical Expense | 533.05 | 900.00 | -366.95 |
| Landscaping and Groundskeeping | 1,500.00 | 1,800.00 | -300.00 |
| Repairs and Maintenance | 280.72 | | |
| Tree Fertilization and Mulch | 610.50 | 1,200.00 | -589.50 |
| Tree Planting Program | 4,104.20 | 4,000.00 | 104.20 |
| Total Grounds | <u>9,672.37</u> | <u>10,900.00</u> | <u>-1,227.63</u> |
| Reserves | <u>0.00</u> | <u>1,560.75</u> | <u>-1,560.75</u> |
| Total Expense | <u>15,868.84</u> | <u>19,550.00</u> | <u>-3,681.16</u> |
| Net Income | <u>2,214.29</u> | <u>0.00</u> | <u>2,214.29</u> |

Rustic Village Homeowner's Association Section 2, Inc.
Collections Report
As of December 31, 2009

| Type | Date | Num | Due Date | Open Balance |
|--|-----------|------|-----------|--------------|
| ANGLES | | | | |
| Invoice | 1/13/2009 | 409 | 3/31/2009 | 100.00 |
| Total ANGLES | | | | 100.00 |
| GARCIA, E | | | | |
| Invoice | 1/14/2009 | 427 | 3/31/2009 | 350.00 |
| Total GARCIA, E | | | | 350.00 |
| GAUTHIER | | | | |
| Invoice | 9/18/2007 | 81 | 9/18/2007 | 400.00 |
| Total GAUTHIER | | | | 400.00 |
| GONZALEZ, M GONZALEZ | | | | |
| Invoice | 1/9/2008 | 122 | 4/30/2008 | 375.00 |
| Total GONZALEZ, M | | | | 375.00 |
| HERNANDEZ | | | | |
| Invoice | 1/14/2009 | 432 | 3/31/2009 | 350.00 |
| Total HERNANDEZ | | | | 350.00 |
| KIRK | | | | |
| Invoice | 1/14/2009 | 436 | 3/31/2009 | 350.00 |
| Total KIRK | | | | 350.00 |
| LAYA | | | | |
| Daylen Laya 305-383-7108 | | | | |
| Invoice | 1/9/2008 | 132 | 4/30/2008 | 375.00 |
| Invoice | 1/14/2009 | 440 | 3/31/2009 | 350.00 |
| Total LAYA | | | | 725.00 |
| MARIN | | | | |
| Payment | 4/4/2009 | 1812 | | -35.00 |
| Total MARIN | | | | -35.00 |
| MARTIN | | | | |
| Carlos Martin 305-967-8045 305-962-2424 | | | | |
| Invoice | 1/1/2008 | 113 | 4/30/2008 | 375.00 |
| Invoice | 1/14/2009 | 422 | 3/31/2009 | 350.00 |
| Total MARTIN | | | | 725.00 |
| MARTINO | | | | |
| Invoice | 1/14/2009 | 447 | 3/31/2009 | 350.00 |
| Total MARTINO | | | | 350.00 |
| PIZARRO | | | | |
| Invoice | 1/9/2008 | 145 | 4/30/2008 | 375.00 |
| Invoice | 1/14/2009 | 452 | 3/31/2009 | 350.00 |
| Total PIZARRO | | | | 725.00 |
| QUINTANILLA | | | | |
| Invoice | 1/14/2009 | 456 | 3/31/2009 | 250.00 |
| Total QUINTANILLA | | | | 250.00 |
| RYAN | | | | |
| Invoice | 1/9/2008 | 156 | 4/30/2008 | 100.00 |
| Invoice | 1/14/2009 | 463 | 3/31/2009 | 350.00 |
| Total RYAN | | | | 450.00 |
| SANABRIA | | | | |
| Invoice | 1/9/2008 | 160 | 6/30/2008 | 375.00 |
| Invoice | 1/14/2009 | 467 | 3/31/2009 | 350.00 |
| Total SANABRIA | | | | 725.00 |

| <u>Type</u> | <u>Date</u> | <u>Num</u> | <u>Due Date</u> | <u>Open Balance</u> |
|-------------------|-------------|------------|-----------------|---------------------|
| SOSA | | | | |
| Invoice | 1/9/2008 | 163 | 4/30/2008 | 100.00 |
| Total SOSA | | | | 100.00 |
| VILLALOBOS | | | | |
| Payment | 4/4/2009 | 3375 | | -25.00 |
| Total VILLALOBOS | | | | -25.00 |
| TOTAL | | | | 5,915.00 |

Rustic Village Homeowner's Association Section 2, Inc.
Deposit Detail
October through December 2009

| Type | Num | Date | Name | Account | Amount |
|----------------|---------|------------------|----------------------------|-----------------------------|---------------|
| Deposit | | 11/6/2009 | | Chase Operating A... | 500.00 |
| Payment | 3035 | 10/27/2009 | SALIBA, J | Undeposited Funds | -250.00 |
| Payment | 5023... | 10/27/2009 | SALIBA | Undeposited Funds | -250.00 |
| TOTAL | | | | | -500.00 |
| Deposit | | 12/9/2009 | Riverol and Comp... | Chase Operating A... | 3.84 |
| | | | | Financial Managem... | -3.84 |
| TOTAL | | | | | -3.84 |

Rustic Village Homeowner's Association Section 2, Inc.

