

SEAGARDEN COST CENTER
TALEGA GALLERY COMMUNITY ASSOCIATION
Annual Budget Report: Cover Letter
Fiscal Year: April 1, 2026 – March 31, 2027

February 19, 2026

RE: Annual Budget Report and Annual Policy Statement

Dear Talega Gallery Community Association Member:

Enclosed are copies of the Annual Budget Report and Annual Policy Statement for the fiscal year of **April 1, 2026 – March 31, 2027**. This information is required to be distributed to each association member in accordance with California Civil Code §§ 5300 and 5310.

Effective April 1, 2026, the monthly assessment will increase from \$160.00 to \$190.00 per unit, per month. Here are some items to consider since the assessments have changed:

- *If you are set up for automated recurring payments via Seabreeze Management Company's free Direct Debit (ACH) program, your payment will automatically be adjusted to reflect the increase.*
- *If you pay by check with your statement, please be sure to pay attention to the new fee and adjust accordingly.*
- *All other methods of payment including eCheck or credit card via <https://commarea.cincwebaxis.com> or auto-payments you schedule with your own bank, credit card, or other automatic deduction system must have the payments adjusted to ensure the credits are properly applied going forward. It's important to note that even though the eCheck and credit card payments are made through <https://commarea.cincwebaxis.com>, users are the ones who input the amounts and Seabreeze employees cannot change those for you.*

The Association must provide for reserve funds to maintain, repair or replace major components identified in a reserve study, which is mandated by California law. The current assessment program in the budget does provide funding for reserves. A reserve study has been completed and is available for review upon request; however, a summary of the study is enclosed.

Last year, the Association's reserve study reflected the following items for repair and/or replacement this year, but these items have not been completed yet for the reasons noted below:

Reserve Component	Reason for Deferral
Roof Maintenance	Will be completed Spring 2026

The Association does not currently have any outstanding loans and did not borrow from reserves.

As of the last board meeting, the TGCA Board of Directors does not anticipate the need to levy a special assessment to repair, replace or restore any major component or provide adequate reserves during the next fiscal year.



At the end of the fiscal year: (a) the estimate of cash reserves necessary is \$166,444.00 (b) the amount of actual accumulated reserves is estimated to be \$162,861.00 which equaled 97.85% of actual cash reserves set aside in relation to the estimate of reserves necessary to repair, replace, restore, or maintain the major components.

The following annual policy statement is provided to you in accordance with the requirements of California Civil Code Section 5310.

1. The name and address of the person designated to receive official communications to the Association: Community Manager – Seagarden Cost Center - Talega Gallery Community Association, c/o Seabreeze Management, 26840 Aliso Viejo Parkway, Suite #100, Aliso Viejo, CA 92656.

The Association's mailing address for overnight payment of assessment is:

Talega Gallery Community Association
c/o Seabreeze Management
26840 Aliso Viejo Parkway, Suite #100
Aliso Viejo, CA 92656

2. Association members may submit a request to the Association to have the Association's annual budget report, review of the Association's financial statement, the Association's annual policy statement, requests for assessment payments made by the member, pre-lien notices (as described in Civil Code Section 5660), copy of a recorded notice of delinquent assessment, and notice of default, sent to up to two (2) different specified addresses. Such request must be delivered to the Association by e-mail at customercare@seabreezemgmt.com or fax at (949) 855-6678.
3. General notices from the Association to the members will be posted at the following location(s) in the community: Clubhouse bulletin board.
4. Association members can arrange to have all general notice items provided to them by individual delivery by submitting a written request to the association by e-mail at customercare@seabreezemgmt.com or fax at (949) 855-6678.
5. Association members may receive copies of minutes, proposed minutes, or summary minutes of meetings of the Association's board of directors (other than meetings held in executive session) by submitting a written request to the person identified in Item 1 above at the address specified in Item 1, or by e-mail at customercare@seabreezemgmt.com or fax at (949) 855-6678. Such minutes, proposed minutes, or summary minutes will be available no later than thirty (30) days after the meeting.
6. The Association's policies and practices in enforcing lien rights or other legal remedies for default in payment of assessments are attached hereto.
7. The Association's discipline policy and schedule of penalties for violations of the Association's governing documents are attached hereto.

8. A summary of dispute resolution procedures is attached hereto.
9. A summary of the Association's requirements for approval of physical changes to property is attached hereto.

NOTICE ASSESSMENTS AND FORECLOSURE

This notice outlines some of the rights and responsibilities of owners of property in common interest developments and the associations that manage them. Please refer to the sections of the Civil Code indicated for further information. A portion of the information in this notice applies only to liens recorded on or after January 1, 2003. You may wish to consult a lawyer if you dispute an assessment.

ASSESSMENTS AND FORECLOSURE

Assessments become delinquent 15 days after they are due, unless the governing documents provide for a longer time. The failure to pay association assessments may result in the loss of an owner's property through foreclosure. Foreclosure may occur either as a result of a court action, known as judicial foreclosure, or without court action, often referred to as nonjudicial foreclosure. For liens recorded on and after January 1, 2006, an association may not use judicial or nonjudicial foreclosure to enforce that lien if the amount of the delinquent assessments or dues, exclusive of any accelerated assessments, late charges, fees, attorney's fees, interest, and costs of collection, is less than one thousand eight hundred dollars (\$1,800). For delinquent assessments or dues in excess of one thousand eight hundred dollars (\$1,800) or more than 12 months delinquent, an association may use judicial or nonjudicial foreclosure subject to the conditions set forth in Article 3 (commencing with Section 5700) of Chapter 8 of Part 5 of Division 4 of the Civil Code. When using judicial or nonjudicial foreclosure, the association records a lien on the owner's property. The owner's property may be sold to satisfy the lien if the amounts secured by the lien are not paid. (Sections 5700 through 5720 of the Civil Code, inclusive)

In a judicial or nonjudicial foreclosure, the association may recover assessments, reasonable costs of collection, reasonable attorney's fees, late charges, and interest. The association may not use nonjudicial foreclosure to collect fines or penalties, except for costs to repair common area damaged by a member or a member's guests, if the governing documents provide for this. (Section 5725 of the Civil Code)

The association must comply with the requirements of Article 2 (commencing with Section 5650) of Chapter 8 of Part 5 of Division 4 of the Civil Code when collecting delinquent assessments. If the association fails to follow these requirements, it may not record a lien on the owner's property until it has satisfied those requirements. Any additional costs that result from satisfying the requirements are the responsibility of the association. (Section 5675 of the Civil Code)

At least 30 days prior to recording a lien on an owner's separate interest, the association must provide the owner of record with certain documents by certified mail, including a description of its collection and lien enforcement procedures and the method of calculating the amount. It must also provide an itemized statement of the charges owed by the owner. An owner has a right to review the association's records to verify the debt. (Section 5660 of the Civil Code)

If a lien is recorded against an owner's property in error, the person who recorded the lien is required to record a lien release within 21 days, and to provide an owner certain documents in this regard. (Section 5685 of the Civil Code)

The collection practices of the association may be governed by state and federal laws regarding fair debt collection. Penalties can be imposed for debt collection practices that violate these laws.

PAYMENTS

When an owner makes a payment, the owner may request a receipt, and the association is required to provide it. On the receipt, the association must indicate the date of payment and the person who received it. The association must inform owners of a mailing address for overnight payments. (Section 5655 of the Civil Code)

An owner may, but is not obligated to, pay under protest any disputed charge or sum levied by the association, including, but not limited to, an assessment, fine, penalty, late fee, collection cost, or monetary penalty imposed as a disciplinary measure, and by so doing, specifically reserve the right to contest the disputed charge or sum in court or otherwise.

An owner may dispute an assessment debt by submitting a written request for dispute resolution to the association as set forth in Article 2 (commencing with Section 5900) of Chapter 10 of Part 5 of Division 4 of the Civil Code. In addition, an association may not initiate a foreclosure without participating in alternative dispute resolution with a neutral third party as set forth in Article 3 (commencing with Section 5925) of Chapter 10 of Part 5 of Division 4 of the Civil Code, if so requested by the owner. Binding arbitration shall not be available if the association intends to initiate a judicial foreclosure.

