

**BEAR BRAND RANCH REPORTER**  
**AUGUST 2010**  
**BEAR BRAND RANCH COMMUNITY ASSOCIATION**

*President's Report*

**Board of Directors**

**Ed Zalta, President**  
**Chad Covington, Vice President**  
**Fred Burbank, Secretary**  
**Wayne Mertes, Treasurer**  
**Tom Newell, Director**

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**NEXT MEETING**  
*All residents are invited to attend*  
**October 19, 2010**  
**6:00 P.M.**

*At the Offices of*  
**Progressive Community Management**  
**27405 Puerta Real, Suite 300**  
**Mission Viejo**

**2010 Meeting Calendar**

**Tuesday, July 6, 2010**  
*(held/draft minutes posted on website)*  
**October 19, 2010 – Annual & Business Meeting**

**Meeting Agenda posted on bulletin board**  
**4 days prior to meeting date**

*Board Meetings are held quarterly.*  
*(January, April, July, October)*  
**Your participation matters!!!**

**Client Services**

*Carol Griffin, Maintenance Requests*  
**\*(949) 582-7770 \*fax (949) 582-7796**  
*e-mail: [carolq@progressivecm.com](mailto:carolq@progressivecm.com)*

*Glenda Reid, Community Manager*  
**\*(949) 582-7770 \*fax (949) 582-7796**  
*e-mail: [glendar@progressivecm.com](mailto:glendar@progressivecm.com)*

*Accounting (For Payments)*  
**\*(949) 582-7770 \*fax (949) 582-7796**  
*e-mail: [accounting@progressivecm.com](mailto:accounting@progressivecm.com)*

**MAINTENANCE**

**Streets:** Information regarding the street closings as Phase II of the street project (resurfacing of upper streets not done in Phase I and seal coating of streets in lower section) will be sent to the membership just prior to the work being done. Members are reminded to have their roofs power washed to remove the mold that has made the roofs so unsightly.

**SECURITY**

***Back-up system for LPR***

This month we will be installing a back-up for the license plate recognition (LPR) system and following its successful installation, members will have a second means of automated entry. It is a telephone-based system that will allow automated entry for members (or guests) at times when there is a malfunction of the LPR, rental car use, airport limos, etc. Residents will be able to input a code to open the gates, guests will be able to dial the home to gain entry, etc. Complete information will be sent to each resident requesting specific phone numbers to be called to allow entry, to supply a personal code, and instructions on the ease of operating.

***Solar-powered 3g cameras on western boundary***

We have successfully precluded the ease of unwanted entry from our southern boundary (Camino del Avion) by replacing the fence material with non-bendable uprights. The installation of the cameras and the license plate recognition system has markedly deterred wrongful entry via our two entry gates. All of the changes we've implemented to improve security have been extremely effective in deterring unwanted entry. This leaves us with one area to control - our western boundary (walking trail). This month, we will be installing a solar operated video camera system which will be able to detect differences between animals and people, excellent in low light conditions, 24/7 automatic recording, and the sounding of an alarm when the invisible light beam is interrupted. The securing of our western boundary and the institution of roving patrols during times when the gates are unmanned completes the two year project of making our community far more secure. The savings we will achieve from reduced manned gate hours will not only offset the costs of both new systems, but will allow for a significant dues reductions beginning with the 2011 budget year.

Ed Zalta, MD  
President



### **Architectural Review Procedures**

*The Architectural Committee meets monthly on the **First Wednesday of each month at 10:00 A.M.** at the Progressive offices. **You must submit your plans prior to the meeting to be placed on the agenda. Please be advised that meeting dates are subject to being changed and/or cancelled due to lack of quorum.***

#### ***Upcoming Architectural Meetings:***

***August 4, 2010 – Submittal deadline will be July 21, 2010***  
***September 1, 2010 – Submittal deadline will be August 18, 2010***

