

NOTICE OF THE ORDINARY GENERAL ASSEMBLY MEETING.

This is the official notice to the members of the Asociaciòn de Colonos del Fraccionamiento Chula Vista de Chapala A.C. to attend the ordinary general assembly meeting **to be held January 26, 2019 at 10:00 a.m. at the hotel Villa Montecarlo**, located in Villa Hidalgo # 296 in Chapala, Jalisco. The meeting will be conducted according to the following agenda:

AGENDA

- 1.- Call to order.
- 2.- Appointment of the Chairperson, the Secretary and Parliamentarian of the Meeting.
- 3.- Appointment of Polling Officers.
- 4.- Reading of the Minutes from the 2018 General Assembly Meeting.
- 5.- Introduction of the Board of Directors.
- 6.- Presentation of the President's Report.
- 7.- Presentation of the Treasurer's Report 2018 and the proposed 2019 Budget.
- 8.- Comisario's Report.
- 9.- Amendment to Rules & Regulations
- 10.- Election of the new Board of Directors 2019.
- 11.- Election of Alternate Directors 2019.
- 12.- Granting of Powers to the 2019 Board of Directors.
- 13.- Announcement of the Officers selected by the 2019 Board of Directors.
- 14.- Designation of the delegate to formalize the Minutes of the Meeting into a Public deed before the Public Notary.
- 15.- Adjournment.

**SR. MICHAEL JOSEPH LEMMO
PRESIDENT.**

PRESIDENT'S REPORT 2018

Fellow members of the Chula Vista Fraccionamiento, thank you for attending today's annual general meeting.

I have always considered our water to be our most important issue. Circumstances of 2018 changed my mind. I now believe that our financial status to be more important because without adequate funds we cannot maintain our water system. We had major problems with well #2 in October that ended up costing us close to 300,000 pesos to repair. There was no reserve fund to pay for this. There was over 700,000 pesos that had not been paid in water fees and maintenance fees. We need everyone of our members to pay their fees in a timely manner in order to maintain and repair our water system and the other services that we provide.

The past year was relatively tranquil in regards to legal actions thanks to the hard work of the past board of directors. We signed a contract with the Municipality of Chapala giving us a concession of the public services that we have been providing without a concession since the 2012 concession.

Construction of new homes and remodeling of existing homes continued at a record pace.

Our environment is one of the main reasons that we live here. The environmental and neighborhood relations committees work hard to keep all of us in compliance with the rules and regulations. This year has been challenging with many problems with dogs.

Street and lighting repair has been improved for 2018 with a new contractor to care for the streetlights.

We are proposing a few changes to the rules and regulations. There are no new rules only clarifications of existing rules.

Sincerely,

SR. MICHAEL JOSEPH LEMMO

=====

2018 Neighborhood Relations Committee Report

It has been an interesting year in our neighborhood. We continue to get to know and interact with our neighbors in many ways.

Hola Vecino/Hi Neighbor

Some of that interaction includes our community newsletter, ***Hola Vecino/Hi Neighbor***.

The Chula Vista Board has provided distribution of our community's newsletter, *Hola Vecino/Hi Neighbor*, in Spanish and English. It has been sent via email in a colorful

digital format and also hand-delivered in a black/white hardcopy. The issues have provided information such as highlights of community events and news announcements. Between issues, we have also sent out community email alerts on timely topics.

Improved Internet Service

Another type of community interaction has been the on-going effort to obtain improved internet service. Chula Vista made specific and concerted attempts to negotiate with Telmex and did, in fact, reach a verbal agreement for improved service. Unfortunately, Telmex chose not to follow up the verbal agreement with a written agreement and so, not to provide improved service. Therefore, we have encouraged Chula Vista association members to look for other service providers.

Dogs

The most significant community interaction in 2018 has been around the issue of dogs – dogs barking, dogs running loose, and dog poop on the streets. We have had some distressing incidents of uncontrolled dogs injuring neighbors. Also, neighbors have been disturbed by unrelenting barking of dogs left alone and uncared for.

The good news is that more and more community members have become aware of the community regulations that require dog owners to make sure their pets are good neighbors. Home owners have done this by controlling their pets, minimizing the dogs' barking, picking up poop and making sure dogs are on a leash when outside the home. We are proposing a new rule that clarifies the role of the Chapala Ecologia and adds the option of a private service for the collection of free running dogs.