An owner is not liable for charges, interest, and costs of collection, if it is established that the assessment was paid properly on time. (Section 5685 of the Civil Code)

MEETINGS AND PAYMENT PLANS

An owner of a separate interest that is not a time-share interest may request the association to consider a payment plan to satisfy a delinquent assessment. The association must inform owners of the standards for payment plans, if any exists. (Section 5665 of the Civil Code)

The board must meet with an owner who makes a proper written request for a meeting to discuss a payment plan when the owner has received a notice of a delinquent assessment. These payment plans must conform with the payment plan standards of the association, if they exist. (Section 5665 of the Civil Code)

Budget Summary 2 Years/Monthly - Operating

Seagarden (Talega Gallery Cost Center)

2027

Accounts	2026	2027	2027
	Budget	Budget	Monthly Budget
50 INCOME			
5010-00 Regular Assessments	\$78,720.00	\$93,480.00	\$7,790.00
5031-00 Interest Income-Reserve	\$2,394.00	\$4,000.00	\$333.33
Total INCOME	\$81,114.00	\$97,480.00	\$8,123.33
EXPENSES			
60 ADMINISTRATION			
6010-00 Audit/Tax Preparation	\$800.00	\$850.00	\$70.83
6015-00 Reserve Study	\$800.00	\$850.00	\$70.83
Total ADMINISTRATION	\$1,600.00	\$1,700.00	\$141.67
65 COMMON AREA MAINTENANCE			
6505-00 General Maintenance	\$2,900.00	\$2,352.00	\$196.00
Total COMMON AREA MAINTENANCE	\$2,900.00	\$2,352.00	\$196.00
67 UTILITIES			
6700-00 Water - Sprinkler System	\$6,600.00	\$6,700.00	\$558.33
6705-00 Electricity - Sprinkler System	\$1,500.00	\$1,100.00	\$91.67
Total UTILITIES	\$8,100.00	\$7,800.00	\$650.00
68 INSURANCE			
6800-00 Insurance Master Policy	\$13,200.00	\$26,028.00	\$2,169.00
Total INSURANCE	\$13,200.00	\$26,028.00	\$2,169.00
90 RESERVE ALLOCATION			
9010-00 General Reserve Allocation	\$52,920.00	\$55,600.00	\$4,633.33
9495-00 Interest	\$2,394.00	\$4,000.00	\$333.33
Total RESERVE ALLOCATION	\$55,314.00	\$59,600.00	\$4,966.67
Total EXPENSES	\$81,114.00	\$97,480.00	\$8,123.33
Net Income/(Loss):	\$0	\$0	\$0

Talega Gallery Community Assn - Seagarden CC

Executive Summary

Directed Cash Flow Method

Client Information

Account Number	12326
Version Number	2
Analysis Date	11/12/2025
Fiscal Year	4/1/2026 to 3/31/2027
Number of Units	41

Global Parameters

Inflation Rate	2.50%
Annual Contribution Increase	3.68%
Investment Rate	3.00%
Taxes on Investments	30.00%
Contingency	8.50%

Community Profile

For budgeting purposes, unless otherwise indicated, we have used April 2002 as the average placed-in-service date for aging the original components included in this analysis.

ARS site visits conducted: September 11, 2024, November 29, 2021, December 6, 2018, October 2, 2015, September 24, 2012, September 29, 2009, October 11, 2006 & November 18, 2003

Adequacy of Reserves as of April 1, 2026

Anticipated Reserve Balance		\$162,861.00
Fully Funded Reserve Balance		\$166,444.31
Percent Funded	0 25 50 75 100	97.85%
Deficit per Unit		\$87.40

Funding for the 2026-27 Fiscal Year	Annual	Monthly	Per Unit Per Month
Member Contribution	\$54,000	\$4,500.00	\$109.76
Interest Contribution	\$3,340	\$278.32	\$6.79
Total Contribution	\$57,340	\$4,778.32	\$116.54

Talega Gallery Community Assn - Seagarden CC
Membership Disclosure Summary
Sorted by Category

Major Reserve Components	Current Cost	Assigned Reserves	Remaining Life Range	Useful Life Range
020 Roofs	\$27,000	\$27,000	0	1
030 Painting	\$187,560	\$55,608	3-8	5-10
040 Fencing/Gates	\$0	\$0	n.a.	n.a.
080 Buildings	\$77,825	\$54,495	2-11	5-35
100 Termite	\$3,000	\$3,000	0	1
110 Insurance Contingency	\$0	\$10,000	n.a.	n.a.
Contingency	n.a.	\$12,759	n.a.	n.a.
Total	\$295,385	\$162,861	0-11	1-35

Talega Gallery Community Assn - Seagarden CC

Projections

Directed Cash Flow Method

Fiscal Year	Beginning Balance	Member Contribution	Interest Contribution	Expenses	Ending Balance	Fully Funded Balance	Percent Funded
2026-27	\$162,861	\$54,000	\$3,340	\$30,000	\$190,201	\$207,730	92%
2027-28	\$190,201	\$55,985	\$3,923	\$30,750	\$219,358	\$250,976	87%
2028-29	\$219,358	\$58,042	\$4,460	\$35,511	\$246,349	\$291,800	84%
2029-30	\$246,349	\$60,175	\$2,678	\$147,545	\$161,657	\$210,016	77%
2030-31	\$161,657	\$62,386	\$2,677	\$63,911	\$162,809	\$221,221	74%
2031-32	\$162,809	\$64,679	\$3,359	\$33,942	\$196,905	\$267,961	73%
2032-33	\$196,905	\$67,056	\$4,087	\$34,791	\$233,256	\$316,900	74%
2033-34	\$233,256	\$69,520	\$4,767	\$40,178	\$267,366	\$363,095	74%
2034-35	\$267,366	\$72,075	\$746	\$265,076	\$75,112	\$162,220	46%
2035-36	\$75,112	\$74,724	\$1,522	\$37,466	\$113,892	\$211,574	54%
2036-37	\$113,892	\$77,470	\$2,351	\$38,403	\$155,310	\$263,295	59%
2037-38	\$155,310	\$80,317	\$1,953	\$99,883	\$137,697	\$250,164	55%
2038-39	\$137,697	\$83,269	\$2,762	\$45,457	\$178,271	\$299,516	60%
2039-40	\$178,271	\$86,329	\$611	\$188,870	\$76,341	\$192,952	40%
2040-41	\$76,341	\$89,502	\$1,586	\$42,389	\$125,040	\$249,028	50%
2041-42	\$125,040	\$92,791	\$2,628	\$43,449	\$177,010	\$307,788	58%
2042-43	\$177,010	\$96,201	\$3,740	\$44,535	\$232,416	\$369,330	63%
2043-44	\$232,416	\$99,736	\$4,803	\$51,431	\$285,524	\$427,327	67%
2044-45	\$285,524	\$103,401	\$0	\$339,319	\$49,467	\$169,254	29%
2045-46	\$49,467	\$107,201	\$1,070	\$47,960	\$109,778	\$231,474	47%
2046-47	\$109,778	\$111,141	\$2,361	\$49,158	\$174,122	\$296,700	59%
2047-48	\$174,122	\$115,226	\$3,739	\$50,387	\$242,699	\$365,042	66%
2048-49	\$242,699	\$119,460	\$5,069	\$58,189	\$309,039	\$429,340	72%
2049-50	\$309,039	\$123,850	\$2,625	\$241,769	\$193,745	\$294,080	66%
2050-51	\$193,745	\$128,402	\$4,201	\$54,262	\$272,086	\$367,042	74%
2051-52	\$272,086	\$133,120	\$5,879	\$55,618	\$355,467	\$443,468	80%
2052-53	\$355,467	\$138,013	\$7,664	\$57,009	\$444,135	\$523,487	85%
2053-54	\$444,135	\$143,085	\$9,406	\$65,836	\$530,791	\$598,998	89%
2054-55	\$530,791	\$148,343	\$3,481	\$434,357	\$248,257	\$269,946	92%
2055-56	\$248,257	\$153,795	\$4,240	\$118,487	\$287,805	\$287,432	100%

Talega Gallery Community Assn – Seagarden CC
Assessment and Reserve Funding Disclosure Summary
For the fiscal year ending 3/31/27
 (“Disclosure Summary”)

The notes at the end of this Disclosure Summary should be read in conjunction with the information provided.

(1) The regular assessment for the 2026-27 fiscal year per ownership interest is \$190.00 per month.

Note: If assessments vary by the size or type of ownership interest, the assessment applicable to this ownership interest may be found on page ____ of the attached report.

(2) Additional regular or special assessments that have already been scheduled to be imposed or charged, regardless of the purpose, if they have been approved by the association’s Board of Directors (the “Board”) and/or members:

Date assessment will be due:	Amount per ownership interest per month or year (If assessments are variable, see note immediately below):	Purpose of the assessment:
N/A		

Total: _____

Note: If assessments vary by the size or type of ownership interest, the assessment applicable to this ownership interest may be found on page ____ of the attached report.

(3) Based upon the most recent reserve study, dated 11/12/25, and other information available to the Board of Directors, will currently projected reserve account balances be sufficient at the end of each year to meet the association's obligation for repair and/or replacement of major components during the next 30 years?

Yes X* No X*

*Undetermined at this time.

(4) If the answer to #3 is “no,” what additional assessments or other contributions to reserves would be necessary to ensure that sufficient reserve funds will be available each year during the next 30 years that have not been approved by the Board or the members?

Approximate date assessment will be due:	Amount per ownership interest per month or year:
N.A.	

