

CAMMARATA MANAGEMENT, INC.

• ASSOCIATION MANAGEMENT •

November 14, 2025

To All Homeowners At:
Viewpoint Hermosa HOA
444 Hermosa Avenue
Hermosa Beach, CA 90254

Re: Viewpoint Hermosa HOA Operating Budget for Fiscal Year 2026

Dear Homeowner,

Enclosed is the new operating budget for fiscal year 2026, as approved by your Board of Directors. ***In the analysis, it has been determined that the monthly assessment will remain at \$475.00 per unit, per month effective January 1, 2026.***

As required by California law, enclosed are the Association's Annual Budget Report and the Annual Policy Statement for your records. Pursuant to *Civil Code* §5300, in addition to the pro forma operating budget, the **Annual Budget Report** contains the following information:

- Assessment and Reserve Funding Disclosure Summary prepared pursuant to *Civil Code* §5570
- Summary of Association's reserves prepared pursuant to *Civil Code* §5565
- Summary of Association's funding plan adopted by the Board, as specified in *Civil Code* §5550(b)(5) (Note: the full reserve study plan is available upon request)
- Statement as to whether Board has determined to defer or not undertake repairs of major components including a justification for the deferral or decision not to undertake the repairs or replacement
- Statement as to whether Board had determined or anticipates the levy of a special assessment will be required to repair major components
- Statement as to the mechanism(s) by which the Board will fund reserves to repair or replace major components, including assessments, borrowing, use of other assets, deferral of selected replacements or repairs, or alternative mechanisms
- General statement addressing the procedures used for the calculation and establishment of those reserves to defray the future repair, replacement, or additions to major components
- A statement as to whether the Association has any outstanding loans with an original term of more than one year, including the payee, interest rate, amount outstanding, annual payment, and when the loan is scheduled to be retired.
- A summary of the Association's property, general liability, earthquake, flood and fidelity insurance policies *Civil Code* §5300 (b)(9).
- A summary of charges for documents provided per *Civil Code* §5300 (b)(12).

According to *Civil Code* §5310, the Association's **Annual Policy Statement** includes the following information:

- Person designated to receive official communications to Association pursuant to *Civil Code* §4035
- Statement explaining that member may submit request to have notices sent to up to two addresses pursuant to *Civil Code* §4040(b)

- Designation of primary contact pursuant to *Civil Code* §4041
- Location for posting general notices pursuant to *Civil Code* §4045(a)(3)
- Notice of member's option to receive general notices by individual delivery pursuant to *Civil Code* §4045(b)
- Notice of member's right to receive copies of meeting minutes pursuant to *Civil Code* §4950(b)
- Statement of assessment collection policies required by *Civil Code* §5730
- Statement describing Association's policies and practices in enforcing lien rights or other legal remedies for default in the payment of assessments *Civil Code* §5730
- Statement describing the Association's discipline policy, if any, including any schedule of monetary penalties for violations of the governing documents pursuant to *Civil Code* §5850
- Summary of Association's dispute resolution procedures pursuant to *Civil Code* §5920 and §5965
- Summary of requirements for Association approval of a physical change to property pursuant to *Civil Code* §4765
- FHA Loan Status per *Civil Code* §5300 (b)(10)
- VA Loan Status per *Civil Code* §5300 (b)(11)
- Mailing address for overnight payment of assessments pursuant to *Civil Code* §5655
- (Optional) Notice to members regarding ability to opt-out of having name on membership list pursuant to *Civil Code* §5220.

You may wish to keep these items available in the event you elect to refinance or sell your home. Most lenders are now requiring that these items be submitted to them as part of the mortgage approval process.

Sincerely,



Steven M. Cammarata, AMS, CCAM®, CMCA
 President
 Cammarata Management, Inc.
 Viewpoint Hermosa HOA

Enclosures

Viewpoint Hermosa Homeowners Association, Inc.

2026 Operating Budget

January 1, 2026 through December 31, 2026

Code	Expenses	Approved 2025 Budget	Actual 8 Mo. Expenditures 2025	Annual 2026 Budget	Monthly 2026 Budget	2026 Per Unit Monthly
6150	Accounting (CPA)	325	375	375	31	5.21
6340	Backflow Device Testing/Repairs	0	0	0	0	-
6350	Bank Charges	0	0	0	0	-
6520	Reserve Study	450	449	450	38	3.13
6810	Fire & Liability Ins. (see note)	4,784	4,440	4,440	370	61.67
6810	D & O Insurance (see note)	0	1,585	1,585	132	22.01
6810	Fidelity Bond Insurance (see note)	0	218	218	18	3.03
6950	Printing	320	162	320	27	4.44
7000	Management Fee	3,000	2,000	3,000	250	41.67
7050	Postage	136	66	136	11	1.89
7100	Common Area Repair/Misc.	500	0	500	42	6.94
7110	Landscape Contract	1,980	1,320	1,980	165	27.50
7113	Tree Trimming	450	0	450	38	6.25
7115	Landscape Supplies	120	0	120	10	1.67
7120/7121	Plumbing Repairs/Drain Cleaning	850	1,583	850	71	11.81
7130	Security Systems/Gates	100	0	100	8	1.39
7133	Security Systems/Keys& Locks	50	0	50	4	0.69
7135	Fire Systems	240	0	240	20	3.33
7140	Roof Repairs	500	0	500	42	6.94
7150	Lighting Repairs	100	0	100	8	1.39
7153	Light Fixtures	60	0	60	5	0.83
7155	Light Bulbs	30	0	30	3	0.42
7160	Janitorial	600	0	600	50	8.33
7164	Other	413	250	413	34	5.74
7165	Painting- Interior	0	0	0	0	-
7166	Painting- Exterior	0	0	0	0	-
7195	Parking/Streets	0	0	0	0	-
7200	Supplies	30	0	30	3	0.42
7250	Taxes	10	0	10	1	0.14
7255	Licenses/Fees	36	0	36	3	0.50
7340	Power Washing	0	0	0	0	-
7350	Telephone/Entry Systems	0	0	0	0	-
7452	Electricity (SCE)	2,400	250	600	50	8.33
7453	Water (Calif. Water)	4,600	3,339	5,000	417	69.44
7454	Trash Removal (Athens Service)	4,866	3,602	5,664	472	78.67
7456	WC Water Service (Phosphate Treatment)	2,700	1,800	2,700	225	37.50
7500	Contingency	0	0	0	0	-
8300	Reserve Transfer	4,800	3,200	4,800	400	66.67
	Totals	34,450	24,639	35,357	2,946	487.94

Effective January 1, 2026, the monthly association dues will REMAIN at \$475.00 per unit.