We look forward to an even more harmonious 2019 and want to invite everyone to the **2019 Chula Vista Community Fiesta on March 16, 2019**.

Christine L'Ecluse, Chair and Board Secretary

Water System

Background:

We have two wells; one in front of the office, our primary well (Pozo 2A), and the other (Pozo 1) is normally used for back up, is located on Ave del Parque. As water is pumped from the wells, chlorine is injected into the water line. Water is pumped from either of these wells to tanks #1 & 2. Water from tanks 1 & 2 is pumped up to tanks 3 & 4. There are four water storage tanks located in upper Chula Vista. Tanks 1 & 2 are located on the north side of Paseo de las Peñas immediately after making the 180 degree turn from Paseo del Golf. Tanks 1 & 2 each hold 775 cubic meters. Tank 3 is on Calle de la Vista and it holds 400 cubic meters. Tank 4 only services a limited number of homes on Privada Jacarandas, while Tank 3 services all the rest of upper Chula Vista. Tanks 1 & 2 service all of lower Chula Vista.

Water allotment:

In the past our consumption of water exceeded our government allocation. This past year we are able to acquire an additional water concession. This was accomplished in a transaction with a private individual.

Previous allotment:	105,000 M3
Acquired amount:	<u>34,723 M3</u>
TOTAL	139,723 M3

Consumption (12 months ending October 2018) 132,602 M3.

We were just below our limit. The board will continue to seek additional concessions to increase our margin of compliance.

COSTS TO ACQUIRE ADDITIONAL CONCESSION

Amount to previous concessionaire	402,786.80	Mex\$
Legal and Government transfer fees	<u>129,000.00</u>	
		531,786.80

Repairs to well number 2:

In September well #2 failed. During the course of repair it was discovered that the pump had reached the end of its life and that there were also several holes in the well casing. There was a large level of sediment in the well which likely contributed to the pump failure. Fortunately the 75 hp submersible electric motor remained serviceable. The well was completely repaired, cleaned and a new pump installed.

Total cost: 263,860 Mex\$

Water Quality:

As described above the water system we have is not sophisticated. Ground water is pumped from the aquifer. Chlorine is metered into the water line as the water enters the piping system. There is no filtering or other treatment of the water. We have no control of the quality of water extracted from the aquifer. We periodically test water samples to monitor the quality of the water. You will be notified if tests reveal any cause for concern.

The water system is a legacy system that was designed and installed many years ago. It is aging and future repairs and maintenance is difficult to predict. Your board is committed to be actively engaged in monitoring and inspection of this critical community asset.

BILLY BROWN

=====

REPORT OF ZONING AND CONSTRUCTION COMMITTEE

From January through 30 November 2018, there were nine construction permits issued in Chula Vista –

2 New Construction
4 Major Remodeling
3 Minor Construction

Special thanks go to Stan Rawson for bringing his engineering acumen and experience to more than one situation faced by the Zoning and Construction Committee in 2018. Stan has been an invaluable resource for a number of years, now.

Please note: Owners who want to build a new house or an addition, or undertake remodeling, are required to submit architectural (and, where needed, engineering) plans to the Chula Vista office for review by the Zoning and Construction Committee. Once plans are approved, stamped and signed by Chula Vista, they must be submitted to the Chapala Building Department at City Hall for municipal approval. There are fees that must be paid to both Chula Vista and Chapala.

David Sayers, Director, Zoning and Construction, Chula Vista

TREASURER'S REPORT 2018 - SPECIAL ASSESSMENT

The 2018 year saw increases in water and maintenance fees sufficient to maintain operations for the year, in concert with the Mexican inflation rate. However, during the year, three major unplanned expenditures came up.

First, the Association had the opportunity to acquire an increased allotment for water production. We have been operating with an allotment of 105,000 cubic meters (m^3) of water usage per year, but our annual usage is approximately 180,000 m^3 . We purchased an additional 35,000 m^3 , at a total cost of approximately \$480,000, and have hired an attorney to apply for a further allotment so that we have enough compliant production for future requirements.

The second major unplanned item was the repair and overhaul of our Number 2 well. These emergency repairs cost approximately \$263,000. We must now plan for the similar overhaul and repair of our Number 1 well, as no maintenance has been undertaken on either of our wells for many years. Further, we have inspected our water tanks, and need to plan for funding electrical upgrades and pump replacement, due to the aging facilities now in place.

Thirdly, due to the implementation of new dump charges for the garbage, together with significantly higher fuel prices, our costs for provision of garbage collection have risen almost 37% over the 2018 budget, and will be slightly higher next year.