*For additional information on the architectural review process and the application and Design Guidelines, log on to the association's website at [www.progressivecm.com/bearbrand](http://www.progressivecm.com/bearbrand) and click on **Forms-Architectural**. As a reminder, contractor hours are 8:00 a.m. to 5:00 p.m. Monday through Friday and 8:00 a.m. to 1:00 p.m. on Saturday and no admittance on Sunday or holidays.*

### **Delinquency Policy**

*At the recent Board Meeting, the Board adopted a new **Delinquency Policy** after the required 30 day comment period. Included with this newsletter, you will find the revised **Delinquency Policy**. Please keep this important document with your Association records.*

### **Request for Candidacy Form/Annual Meeting**

*The Annual Meeting is scheduled for October 19, 2010 for the purpose of electing two (2) Directors to serve a 2 year term each. If you are interested in serving on the Board of Directors, please complete the form included with this newsletter and return to Management.*

### **Light the Night – Leukemia and Lymphoma Society WINNING the Fight**

These past five years the Progressive Team has been dedicated to fundraising for this very important cause, after receiving word that one of our staff members was diagnosed with non-Hodgkins lymphoma. Five years from diagnosis, our staff member is doing wonderfully thanks to continued research and new treatment drugs that have become available as a direct result of donations to the Society.

Since that time we have been introduced to others afflicted with these terrible blood diseases and annually take up this worthy cause in their name. This year we have chosen the Winn Family. John Winn was diagnosed with non-Hodgkins lymphoma three days after his first child Jack was born and just two days after losing his father. We are dedicated to "WINNING" this fight for John and his family, and have rallied our team for continued support of this goal.

We would like to invite you to join in this cause and we have several ways in which one can do this. Please note the calendar of fund-raising events that we have planned for this summer season and check our website for information and details at [www.progressivecm.com](http://www.progressivecm.com) :

SUMMER 2010

WILD RIVERS DISCOUNT COUPONS- \$5 OFF EACH TICKET  
COUPONS CAN BE PICKED UP OR MAILED FROM OUR OFFICE  
PROCEEDS DONATED TO LLS BY WILD RIVERS  
MONDAY, AUGUST 16<sup>TH</sup>  
NIGHT AT THE IMPROV-IRVINE SPECTRUM  
ENJOY A NIGHT OF LAUGHTER AND FUN

SATURDAY, AUGUST 21<sup>ST</sup> – 7-11 a.m.  
2<sup>ND</sup> TIME AROUND-PARKING LOT SALE AND BAKE SALE  
DONATIONS OF SALE ITEMS WILL BE ACCEPTED AT  
PROGRESSIVE'S OFFICES UP UNTIL 12:00 PM  
ON FRIDAY, AUGUST 20<sup>TH</sup>

JOIN US ON SATURDAY MORNING FOR PURCHASES OF GENTLY USED ITEMS AND HOMEMADE BAKED GOODS

SUNDAY, SEPTEMBER 19<sup>TH</sup>  
LIGHT THE NIGHT WALK AT ANGEL STADIUM  
FOR MORE DETAILS PLEASE CHECK OUT <http://www.lightthenight.org/ocie/>

**BEAR BRAND RANCH COMMUNITY ASSOCIATION  
2010 ANNUAL MEETING AND ELECTION**

**BOARD OF DIRECTORS CANDIDACY FORM**

The Annual Meeting of the Bear Brand Ranch Community Association will be held in October 2010. The purpose of the Annual Meeting is to elect two (2) Directors to serve a two (2) year term each.

If you are interested in running for a position on the Board of Directors, please complete the form below and return it to: Bear Brand Ranch Community Association, c/o Progressive Community Management, 27405 Puerta Real, Suite 300, Mission Viejo, CA 92691 or fax to 949-582-7796

This form must be received no later than Friday, **August 13, 2010** to be published with the Annual Meeting Notice and to be listed on the Ballot. Candidates may express their interest to serve until nominations are closed the night of the Annual Meeting.