Even though the assessments are projected to be \$487, the Board voted to keep the assessments @ \$475.00 per unit.

***NOTE* The Fire & Liability, D&O and FB Insurance premiums are NOW included in the operating budget.**

Assessment and Reserve Funding Disclosure Summary

Prepared For Fiscal Year 2026

(1) Budgetary information:

	(per month)	(per unit per month)
Reserve Allocation:	\$400.00	\$66.67
Total Assessment (Dues):	\$2,850.00	\$475.00

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

Date Special Assessment will be due	Amount Per Unit	Purpose of the assessment
Total:	\$0.00	

(3) Based upon the most recent reserve study 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 ☒ No

(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 additional assessments or other contributions will be due (FY) :	Amount Per Unit
2026	\$506.67
2031	\$5,222.67
2032	\$32.83
2033	\$1,774.00
2034	\$5,711.17
2035	\$35.83
2036	\$10,290.00
2037	\$573.67
2038	\$12,008.33
2039	\$48,656.00
2041	\$324.50
2046	\$15,809.67
2047	\$51.17
2049	\$13,348.17
2050	\$55.83
2051	\$4,808.50
2053	\$1,781.33
Total:	\$120,990.33

(5) All major components are included in the reserve study and are included in its calculations.

(6) The following is based on the method of calculation in paragraph (4) of subdivision (b) of Section 5570 and reserve study information applicable to the fiscal year indicated above in subtitle:

Last Reserve Study or Update Prepared By:	Strategic Reserves Corporation	
Date of Last Reserve Study or Update:	10/16/2025	
Fully Funded Balance:	\$314,137	
Projected Reserve Fund Cash Balance:	\$26,798	
Percent Funded:	9%	
Current Deficiency in Reserve Funding (per unit):	\$47,889.00	

Assessment and Reserve Funding Disclosure Summary

Prepared For Fiscal Year 2026

(7) Based on the method of calculation in Paragraph (4) of subdivision (b) of Section 5570 of the Civil Code, the estimated amount required in the reserve fund at the end of each of the next five budget years is A, the projected reserve fund cash balance in each of those years, taking into account only assessments already approved and other known revenues, is B, leaving the reserve at C percent funded. If the reserve funding plan approved by the association is implemented, the projected reserve fund cash balance in each of those years will be D, leaving the reserve at E percent funded.

Funding Plan (proposed per study)	Estimated Amount Required	Cash Balance (projected)	Percent Funded
	A	B	C
Year 1	\$314,137	\$26,798	9%
Year 2	\$305,385	\$24,046	8%
Year 3	\$333,162	\$57,393	17%
Year 4	\$361,079	\$91,198	25%
Year 5	\$384,164	\$120,658	31%

Funding Plan (approved/adopted by board)	--	Cash Balance (projected)	Percent Funded
--	--	D	E
Year 1	--	\$26,798	9%
Year 2	--	\$0	0%
Year 3	--	\$4,944	1%
Year 4	--	\$8,912	2%
Year 5	--	\$7,046	2%

Note 1 - The financial representations set forth in this summary are based on the best estimates of the reserve study preparer at that time. The estimates are subject to change. At the time this summary was prepared, the assumed long-term before-tax interest rate earned on reserve funds was 3.0 % per year, and the assumed long-term inflation rate to be applied to major component repair and replacement costs was 3.0 % per year.

Note 2 - If assessments vary by size or type of ownership interest, then the association shall calculate the respective amount per ownership interest in a manner that reflects the variation & provide with the accompanying budget documents.

Note 3 - The association's Board of Directors has relied on information, opinions, reports and statements presented to it by vendors, contractors, reserve study specialists, CPAs and/or other professionals and is relying upon this information, financial data and reports pursuant to Corporations Code 7231 in providing the association membership the information contained in this Assessment and Reserve Funding Disclosure Summary. The information contained within the reserve study includes estimates of replacement value and life expectancies of the components and includes assumptions regarding future events based on information supplied to the Association's Board of Directors from said professionals. Some assumptions inevitably will not materialize and unanticipated events and circumstances may occur subsequent to the date of this disclosure summary. Therefore, the actual replacement cost and remaining life may vary from the reserve study and the variation may be significant. Additionally, inflation, interest and other economic events may impact the reserve study, particularly over a thirty (30) year period of time which could impact the accuracy of the reserve study and the funds to meet the association's obligation for repair and/or replacement of major components during the next thirty (30) years. Furthermore, the occurrence of vandalism, severe weather conditions, earthquakes, floods or other acts of God cannot be accounted for and are excluded when assessing life expectancy of the components. The reserve study only includes items that the Association has a clear and expressed responsibility to maintain pursuant to the Association's CC&R's. The Board understands the need to update the reserve study report annually.

Note 4 - The Board agrees that by disclosing this form to its membership, that all information found on this form is deemed to be accurate to the best of their knowledge, & that it assumes full responsibility for any inaccurate information found on the form that was disclosed, & shall not hold the reserve study preparer/company or the software company (Global Reserves, Inc.) responsible for any inaccurate information

Assessment and Reserve Funding Disclosure Summary
(Cash Flow Analysis/Funding Plan- with adopted Reserve Allocation)
Prepared for Fiscal Year 2026

