

January 2021

NORTHSTAR RANCH COMMUNITY ASSOCIATION

www.northstarranchhoa.com



How to Make a New Year Resolution

Although many of us make a New Year resolution at the beginning of a New Year, we do it more out of a custom than with actual planning. Also, people don't spare much thought in finding out what he/she will actually like to achieve in the year. Hence, the success rate with a New Year resolution is actually poor. Some tips, therefore, can become handy in making your New Year resolution a success.

Fix your target: What is really important to you? What do you want to achieve in the coming days? Setting your priorities will help you set your New Year's resolution better.

Make a realistic promise: When we promise, we promise big, without really considering the possibilities of achieving it at the end. This is one of the major causes of higher failure rate with New Year's resolutions. Hence, make yourself a realistic promise.

Make an optimistic promise: Try and look at the positive side of the promise. Leave the negative ideas aside. Hence, instead of saying that 'I'll not be late at my appointments' say 'henceforth, I'll reach everywhere in time'. The positive tone will help you improve your chances of success.

Break down big goals: If you have promised your self a big thing, set small targets at first. Instead of looking at the mammoth task on the whole, taking small steps towards achieving it will help you to reach the target easily.

Develop other habits: We all know that some habits are hard to change. Hence, the best way to change an old habit is by developing other engagement. If you have decided to quit smoking, find another engagement which will relax you and will take your mind away from smoking.

—Visit www.123newyear.com for more fun facts about resolutions

HOLIDAY REMINDERS

We appreciated everyone's holiday spirit. All the decorations and lighting really made the community shine! As a friendly reminder, please remember to remove your holiday lighting by January 15th!



BOARD OF DIRECTORS:

President: Brenda George
Vice-President: Todd Lytle
Secretary: Hany Mansour

NEXT BOARD MEETING:

Monday, January 18, 2021
Conference call via Zoom

The final agenda will be posted at pool area bulletin board. You may also obtain a copy of the agenda by contacting management at (951) 395.1202.

IMPORTANT NUMBERS:

ASSOCIATION MANAGER:

Darren Mandel
Phone: (951) 395.1202
Emergency After Hours: (949) 833.2600
Fax: (951) 346.4129
dmandel@keystonepacific.com

COMMON AREA ISSUES:

Vanessa Samson
Phone: (951) 375.3446
vsamson@keystonepacific.com

BILLING QUESTIONS/ ADDRESS CHANGES/ WEBSITE LOGIN:

Phone: (949) 833.2600
customer@keystonepacific.com

ARCHITECTURAL DESK:

Phone: (949) 838.3239
architectural@keystonepacific.com

INSURANCE BROKER:

LaBarre/Oksnee
30 Enterprises #180
Aliso Viejo, CA 92656



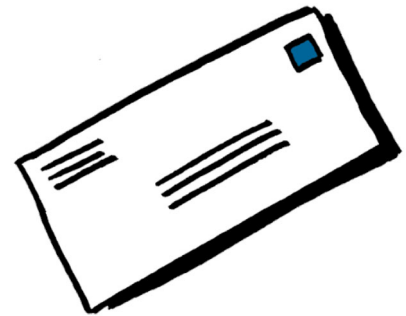
Managed by Keystone
41593 Winchester Road, Suite 113
Temecula, CA 92590

January 2021 REMINDERS

- Keystone is Closed in Observance of New Year's - Friday, January 1st
- For after-hours association maintenance issues, please call (949) 833.2600 to be connected with the emergency service line. Please call 9-1-1 for life-threatening emergencies.
- Trash Pick-Up Day - Friday
Please remove trash cans from the common areas after this day.
- Monday, January 18, 2021- Board Meeting
Conference call via Zoom



HOMEOWNER
ASSESSMENT INFORMATION
The payment address for assessments to be mailed is to:
PO BOX 513380
Los Angeles, CA 90051-3380



THE ASSOCIATION'S DELINQUENCY POLICY

It's important to remember that homeowners choose where to live, and by choosing to live in a community like ours, they accept a legal responsibility to abide by established policies and meet their financial obligations to the association and their neighbors.

Association budgets:

Associations rely exclusively on homeowner assessments to pay their bills, which can include gates, fencing, landscaping, pool and insurance. You trust our board to develop realistic annual budgets. We base our assumptions on careful cost projections and anticipated income primarily from assessments. Our budgetary obligations do not change when some owners don't pay their fair share. Common grounds still must be maintained. Utilities and insurance premiums must be paid. When homeowners are delinquent, their neighbors must make up the difference or services and amenities must be curtailed. The former is an issue of fairness; the latter can lessen the appeal of the community and erode property values.

Assessments:

Assessments are due on the 1st of the month and are considered late after the 15th. When an assessment is received late, after the 15th, a late charge is applied to the account. 30 Days after the assessment becomes due, interest is applied.