Talega Gallery Community Assn – Seagarden CC
Assessment and Reserve Funding Disclosure Summary
For the fiscal year ending 3/31/27
 (“Disclosure Summary”)

(5) All major components are included in the reserve study and are included in its calculations. However, the following major assets are excluded from the reserve study calculations for the following reasons:

Major asset:	Reason this major asset was not included:
Roofs – Tile, Replacement	Maintain/repair as-needed
Trellises/Pergolas	Requested by association/50-year warranty
Gates	Requested by association
Gutters & Downspouts	Requested by association

(6) Based on the method of calculation in paragraph (4) of subdivision (b) of Section 5570, the estimated amount required in the reserve fund at the end of the current fiscal year is **\$166,444**, based in whole or in part on the last reserve study or update prepared by Advanced Reserve Solutions, Inc. as of **4/1/26**. The projected reserve fund cash balance at the end of the current fiscal year is **\$162,861**, resulting in reserves being **97.85%** funded at this date. The current deficiency in the reserve fund represents **\$87.40** per ownership interest.

(7) Based on the method of calculation in paragraph (4) of subdivision (b) of Section 5570 of the Civil Code, a reserve funding plan has been developed – see the attached projections. The assumed long-term before-tax interest rate earned on reserve funds is **3%** per year and the assumed long-term inflation rate applied to major component repair and replacement costs is **2.5%** per year. Full reserve study available upon request.

NOTES:

(A) The financial representations set forth in this summary are based on the best estimates of the preparer and the Board at that time. The estimates are subject to change. (B) For the purposes of understanding this Disclosure Summary: (1) "Estimated remaining useful life" means the time reasonably calculated to remain before a major component will require replacement. (2) "Major component" has the meaning used in Section 5550. Components with an estimated remaining useful life of more than 30 years may be included in the study as a capital asset or disregarded from the reserve calculation, so long as the decision is revealed in the reserve study report and reported in the Assessment and Reserve Funding Disclosure Summary. (3) The form set out in subdivision (a) shall accompany each annual budget report or summary thereof that is delivered pursuant to Section 5300. The form may be supplemented or modified to clarify the information delivered, so long as the minimum information set out in subdivision (a) is provided. (4) For the purpose of the report and summary, the amount of reserves needed to be accumulated for a component at a given time shall be computed as the current cost of replacement or repair multiplied by the number of years the component has been in service divided by the useful life of the component. This shall not be construed to require the Board to fund reserves in accordance with this calculation. (5) Based on reserve studies or the occurrence of one or more unanticipated events, the Board could increase regular assessments and/or levy special assessments, consistent with the provisions of the CC&Rs and applicable law, to fund additional reserves as it deems necessary. For example, the information contained in this Disclosure Summary includes (i) estimates of replacement value and life expectancies of the components and (ii) assumptions regarding future events. Estimates are projections of a future event based on information currently available and are not necessarily indicative of the actual future outcome. The longer the time period between the estimate and the estimated event, the more likely the possibility of error and/or discrepancy. For example, some assumptions inevitably will not materialize and unanticipated events and circumstances may occur subsequent to the preparation of this Disclosure Summary. Therefore, the actual replacement cost and remaining life may vary from this report and summary and the variation may be significant. Additionally, inflation and other economic events may impact this report and summary, particularly over an extended period of time (such as thirty (30) years) and those events could have a significant and negative impact on the accuracy of this Disclosure Summary and, further, the funds available to meet the association's obligation for repair and/or replacement of major components during their estimated useful life.

TALEGA GALLERY COMMUNITY ASSOCIATION COLLECTION PROCEDURES

Prompt payment of Assessments by all owners is critical to the financial health of the Association and to the enhancement of the property values of our homes. Your Board of Directors takes very seriously its obligation under the Declaration of Covenants, Conditions and Restrictions (CC&Rs) and the California Civil Code to enforce the members' obligation to pay assessments. The policies and practices outlined shall remain in effect until such time as they may be changed, modified, or amended by a duly adopted resolution of the Board of Directors. Therefore, pursuant to the CC&Rs and Civil Code Section 5310(a), the following are the Association's assessment practices and policies:

1. Assessments, late charges, interest and collection costs, including any attorneys' fees, are the personal obligation of the owner of the property at the time the assessment or other sums are levied (Civil Code Section 5650(a)).
2. Regular monthly assessments are due and payable on the first day of each month. A courtesy billing statement is sent each month to the billing address on record with the Association. **However, it is the owner of record's responsibility to pay each assessment in full each month regardless of whether a statement is received.** All other assessments, including special assessments, are due and payable on the date specified by the Board on the Notice of Assessment, which date will not be less than thirty (30) days after the date of notice of the special assessment.
3. Any payments made shall be first applied to assessments owed, and only after the assessments owed are paid in full, shall such payments be applied to late charges, interest, and collection expenses, including attorneys' fees, unless the owner and the Association enter into an agreement providing for payments to be applied in a different manner.
4. Assessments not received within fifteen (15) days of the stated due date are late and shall be subject to a late charge of ten dollars (\$10.00).
5. Interest charge at the rate of 12% per annum will be assessed against any outstanding balance including delinquent assessments, late charges, and cost of collection, which may include attorneys' fees. Such interest charges shall accrue thirty (30) days after the assessment becomes due and shall continue to be assessed each month until the account is brought current.
6. If a special assessment is payable in installments and an installment payment of that special assessment is delinquent for more than thirty (30) days, all installments will be accelerated and the entire unpaid balance of the special assessment shall become immediately due and payable. The remaining balance shall be subject to a late charge and interest as provided above.
7. If an assessment is not received within forty-five (45) days after the assessment becomes due, the Association or its designee, will send a pre-lien letter to the owner as required by Civil Code Section 5660 by certified and first class mail, to the owner's mailing address of record advising of the delinquent status of the account, impending collection action and the owner's right to request that the Association participate in some form of internal dispute resolution process ("IDR"). The owner will be charged a fee for the pre-lien letter. Notwithstanding the provisions of this paragraph, the Association may (i) send a pre-lien letter to a delinquent owner at any time when there is an open escrow involving the Owner's Unit/Lot, and/or (ii) issue a pre-lien letter immediately if any special assessment becomes delinquent.

TALEGA GALLERY COMMUNITY ASSOCIATION COLLECTION PROCEDURES

8. If an owner fails to pay the amounts set forth in the pre-lien letter and fails to request IDR within thirty (30) days of the date of the pre-lien letter, the Board shall decide, by majority vote in an open meeting, whether to authorize the Management Company or the collection attorney to record a lien for the amount of any delinquent assessments, late charges, interest and /or costs of collection, including attorneys' fees, against the owner's property. The owner will be charged for the fees and costs of preparing and recording the lien. The lien may be enforced in any manner permitted by law, including, without limitation, judicial or non-judicial foreclosure (Civil Code Section 5700(a)).

9. Once the matter has been transferred to the collection attorney, the collection attorney may be authorized to commence a non-judicial foreclosure action to enforce the lien if and/or when thirty (30) days has passed since the lien was recorded and either (a) the delinquent assessment amount totals One Thousand, Eight Hundred Dollars (\$1,800) or more, excluding accelerated assessments and specified late charges and fees or (b) the assessments are delinquent for more than twelve (12) months. You could lose ownership of your property if a foreclosure action is completed. You will be responsible for significant additional fees and costs if a foreclosure action is commenced against your property.

10. The decision to foreclose on a lien must be made by a majority of the Board of Directors in an Executive Session meeting and the Board of Directors must record their votes in the minutes of the next open meeting of the Board. The Board must maintain the confidentiality of the delinquent owner(s) by identifying the matter in the minutes by only the parcel number of the owner's property. Prior to initiating any foreclosure sale on the recorded lien, the Association shall offer delinquent homeowners the option to participate in IDR or Alternative Dispute Resolution ("ADR").

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

12. In the event it is determined that the owner has paid the assessments on time, the owner will not be liable to pay the charges, interest, and costs of collection associated with collection of those assessments.

13. An owner has the right to dispute the assessment debt by submitting a written request for dispute resolution to the collection attorney for delivery to the association pursuant to Article 2 (commencing with Section 5900) of Chapter 10 of the Civil Code.

14. An owner has the right to request alternative dispute resolution with a neutral third party pursuant to Article 3 (commencing with Section 5925) of Chapter 10 of the Civil Code before the Association may initiate foreclosure against the owner's separate interest, except that binding arbitration shall not be available if the Association intends to initiate a judicial foreclosure.

TALEGA GALLERY COMMUNITY ASSOCIATION COLLECTION PROCEDURES

15. Any owner who is unable to pay assessments will be entitled to make a written request for a payment plan to the collection attorney to be considered by the Board of Directors. An owner may also request to meet with the Board in executive session to discuss a payment plan if the payment plan request is mailed within fifteen (15) days of the postmark date of the pre-lien letter. The Board will consider payment plan requests on a case-by-case basis and is under no obligation to grant payment plan requests. Payment plans shall not interfere with the Association's ability to record a lien on an owner's separate interest to secure payment for the owner's delinquent assessments. If the Board authorizes a payment plan, it may incorporate payment of ongoing assessments that accrue during the payment plan period. If a payment plan is approved, additional late fees from the homeowner will not accrue while the owner remains current under the terms of the payment plan. If the owner breaches an approved payment plan, the Association may resume its collection action from the time the payment plan was approved.