For many years, the Association has operated on a "lights on" basis, which cannot be sustained going forward. We are now at the point that we must provide funding for maintenance and infrastructure system improvements in addition to ever increasing operating costs, together with the buildup of depleted cash reserves.

At year end, the forecast is for bank balances on hand of approximately \$Nil going in to 2019, compared to \$449,704 at the beginning of the year. At the 2018 AGM, we cautioned that if any unplanned expenditures were to occur, we may have to resort

to a special assessment to fund such expenditures. Accordingly, due to the aforementioned unplanned expenditures, we propose a special assessment in the amount of 25% of the annual 2019 maintenance fee. This one time 25% special assessment is in order to pay for the shortfall created by the unplanned 2018 expenditures, and will be billed along with the 2019 maintenance fee invoice.

In order to provide for the maintenance and infrastructure system improvements, and continuing inflation of overall costs in Mexico, both the maintenance fee and water rate budgets need to be increased by 17% for 2019.

The proposed rates for 2019 are as follows:

MAINTENANCE FEE

\$ 5.24 *Rate per square meter for empty lots*
\$ 4.15 *Charge per square meter of total property*
\$2,838 *Charge per house (base rate)*

Businesses pay double rate (authorized area)

WATER RATES

Per house		Other usages	
0 - 10 m3	\$90.00	0 - 12 m3	\$132.62
11 - 20 m3	\$11.84	13 - 20 m3	\$13.45
21 - 30 m3	\$12.20	21 - 30 m3	\$14.12
31 - 50 m3	\$12.57	31 - 50 m3	\$14.82
51 - 70 m3	\$12.96	51 - 70 m3	\$15.56
71 - 100 m3	\$16.03	71 - 100 m3	\$16.03
101 - 150 m3	\$16.84	101 - 150 m3	\$16.84
151 m3 & >	\$19.32	151 m3 & >	\$19.32

Plus a 4% additional for infrastructure.

In preparing the operating budget for the Association, it is anticipated that each member will pay their share of the costs. When a portion of the community does not pay, it is the remainder who must shoulder the burden of all the costs, which is extremely unfair. Therefore, the 2018 Board has supported more aggressive collection procedures, and we are pleased to report that most homeowners have responded by bringing their accounts up-to-date, or making arrangements to pay the outstanding balances over a reasonable amount of time. Those who still have not paid are being subjected to further actions including reduction of water flow and suspension of garbage collection. Going forward, collection efforts will be initiated for any accounts over two months in arrears.

Your Association continues to incur legal expenses due to ongoing lawsuits initiated against the Association and former board members resulting from activities of prior years. As well, we had other legal expenses associated with dealing with protection from unlawful activities, including Conagua Legal costs for protection of our water rights, which totaled approximately \$169,000, down from the 2017 total of \$302,797, and the budget for 2019 is forecasted to be \$196,000. It is the Board's feeling that most of the lawsuits are frivolous, and waste a tremendous amount of our money, yet

not defending is not an option, as it would be harmful to the Association and its residents.

Maintenance fees collected for 2018 were \$1,653,131 and water income collected was \$1,423,040, along with other revenues totaling \$3,708,925. Combined expenses totalled \$4,145,150 reflecting an operating shortfall of (\$431,225), including the total 2018 unplanned water allotment and well repair costs of costs of \$745,107.

Due to the aforementioned items, we operated in a shortfall position. However, going forward for 2019, we feel that we have a good control over ever escalating costs, and are providing for long overdue maintenance and infrastructure system improvements for our aging facilities.