Fiscal Year	FY Start Balance	Interest Earned	Reserve Allocation	Allocation Increase Rate		Special Assessment	Disbursement	FY End Balance	Fully Funded Balance	Percent Funded
2025	--	--	--	--	--	\$0	\$26,798	\$287,944	--	
2026	\$26,798	\$563	\$4,800	0.0%	\$3,040	\$35,201	\$0	\$314,137	9%	
2027	\$0	\$0	\$4,944	3.0%	\$0	\$0	\$4,944	\$305,385	0%	
2028	\$4,944	\$104	\$5,092	3.0%	\$0	\$1,228	\$8,912	\$333,162	1%	
2029	\$8,912	\$187	\$5,245	3.0%	\$0	\$7,298	\$7,046	\$361,079	2%	
2030	\$7,046	\$148	\$5,402	3.0%	\$0	\$0	\$12,596	\$384,164	2%	
2031	\$12,596	\$265	\$5,565	3.0%	\$31,336	\$49,762	\$0	\$416,047	3%	
2032	\$0	\$0	\$5,731	3.0%	\$197	\$5,928	\$0	\$398,228	0%	
2033	\$0	\$0	\$5,903	3.0%	\$10,644	\$16,547	\$0	\$425,660	0%	
2034	\$0	\$0	\$6,080	3.0%	\$34,267	\$40,347	\$0	\$443,623	0%	
2035	\$0	\$0	\$6,263	3.0%	\$215	\$6,478	\$0	\$438,265	0%	
2036	\$0	\$0	\$6,451	3.0%	\$61,740	\$68,191	\$0	\$468,326	0%	
2037	\$0	\$0	\$6,644	3.0%	\$3,442	\$10,086	\$0	\$436,461	0%	
2038	\$0	\$0	\$6,844	3.0%	\$72,050	\$78,894	\$0	\$464,171	0%	
2039	\$0	\$0	\$7,049	3.0%	\$291,936	\$298,985	\$0	\$422,627	0%	
2040	\$0	\$0	\$7,260	3.0%	\$0	\$0	\$7,260	\$153,906	0%	
2041	\$7,260	\$152	\$7,478	3.0%	\$1,947	\$16,837	\$0	\$185,869	4%	
2042	\$0	\$0	\$7,703	3.0%	\$0	\$6,497	\$1,206	\$202,268	0%	
2043	\$1,206	\$25	\$7,934	3.0%	\$0	\$0	\$9,165	\$230,660	1%	
2044	\$9,165	\$192	\$8,172	3.0%	\$0	\$8,452	\$9,077	\$267,468	3%	
2045	\$9,077	\$191	\$8,417	3.0%	\$0	\$0	\$17,685	\$297,568	3%	
2046	\$17,685	\$371	\$8,669	3.0%	\$94,858	\$121,583	\$0	\$338,203	5%	
2047	\$0	\$0	\$8,929	3.0%	\$307	\$9,236	\$0	\$255,773	0%	
2048	\$0	\$0	\$9,197	3.0%	\$0	\$2,218	\$6,979	\$287,572	0%	
2049	\$6,979	\$147	\$9,473	3.0%	\$80,089	\$96,688	\$0	\$328,558	2%	
2050	\$0	\$0	\$9,757	3.0%	\$335	\$10,092	\$0	\$274,513	0%	
2051	\$0	\$0	\$10,050	3.0%	\$28,851	\$38,901	\$0	\$309,107	0%	
2052	\$0	\$0	\$10,352	3.0%	\$0	\$0	\$10,352	\$316,170	0%	
2053	\$10,352	\$217	\$10,662	3.0%	\$10,688	\$31,919	\$0	\$364,643	3%	
2054	\$0	\$0	\$10,982	3.0%	\$0	\$0	\$10,982	\$382,879	0%	
2055	\$10,982	\$231	\$11,312	3.0%	\$0	\$0	\$22,525	\$435,734	3%	

3.0% - Interest Rate
3.0% - Inflation

Reserve Disclosures

<i>Reserve Component</i>		<i>Current Cost</i>	<i>Useful Life</i>	<i>Remaining Life</i>
01 Coat/Paint/Stain				
01.01	bldg exterior,paint	\$20,440	10	1
01.02	metal gate/rail,repair/paint	\$4,820	3	1
02 Decking				
02.01	balcony deck,repair/recoat	\$2,861	5	1
02.02	blacony deck,resurface/rehab	\$14,717	25	11
02.03	SB326 inspection report	\$3,931	9	8
03 Equipment				
03.01	doors,exit	\$2,249	30	13
03.02	doors,trash receptacle	\$2,811	30	13
03.03	exhaust fans,garage	\$2,142	20	8
03.04	fire alarm control panel	\$3,244	20	1
03.05	fire sprinkler system,repairs	\$2,811	5	1
03.06	fixtures,light,bldg	\$7,254	30	13
03.07	fixtures,light,garage	\$1,687	30	13
03.08	gate access system-entry phone	\$6,748	15	6
03.09	gate operator,overhead	\$7,074	12	12
03.10	mailboxes,vertical	\$562	20	8
04 Fencing				
04.01	metal gate,pedestrian,rplc	\$6,427	20	8
04.02	metal gate,vehicular,rplc	\$4,217	30	13
04.03	metal handrail,stairway	\$1,664	40	4
04.04	metal railing,balcony,rplc	\$16,196	50	14
04.05	metal railing,walkway-2nd/3rd	\$49,601	50	14
04.06	metal railing-2',bldg front,rplc	\$2,463	30	13
04.07	walls,perimeter repairs(10%)	\$2,002	30	13
05 Pavement				
05.01	concrete,repairs(10%)	\$14,570	30	13
06 Restoration				
06.01	astro turf	\$2,058	15	6
06.02	flooring,tile,landing/steps	\$7,918	50	14
06.03	flooring,tile,sidewalk	\$45,665	50	14
06.04	flooring,tile,walkway-2nd/3rd	\$78,283	50	14
06.05	irrigation/landscape,rehab	\$1,124	10	3
06.06	utility-waste lines,rehab	\$10,122	60	24
06.07	utility-water lines,rehab	\$30,368	60	24
06.08	wood arbor/trellis,rehab	\$9,110	30	13
07 Roofs				
07.01	gutter system	\$1,417	30	13

Reserve Disclosures

<i>Reserve Component</i>		<i>Current Cost</i>	<i>Useful Life</i>	<i>Remaining Life</i>
07	Roofs			
07.02	low slope/flat roof	\$27,195	15	6
07.03	tile roof	\$30,922	45	9
08	Termite			
08.01	termite/pest control	\$8,435	15	11
Grand Total:		35		\$433,108

Reserve Disclosures

Profile

Name	Viewpoint Hermosa HOA, Inc.
Location	Hermosa Beach, CA 90254
Units/General Type	6 / Condominium
Base Year / Age	1989 / 36
Fiscal Year Ends	December-31

Parameters

Level of Service	Level 3 Reserve Study Update (No Site-Visit)
Prepared for Fiscal Year (FY)	2026
Most Recent On-Site Inspection Date	March 13, 2023
Allocation Increase Rate	ref Cash Flow Analysis
Contingency Rate	ref Component Details
Inflation Rate	3.0%
Interest Rate / Tax Rate	3.0% / 30.0%
Interest Rate (net effective)	2.1%
Current Reserve Allocation	\$4,800 per year
Current Reserve Balance	\$32,049 as of August 31, 2025
Funding Plan - Method / Goal	Cash Flow / Baseline - \$0 minimum FY End Balance

Summary

FY Start Balance	\$26,798	<i>(projected to current FY end/next FY start)</i>		
Fully Funded Balance	\$314,137			
Percent Funded	9%			
Proposed Budget	per year	per month	per unit per month	
Reserve Allocation	\$31,885	\$2,657	\$442.85	