Check Detail

October through December 2009

| <u>Type</u> | <u>Num</u> | <u>Date</u> | <u>Name</u> | <u>Item</u> | <u>Account</u> | <u>Paid Amount</u> | <u>Original Amount</u> |
|-----------------|------------|-------------|---------------------|-------------|-------------------------|--------------------|------------------------|
| Check | | 10/1/2009 | Riverol and Comp... | | Chase Operating ... | | -300.00 |
| | | | | | Financial Manage... | -300.00 | 300.00 |
| TOTAL | | | | | | -300.00 | 300.00 |
| Check | | 10/1/2009 | Florida Power an... | | Chase Operating ... | | -34.79 |
| | | | | | Electrical Expense | -34.79 | 34.79 |
| TOTAL | | | | | | -34.79 | 34.79 |
| Check | | 10/5/2009 | Zamora Landcape... | | Chase Operating ... | | -125.00 |
| | | | | | Landscaping and ... | -125.00 | 125.00 |
| TOTAL | | | | | | -125.00 | 125.00 |
| Check | | 10/14/2009 | Zamora Landcape... | | Chase Operating ... | | -1,375.00 |
| | | | | | Tree Planting Prog... | -900.00 | 900.00 |
| | | | | | Tree Fertilization a... | -300.00 | 300.00 |
| | | | | | Electrical Expense | -75.00 | 75.00 |
| | | | | | Beautification of C... | -100.00 | 100.00 |
| TOTAL | | | | | | -1,375.00 | 1,375.00 |
| Check | | 10/22/2009 | Miccosukee Golf ... | | Chase Operating ... | | -28.56 |
| | | | | | Meals and Entertai... | -28.56 | 28.56 |
| TOTAL | | | | | | -28.56 | 28.56 |
| Check | | 10/26/2009 | ACE Hardware | | Chase Operating ... | | -99.48 |
| | | | | | Repairs and Maint... | -99.48 | 99.48 |
| TOTAL | | | | | | -99.48 | 99.48 |
| Check | | 10/30/2009 | Riverol and Comp... | | Chase Operating ... | | -300.00 |
| | | | | | Financial Manage... | -300.00 | 300.00 |
| TOTAL | | | | | | -300.00 | 300.00 |
| Check | | 10/30/2009 | Florida Power an... | | Chase Operating ... | | -18.56 |
| | | | | | Electrical Expense | -18.56 | 18.56 |
| TOTAL | | | | | | -18.56 | 18.56 |
| Bill Pmt -Check | | 11/2/2009 | Raymond Danner ... | | Chase Operating ... | | -390.00 |
| Bill | | 11/2/2009 | | | Beautification of C... | -390.00 | 780.00 |
| TOTAL | | | | | | -390.00 | 780.00 |
| Check | | 11/5/2009 | Zamora Landcape... | | Chase Operating ... | | -125.00 |
| | | | | | Landscaping and ... | -125.00 | 125.00 |
| TOTAL | | | | | | -125.00 | 125.00 |

Rustic Village Homeowner's Association Section 2, Inc.

Check Detail

October through December 2009

| <u>Type</u> | <u>Num</u> | <u>Date</u> | <u>Name</u> | <u>Item</u> | <u>Account</u> | <u>Paid Amount</u> | <u>Original Amount</u> |
|------------------------|------------|-------------------|----------------------------|-------------|----------------------------|--------------------|------------------------|
| Bill Pmt -Check | | 11/6/2009 | Raymond Danner ... | | Chase Operating ... | | -390.00 |
| Bill | | 11/2/2009 | | | Beautification of C... | -390.00 | 780.00 |
| TOTAL | | | | | | -390.00 | 780.00 |
| Check | | 11/9/2009 | Alfredo Riverol | | Chase Operating ... | | -3.84 |
| | | | | | Financial Manage... | -3.84 | 3.84 |
| TOTAL | | | | | | -3.84 | 3.84 |
| Check | | 11/25/2009 | Account Support | | Chase Operating ... | | -83.40 |
| | | | | | Computer and Inter... | -83.40 | 83.40 |
| TOTAL | | | | | | -83.40 | 83.40 |
| Check | | 11/25/2009 | Account Support | | Chase Operating ... | | -99.50 |
| | | | | | Computer and Inter... | -99.50 | 99.50 |
| TOTAL | | | | | | -99.50 | 99.50 |
| Check | | 12/1/2009 | Riverol and Comp... | | Chase Operating ... | | -300.00 |
| | | | | | Financial Manage... | -300.00 | 300.00 |
| TOTAL | | | | | | -300.00 | 300.00 |
| Check | | 12/2/2009 | Florida Power an... | | Chase Operating ... | | -31.88 |
| | | | | | Electrical Expense | -31.88 | 31.88 |
| TOTAL | | | | | | -31.88 | 31.88 |
| Check | | 12/4/2009 | Zamora Landcape... | | Chase Operating ... | | -125.00 |
| | | | | | Landscaping and ... | -125.00 | 125.00 |
| TOTAL | | | | | | -125.00 | 125.00 |
| Check | | 12/31/2009 | Riverol and Comp... | | Chase Operating ... | | -300.00 |
| | | | | | Financial Manage... | -300.00 | 300.00 |
| TOTAL | | | | | | -300.00 | 300.00 |
| Check | | 12/31/2009 | Florida Power an... | | Chase Operating ... | | -86.63 |
| | | | | | Electrical Expense | -86.63 | 86.63 |
| TOTAL | | | | | | -86.63 | 86.63 |
| Bill Pmt -Check | 7 | 11/9/2009 | Austin Christie | | Chase Operating ... | | -181.24 |
| Bill | | 11/9/2009 | | | Repairs and Maint... | -181.24 | 181.24 |
| TOTAL | | | | | | -181.24 | 181.24 |
| Bill Pmt -Check | 10 | 12/9/2009 | Austin Christie | | Chase Operating ... | | -393.90 |
| Bill | | 12/9/2009 | | | Beautification of C... | -393.90 | 393.90 |
| TOTAL | | | | | | -393.90 | 393.90 |