16. Nothing herein limits or otherwise affects the Association's right to proceed in any lawful manner to collect any delinquent sums owed to the Association.

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

18. The Association shall charge the owner a Twenty-Five Dollar (\$25.00) fee for the first check tendered to the Association that is returned unpaid by the owner's bank and Thirty-Five Dollars (\$35.00) for each subsequent check passed on insufficient funds. If the check cannot be negotiated, the Association may also seek to recover damages of at least One Hundred Dollars (\$100.00), or, if higher, three (3) times the amount of the check up to One Thousand, Five Hundred Dollars (\$1,500.00) pursuant to Civil Code Section 1719.

19. Owners have the right to provide a secondary address for mailing for purposes of collection to the Association. The owner's request shall be in writing and shall be mailed to the Association in a way that shall indicate that the Association has received it. An owner may identify or change a secondary address at any time, provided that, if a secondary address is identified or changed during the collection process, the Association shall only be required to send notices to the indicated secondary address from the point the Association receives the request.

20. All charges listed herein are subject to change upon thirty (30) days' prior written notice.

21. Until the owner has paid all amounts due, including delinquent assessments, late charges, interest and costs of collection, including attorneys' fees, the Board of Directors may suspend the owner's right to vote, and suspend the owner's right to use the Association's recreational facilities after providing the owner with a duly noticed hearing pursuant to Civil Code Section 5855. However, any suspension imposed shall not prevent the delinquent owner from the use, benefit and pleasure of the owner's lot.

22. The mailing address for overnight payment of assessments is:

**TALEGA GALLERY COMMUNITY ASSOCIATION
C/O SEABREEZE MANAGEMENT COMPANY, INC.
ATTN: COLLECTION DEPARTMENT
26840 ALISO VIEJO PARKWAY, SUITE 100, ALISO VIEJO, CA 92656**

ALTERNATIVE DISPUTE RESOLUTION

Summary of Civil Code 5925-5965

Sections 5925 to 5965 of the Civil Code require that before owners and associations file lawsuits against each other for declaratory relief or injunctive relief in connection with a claim for money damages under \$5,000 or for enforcing the Association's governing documents, the filing party shall endeavor to submit the dispute to alternative dispute resolution (ADR). Forms of ADR include mediation, negotiation, and binding or non-binding arbitration. This provision does not apply to the filing of cross-complaints.

The ADR process is initiated by one party serving a request for resolution upon the other parties to the dispute. The request must include (i) a brief description of the dispute, (ii) a request for ADR, (iii) a notice that a response must be received within thirty (30) days or it will be deemed rejected, and (iv) a copy of Civil Code Sections 5925 to 5965.

If the individual receiving the request agrees to ADR, the process must be completed within ninety (90) days unless otherwise extended by agreement. The cost of ADR is to be paid by the participating parties. If a civil suit is filed, the filing party must submit to the court a certificate of compliance indicating the party has complied with the requirements of Sections 5925 to 5965. Failing to do so would be grounds for challenging the lawsuit.

Although the prevailing party is entitled to reasonable attorney's fees and costs, the court may consider a party's refusal to participate in ADR when making the award.

A description of the Association's internal dispute resolution process, as required by Civil Code Section 5920, is attached.

NOTE: Failure by any member of the Association to comply with the alternative dispute resolution requirements of Civil Code 5930 may result in the loss of your rights to sue the Association or another member of the Association regarding enforcement of the governing documents or the applicable law.

**Standard Internal Dispute Resolution (IDR) Process
for California Nonprofit Mutual Benefit Corporations
As Identified in California Civil Code §5915**

California Civil Code § 5915 (a) This section applies to an association that does not otherwise provide a fair, reasonable, and expeditious dispute resolution procedure. The procedure provided in this section is fair, reasonable, and expeditious within the meaning of this article.

(b) Either party to a dispute within the scope of this article may invoke the following procedure:

(1) The party may request the other party to meet and confer in an effort to resolve the dispute. The request shall be in writing.

(2) A member of an association may refuse a request to meet and confer. The association shall not refuse a request to meet and confer.

(3) The board shall designate a director to meet and confer.

(4) The parties shall meet promptly at a mutually convenient time and place, explain their positions to each other, and confer in good faith in an effort to resolve the dispute. The parties may be assisted by an attorney or another person at their own cost when conferring.

(5) A resolution of the dispute agreed to by the parties shall be memorialized in writing and signed by the parties, including the board designee on behalf of the association.

(c) A written agreement reached under this section binds the parties and is judicially enforceable if it is signed by both parties and both of the following conditions are satisfied:

(1) The agreement is not in conflict with law or the governing documents of the common interest development or association.

(2) The agreement is either consistent with the authority granted by the board to its designee or the agreement is ratified by the board.

(d) A member shall not be charged a fee to participate in the process.



ARCHITECTURAL SUBMITTAL CHECKLIST

PLEASE NOTE - Applications are to be submitted digitally to TALEGA@ciramail.com. Please include all attachments, including photographs, in one email with your address in the subject line.

- Property Improvement Form** - Must be completed and signed by owner.
 - Neighbor Awareness Form** – If an adjacent impacted neighboring home is unoccupied or if there is a hill, slope, or common area adjacent to your home, please write that in the space provided on the form.
 - General Conditions Agreement** - Must be completed and signed by owner.
 - Exterior Paint Submittal Forms** – If you are painting your home, please submit two (2) different paint scheme options. If your home is not being painted as part of the project, these forms do not need to be completed.
 - Color Photographs** – Of the front, rear, sides, front and back yards of your home.
 - [PAINT APPLICATIONS ONLY]** – In addition to photos of your home, also submit color photographs of:
 - a. The front of the adjacent neighbors to the left and right of your property (as applicable)
 - b. The front of the three neighbors across the street from your property (as applicable)
 - c. Close-up photos of any stone or brick veneer on your home and the front door.
 - d. **Optional, but so very helpful** – Include a photograph of your home and indicate the color you are going to paint each area/element by drawing/writing on the photo.
 - Detailed Drawings, Plans and Specifications** – Must be prepared in accordance with applicable building codes and with clarity and completeness following industry standards and adequately describe the proposed work. Depending on the type of Improvement, include with your completed application: accurately scaled and dimensioned site plan with elevations, topographic survey, grading plan, floor plan, landscape plan, pool plan, mechanical & solar energy plan, exterior color & finishes, specifications, roof plan, fence & wall plans and/or site or building sections.
 - Detailed Landscape Plan** - Indicate a complete scope of work including proposed and “existing to remain” elements. Include grading, irrigation and drainage systems, driveways, walks and hardscape, planting area, planters, decks, fences and walls, stairs, trellises, arbors, gazebos, pools, spas, ponds, fountains, waterfalls, waterslides, ground covers, shrubs, trees, ornamental boulders, recreation areas, courtyards, courtyard lighting, apparatus, fireplaces, fire pits, light poles, planting plan, plant legend and any other Improvements. Include sizes and quantities.
 - Materials Specifications & Colors** – Brochures, samples and/or specifications for all proposed materials such as but not limited to roof materials, lighting, planters, water features, hardscape (tile, colored or stamped, concrete, stone veneer, brick, concrete caps, gravel).
 - Review Fee** – The fee is payable to Talega Maintenance Corporation and covers the cost of review by a professional architectural firm. Payment via check may be delivered to the Talega Swim & Athletic Club, 100 Calle Altea, San Clemente, CA 92673. Please note additional architectural and legal fees may be required for complex submissions. Fee schedule on next page (Property Improvement Application).
- Design Workshops** – At any point in the process, homeowners may book time with Talega’s consulting architect via Zoom. Fee is \$110 for up to 30 minutes and \$55 for each 15 minutes thereafter. Contractors or designers are welcome to attend with homeowners. The DRC does also offer in person monthly complimentary mini design workshop consultations of 10-15 minutes in duration. Spots are limited, please watch your email for more information on “Wine & Design.” All workshops are arranged and set by management.

Questions or to request a design workshop, please contact Talega’s Architectural Coordinator at TALEGA@ciramail.com or at the Talega Swim & Athletic Club at (949) 361-8466

PROPERTY IMPROVEMENT FORM

Owner Name: _____ Email: _____

Property Address: _____ Neighborhood: _____

Mobile Phone: _____ Other Phone: _____

PLEASE CHECK ALL PROPOSED IMPROVEMENT(S). Items not checked will not be reviewed or approved.