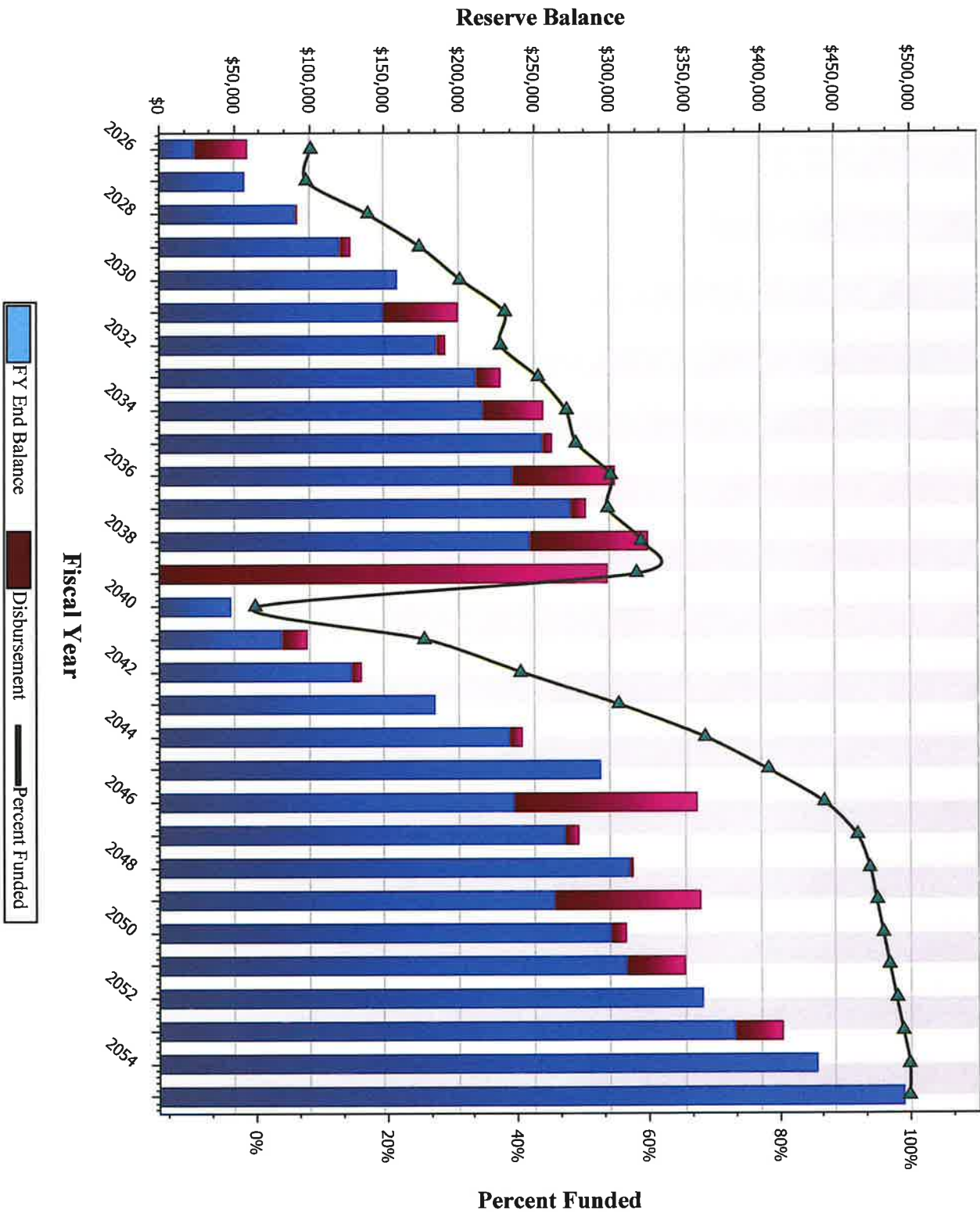
Association management/members need to understand that Percent Funded is a general indication of reserve strength and that the parameter fluctuates from year to year due to the Disbursement Schedule.

The Reserve Allocation was determined using the Funding Plan indicated above under the Parameters section. This allocation should be increased annually using the Allocation Increase Rate found in the Cash Flow Analysis.

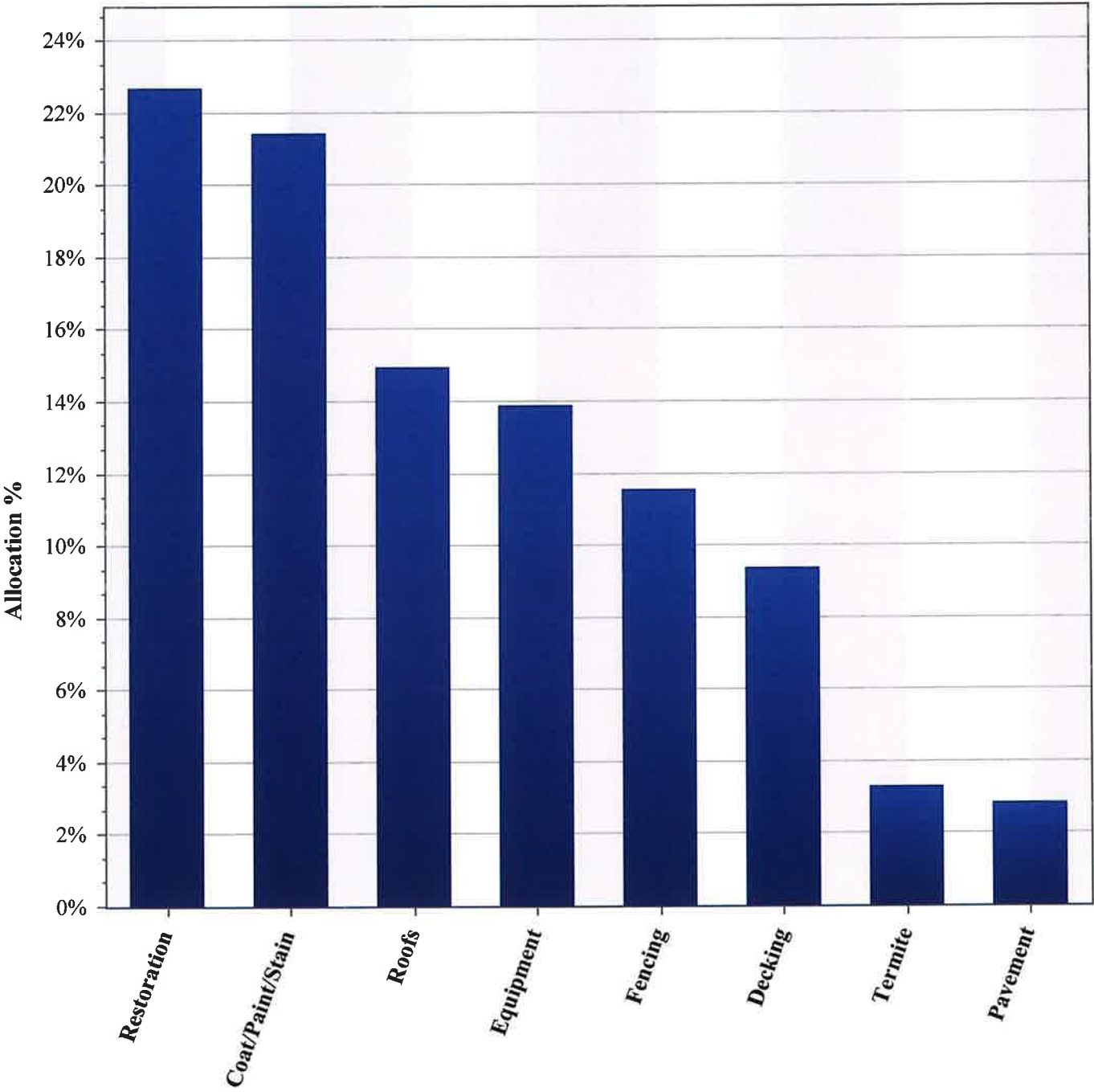
Association management should budget the Reserve Allocation amount toward reserves for next fiscal year, to ensure the availability of reserves to fund future reserve component expenditures. This amount reflects an increase of 564.27% from the Current Reserve Allocation. The Reserve Allocation must be reviewed and adjusted for inflation (and other vital factors) in succeeding years to ensure the- Security of a Successful Plan!