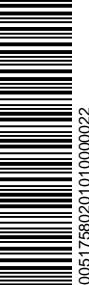
JPMorgan Chase Bank, N.A.
P O Box 260180
Baton Rouge, LA 70826 - 0180

October 01, 2009 through October 30, 2009
Account Number: **000008853708251**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-242-7338**
Hearing Impaired: **1-800-242-7383**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**

00051758 DRE 021 141 30409 - NNYNN T 1 000000000 61 0000
RUSTIC VILLAGE HOA SECTION 2, INC
14748 SW 56TH ST
MIAMI FL 33185-4067



00517580201010000022

Great news!

Now you can bank wherever you see the Chase sign at more than 15,000 Chase ATMs and over 5,100 branches nationwide. Many branches are open longer hours on Fridays and Saturdays - when you need them most. We're excited to bring you the convenience of full banking access from coast to coast .

CHECKING SUMMARY

Chase Free Business Checking

| | INSTANCES | AMOUNT |
|-----------------------------------|-----------|--------------------|
| Beginning Balance | | \$22,929.82 |
| Checks Paid | 1 | - 1,375.00 |
| ATM & Debit Card Withdrawals | 2 | - 128.04 |
| Other Withdrawals, Fees & Charges | 5 | - 778.35 |
| Ending Balance | 8 | \$20,648.43 |

CHECKS PAID

| CHECK NO. | DESCRIPTION | DATE PAID | AMOUNT |
|--------------------------|-------------|-----------|-------------------|
| 1444 ^ | | 10/15 | \$1,375.00 |
| Total Checks Paid | | | \$1,375.00 |

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.

ATM & DEBIT CARD WITHDRAWALS

| DATE | DESCRIPTION | AMOUNT |
|---|---|-----------------|
| 10/22 | Card Purchase 10/21 Miccosukee Golf And Cc Miami FL Card 9010 | \$28.56 |
| 10/26 | Card Purchase 10/24 Ace Hdwe of Kendale LA Miami FL Card 9010 | 99.48 |
| Total ATM & Debit Card Withdrawals | | \$128.04 |



October 01, 2009 through October 30, 2009

Account Number: **000008853708251**

OTHER WITHDRAWALS, FEES & CHARGES

| DATE | DESCRIPTION | AMOUNT |
|--|---|-----------------|
| 10/01 | Online Payment 616242341 To Riverol & Company Cpa | \$300.00 |
| 10/01 | Fpl Direct Debit Elec Pymt PPD ID: 3590247775 | 34.79 |
| 10/05 | Online Payment 618387178 To Zamora Lawn Service | 125.00 |
| 10/30 | Online Payment 632948902 To Riverol & Company Cpa | 300.00 |
| 10/30 | Fpl Direct Debit Elec Pymt PPD ID: 3590247775 | 18.56 |
| Total Other Withdrawals, Fees & Charges | | \$778.35 |

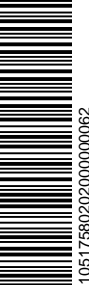
DAILY ENDING BALANCE

| DATE | AMOUNT |
|-------|-------------|
| 10/01 | \$22,595.03 |
| 10/05 | 22,470.03 |
| 10/15 | 21,095.03 |
| 10/22 | 21,066.47 |
| 10/26 | 20,966.99 |
| 10/30 | 20,648.43 |

SERVICE CHARGE SUMMARY

| TRANSACTIONS FOR SERVICE FEE CALCULATION | NUMBER OF TRANSACTIONS |
|--|------------------------|
| Checks Paid / Debits | 1 |
| Deposits / Credits | 0 |
| Deposited Items | 0 |
| Transaction Total | 1 |

| SERVICE FEE CALCULATION | AMOUNT |
|-------------------------------------|---------------|
| Service Fee | \$0.00 |
| Service Fee Credit | \$0.00 |
| Net Service Fee | \$0.00 |
| Excessive Transaction Fees (Above) | \$0.00 |
| Total Service Fees | \$0.00 |



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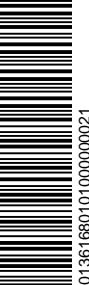
JPMorgan Chase Bank, N.A.
 P O Box 260180
 Baton Rouge, LA 70826 - 0180

October 01, 2009 through October 30, 2009
 Account Number: **000008853708152**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
 Service Center: **1-800-242-7338**
 Hearing Impaired: **1-800-242-7383**
 Para Espanol: **1-888-622-4273**
 International Calls: **1-713-262-1679**

00136168 DRE 021 140 30409 - NNNNN T 1 000000000 62 0000
 RUSTIC VILLAGE HOA SECTION 2, INC
 14748 SW 56TH ST
 MIAMI FL 33185-4067



01361680101000000021

Great news!