**Ian Davidson Lambert,
Treasurer of the Board of Directors**

FINANCIAL REPORT-2018 AND 2019 BUDGET, PLUS SPECIAL ASSESSMENT

	BUDGET	DECEMBER 2017	BUDGET	DECEMBER 2018	BUDGET
	2017	Total	2018	Forecast Total	2019
<u>WATER SERVICE</u>					
INCOME					
Water actual year (4, 1,2,3 quarters)	\$1,347,371	1,090,390	1,453,071	1,423,040	1,696,844
collection for water system maintenance	\$0	5,000	5,300	0	
collection for system connections fees	\$20,000	9,471	10,000	0	
Prepaid water fees	\$0	87,121	-	3,847	
interest earned in current year	\$16,000	20,418	20,000	38,160	20,000
Collections on water past due accounts	\$100,000	105,932	150,000	256,998	70,000
Interest earned past due accounts	\$20,000	22,270	20,000	42,980	20,000
Miscellaneous income	\$3,000	2,969	3,147	1,831	3,000
Prepaid water fees 2018		2,749	-		
TOTAL WATER INCOME	1,506,371	1,346,320	1,661,519	1,766,856	1,809,844
EXPENSES					
Salaries -					
Jose A. Milian	\$130,000	123,896	131,330	145,499	154,229
Victor Manuel Comparan	\$142,268	147,021	161,992	137,049	145,272
<u>Vacation pay</u>					
Jose A. Milian	\$2,500	4,000	4,240	7,254	7,689
Victor Manuel Comparan	\$3,293	4,726	5,010	5,342	5,663
<u>Aguinaldos</u>					

			-	-	
Jose A. Milian	\$6,900	6,900	7,314	8,858	9,389
Victor Manuel Comparan	\$5,460	5,500	5,830	7,051	7,474
<u>IMSS/Infonavit/Payroll taxes</u>		-	-		
Jose A. Milian	\$56,365	48,450	51,357	58,991	62,531
Victor Manuel Comparan	\$46,475	49,925	52,921	53,721	56,944
Total	393,261	390,418	419,993	423,765	449,191
Well Repairs					
Pipe replacement					24,000
Cleaning					60,000
Casing					100,000
					184,000
Electricity for water pumps	\$390,000	438,103	450,000	487,317	516,556
Equipment and repairs	\$100,000	116,949	90,000	119,720	126,904
Federal water use taxes	\$78,000	-	225,000	17,540	60,000
Lic. E. Carvajal - Conagua license	\$40,000	19,867	20,000	55,091	34,800
Water Testing	\$0	30,000	31,800	24,409	25,873
Legal fees	\$140,000	151,398	140,000	84,726	98,000
Consulting fees	\$0	3,086	3,271	-	-
Reserve water repairs and improvements				745,107	100,000
Miscellaneous expenses	\$9,000	4,165	4,415	8,025	8,506
Total	\$757,000	763,568	\$964,486	1,541,935	970,639
TOTAL WATER EXPENSES	\$1,150,261	1,153,986	\$1,384,478	\$1,965,700	\$1,603,830
		-			
NET INCOME (loss) WATER SERVICES	\$356,110	192,334	\$277,040	-\$198,844	\$206,014
		-			
	BUDGET	DECEMBER 2017	BUDGET	DECEMBER 2018	BUDGET
<u>SERVICIOS DE MANTENIMIENTO</u>	2017	Total	2018	Forecast Total	2019
Income					
Maintenance fees	\$1,701,042	1,573,851	1,842,559	1,653,131	2,043,471
2019 Special Assessment - 25% of Maintenance Fee					510,868

Interest maintenance fees				37,194	39,426
Prepaid maintenance fees	\$32,000	35,230	-	42,027	44,549
Collections on past due accounts	\$42,000	112,300	100,000	133,998	142,038
Interest earned in past due accounts	\$5,000	18,463	19,571	23,084	24,469
Non-refundable Construction fees	\$30,000	51,750	36,000	35,000	37,100
Construction Permit	\$3,000	4,250	4,505	5,000	5,300
Collection of Fines	\$10,000	-	-	-	-
Miscellaneous income	\$7,999	10,805	11,453	12,635	13,393
TOTAL MAINTENANCE INCOME	\$1,831,041	1,821,386	\$2,014,088	1,942,069	2,860,613
Employees				-	
Salaries (Francisco Hernandez)	\$151,623	162,377	179,494	133,484	141,493
Salaries (Cesar Milian)	\$85,800	56,979	107,640	116,095	123,060
Vacation	\$11,743	-	-		
Francisco Hernandez		4,977	5,276	5,466	5,794
Cesar Milian		-	-	2,400	2,544
Aguinaldos	\$12,460	6,500	12,000		
Francisco Hernandez		-	-	7,328	7,768
Cesar Milian		-	-	6,141	6,509
IMSS/Infonavit/Payroll taxes	\$128,182	-	-		
Francisco Hernandez		52,310	55,448	55,004	58,305
Cesar Milian		17,564	33,756	49,882	52,875
TOTAL	389,808	300,706	318,748	375,800	398,348
Pickup gasoline, maintenance, license, insurance	\$40,000	34,552	36,625	42,680	45,241
Equipment and repairs	\$5,400	6,008	6,368	7,857	8,328
Materials	\$2,400	1,352	1,433	1,799	1,907
Contracted services	\$5,000	474	502	348	369
TOTAL	\$52,800	42,386	\$44,929	52,684	55,845
<i>Garbage Collection</i>				-	
Contracted services	TOTAL	\$427,636	427,656	453,315	619,158
				-	