ARCHITECTURAL

- AWNINGS(S)
- BALCONY
- GAZEBO
- CALIFORNIA ROOM
- LIGHTING
- PATIO COVER
- PAINTING
- GUTTERS/ DOWNSPOUTS
- SKYLIGHTS
- ROOM ADDITION
- DOORS AND/OR WINDOWS
- PAVILION
- ROOFING REPLACEMENT
- SIDING REPLACEMENT
- GARAGE DOOR

LANDSCAPE/HARDSCAPE

- DRAINS
- FENCE(S)/WALL(S):
- FRONT
- SIDE
- REAR
- RETAINING
- RELOCATION
- LANDSCAPE:
- FRONT
- REAR
- HARDSCAPE
- FRONT
- REAR

EQUIPMENT

- AC CONDENSER
- SPORT EQUIPMENT
- PLAYHOUSE
- POOL and EQUIPMENT
- SPA and EQUIPMENT
- SOLAR PANELS
- PLAYGROUND EQUIPMENT
- FIRE PIT
- FIREPLACE
- OUTDOOR KITCHEN
- CLOTHESLINE
- FLAG OR BANNER
- FOUNTAIN OR WATER FEATURE

OTHER _____

**Pursuant to Civil Code § 4765, by submitting an architectural application to the Design Review Committee (DRC), the owner represents and warrants to the DRC and Talega Maintenance Corporation that the plans and specifications submitted in connection with the application do not violate any governing provisions of the law, including but not limited to, the Fair Employment and Housing Act (California Government Code Section 12900 et seq.), or a building code or other applicable law governing land use or public safety. Neither the Association's managing agent(s), the Board, nor the DRC reviewing the property improvement(s) is responsible for becoming knowledgeable of, interpreting, or enforcing the Laws and Codes that may be applicable to the subject improvement(s), and, therefore, neither the DRC nor the Board shall confirm compliance or noncompliance with the Laws and Codes as part of the review process. Accordingly, you are responsible for confirming compliance with the Laws and Codes, and any approval by the DRC or Board shall not be deemed a statement, representation, or warranty that your plans are in compliance with the Laws and Codes.*

REVIEW FEES

Payment of all applicable fees to Talega Maintenance Corporation is required to cover the direct cost of professional architectural review for homeowner improvements. The review fee check is to be made payable to **Talega Maintenance Corporation**. All review fees are non-refundable and shall accompany the submittal in the amount as outlined below. Please note additional architectural and legal fees may be required for complex submissions. Fee includes initial submission review, plus one resubmission review and one Notice of Completion review. Additional submissions are \$220 each and additional NOC reviews are \$100 each.

- Major [\$450/app]** - e.g., room additions, extensive exterior elevation renovations, pools, or cumulative application of (3) Moderate items.
- Moderate [\$300/app]** - e.g., individual applications for attached patio covers, deck enclosures, new door or window installations, front and rear hardscape/landscape or cumulative application of (3) Minor items.
- Minor [\$250/app]** - e.g., individual applications for driveways, spas, fountains, gazebos, arbors, garden walls, or cumulative application of (3) Basic items.
- Basic [No Fee]** - e.g. exterior paint, garage door replacement, front door, light fixtures, gates, standard roof solar energy systems, electrical charging stations, power walls, HVAC replacement in same exact location, "like-for-like" window replacement or artificial turf "like-for-like" replacement.
- Design Workshop** – Not sure if your project conforms to TMC's Architectural Guidelines? Book time with Talega's consulting architect via Zoom before submitting! Fee is \$110 for up to 30 minutes and \$55 for each 15 minutes thereafter. Contractors and designers are welcome to attend with homeowners. Call or email management at 949.361.8466 or TALEGA@ciramail.com to schedule.

TALEGA

NEIGHBOR AWARENESS FORM

The attached plans were made available to the following neighbors for review:
In addition to this signed form, neighbors are to place their signature on the proposed plans

Impacted Neighbor	
Address	_____
Print Name	_____
Signature	Date
_____	_____
Comment	_____
E-Mail	_____

Impacted Neighbor	
Address	_____
Print Name	_____
Signature	Date
_____	_____
Comment	_____
E-Mail	_____

Common Area or Back Yard - Rear of Home

Adjacent Neighbor	
Address	_____
Print Name	_____
Signature	Date
_____	_____
Comment	_____
E-Mail	_____


Name _____
Address _____

Adjacent Neighbor	
Address	_____
Print Name	_____
Signature	Date
_____	_____
Comment	_____
E-Mail	_____

Your Street - Front of Home

Facing Neighbor	
Address	_____
Print Name	_____
Signature	Date
_____	_____
Comment	_____
E-Mail	_____

Facing Neighbor	
Address	_____
Print Name	_____
Signature	Date
_____	_____
Comment	_____
E-Mail	_____

Facing Neighbor	
Address	_____
Print Name	_____
Signature	Date
_____	_____
Comment	_____
E-Mail	_____

IMPORTANT NOTE: If a residence objects to any improvement(s) on the plan, he or she must submit a written letter stating the specific reasons for the objections to the improvement(s) to the DRC within 5 business days of reviewing the plan. Neighbor approval or disapproval of a particular Improvement shall only be advisory and shall not be binding in any way on the DRC's decision.

My neighbors have seen the plans I am submitting for the Design Review Committee review (see above verification). I, as the Owner, certify that I have requested that my neighbors sign this statement confirming notification. I understand neighbor objections do not in themselves cause denial of the plans.

Signature of Owner _____ Date _____

Address _____



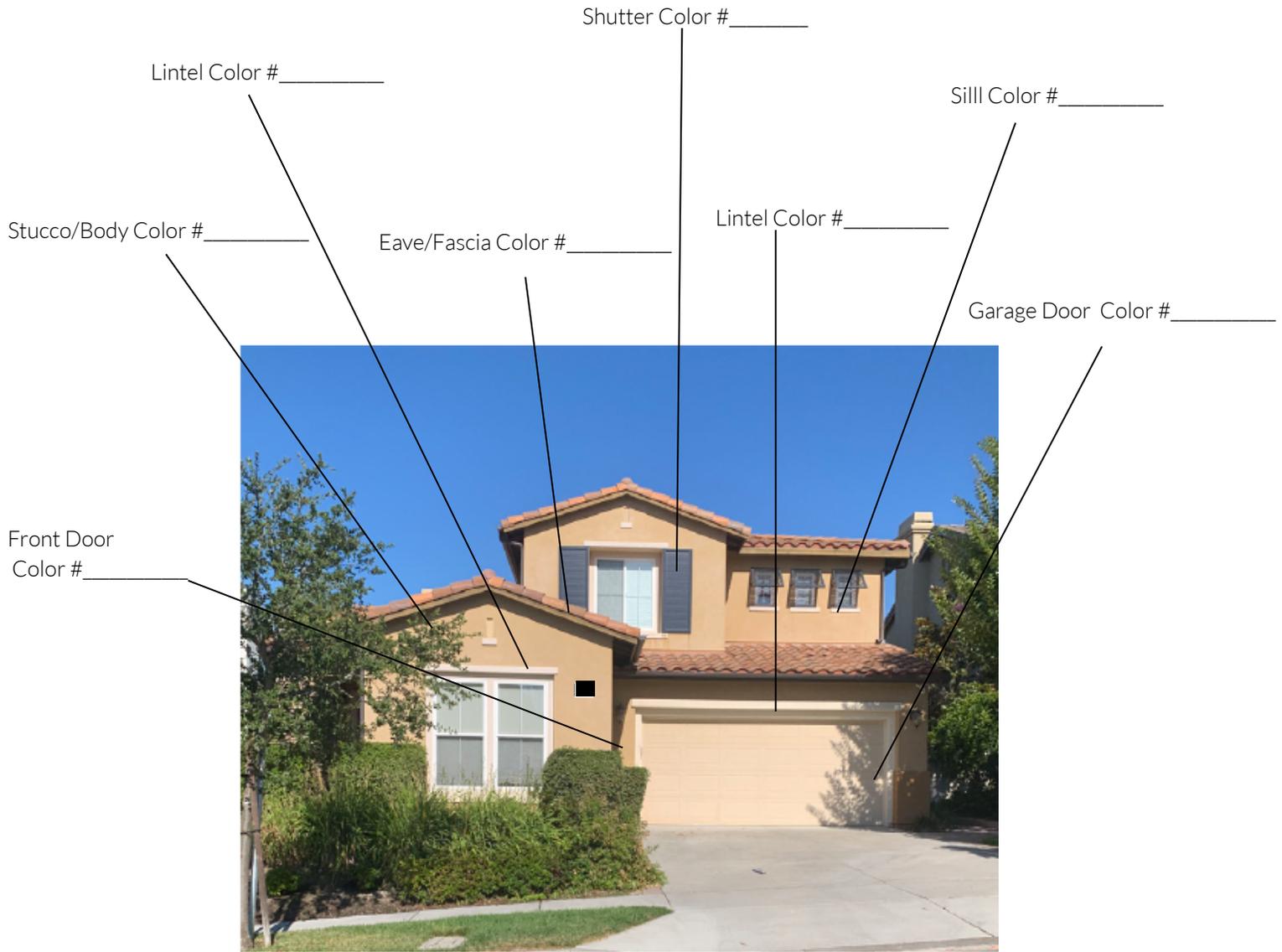
TO THE TALEGA MAINTENANCE CORPORATION, I UNDERSTAND AND AGREE TO THE FOLLOWING CONDITIONS:

1. I have read the Architectural Guidelines and have submitted a complete application package accompanied by the plans specified in the Talega Maintenance Corporation Architectural Guidelines, which depict the work proposed. I agree to pay all applicable Submittal Fees and Construction Deposits as required.
2. If I fail to obtain the approval of the DRC prior to commencing construction of improvements, or if my construction does not comply with approved plans; this action shall constitute a violation of the CC&Rs of the Talega Maintenance Corporation and I will be required to modify or remove the unauthorized improvements at my expense. Likewise, I agree to reimburse the Talega Maintenance Corporation for any and all expenses that will be incurred assuring my compliance with these guidelines.
3. The 45-day review period will not commence until a properly completed and submitted application has been received, including the fee. *Submissions received after the deadline for acceptance will be reviewed at the next DRC meeting.*
4. Nothing contained in the approval of my plans shall be construed as a representation that the improvements made in accordance with these plans and specification does not violate the CC&Rs, the applicable Orange County Building and Zoning Codes, or the land use regulations of the Talega Maintenance Corporation. Further, nothing contained in such approval shall be construed as a waiver or modification of any such restrictions, codes or ordinances. Approval by the DRC shall not be considered a substitute for approval by the necessary and appropriate government agencies and the issuance of any required permit.
5. In addition to obtaining the DRC’s consent for the construction of improvements, I may be required to obtain a building permit from the appropriate governmental agencies prior to the commencement of any work. The DRC does not assume any responsibility for my failure to obtain such permits. Likewise, the DRC does not advise as to the necessity for permits, or review plans for the purpose of guaranteeing quality of work or compliance with specific governmental requirements. The responsibility for obtaining any and all permits and subsequent inspections is my responsibility.
6. It is my responsibility to notify my contractor of all the Rules & Regulations that will govern the construction project in the Talega Maintenance Corporation. I take responsibility for the actions of my contractor and subcontractors and their conformance to the Rules and Regulations.
7. Upon receiving written approval from the DRC, I agree to conform to all of the Construction and Contractor Rule and Hours of Operations for the Talega Maintenance Corporation. All operations shall be carried out between the hours of 7:00 AM and 6:00 PM, Monday - Friday and on Saturday 8:00 AM to 6:00 PM. No work is allowed on Sundays or Federal holidays.
8. Signs of tradesmen, contractors, or installers identifying the property as the site of their activities or operations are expressly prohibited.
9. All rubbish, debris, and unsightly material or objects of any kind shall be removed daily from the property and not allowed to accumulate. Portable toilets, dumpsters, and construction materials are to be located upon the owner’s lot, not in the street, and must be screened with a temporary construction fence.
10. All projects shall commence within (180) calendar days after date of approval. If work has not commenced or been completed within the specified times, the approval will be void and a new submission will be required.
11. When my project is complete, I will submit a Notice of Completion (NOC) with photographs digitally to TALEGA@ciramail.com on or before the deadline as specified by the DRC. I understand failure to submit my NOC in a timely manner will result in enforcement action.

My signature below signifies my understanding of all the above information.

Property Address _____

Owner Signature _____ **Date Signed** _____



Please provide a photo of the front, side and back of your home and label all paint assignments as shown in the above example.



EXTERIOR PAINT SUBMITTAL FORM

ADDRESS:	NEIGHBORHOOD:
OWNER:	DATE:
E-MAIL:	PHONE:

Please select schemes as presented (do not combine multiple colors into a custom scheme). **Each home must utilize (3) colors total plus (1) accent color.** Exceptions for homes with extensive stone, brick or tile may be made for shutters to utilize the light or dark trim color instead of an accent color. Keep existing tones of tile, stone, brick, etc. in mind when selecting color schemes. For example, grey stucco may clash with terra cotta roofing. Adjacent homes, next door on each side and the three homes directly across the street, may not have the same color palette.

SELECTED COLOR SCHEME NUMBER – OPTION 1	Scheme #
PAINTING OF ANY BRICK, TILE OR STONE IS NOT PERMITTED	
▪ MAIN BODY STUCCO	Paint Color
	Paint #
▪ EAVES / FASCIA /GUTTERS - Also includes elements such as wood balconies, corbels, barge boards, outlookers and rafter tails (Light or dark trim color)	Paint Color
	Paint #
▪ DOWNSPOUTS - Match the existing eaves/fascia/gutters (Light, dark trim or main body color)	Paint Color
	Paint #
▪ FRONT DOOR & SHUTTERS (Accent color)	Paint Color
	Paint #
▪ STUCCO TRIM – Lintels/sills above/below doors and windows (Light or dark trim color; or main body color)	Paint Color
	Paint #
▪ GARAGE DOOR (Light or dark trim color)	Paint Color
	Paint #
▪ ALL OTHER DOORS (Light or dark trim color)	Paint Color
	Paint #
▪ FRONT GARDEN GATES (Light or dark trim color)	Paint Color
	Paint #
▪ RETURN WALLS ADJACENT TO GARDEN GATES (Main body color or match other existing property line walls)	Paint Color
	Paint #
▪ PROPERTY LINE WALLS - Inside surface of backyard and/or front yard walls * Note: exterior and top/cap surfaces are usually maintained by TMC	Paint Color
	Paint #
▪ PATIO COVERS / TRELLISES (Light or dark trim color)	Paint Color
	Paint #
▪ OTHER - Please describe:	Paint Color
	Paint #

Questions? Please contact Talega’s Architectural Coordinator at TALEGA@ciramail.com
at the Talega Swim & Athletic Club at (949) 361-8466



EXTERIOR PAINT SUBMITTAL FORM

ADDRESS:	NEIGHBORHOOD:
OWNER:	DATE:
E-MAIL:	PHONE:

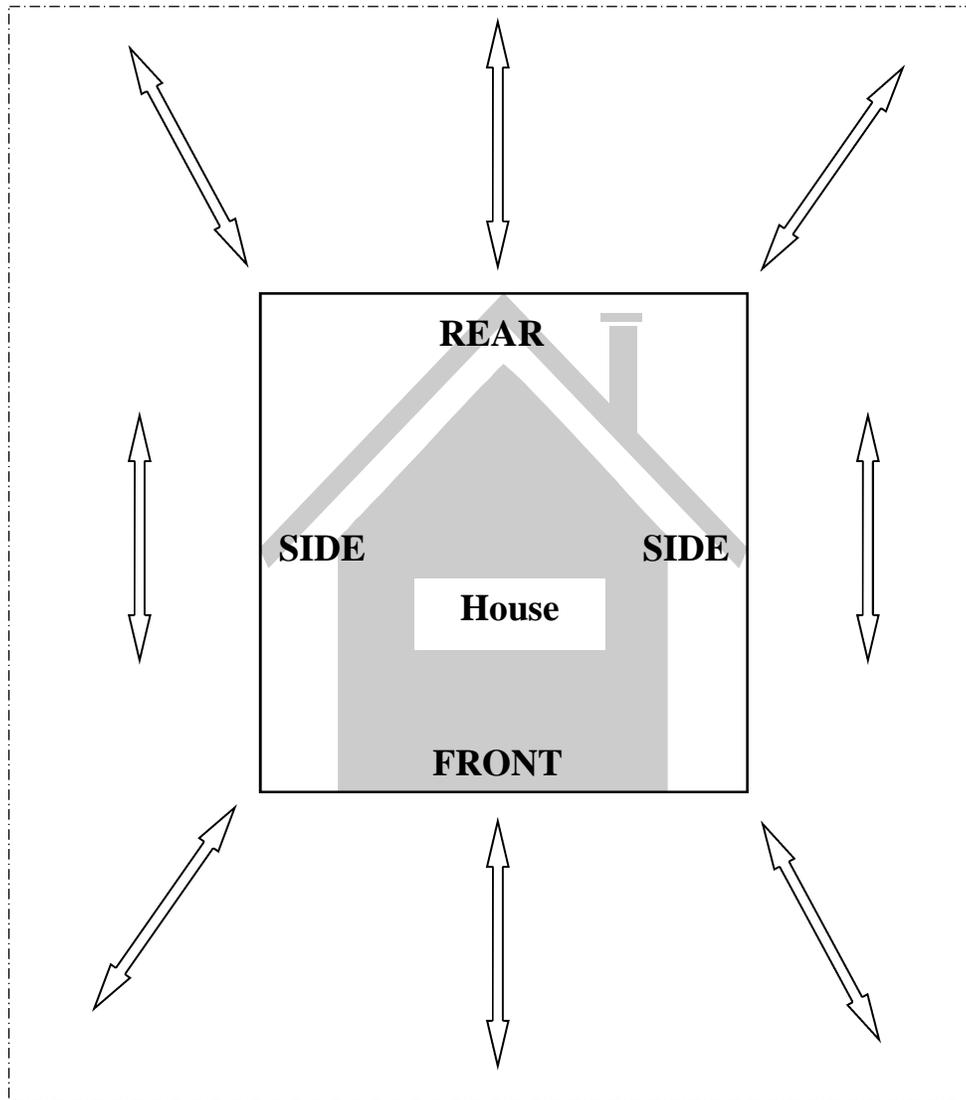
Please select schemes as presented (do not combine multiple colors into a custom scheme). **Each home must utilize (3) colors total plus (1) accent color.** Exceptions for homes with extensive stone, brick or tile may be made for shutters to utilize the light or dark trim color instead of an accent color. Keep existing tones of tile, stone, brick, etc. in mind when selecting color schemes. For example, grey stucco may clash with terra cotta roofing. Adjacent homes, next door on each side and the three homes directly across the street, may not have the same color palette.