Now you can bank wherever you see the Chase sign at more than 15,000 Chase ATMs and over 5,100 branches nationwide. Many branches are open longer hours on Fridays and Saturdays - when you need them most. We're excited to bring you the convenience of full banking access from coast to coast .

CHECKING SUMMARY

Chase Free Business Checking

| | INSTANCES | AMOUNT |
|-------------------|-----------|-------------------|
| Beginning Balance | | \$5,743.96 |
| Ending Balance | 0 | \$5,743.96 |

SERVICE CHARGE SUMMARY

| TRANSACTIONS FOR SERVICE FEE CALCULATION | NUMBER OF TRANSACTIONS | AMOUNT |
|--|------------------------|---------------|
| Checks Paid / Debits | 0 | |
| Deposits / Credits | 0 | |
| Deposited Items | 0 | |
| Transaction Total | 0 | |
| SERVICE FEE CALCULATION | | AMOUNT |
| Service Fee | | \$0.00 |
| Service Fee Credit | | \$0.00 |
| Net Service Fee | | \$0.00 |
| Excessive Transaction Fees (Above) | | \$0.00 |
| Total Service Fees | | \$0.00 |



JPMorgan Chase Bank, N.A.
P O Box 260180
Baton Rouge, LA 70826 - 0180

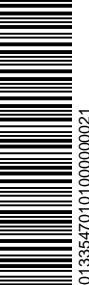
October 31, 2009 through November 30, 2009

Account Number: **000008853708152**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-242-7338**
Hearing Impaired: **1-800-242-7383**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**

00133547 DRE 021 140 33509 - NNNNN T 1 000000000 62 0000
RUSTIC VILLAGE HOA SECTION 2, INC
13876 SW 56TH STREET
MAIL SERVICE 266
MIAMI FL 33175-6021



01335470101000000021

IMPORTANT NOTICE ABOUT YOUR ACCOUNT

We strictly prohibit the use of your accounts to conduct any transactions involving unlawful Internet gambling or any other illegal activity. This includes accepting or receiving any funds or deposits to your accounts from unlawful Internet gambling or other illegal activity. If you have any questions, please call us at 1-800-CHASE38 (1-800-242-7338).

CHECKING SUMMARY

Chase Free Business Checking

| | INSTANCES | AMOUNT |
|--------------------------|-----------|-------------------|
| Beginning Balance | | \$5,743.96 |
| Ending Balance | 0 | \$5,743.96 |

There has been no activity on your account during this statement period. You may not receive a statement through the mail in the future if there is no activity on your account. You can always view your account activity and statement by logging on to your account through chase.com. If you have questions, please call us at the number on this statement.

SERVICE CHARGE SUMMARY

| TRANSACTIONS FOR SERVICE FEE CALCULATION | NUMBER OF TRANSACTIONS |
|--|------------------------|
| Checks Paid / Debits | 0 |
| Deposits / Credits | 0 |
| Deposited Items | 0 |
| Transaction Total | 0 |

| SERVICE FEE CALCULATION | AMOUNT |
|-------------------------------------|---------------|
| Service Fee | \$0.00 |
| Service Fee Credit | \$0.00 |
| Net Service Fee | \$0.00 |
| Excessive Transaction Fees (Above) | \$0.00 |
| Total Service Fees | \$0.00 |



JPMorgan Chase Bank, N.A.
P O Box 260180
Baton Rouge, LA 70826 - 0180

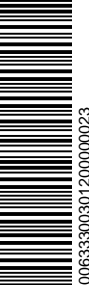
October 31, 2009 through November 30, 2009

Account Number: **000008853708251**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-242-7338**
Hearing Impaired: **1-800-242-7383**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**

00063330 DRE 021 141 33509 - YNNNT 1 000000000 61 0000
RUSTIC VILLAGE HOA SECTION 2, INC
13876 SW 56TH STREET
MAIL SERVICE 266
MIAMI FL 33175-6021



0063330030120000023

IMPORTANT NOTICE ABOUT YOUR ACCOUNT

We strictly prohibit the use of your accounts to conduct any transactions involving unlawful Internet gambling or any other illegal activity. This includes accepting or receiving any funds or deposits to your accounts from unlawful Internet gambling or other illegal activity. If you have any questions, please call us at 1-800-CHASE38 (1-800-242-7338).