When any assessment remains unpaid forty-five (45) days past its due date, the Association mails a Pre-Lien Notification to the owner as required by California Civil Code 5660 by certified and first class mail, to the owner's mailing address of record advising you of the delinquent status of the account and impending collection action. The cost of the Pre-Lien letter is \$100.00.

When an owner fails to respond to repeated attempts to collect the debt, the association can be left with little choice but to place a lien on the property. The magnitude of this decision requires an approach that is fair, reasonable and consistent and that complies with applicable laws, practices and procedures set forth in the governing documents that guide our decision-making. If an owner fails to pay the amounts set forth in the Pre-Lien notification within 30 days, the Board can decide to place a Lien (Notice of Delinquent Assessment) on the property. If a Lien is approved by the Board, the fee for processing the lien is assessed to the account. In addition to this fee, there will be a recording charge (in addition to the existing fee) on each and every real estate instrument, paper or notice required or permitted by law including Grant Deeds, Trustee's Deeds, Deeds of Trust, Quitclaim Deeds, Assignments of Deeds or Trust, Notices of Default, Abstracts of Judgement, Notices of Trustee Sale and many others. This law is known as Senate Bill 2 (SB2) which was signed into effect on September 29, 2017 by Governor Brown in order to provide funding for affordable housing.

After thirty (30) days from recording the Notice of Delinquent Assessment, the Association may turn the members account over to the Association's Attorney or Trustee to enforce the lien by proceeding with judicial or non-judicial foreclosure sale when either (a) the delinquent assessment amount totals One Thousand, Eight Hundred Dollars (\$1,800.00) or more, excluding accelerated assessments and specified late charges and fees or (b) the assessments are delinquent for more than twelve (12) months. However, upon review of the Association Member's delinquent account, the Board may decide to take small claims court action. The Association is authorized under California law to charge the owner reasonable costs of collection for any action utilized.

Nobody wants to foreclose on a home—and certainly not our association. However, the threat of foreclosure is often the only tangible leverage an association has to ensure fairness and shared responsibility. Without this option, many residents would simply choose to default on their obligation to their association and neighbors.

We care about our homeowners and want you to understand the collection process. As a reminder, it's also very important to keep your address up to date so that you receive notices about your account. Please contact Management if you're having problems, to discuss alternative payment arrangements.



**NORTHSTAR RANCH COMMUNITY ASSOCIATION
APPLICATION FOR CANDIDACY
FOR THE BOARD OF DIRECTORS**

Dear Homeowner:

The Annual Election will be held in April 2021. If you are interested in serving on the Board, please complete this application and return it to **KEYSTONE** at the office address displayed below, by 5:00 PM on **January 31, 2021**. For specific candidate qualifications, please contact Management for a copy of your community's Election Rules. **Members are encouraged to confirm their personal contact information by the deadline set forth for submitting nominations to ensure that Members have an opportunity to review their personal information at least thirty (30) days before ballots are mailed.**

NAME: _____
(Note: Be sure to complete and return verification information on page 2 of this application)

Candidacy statement needs to be kept to one page. Please type in the information requested below.

WHY WOULD YOU LIKE TO SERVE AS A BOARD MEMBER?

WHAT IS YOUR BACKGROUND?

WHAT IS YOUR VISION FOR THE COMMUNITY AND WHAT WOULD YOU LIKE TO ACCOMPLISH DURING YOUR TERM OF OFFICE?

PLEASE NOTE: PER CALIFORNIA CIVIL CODE SECTION 5105(a), A COPY OF THIS FORM MAY BE INCLUDED WITH THE OFFICIAL BALLOT. THE CANDIDATE/MEMBER IS SOLELY RESPONSIBLE FOR THE CONTENT OF THIS COMMUNICATION. THE ASSOCIATION DOES NOT EDIT OR REDACT ANY CONTENT

Proudly Managed By
Keystone Pacific Property Management, LLC

16775 Von Karman #100
Irvine, CA 92606
(949) 833-2600

30211 Ave De Las Banderas, #120
Rancho Santa Margarita, CA
92688
(949) 833-2600

41593 Winchester Road #113
Temecula, CA 92590
(951) 491-6866

3155-D Sedona Court
Ontario, CA 91764
(909) 297-2550

**NORTHSTAR RANCH COMMUNITY ASSOCIATION
APPLICATION FOR CANDIDACY
FOR THE BOARD OF DIRECTORS**

HOMEOWNER VERIFICATION INFORMATION

ADDRESS: _____

WORK PHONE NUMBER: _____

HOME PHONE NUMBER: _____

CELL PHONE NUMBER: _____

E-MAIL ADDRESS: _____

I, _____, hereby certify that the information above is true and correct and that I have not been convicted of a crime which, if elected, would either prevent the Association from purchasing fidelity bond coverage required by California Civil Code section 5806 or terminate the Association's existing fidelity bond coverage.

Signature: _____

Date: _____

To request an electronic copy of the Candidacy Application, please contact reconnect@keystonepacific.com.

Completed Candidacy Applications must be submitted to reconnect@keystonepacific.com by the deadline.