Yearly Review Chart

Disbursement with Percent Funded Comparison



Category Breakdown Chart



Viewpoint Hermosa Homeowners Association

LIABILITY INSURANCE DISCLOSURE FORM

(FOR CONDOMINIUM ASSOCIATIONS AND OTHER COMMON INTEREST DEVELOPMENTS,
WHEREIN THE OWNERS HAVE SHARED OWNERSHIP OF REAL PROPERTY)

California state legislature requires that community associations disclose to the individual homeowners the extent of liability coverage carried by the Association. Viewpoint Hermosa Homeowners Association carries the following coverages:

1. GENERAL LIABILITY: Policy #CBP162033509

Date Policy Begin: 05-01-25

Date Policy Ends: 05-01-26

Type & Amount of Coverage:

Buildings- \$2,919,967 (\$10,000 deductible)

Liability- \$2,000,000

General Aggregate - \$4,000,000

Medical Expense - \$5,000

2. DIRECTORS AND OFFICERS LIABILITY COVERAGE: Policy # PCAP0045630518

Date Policy Begin: 05-01-25

Date Policy Ends: 05-01-26

Type & Amount of Coverage: **D & O - \$1,000,000 (\$5,000 deductible)**

3. FIDELITY BOND INSURANCE: POLICY # PCAC0050380419

Date Policy Begin: 05-01-25

Date Policy Ends: 05-01-26

Amount of Coverage: **\$50,000 (\$10,000 deductible)**

4. EARTHQUAKE INSURANCE - The Association does not carry earthquake insurance.

5. FLOOD INSURANCE - The Association does not carry flood insurance.

6. WORKERS COMPENSATION – The Association does not carry Workers Compensation insurance.

7. AGENTS NAME, ADDRESS AND PHONE NUMBER:

Timothy Cline Insurance

12400 Wilshire Blvd Suite #200

Los Angeles, CA 90025

Phone # 800-966-9566 Fax #800-736-3830

Agent: Jose Glez License # OC37267

8. COMPLIANCE WITH CIVIL CODE §5800, §5805, & §5806

Our liability coverage meets the minimum requirements of Civil Code §5800, §5805 & §5806

Since our coverage satisfies the minimum limits, generally, you can only be liable for your proportional share of any assessments levied to pay the amount of any judgment, which exceeds the limits of the Association's insurance.

"This summary of the association's policies of insurance provides only certain information, as required by Civil Code §5800, §5805, & §5806, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies and, upon request and payment of reasonable duplication charges, obtain copies of those copies. 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."

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 Included	Fee for Document	Not Available (N/A) [1], Not Applicable (N/App), or Directly Provided by Seller and confirmed in writing by Seller as current document (DP)
Escrow Demand		\$150.00	
Articles of Incorporation	Section 4525(a)(1)	\$40.00	
CC&Rs	Section 4525(a)(1)	\$75.00	
Bylaws	Section 4525(a)(1)	\$55.00	
Operating Rules	Section 4525(a)(1)	\$40.00	
Age Restrictions, if any	Section 4525(a)(2)	N/A	
Residential Restrictions, if any	Section 4525(a)(9)	N/A	
Annual budget report of summary, including	Section 5300 & 4525(a)(3)	\$75.00	
Assessment and reserve funding disclosure	Section 5300 & 4525(a)(4)	Included w/ Reserve Study Summary	
Full Reserve Study		\$60.00	
Financial statement review	Section 5305 &	\$50.00	

Assessment enforcement	Section 5310 &	Included w/ Budget	
Insurance summary	Section 5300 &	Included w/ Budget	
Insurance Dec Page		\$20.00	
Regular assessment	Section 4525(a)(4)	Included w/ Budget	
Special assessment	Section 4525(a)(4)	Per Request	
Emergency assessment	Section 4525(a)(4)	Per Request	
Other unpaid obligations	Section 5675 &	Per Request	
Approved changes to	Section 5300 &	Included w/ Budget	
Settlement notice regarding common area	Section 4525(a)(6), (7), & 6100	N/A	
Preliminary list of defects	Section 4525(a)(6), 6000, & 6100	N/A	
Notice(s) of violation	Section 5855 &	N/A	
Required statement of fees	Section 4525	\$25.00	
Minutes of regular board meetings conducted over the previous 12 months, if	Section 4525(a)(10)	\$50.00	
Annual Meeting Minutes		\$15.00	
Management Agreement		\$40.00	
Total fees for these documents		Varies on documents requested	

* 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 Civil Code §4525 shall be charged separately.

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

**PERSON DESIGNATED TO RECEIVE OFFICIAL
COMMUNICATIONS TO ASSOCIATION**

Pursuant to Civil Code §4035, the name and address of the person designated to receive official communications to the Association is:

Name: Steven M. Cammarata, AMS, CCAM®, CMCA
President
Cammarata Management, Inc.
Agent for Viewpoint Hermosa HOA

Address: 25039 Narbonne Ave
Lomita, CA 90717

CAMMARATA MANAGEMENT, INC.