CHECKING SUMMARY

Chase Free Business Checking

| | INSTANCES | AMOUNT |
|-----------------------------------|-----------|--------------------|
| Beginning Balance | | \$20,648.43 |
| Deposits and Additions | 2 | 500.00 |
| Checks Paid | 3 | - 961.24 |
| ATM & Debit Card Withdrawals | 3 | - 186.74 |
| Other Withdrawals, Fees & Charges | 1 | - 125.00 |
| Ending Balance | 9 | \$19,875.45 |

DEPOSITS AND ADDITIONS

| DATE | DESCRIPTION | AMOUNT |
|-------------------------------------|-------------------|-----------------|
| 11/06 | ATM Check Deposit | \$250.00 |
| 11/06 | Deposit 51460964 | 250.00 |
| Total Deposits and Additions | | \$500.00 |



October 31, 2009 through November 30, 2009

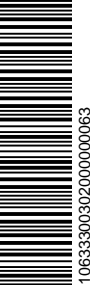
Account Number: **000008853708251**

CHECKS PAID

| CHECK NO. | DESCRIPTION | DATE PAID | AMOUNT |
|--------------------------|-------------|-----------|-----------------|
| 1445 ^ | | 11/02 | \$390.00 |
| 1446 ^ | | 11/10 | 390.00 |
| 1447 ^ | | 11/23 | 181.24 |
| Total Checks Paid | | | \$961.24 |

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.



ATM & DEBIT CARD WITHDRAWALS

| DATE | DESCRIPTION | AMOUNT |
|---|---|-----------------|
| 11/09 | Card Purchase With Pin 11/08 Chevron/Sunshin Miami FL Card 9010 | \$3.84 |
| 11/25 | Card Purchase 11/24 Eig*Hostingsupport 866-5392854 MA Card 9010 | 83.40 |
| 11/30 | Card Purchase 11/27 Eig*Hostingsupport 866-5392854 MA Card 9010 | 99.50 |
| Total ATM & Debit Card Withdrawals | | \$186.74 |

OTHER WITHDRAWALS, FEES & CHARGES

| DATE | DESCRIPTION | AMOUNT |
|--|---|-----------------|
| 11/05 | Online Payment 635331587 To Zamora Lawn Service | \$125.00 |
| Total Other Withdrawals, Fees & Charges | | \$125.00 |

DAILY ENDING BALANCE

| DATE | AMOUNT |
|-------|-------------|
| 11/02 | \$20,258.43 |
| 11/05 | 20,133.43 |
| 11/06 | 20,633.43 |
| 11/09 | 20,629.59 |
| 11/10 | 20,239.59 |
| 11/23 | 20,058.35 |
| 11/25 | 19,974.95 |
| 11/30 | 19,875.45 |

SERVICE CHARGE SUMMARY

| TRANSACTIONS FOR SERVICE FEE CALCULATION | NUMBER OF TRANSACTIONS |
|--|------------------------|
| Checks Paid / Debits | 3 |
| Deposits / Credits | 1 |
| Deposited Items | 2 |
| Transaction Total | 6 |
| SERVICE FEE CALCULATION | AMOUNT |
| Service Fee | \$0.00 |
| Service Fee Credit | \$0.00 |
| Net Service Fee | \$0.00 |



JPMorgan Chase Bank, N.A.
P O Box 260180
Baton Rouge, LA 70826 - 0180

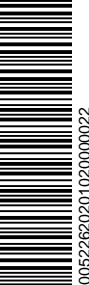
December 01, 2009 through December 31, 2009

Account Number: **000008853708251**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-242-7338**
Hearing Impaired: **1-800-242-7383**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**

00052262 DRE 021 141 00110 - NNNYN T 1 000000000 61 0000
RUSTIC VILLAGE HOA SECTION 2, INC
13876 SW 56TH STREET
MAIL SERVICE 266
MIAMI FL 33175-6021



00522620201020000022

As of January 1, 2010, JPMorgan Chase Bank, N.A. will no longer participate in the Transaction Account Guarantee Program (TAGP) through the Federal Deposit Insurance Corporation (FDIC). Our customers' deposits are protected by the strength and stability of Chase and insured up to \$250,000 by the FDIC. For more information about FDIC insurance visit www.fdic.gov.

CHECKING SUMMARY

Chase Free Business Checking

| | INSTANCES | AMOUNT |
|-----------------------------------|-----------|--------------------|
| Beginning Balance | | \$19,875.45 |
| Deposits and Additions | 1 | 3.84 |
| Checks Paid | 1 | - 393.90 |
| Other Withdrawals, Fees & Charges | 5 | - 843.51 |
| Ending Balance | 7 | \$18,641.88 |

DEPOSITS AND ADDITIONS

| DATE | DESCRIPTION | AMOUNT |
|-------------------------------------|---|---------------|
| 12/09 | Online Transfer From Chk Xxxxxx6336 Transaction#: 289863924 | \$3.84 |
| Total Deposits and Additions | | \$3.84 |

CHECKS PAID

| CHECK NO. | DESCRIPTION | DATE PAID | AMOUNT |
|--------------------------|-------------|-----------|-----------------|
| 1449 ^ | | 12/21 | \$393.90 |
| Total Checks Paid | | | \$393.90 |

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.