SELECTED COLOR SCHEME NUMBER – OPTION 2	Scheme #
PAINTING OF ANY BRICK, TILE OR STONE IS NOT PERMITTED	
▪ MAIN BODY STUCCO	Paint Color
	Paint #
▪ EAVES / FASCIA / GUTTERS - Also includes elements such as wood balconies, corbels, barge boards, outlookers and rafter tails (Light or dark trim color)	Paint Color
	Paint #
▪ DOWNSPOUTS - Match the existing eaves/fascia/gutters (Light, dark trim or main body color)	Paint Color
	Paint #
▪ FRONT DOOR & SHUTTERS (Accent color)	Paint Color
	Paint #
▪ STUCCO TRIM – Lintels/sills above/below doors and windows (Light or dark trim color; or main body color)	Paint Color
	Paint #
▪ GARAGE DOOR (Light or dark trim color)	Paint Color
	Paint #
▪ ALL OTHER DOORS (Light or dark trim color)	Paint Color
	Paint #
▪ FRONT GARDEN GATES (Light or dark trim color)	Paint Color
	Paint #
▪ RETURN WALLS ADJACENT TO GARDEN GATES (Main body color or match other existing property line walls)	Paint Color
	Paint #
▪ PROPERTY LINE WALLS - Inside surface of backyard and/or front yard walls * Note: exterior and top/cap surfaces are usually maintained by TMC	Paint Color
	Paint #
▪ PATIO COVERS / TRELLISES (Light or dark trim color)	Paint Color
	Paint #
▪ OTHER - Please describe:	Paint Color
	Paint #

Questions? Please contact Talega's Architectural Coordinator at TALEGA@ciramail.com
at the Talega Swim & Athletic Club at (949) 361-8466

REQUIRED COLOR PHOTOS OF LOT AND HOUSE

Front and Rear of House
and
Front, Rear, and Side Yards



TALEGA

APPLICATION FOR ARCHITECTURAL NOTICE OF COMPLETION

Owner Name: _____ Email: _____

Property Address: _____ Neighborhood: _____

Mobile Phone: _____ Other Phone: _____

COMPLETED PER APPROVAL: On the _____ day of _____, I hereby notify the Design Review Committee the improvements were completed in conformance with the plans and specifications as approved by the Architectural Committee.

NOT COMPLETED PER APPROVAL:
I hereby notify the Design Review Committee the improvements were not completed in conformance with the plans and specifications approved by the Architectural Committee. Explanation:

**Pursuant to Civil Code § 4765, by submitting an architectural application to the Design Review Committee (DRC), the owner represents and warrants to the DRC and Talega Maintenance Corporation that the plans and specifications submitted in connection with the application do not violate any governing provisions of the law, including but not limited to, the Fair Employment and Housing Act (California Government Code Section 12900 et seq.), or a building code or other applicable law governing land use or public safety. Neither the Association's managing agent(s), the Board, nor the DRC reviewing the property improvement(s) is responsible for becoming knowledgeable of, interpreting, or enforcing the Laws and Codes that may be applicable to the subject improvement(s), and, therefore, neither the DRC nor the Board shall confirm compliance or noncompliance with the Laws and Codes as part of the review process. Accordingly, you are responsible for confirming compliance with the Laws and Codes, and any approval by the DRC or Board shall not be deemed a statement, representation, or warranty that your plans are in compliance with the Laws and Codes.*

Notice of Completion applications must be submitted digitally to TALEGA@ciramail.com. Please include all attachments, including photographs of the completed improvements in one email with your address in the subject line.

Owner Signature

Date Signed

PLEASE NOTE: This form is to be submitted after your project is complete and with color photographs of all completed improvements to TALEGA@ciramail.com.

PLAN SUBMITTAL DEADLINES & MEETING DATES

The Design Review Committee meets once a month. Per the TMC CC&Rs, the Design Review Committee shall give notice of its decision and the reasons therefore to the Owner submitting the plans within forty-five (45) days after the Design Review Committee receives all required materials. A complete submittal package must be received by management no later than the posted deadline date to allow for processing and review by the Architectural firm prior to the scheduled meetings. Any submittals that are incomplete will not be reviewed by the DRC and will be returned to the homeowner. All plans are reviewed by the DRC in the order they are received, and each meeting is limited to 40 sets for review.

Deadline to Submit Plans (20 days prior to DRC meeting)	DRC Meeting Review Dates (4th Thursdays except as noted)
January 2, 2026	January 22, 2026
February 6, 2026	February 26, 2026
March 6, 2026	March 26, 2026
April 3, 2026	April 23, 2026
May 8, 2026	May 28, 2026
June 5, 2026	June 25, 2026
July 3, 2026	July 23, 2026
August 7, 2026	August 27, 2026
September 4, 2026	September 24, 2026
October 2, 2026	October 22, 2026
October 29, 2026	November 18, 2026 (3rd Wednesday)
November 19, 2026	December 9, 2026 (2nd Wednesday)
January 8, 2027	January 28, 2027

Every attempt will be made to issue plan review results as expeditiously as possible. Results are typically emailed and mailed to the homeowner approximately 5 business days after applications are reviewed at monthly DRC meetings.

Enforcement of Rules and Regulations

Enforcement of the Association's governing documents, which include all Rules & Regulations and all related codes and laws will be conducted in accordance with CC&R's Article XII and the following procedures as approved by the Board of Directors.

Violations Identified by the Association: Owners will be provided with a Notice of Violation Identifying the violation and the amount of time the Owner has to remedy the violation. A violation is defined as an act in conflict with the CC&R's or Bylaws or Rules of the Association. If said violation is not remedied within the defined amount of time, the owner will receive a Notice of Hearing at which time the Board, in Executive Session, will discuss the violation with the Owner and provide the Owner with an opportunity to explain the Owner's position, and determine what, if any, fines, legal proceedings, or other remedies will be required to resolve the issue.

Violations Identified by Residents: Any Resident alleging that another Resident is in violation of the Rules must submit said allegations to the Board; in writing, to allow the violation process to be enacted.

Any complaint that is an alleged violation of the TGCA's governing documents will be processed according to the procedure outlined herein:

1. The first step in this process shall be to discuss with your neighbors the issues and concerns which are bothering you.
2. If you find it difficult speaking with your neighbor regarding the problem, the second step is for you to contact Management to initiate a violation report. The violation report requires the signature of the involved Residents
3. In the event two or more Residents of the Association file a "Rules Violation Report", the Board will take the following steps:
 - A violation letter will be sent to the offending Owner stating the alleged violation and the date by which such violation must be corrected.
 - If the violation is not corrected by the specified date, TCGA, through Management, will send a second violation letter requiring a response with 15 days.
 - If the violation is not resolved within 15 days after the second violation letter, a notice of hearing date with the Board of Directors will be sent.
 - A hearing will be set not less than fifteen (15) days from date of written notice of the hearing. The Owner is to be present in person or submit a written response to the alleged violation(s) at a hearing with the Board of Directors.
 - The Owner will be notified within 10 days by writing as to the decision rendered by the Board as a result of the hearing.

TALEGA GALLERY

COMMUNITY ASSOCIATION

Notwithstanding the above-referenced timeline, the Board of Directors retains the right to accelerate the violation process, from the second violation to the hearing for repeat violations of the same subject matter and/or for life or safety issues.

If the Resident is found to be in violation of TGCA's governing documents, the Board can take any combination of the following steps:

- First seek remedy by use of an alternative dispute resolution such as mediation or arbitration with the Owner, as required by Civil Code Section 5975.
- Levy a fine, after Notice has been sent and an opportunity to be heard has occurred
- Suspend or condition the Resident's rights to use any Recreation Facility of the Association
- Suspend the Owner's voting privileges as a member
- Enter into a residence to make the necessary repairs or perform maintenance which is the responsibility of the Owner
- Record a notice of noncompliance encumbering the Owner's residence, if allowed pursuant to California State statute.

FINE STRUCTURE

The Board is required to provide Owners with a Notice of Violation, and a Notice of Hearing and to hold said Hearing prior to the levying of fines or other remedies to gain compliance of the Association's Governing Documents. Once action has been taken by the Board to levy violation fines and billing for Association costs to an Owner's assessment account, additional violations may be fined in the following manner:

1.10.1

\$100 fine per violation occurrence. Fines may be increased in \$100 increments by the Board for multiple violations of the same subject matter within a period of six (6) months. Flagrant violation of Rules, which include, among other things, repeat or reoccurring violations, may incur a fine up to \$10,000 and suspension of Membership and Resident privileges.

1.10.2

Fines from \$500 to \$10,000 and suspension of Membership and Resident privileges may be levied for violations of the Standards of Conduct or the Code of Ethics.