• ASSOCIATION MANAGEMENT •

October 17, 2025

To: All Homeowners at:
Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254

Re: *Secondary Address Requirement Letter*
California Civil Code § 4040 (b)

Dear Homeowner,

Members have the right to submit to the Association a secondary address for purposes of delivering annual reports, annual policy notices and collection notices. A member's request must be in writing and delivered to the person designated by the Association to receive official communications by first-class mail, postage prepaid, registered or certified mail, express mail, or overnight delivery by an express service center, or (if checked):

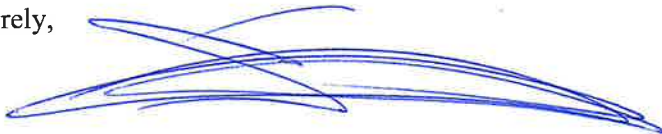
(1) By email, facsimile, or other electronic means, if the association has assented to that method of delivery.

(2) By personal delivery, if the association has assented to that method of delivery. If the Association accepts a document by personal delivery it shall provide a written receipt acknowledging delivery of the document.

Upon the Association's receipt of such notice, the Association will mail any annual reports, annual policy notices and collection notices to both the member's primary and secondary addresses.

Should you have any questions, please feel free to call us at the number below.

Sincerely,



Steven M. Cammarata, AMS, CCAM, CMCA
President
Cammarata Management, Inc.

CAMMARATA MANAGEMENT, INC.

• ASSOCIATION MANAGEMENT •

October 17, 2025

**To: All Homeowners at
Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

***Re: Required Designation of Primary Contact Address
California Civil Code §4041***

Dear Homeowner,

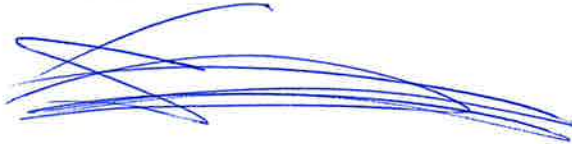
Members are required to submit to the Association a primary contact address on an annual basis for purposes of delivering annual reports, annual policy notices, collection notices and other Association notices. A member's primary contact address must be submitted in writing using the form on the backside of this letter and delivered to the person and/or Management office designated by the Association to receive official communications by first-class mail, postage prepaid, registered or certified mail, express mail, or overnight delivery by an express service center, or:

- (1) By email, facsimile, or other electronic means, if the association has assented to that method of delivery.
- (2) By personal delivery, if the association has assented to that method of delivery. If the Association accepts a document by personal delivery it shall provide a written receipt acknowledging delivery of the document.

Upon the Association's receipt of such designation, the Association will mail any annual reports, annual policy notices, collection notices and/or other Association notices to the member's primary contact address. **Should members fail to submit the required designation, the property address will automatically be deemed to be the mailing address chosen to receive notices from the Association.**

Should you have any questions, please feel free to call us at the number below.

Sincerely,



Steven M. Cammarata, AMS, CCAM, CMCA
President
Cammarata Management, Inc.
Agent for Viewpoint Hermosa HOA, Inc.

Viewpoint Hermosa HOA, Inc. #159
Designation of Primary Contact Address

Civil Code §4041 requires owners, on an annual basis, to provide written notice to the Association of the below information. **Should you fail to provide the requested contact information, your address at the Association will automatically be deemed to be the address you choose the next Annual Budget to be mailed, along with other individual notices from the Association.**

1. Address of your property at the Association:

2. Mailing address to which you want the Association notices to be delivered:

Email:

3. Alternate or secondary address (if any) to which you want the Association notices to be delivered:

4. Name and address of Legal Representative (if any), including any person with power of attorney or other person who can be contacted in the event of the owner's extended absence:

Name:
Address:

5. Status of your property at the Association: (must check one)

- ☐ Owner-Occupied
☐ Rented
☐ Vacant
☐ Undeveloped Land

I declare that I am an Owner and/or Trustee of the Trust that owns the property identified above, that the information provided above is accurate, and that I am authorized to make the elections reflected above on behalf of all owners of said property:

Date:

Signature:

Printed Name:

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

LOCATION FOR POSTING OF GENERAL NOTICES

The Association has designated the following prominent location(s) in the community as the location(s) for posting of general notices to owners:

individual mailboxes

**NOTICE OF MEMBER'S OPTION TO RECEIVE
GENERAL NOTICES BY INDIVIDUAL DELIVERY**

Pursuant to Civil Code §4045(b), a member has the right to request to receive general notices by individual delivery. The term "individual delivery" means delivery by one of the following methods:

- (a) First-class mail, postage prepaid, registered or certified mail, express mail, or overnight delivery by an express service carrier. The document shall be addressed to the recipient at the address last shown on the books of the Association.
- (b) E-mail, facsimile, or other electronic means, if the recipient has consented, in writing, to that method of delivery. The consent may be revoked, in writing, by the recipient.

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

NOTICE OF MEMBER'S RIGHT TO RECEIVE COPIES OF MEETING MINUTES

Please be advised that California Civil Code §4950(b) requires that the Association notify all members of their right to have copies of the minutes of meetings of the Association's board of directors. The minutes, minutes proposed for adoption that are marked to indicate draft status or a summary of the minutes, of any meeting of the board of directors of the Association, other than executive session, shall be available to members within 30 days of the meeting. The minutes, proposed minutes, or summary of minutes shall be distributed to any member of the Association upon request and upon reimbursement of the Association's costs for making that distribution. To obtain a copy of the minutes, proposed minutes or summary of minutes, please contact:

**Cammarata Management, Inc.
25039 Narbonne Ave
Lomita, CA 90717**

**Office (310) 325-1110
Fax (310) 325-3530**

Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254

**STATEMENT OF ASSESSMENT COLLECTION
POLICIES**

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 §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. (Civil Code §5700 through §5720 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. (Civil Code §5725)

The association must comply with the requirements of Article 2 (commencing with §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. (Civil Code §5675)

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. (Civil Code §5660)

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. (Civil Code §5685)

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. (Civil Code §5655)

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 §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 §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. (Civil Code §5685)

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. (Civil Code §5665)

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. (Civil Code §5665)

Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254

ASSESSMENT COLLECTION POLICY

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&R's) 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&R's and Civil Code Section 5730 the following are the Association's practices and policies:

1. Assessments, late charges, interest and collection costs, including any attorney's fees, are the personal obligation of the owner of the property at the time of the assessment or other sums that are levied.
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 the 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 the 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 attorney's 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 twenty (20) days of the stated due date are delinquent and shall be subject to a late charge of \$10.00 or 10% which ever is greater, for each delinquent assessment per unit.
5. An 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. A first notice of past due assessment ("late letter") will be prepared and mailed once an assessment becomes delinquent.
8. If an assessment is not received within twenty (20) 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 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 that letter, the Association will authorize the collection agent 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. 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.
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 and is under no obligation to grant payment plan requests.
13. 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.
14. 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.
15. All charges listed herein are subject to change upon thirty (30) days prior written notice.
16. **The mailing address for overnight payment of assessment is: Viewpoint Hermosa HOA c/o Cammarata Management, Inc. 25039 Narbonne Avenue, Lomita, CA 90717.**

Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254

FINE ENFORCEMENT PROCEDURE

In order for rules to be effective, they must have equitable enforcement procedures. Listed below you will find the procedures, which have been adopted by the Association.