December 01, 2009 through December 31, 2009

Account Number: **000008853708251**

OTHER WITHDRAWALS, FEES & CHARGES

| DATE | DESCRIPTION | AMOUNT |
|--|---|-----------------|
| 12/01 | Online Payment 689724128 To Riverol & Company Cpa | \$300.00 |
| 12/02 | Fpl Direct Debit Elec Pymt PPD ID: 3590247775 | 31.88 |
| 12/04 | Online Payment 693079336 To Zamora Lawn Service | 125.00 |
| 12/31 | Online Payment 708591575 To Riverol & Company Cpa | 300.00 |
| 12/31 | Fpl Direct Debit Elec Pymt PPD ID: 3590247775 | 86.63 |
| Total Other Withdrawals, Fees & Charges | | \$843.51 |

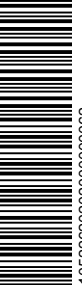
DAILY ENDING BALANCE

| DATE | AMOUNT |
|-------|-------------|
| 12/01 | \$19,575.45 |
| 12/02 | 19,543.57 |
| 12/04 | 19,418.57 |
| 12/09 | 19,422.41 |
| 12/21 | 19,028.51 |
| 12/31 | 18,641.88 |

SERVICE CHARGE SUMMARY

| TRANSACTIONS FOR SERVICE FEE CALCULATION | NUMBER OF TRANSACTIONS |
|--|------------------------|
| Checks Paid / Debits | 1 |
| Deposits / Credits | 0 |
| Deposited Items | 0 |
| Transaction Total | 1 |

| SERVICE FEE CALCULATION | AMOUNT |
|-------------------------------------|---------------|
| Service Fee | \$0.00 |
| Service Fee Credit | \$0.00 |
| Net Service Fee | \$0.00 |
| Excessive Transaction Fees (Above) | \$0.00 |
| Total Service Fees | \$0.00 |



105226202000000062



JPMorgan Chase Bank, N.A.
P O Box 260180
Baton Rouge, LA 70826 - 0180

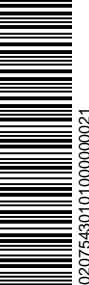
December 01, 2009 through December 31, 2009

Account Number: **000008853708152**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-242-7338**
Hearing Impaired: **1-800-242-7383**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**

00207543 DRE 021 144 00110 - NNNNN T 1 000000000 62 0000
RUSTIC VILLAGE HOA SECTION 2, INC
13876 SW 56TH STREET
MAIL SERVICE 266
MIAMI FL 33175-6021



02075430101000000021

As of January 1, 2010, JPMorgan Chase Bank, N.A. will no longer participate in the Transaction Account Guarantee Program (TAGP) through the Federal Deposit Insurance Corporation (FDIC). Our customers' deposits are protected by the strength and stability of Chase and insured up to \$250,000 by the FDIC. For more information about FDIC insurance visit www.fdic.gov.

CHECKING SUMMARY

Chase Free Business Checking

| | INSTANCES | AMOUNT |
|--------------------------|-----------|-------------------|
| Beginning Balance | | \$5,743.96 |
| Ending Balance | 0 | \$5,743.96 |

There has been no activity on your account during this statement period. You may not receive a statement through the mail in the future if there is no activity on your account. You can always view your account activity and statement by logging on to your account through chase.com. If you have questions, please call us at the number on this statement.

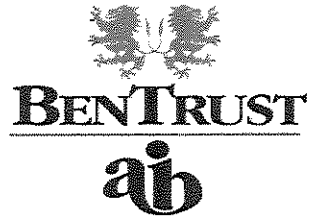
SERVICE CHARGE SUMMARY

| TRANSACTIONS FOR SERVICE FEE CALCULATION | NUMBER OF TRANSACTIONS |
|--|------------------------|
| Checks Paid / Debits | 0 |
| Deposits / Credits | 0 |
| Deposited Items | 0 |
| Transaction Total | 0 |

| SERVICE FEE CALCULATION | AMOUNT |
|-------------------------------------|---------------|
| Service Fee | \$0.00 |
| Service Fee Credit | \$0.00 |
| Net Service Fee | \$0.00 |
| Excessive Transaction Fees (Above) | \$0.00 |
| Total Service Fees | \$0.00 |

Rustic Village Homeowner's Association Section 2, Inc.
Profit & Loss Budget Overview
 January through December 2010

| | Jan - Dec 10 |
|---------------------------------|--------------|
| Income | |
| Homeowner Assoc. Dues | 17,428.46 |
| Homeowner Assoc. Dues Late Fee | 500.00 |
| | 17,928.46 |
| Expense | |
| Administration | |
| Bank Charges | 100.00 |
| Computer and Internet Expen... | 95.00 |
| Corporate Filings | 61.25 |
| Financial Management | 3,600.00 |
| Insurance Expense | 2,104.00 |
| Meals and Entertainment | 120.00 |
| Postage and Printing | 32.80 |
| Professional Fees | 1,000.00 |
| | 7,113.05 |
| Contingency | 6,000.00 |
| Grounds | |
| Beautification of Common Are... | 990.41 |
| Electrical Expense | 600.00 |
| Landscaping and Groundskee... | 1,625.00 |
| Repairs and Maintenance | 400.00 |
| Tree Fertilization and Mulch | 1,200.00 |
| | 4,815.41 |
| Total Expense | 17,928.46 |
| Net Income | 0.00 |



701 Waterford Way
Suite 500
Miami, Florida 33126

December 10, 2009

Rustic Village HOA
14748 SW 56 Street Suite 228
Miami, FL 33185

Re: Renewal of Policy No. NPP2104383
Expiration Date: 1/05/2009

Dear Alfredo Riverol:

Enclosed you will find the renewal offer for the above referenced policy. Kindly review them to verify that all the information is correct.