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_ EMAIL: \_\_\_\_\_

OWNER OF RECORD IN COMMUNITY: \_\_\_\_\_ YES \_\_\_\_\_ NO

MEMBERSHIP IN GOOD STANDING: \_\_\_\_\_ YES \_\_\_\_\_ NO \_\_\_\_\_ UNSURE

HOME PHONE: \_\_\_\_\_ WORK: \_\_\_\_\_

BACKGROUND INFORMATION & QUALIFICATIONS: *(50 words or less, only)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Please return to Progressive Community Management no later than August 13, 2010 for publication on the ballot. Thank you!**

*Bear Branch Ranch Community Association  
c/o Progressive Community Management  
27405 Puerta Real, Suite 300  
Mission Viejo, CA. 92691  
(949) 582-7770 fax: (949) 582-7796 [glendar@progressivecm.com](mailto:glendar@progressivecm.com)*

## BEAR BRAND RANCH COMMUNITY ASSOCIATION

### Collection Policies – Effective July 6, 2010

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 1365 (d), 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 1367(a); Civil Code Section 1367.1(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.** 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 thirty (30) days of the stated due date are delinquent and shall be subject to a late charge of ten percent (10%), of the amount of the assessment, for each delinquent assessment per unit.
5. An interest charge at the rate of 10% 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 the 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. A first notice of past due assessment ("late letter") will be prepared and mailed once an assessment becomes delinquent for 30 days (that is, has not been paid within 60 days of the original due date). A forty dollar (\$40) charge for the late letter will be made against the delinquent member's account.

**IMPORTANT NOTICE: IF YOUR SEPARATE INTEREST IS PLACED IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR ASSESSMENTS, IT MAY BE SOLD WITHOUT COURT ACTION.**

8. If an assessment is not received within forty-five (45) days after the assessment becomes delinquent, the Association or its designee, in the event the account is turned over to a collection agent, will send a pre-lien letter to the owner as required by Civil Code Section 1367(a) (for liens that may record before January 1, 2003) or 1367.1 (a) (for liens that may record on or after January 1, 2003), by certified and first class mail, to the owner's mailing address of record advising of the delinquent status of the account and impending collection action. The owner will be charged a fee for the pre-lien letter.

9. If an owner fails to pay the amounts set forth in the pre-lien letter within thirty (30) days of the date of the letter, the Association will authorize a collection agent to record a lien for the amount of any delinquent assessments, late charges, interest and/or costs of collection, including attorney's fees, against the owner's property. The owner will be charged for the fees and costs of preparing and recording the lien. Thirty (30) days following recordation of the lien, the lien may be enforced in any manner permitted by law, including, without limitation, judicial or non-judicial foreclosure (Civil Code Section 1367(e); Civil Code Section 1367.1(g)).

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

11. 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, interests, and costs of collection associated with collection of those assessments.

12. Any owner who is unable to pay assessments will be entitled to make a written request for a payment plan 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. The Board will consider payment plan requests on a case-by-case basis and is under no obligation to grant payment plan requests.

13. 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.

14. An owner may dispute the assessment debt by submitting a written request for dispute resolution to the association pursuant to the association's meet and confer IDR procedure, as set forth in Civil Code Section 1363.810 et seq.

15. An owner may also request alternative dispute resolution with a neutral third party before the association initiates foreclosure against the owner's separate interest, except that binding arbitration shall not be available if the association intends to initiate a judicial foreclosure.

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. If an owner's check is returned by the bank, the check will not be re-deposited. The owner will be sent a notice stating that the association requires a replacement check which will include reimbursement for the fee charged by the bank and any handling fees associated with the returned check.

19. Owners may notify the association of a secondary address for purposes of collection notices. Upon receipt of a written request by an owner identifying a secondary notice, the association shall send any notices required by Section 1367.1 of the Civil Code to the secondary address provided.

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

21. **The mailing address for overnight payment of assessment is:** Progressive Community Management, 27405 Puerta Real, Suite 300, Mission Viejo, CA 92691.

mailed to the membership July 2010