TALEGA GALLERY COMMUNITY ASSOCIATION
INSURANCE NOTIFICATION FOR 2025-2026
CALIFORNIA CIVIL CODE SECTION 1365

Effective January 1, 1997, the California Civil Code was amended to require that associations prepare and distribute summaries to the general membership of specific insurance policies carried.

This summary of the association's policies of insurance provides only certain information, as required by subdivision (e) of Section 1365 of the Civil Code and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property or, real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage. There are several disclosures that the association is required to make to its members. For a list of those disclosures, please see California Civil Code 1363.005 at www.leginfo.ca.gov or you can request a list from your community manager.

The information provided is only a summary of the identified insurance policies. The actual terms and conditions of the policies will control whether the Association has coverage for a particular claim, the limits of available insurance for the claim, and who is responsible to pay any deductible or retention.

The Association's property manager and the Association's Board members are not able to provide you with individual advice or recommendations concerning your own insurance needs. If you have questions concerning your current insurance coverage or additional coverage that may be available to you as a member of a homeowner's association, please contact your insurance agent.

Insurance Summary: Talega Gallery Community Association

Agent / Broker: Marc J. Nelson / Edward Jacobs & Company Insurance Brokers Inc.

Coverage	Carrier	Exp. Date	Limits	Deductible
Earthquake (Clubhouse)	IC of the West	10/01/2026	\$4,480,859	15%
Directors & Officers	Continental Cas.	10/01/2026	\$1,000,000	\$10,000
Fidelity/Crime	Continental Cas.	10/01/2026	\$1,500,000	\$10,000



Talega Gallery Community Association

Insurance Disclosure Summary (as required by California Civil Code Section 5300)

The California Civil Code Section 5300 require that the Association send insurance disclosure statements to each of its members. Accordingly, we are providing you the following information in compliance with the Civil Code.

The following is a summary of the association’s insurance coverage:

Coverage for Items 1, 2, 6, 7 & 8 below are provided by:

Michele Ellena – Brandmeier Insurance Agency

State Farm Insurance

940 Calle Negocio, Suite 230, San Clemente, CA 92673

Phone – 949-243-0792 Email- Service@brandmeierinsurance.com

1. Property Insurance		
Policy #		
(A)	Insurance carrier:	State Farm
(B)	The type of insurance:	Property
(C)	The policy limits of the insurance:	2,3040,500
(D)	The amount of deductible, if any	\$20,000
(E)	The policy term	10/01/2025-10/01/2026

2. Liability Insurance:		
Policy #		
(A)	Insurance carrier:	State Farm
(B)	The type of insurance:	Commercial General Liability
(C)	The policy limits of the insurance:	\$1,000,000
(D)	The amount of deductible, if any	none
(E)	The policy term	10/01/2025-10/01/2026

3. Earthquake Insurance:		
Policy #		
(A)	Insurance carrier:	None
(B)	The type of insurance:	Earthquake Coverage
(C)	The policy limits of the insurance:	
(D)	The amount of deductible, if any	
(E)	The policy term	

4. Flood Insurance		
Policy #		
(A)	Insurance carrier:	None
(B)	The type of insurance:	Flood Coverage
(C)	The policy limits of the insurance:	
(D)	The amount of deductible, if any	
(E)	The policy term	



Talega Gallery Community Association

Insurance Disclosure Summary (as required by California Civil Code Section 5300)

5. Fidelity Insurance (Fidelity Bond/Employee Dishonesty) Coverage:		
Policy #		
(A)	Insurance carrier:	None
(B)	The type of insurance:	Fidelity Bond/Crime
(C)	The policy limits of the insurance:	
(D)	The amount of deductible, if any	
(E)	The policy term	

6. Directors & Officers Liability Insurance Coverage:		
Policy #		
(A)	Insurance carrier:	None
(B)	The type of insurance:	D&O Liability
(C)	The policy limits of the insurance:	
(D)	The amount of deductible, if any	
(E)	The policy term	

7. Umbrella Liability Insurance Coverage:		
Policy #		
(A)	Insurance carrier:	State Farm
(B)	The type of insurance:	Umbrella Policy
(C)	The policy limits of the insurance:	\$5,000,000
(D)	The Self-Insured Retention	\$10,000
(E)	The policy term	10/01/2025-10/01/2026

8. Worker' Compensation Insurance Coverage:		
Policy #		
(A)	Insurance carrier:	None
(B)	The type of insurance:	Workers' Compensation Insurance
(C)	The policy limits of the insurance:	
(D)	The amount of deductible, if any	
(E)	The policy term	

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (b) (9) of Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association member may, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the policies of insurance specified in this summary, the Association's policies of insurance may not cover your property, including personal property, or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

Talega Gallery Community Association Charges for Documents Provided

This disclosure is provided to you in accordance with the requirements of California Civil Code Section 4528.

CHARGES FOR DOCUMENTS PROVIDED AS REQUIRED BY SECTION 4525*

The seller may, in accordance with Section 4530 of the Civil Code, provide to the prospective purchaser, at no cost, current copies of any documents specified by Section 4525 that are in the possession of the seller.

A seller may request to purchase some or all of these documents, but shall not be required to purchase ALL of the documents listed on this form.

Property Address:

Owner of Property:

Owner's Mailing Address (If known or different from property address.):

Provider of the Section 4525 Items:

Print Name _____ Position or Title _____ Association or Agent

Date Form Completed:

Check or Complete Applicable Column or Columns Below

Document	Civil Code Section	Fee	Not Available (N/A), Not Applicable (N/App), or Directly Provided by Seller and confirmed in writing by Seller as a current document (DP)
Articles of Incorporation or statement that not incorporated	Section 4525(a)(1)	25.00	
CC&Rs	Section 4525(a)(1)	50.00	
Bylaws	Section 4525(a)(1)	40.00	
Operating Rules	Section 4525(a)(1)	40.00	
Age restrictions, if any	Section 4525(a)(2)	No Cost	
Rental restrictions, if any	Section 4525(a)(9)	No Cost	
Annual budget report or summary, including reserve study	Sections 5300 and 4525(a)(3)	50.00	
Assessment and reserve funding disclosure summary	Sections 5300 and 4525(a)(4)	50.00	
Financial statement review	Sections 5305 and 4525(a)(3)	45.00	
Assessment enforcement policy	Sections 5310 and 4525(a)(4)	In Budget	
Insurance summary	Sections 5300 and 4525(a)(3)	40.00	
Regular assessment	Section 4525(a)(4)	No Cost	
Special assessment	Section 4525(a)(4)	No Cost	
Emergency assessment	Section 4525(a)(4)	No Cost	
Other unpaid obligations of seller	Sections 5675 and 4525(a)(4)	No Cost	
Approved changes to assessments	Sections 5300 and 4525(a)(4), (8)	No Cost	
Settlement notice regarding common area defects	Sections 4525(a)(6), (7), and 6100	No Cost	

Charges for Documents Provided

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Preliminary list of defects	Sections 4525(a)(6), 6000, and 6100	No Cost	
Notice(s) of violation	Sections 5855 and 4525(a)(5)	No Cost	
Required statement of fees	Section 4525	165.00	
Minutes of regular board meetings conducted over the previous 12 months, if requested	Section 4525(a)(10)	75.00	
Total fees for these documents			

* The information provided by this form may not include all fees that may be imposed before the close of escrow. Additional fees that are not related to the requirements of Section 4525 shall be charged separately.

*All fees are subject to change. Seabreeze Management Company offers "Bundle & Save" packages which could reduce the cost of the transaction.

*All escrow documents must be ordered and purchased through www.homewisedocs.com

Talega Gallery Community Association Federal Housing Administration (FHA) Disclosure

Certification by the Federal Housing Administration may provide benefits to members of an association, including an improvement in an owner's ability to refinance a mortgage or obtain secondary financing and an increase in the pool of potential buyers of the separate interest.

This common interest development **is not** a condominium project. The association of this common interest development **is not** certified by the Federal Housing Administration.

Notice: The foregoing reflects the status of this association's certification as of the date of this disclosure. The status of that certification can change during a fiscal year. Members may wish to verify the association's status during the fiscal year at <https://entp.hud.gov/idapp/html/condlook.cfm>, or by consulting with a local Realtor.

The State of California requires that this notice be submitted to you annually on a separate sheet of paper.

TALEGA GALLERY COMMUNITY ASSOCIATION
Department of Veterans Affairs (VA) Disclosure

Certification by the Federal Department of Veterans Affairs may provide benefits to members of an association, including an improvement in an owner's ability to refinance a mortgage or obtain secondary financing and an increase in the pool of potential buyers of the separate interest.

This common interest development **IS NOT** a condominium project. The association of this common interest development **IS NOT** certified by the Federal Department of Veterans Affairs.

Notice: The foregoing reflects the status of this association's certification as of the date of this disclosure. The status of that certification can change during a fiscal year. Members may wish to verify the association's status during the fiscal year at <https://lgy.va.gov/lgyhub/condo-report>, or by consulting with a local Realtor.

The State of California requires that this notice be submitted to you annually on a separate sheet of paper.