In order to avoid a lapse in coverage it is imperative that we receive the payment (made payable to BenTrust AIB, LLC.) and signed forms prior to the renewal date. Should you have any questions or concerns feel free to contact our office.

Sincerely,

Chrystal Martinez-Pupo

Chrystal Martinez-Pupo
Customer Service Representative
Property & Casualty Division

Insurance Proposal

Prepared for:

Rustic Village HOA.

Presented by:



701 Waterford Way, Suite 300
Miami, FL 33126
Phone: (305) 444-8350
Fax: (305) 444-8501

December 10, 2009

Commercial Package Coverage Summary

Effective Date: 1/05/2010 to 1/05/2011

Limits of Liability

Commercial General Liability:

\$2,000,000 General Aggregate Limit (Other than Products-Completed Operations)
Included Products-Completed Operations Aggregate Limit
\$1,000,000 Personal and Advertising Injury Limit
\$1,000,000 Each Occurrence Limit
\$100,000 Damage to Premises Rented to You Limit – Any One Person
\$5,000 Medical Expense Limit – Any One Person

Deductible: \$0 – Bodily Injury/Property Damage – Per Claim

Rating Basis: Units - 75
1 Additional Insured

Community Association Professional Liability:

\$1,000,000 Claims Made limit

Retention: \$2500 – Per Claim

Subject to:

Subject to No Losses
Subject to a Favorable Inspection
Subject to Signed Applications

***25% Minimum Earned Premium**

*30 Days Notice of Cancellation except 10 Days for non-payment of premium. No Flat Cancellations.

Premium Summary

| | |
|-------------------------------------|------------|
| Commercial General Liability Policy | \$1,622.27 |
| Company: | |
| AM Best Rating: A XII | |
| Total Premium | \$1,622.27 |

*Terrorism coverage may be purchased on your commercial general liability policy for an additional premium not included in your total.

Please note that payment and signed forms needs to be received in our office prior to the expiration date of your policies to avoid a lapse in coverage. Financing options are available upon request.



COMMERCIAL INSURANCE APPLICATION

DATE (MM/DD/YYYY)

APPLICANT INFORMATION SECTION

12/17/2009

| | | | | | |
|--|--|-------------------------------|------------|----------------------|------------------|
| AGENCY <i>BenTrust AIB, LLC</i> | | CARRIER | NAIC CODE: | UNDERWRITER | UNDERWRITER OFF. |
| 701 Waterford Way, Suite 300 Miami FL 33126 | | POLICIES OR PROGRAM REQUESTED | | | POLICY NUMBER |
| PHONE (A/C, No, Ext): (305) 444-8350 x | INDICATE SECTIONS ATTACHED <input checked="" type="checkbox"/> PROPERTY GLASS AND SIGN ACCOUNTS RECEIVABLE/ VALUABLE PAPERS CRIME/MISCELLANEOUS CRIME TRANSPORTATION/ MOTOR TRUCK CARGO | EQUIPMENT FLOATER | | GARAGE AND DEALERS | |
| FAX (A/C, No): (305) 444-8501 x | | INSTALLATION/BUILDERS RISK | | VEHICLE SCHEDULE | |
| E-MAIL ADDRESS: fjc@bentrust.com | | ELECTRONIC DATA PROC | | BOILER & MACHINERY | |
| CODE: SUB CODE: | | COMMERCIAL GENERAL LIABILITY | | WORKERS COMPENSATION | |
| AGENCY CUSTOMER ID: | | BUSINESS AUTO | | UMBRELLA | |
| | | TRUCKERS/MOTOR CARRIER | | | |

| | | | | | | | |
|---|---------------------------------------|--------------------------------|--|-------------------|---|--------------|-------|
| STATUS OF TRANSACTION | | | PACKAGE POLICY INFORMATION | | | | |
| <input checked="" type="checkbox"/> QUOTE | <input type="checkbox"/> ISSUE POLICY | <input type="checkbox"/> RENEW | ENTER THIS INFORMATION WHEN COMMON DATES AND TERMS APPLY TO SEVERAL LINES, OR FOR MONOLINE POLICIES. | | | | |
| BOUND (Give Date and/or Attach Copy): | | | PROPOSED EFF DATE | PROPOSED EXP DATE | BILLING PLAN | PAYMENT PLAN | AUDIT |
| CHANGE | DATE | TIME | 1/5/2010 | 1/5/2011 | DIRECT BILL | | |
| CANCEL | | | | | <input checked="" type="checkbox"/> AGENCY BILL | | |