MINOR OFFENSE: Warning letter and, if necessary, legal fees plus additional fines as determined by the Board of Directors.

MAJOR OFFENSE: Fines and legal action to be taken by the Association as deemed appropriate by the Board of Directors

COLLECTIONS: Fines and legal fees will be added to monthly Homeowners Association Assessment and are due and payable immediately. Fines and legal fees which are not paid will result in liens being filed against the property and may also result in a judicial foreclosure if the liens are not cleared.

NOTICE: It is the responsibility of each Homeowner to communicate these Rules and Regulations to all tenants and insure that they are followed. Homeowners will be fined and are subject to additional legal action if their tenants or guests violate these rules.

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

**IMPORTANT HOMEOWNER NOTICE SUMMARY OF
INTERNAL DISPUTE RESOLUTION PROCESS
AND
ALTERNATIVE DISPUTE RESOLUTION PROCEDURES
ASSOCIATION'S INTERNAL DISPUTE RESOLUTION PROCESS**

INTERNAL DISPUTE RESOLUTION

In accordance with Civil Code §5900 et seq., the Association has adopted the following internal dispute resolution process to be followed by the Association and owners in connection with disputes relating to the enforcement of the Association's governing documents, the Davis-Stirling Common Interest Development Act (Civil Code §4000 et seq.) and §7110 et seq. of the Nonprofit Mutual Benefit Corporation Code (collectively, the "Disputes").

Either party to a Dispute 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) An owner may refuse a request to meet and confer. The Association may not refuse a request to meet and confer.
- (3) The Association's board of directors shall designate a member of the board 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.
- (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.
- (6) The agreement reached binds the parties and is judicially enforceable if both of the following conditions are satisfied: (a) The agreement is not in conflict with law or the governing documents of the common interest development or association; and (b) The agreement is either consistent with the authority granted by the board of directors to its designee or the agreement is ratified by the board of directors.

Please note that a member of the Association may not be charged a fee to participate in the process.

ALTERNATIVE DISPUTE RESOLUTION ("ADR")

Civil Code §5925 et seq. requires that the Association and owners endeavor to submit certain types of disputes to ADR prior to initiating a lawsuit. This notice merely provides a summary of the statute. If there is a dispute which may require ADR pursuant to Civil Code §5925 et seq., please review all of the provisions of the statute or seek your own independent legal counsel.

Parties Bound By The Statute. The parties required to comply with the statute are the Association (through the board of directors) and any owners of record.

Disputes Subject To The Statute (Qualifying Disputes). Civil Code §5939 provides that the Association or owners may not file an enforcement action in the Superior Court unless the parties have endeavored to submit their dispute to ADR. An "enforcement action" is defined as a civil action or other proceeding for any of the following purposes: (1) enforcement of the Davis-Stirling Common Interest Development Act (Civil Code §4000 et seq.); (2) enforcement of the California Nonprofit Mutual Benefit Corporation law, commencing with Corporations Code §7110 or (3) enforcement of the Association's governing documents. Where, however, an owner has a private dispute with another owner or a tenant, or the Board has a dispute with a third party such as a landscaper, such a dispute is not within the confines of the statute.

Disputes Specifically Excluded From The Statute. The ADR statute applies only to an enforcement action that is solely for declaratory, injunctive or writ relief, or for that relief in conjunction with a claim for monetary damages not in excess of the jurisdictional limits of Small Claims Court. The following types of disputes are

specifically excluded from being required to resort to ADR: (1) a Small Claims action; (2) assessment collection, except as otherwise provided by law; (3) claims by the Association for money damages in excess of the jurisdictional limits of Small Claims Court in conjunction with a claim for declaratory, injunctive or writ relief; (4) claims by an owner for money damages in excess of the jurisdictional limits of Small Claims Court in conjunction with a claim for declaratory, injunctive or writ relief; (5) actions for preliminary or temporary injunctive relief; and (6) the filing of a cross-complaint in response to a complaint already filed.

Compliance Procedures.

A. INITIATING PARTY. The party pursuing the dispute, prior to filing any lawsuit, must serve on the other party a "Request for Resolution" including the following information and language: (1) a brief description of the dispute; (2) a request that the matter be submitted to ADR; (3) a notice that the party receiving the Request for Resolution (the "Responding Party") is required to respond thereto within 30 days of receipt or it will be deemed rejected; (4) if the party on whom the Request is served is an owner, a copy of Civil Code §5925 et seq.

B. SERVICE. A Request for Resolution may be served by personal delivery, first-class mail, express mail, facsimile transmission or other means reasonably calculated to provide the Responding Party actual notice of the Request.

C. RESPONDING PARTY'S OBLIGATION. Upon receipt of a Request for Resolution the Responding Party, whether the Association or an owner, has 30 days in which to either accept or reject the Request. In the event no such response is received, the Request is deemed "rejected."

D. TIME FOR COMPLETION OF ADR. Where the Request is accepted, the parties must complete the ADR within 90 days of receipt of the acceptance. However, the parties can stipulate in writing to extend this period.

E. COST OF ADR. The cost of ADR shall be borne by the parties.

F. TOLLING OF STATUTE OF LIMITATIONS. If a Request for Resolution is served before the end of the applicable statute of limitations, the time limitation is tolled for certain periods specified in Civil Code §5945.

G. CERTIFICATE. In the event that a lawsuit is eventually commenced, the party filing must file with the initial pleading a certificate stating that one or more of the conditions is satisfied: (1) alternative dispute resolution has been completed in compliance with §5925 et seq.; (2) one of the parties to the dispute did not accept the terms offered for alternative dispute resolution; or, (3) preliminary or injunctive relief is necessary.

Consequences For Failure To Comply With The ADR Law. The failure to file the aforementioned certificate with the Court is grounds for a demurrer or motion to strike unless the Court finds that dismissal of the action for failure to comply would result in substantial prejudice to one of the parties. Additionally, in awarding attorneys' fees and costs, a court may consider whether a party's refusal to participate in ADR before commencement of the enforcement action was reasonable. As a result, it is important to seek independent counsel in the event that you, as an owner have further questions.

Failure of a member of the association to comply with the alternative dispute resolution requirements of Civil Code §5925 et seq. may result in the loss of your right to sue the association or another member of the association regarding enforcement of the governing documents or the applicable law.