| | | | |
|---|--|--|--|
| APPLICANT INFORMATION | | | |
| NAME (First Named Insured & Other Named Insureds) <i>Rustic Village H.O.A.</i> | | | MAILING ADDRESS INCL ZIP+4 (of First Named Insured) <i>14748 SW 56 Street Suite: 228 Miami FL 33185</i> |
| FEIN OR SOC SEC # (of First Named Insured): 65-0891984 | PHONE (A/C, No, Ext): (305) 216-0727 x | WEBSITE ADDRESS(ES): | |
| E-MAIL ADDRESS(ES): ariverol@bellsouth.net | DATE BUS STARTED | | |
| <input type="checkbox"/> INDIVIDUAL | <input type="checkbox"/> CORPORATION | <input type="checkbox"/> SUBCHAPTER "S" CORPORATION NOT FOR PROFIT ORG | <input type="checkbox"/> LLC NO. OF MEMBERS AND MANAGERS |
| <input type="checkbox"/> PARTNERSHIP | <input type="checkbox"/> JOINT VENTURE | CR BUREAU NAME | ID NUMBER |
| INSPECTION CONTACT: | | ACCOUNTING RECORDS CONTACT: | |
| PHONE (A/C, No, Ext): | E-MAIL ADDRESS: | PHONE (A/C, No, Ext): | E-MAIL ADDRESS: |

| PREMISES INFORMATION | | | | | | | | | |
|----------------------|-------|------------------------------------|--|---|----------|----------|-------------|-----------------|------------|
| LOC # | BLD # | STREET, CITY, COUNTY, STATE, ZIP+4 | CITY LIMITS | | INTEREST | YR BUILT | # EMPLOYEES | ANNUAL REVENUES | % OCCUPIED |
| 1 | 1 | Same | <input checked="" type="checkbox"/> INSIDE | <input checked="" type="checkbox"/> OUTSIDE | OWNER | 1980 | | | 100.00 |
| | | | <input type="checkbox"/> INSIDE | <input type="checkbox"/> OUTSIDE | OWNER | | | | |
| | | | <input type="checkbox"/> INSIDE | <input type="checkbox"/> OUTSIDE | TENANT | | | | |

| |
|---|
| NATURE OF BUSINESS/DESCRIPTION OF OPERATIONS BY PREMISE(S) |
| <i>HOMEOWNERS ASSOCIATION-75 UNITS</i> |

| GENERAL INFORMATION | | YES | NO | EXPLAIN ALL "YES" RESPONSES | YES | NO |
|---|--|-----|-------------------------------------|---|-----|-------------------------------------|
| 1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY? | | | <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 checked="" type="checkbox"/> |
| 1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES? | | | <input checked="" type="checkbox"/> | | | |
| 2. IS A FORMAL SAFETY PROGRAM IN OPERATION? | | | <input checked="" type="checkbox"/> | | | |
| 3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? | | | <input checked="" type="checkbox"/> | | | |
| 4. ANY CATASTROPHE EXPOSURE? | | | <input checked="" type="checkbox"/> | 9. ANY UNCORRECTED FIRE CODE VIOLATIONS? | | <input checked="" type="checkbox"/> |
| 5. ANY OTHER INSURANCE WITH THIS COMPANY OR BEING SUBMITTED? | | | <input checked="" type="checkbox"/> | 10. ANY BANKRUPTCIES, TAX OR CREDIT LIENS AGAINST THE APPLICANT IN THE PAST 5 YEARS? | | <input checked="" type="checkbox"/> |
| 6. ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR 3 YEARS? (Not applicable in MO) | | | <input checked="" type="checkbox"/> | 11. HAS BUSINESS BEEN PLACED IN A TRUST? IF YES, NAME OF TRUST: | | <input checked="" type="checkbox"/> |
| 7. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING? | | | <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 checked="" type="checkbox"/> |

| | | | |
|---|------|----------------------|--------------------------|
| REMARKS/PROCESSING INSTRUCTIONS (Attach additional sheets if more space is required) | | | |
| 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 and VA, insurance benefits may also be denied) | | | |
| 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. | | | |
| APPLICANT'S SIGNATURE | DATE | PRODUCER'S SIGNATURE | NATIONAL PRODUCER NUMBER |

DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2007 ("the Act"), effective December 26th, 2007, you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage for each Program Year (January 1 through December 31). The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism. When the amount of such losses for all insurers exceeds \$100 billion, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Please "X" one of the boxes below and return this notice to the Company.

| | |
|--|--|
| | I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism. |
| | I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____. |

Note: if you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

Applicant Name (Print)

Named Insured

Authorized Signature

Date

AUTHORIZATION TO PROCEED WITH FORECLOSURE

That upon approval by the Board of Directors of Rustic Village Homeowners Association, Section 2 Inc. the Board of Directors hereby authorizes Dale C. Glassford, Esq. to proceed with the foreclosure of the following described real property:

145 - PIZARRO (#3714)

Filing of the complaint for foreclosure shall be commenced upon receipt of the following sums:

| | |
|---------------------|-----------------|
| Filing fee: | \$ 301.00 |
| Lis pendens: | \$ 5.00 |
| Summons: | \$ 20.00 |
| Service of process: | <u>\$ 60.00</u> |
| | \$ 386.00 |

Board members verifying authorization of foreclosure action:

Signature

Signature

Printed Name

Printed Name

Dated 11/9/09.