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

**DISCLOSURE REGARDING APPROVAL NEEDED
TO MAKE PHYSICAL CHANGES TO PROPERTY PURSUANT
TO CIVIL CODE §4765**

[If approvals are made by Board of Directors]

According to the Association's governing documents, all changes to the common area and/or to the exterior of any unit/lot by an owner require the prior written approval of the Association's Board of Directors (and in some cases a certain percentage of the owners must approve such a change).

Owners must submit a written application identifying the proposed change(s) to the Board. The Board in its sole discretion will approve or disapprove of the owner's application, in writing, within 30 days subject to appropriate conditions required by the Board, pursuant to the Association's governing documents.

[If approvals are made by the Architectural Committee]

According to the Association's governing documents, all changes to the common area and/or to the exterior of any unit/lot by an owner require the prior written approval of the Association's Architectural Committee (and in some cases a certain percentage of the owners must approve such a change).

Owners must submit a written application identifying the proposed change(s) to the Architectural Committee. The Architectural Committee in its sole discretion will approve or disapprove of the owner's application within 30 days, subject to appropriate conditions required by the Architectural Committee, pursuant to the Association's governing documents.

The owner may seek reconsideration by the Board of Directors in an open meeting of the decision made by the Architectural Committee unless the Architectural Committee has the same membership as the Board of Directors. If applicable, the Board of Directors will respond to the request for reconsideration within 30 days after receipt of such request.

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

NOTICE OF FHA LOANS

When the common interest development is a condominium project, a statement describing the status of the common interest development as a Federal Housing Administration (FHA)-approved condominium project pursuant to FHA guidelines, including whether the common interest development is an FHA-approved condominium project. The statement shall be in at least 10-point font on a separate piece of paper and in the following form:

*"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/is not (circle one)]** a condominium project. The association of this common interest development **[is/is not (circle one)]** certified by the Federal Housing Administration."*

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

NOTICE OF VA LOANS

When the common interest development is a condominium project, a statement describing the status of the common interest development as a federal Department of Veterans Affairs (VA)-approved condominium project pursuant to VA guidelines, including whether the common interest development is a VA-approved condominium project. The statement shall be in at least 10-point font on a separate piece of paper and in the following form:

"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/is not (circle one)] a condominium project. The association of this common interest development [is/is not (circle one)] certified by the federal Department of Veterans Affairs."

**Viewpoint Hermosa Homeowners Association
444 Hermosa Ave
Hermosa Beach, CA 90254**

**MAILING ADDRESS FOR OVERNIGHT PAYMENT OF
ASSESSMENTS PURSUANT TO CIVIL CODE §5655**

The mailing address for overnight payment of assessments is:

**Cammarata Management, Inc.
25039 Narbonne Ave
Lomita, CA 90717**

**Office (310) 325-1110
Fax (310) 325-3530**

CAMMARATA MANAGEMENT, INC.

• ASSOCIATION MANAGEMENT •

October 17, 2025

To All Homeowners At:
Viewpoint Hermosa HOA
444 Hermosa Avenue
Hermosa Beach, CA 90254

Dear Homeowner,

Pursuant to California Civil Code §5375, the following disclosures must be provided on an annual basis and/or prior to entering into or renewing a contract with a community association.

In accordance with the new disclosure requirements of California Business & Professions Codes §11500-11506 and Civil Code §5375, I am providing the Board of Directors with the following information:

1. I have met the requirements of Business & Professions Code §11502 and qualify as a certified common interest development manager.
2. I received my certification from the California Association of Community Managers, Inc., in October of 1993 and my certification is current and in good standing. Their address is: CACM, 2171 Campus Drive, Suite 260, Irvine, CA, 92612-1430.
3. The location of my principal office is 25039 Narbonne Avenue, Lomita, CA 90717.
4. I do hold an active California Real Estate License.
5. The fidelity insurance of the management firm does not cover the operating and reserve funds of your Association. The Association's fidelity insurance policy provides coverage for these funds.
6. This is an affirmative written acknowledgment that the disclosure provided to a member or potential member pursuant to Civil Code §4528 and §5300, and all documents provided thereunder, are the property of the association and not its managing agent or the agent's managing firm.
7. I hereby disclose all information required in Civil Code §5375:
 - (a) The names and business addresses of the owners or general partners of the managing agent. If the managing agent is a corporation, the written statement shall include the names and business addresses of the directors and officers and shareholders holding greater than 10 percent of the shares of the corporation.

Owner(s) of Cammarata Management, Inc.

Steven M. Cammarata 25039 Narbonne Ave., Lomita, CA 90717

Directors/Officers of Cammarata Management, Inc. Holding Greater than 10%

Steven M. Cammarata 25039 Narbonne Ave., Lomita, CA 90717

- (b) Whether or not any relevant licenses such as architectural design, construction, engineering, real estate, or accounting have been issued by this state and are currently held by the persons specified in subdivision (a). If a license is currently held by any of those persons, the statement shall contain the following information:
- (1) What license is held: California Real Estate License
 - (2) The dates the license is valid: **August 16, 2028**
 - (3) The name of the licensee appearing on that license: Steven M. Cammarata
- (c) Whether or not any relevant professional certifications or designations such as architectural design, construction, engineering, real property management, or accounting are currently held by any of the persons specified in subdivision (a), including, but not limited to, a professional common interest development manager. If any certification or designation is held, the statement shall include the following information:
- (1) What the certification or designation is and what entity issued it: CMCA (Certified Community Association Manager). Designation issued by CAI.
 - (2) The dates the certification or designation is valid: **October 1, 2026**
 - (3) The names in which the certification or designation is held: Steven M. Cammarata
 - (4) What the certification or designation is and what entity issued it: AMS (Association Management Specialist). Designation issued by CAI.
 - (5) The dates the certification or designation is valid: **August 1, 2026**
 - (6) The names in which the certification or designation is held: Steven M. Cammarata
 - (7) What the certification or designation is and what entity issued it: **CCAM** (Certified Community Association Manager). Designation issued by CAI.
 - (8) The dates the certification or designation is valid: **October 2, 2026**
 - (9) The names in which the certification or designation is held: Steven M. Cammarata
- (d) There is no business or company in which the common interest development manager or common interest development management firm has any ownership interests, profit-sharing arrangements, or other monetary incentives provided to the management firm or managing agent.
- (e) Cammarata Management, Inc., does receive a monetary benefit from Condo Certs who provides and distributes documents pursuant to §4528 and §4530.

Sincerely,



Steven M. Cammarata, AMS, CCAM®, CMCA
President
Cammarata Management, Inc.