<u>Street Lighting</u>				-	
Electricity	\$275,000	264,619	280,496	319,632	338,810
Equipment and repairs	\$24,000	34,670	36,750	73,081	48,000
Contracted services	\$16,000	22,401	23,745	51,144	25,000
TOTAL	315,000	321,690	340,992	443,857	411,810
<u>Street and Drainage Repairs</u>			-		
Materiales	\$60,000	87,249	130,000	54,863	58,155
Environmental maintenance	\$21,000	17,170	18,200	18,809	19,937
Contracted services	\$80,000	35,183	37,294	11,143	25,000
TOTAL	161,000	139,602	185,494	84,814	103,092
<u>Tank Infrastructure Refurbishment</u>					-
Electrical Upgrades					65,000
Pump/Motor Replacement					70,000
				-	135,000
<u>Office Operations</u>					
Salaries (Lucy Fernandez)	\$121,061	126,157	133,726	170,242	180,457
Vacation pay	\$10,498	32,286	34,223	23,604	25,020
Aguinaldos	\$9,435	-	-	13,066	13,850
IMSS/ Infonavit/ payroll taxes	\$152,609	123,247	130,641	118,137	125,226
TOTAL	\$293,603	281,690	\$298,591	325,050	344,553
<u>Utilities</u>					
Electricity	\$7,000	8,233	8,727	9,816	10,405
Equipment and repairs	\$7,500	8,486	8,995	3,327	3,526
Supplies	\$24,000	30,100	31,906	23,833	25,263
Telephones	\$18,000	15,980	16,939	15,980	16,939
Contracted services – computers	\$2,400	2,417	2,562	1,502	1,592
Contracted services – cleaning	\$16,200	17,350	18,391	18,750	19,875
Miscellaneous	\$36,000	23,351	24,752	24,603	26,079
TOTAL	\$111,100	105,917	112,272	97,810	103,679
<u>Other expenses</u>			-		
	\$60,000				

		282,068	-		
Accountant fees	\$48,000	45,273	47,990	45,870	48,622
Legal fees	\$170,000	151,399	140,000	84,726	98,000
Annual general assembly meeting	\$36,000	24,355	25,816	35,408	37,532
Monthly board meetings	\$3,600	3,820	4,049	-	-
Municipal Taxes	\$6,000	7,474	7,922	5,294	5,612
Bank Charges	\$1,200	371	393	-	-
Municipal Concession fees					60,000
Internet Infrastructure	\$0	-	100,000	-	-
Reserve Replenishment/Contingency	\$100,000	-	100,000	-	100,000
Miscellaneous expenses	\$5,000	33,282	35,279	3,979	4,218
TOTAL	\$429,800	548,042	461,449	175,277	353,984
TOTAL MAINTENANCE EXPENSES	\$2,180,747	\$2,167,689	\$2,215,791	2,174,450	2,562,618
NET INCOME (loss) MAINTENANCE	-\$349,706	-\$346,303	-\$201,703	-\$232,381	\$297,995
NET INCOME (loss) WATER PLUS MAINTENANCE	\$6,404	-\$153,969	\$75,337	-\$431,225	\$504,009

=====

2018 REPORT OF THE COMISARIO

During the past year I have been attending the Board meetings and I have felt throughout the year that they have been endeavouring to manage the affairs of the Colonos to achieve the best result for the home owners. The legal problem with one of our own home owners continues to plague us and does not appear to have any ending.

My main concern was the failure to have the regular monthly board meetings placed on the web site for all the members to read.

Charles Allan Flaa, Comisario

=====

AMENDMENT TO RULES & REGULATIONS

COMPREHENSIVE RULES AND REGULATIONS

(January 2018 Amendments)

Section I – GENERAL

1. On 18 January 1970, the Municipality of Chapala authorized the Asociación de Colonos del Fraccionamiento Chula Vista de Chapala A.C., hereinafter referred to as

the "Association," to administer the whole of the urban development under the terms of the applicable Law.

2. The By-Laws of this Association, registered with the State of Jalisco and the delegated authority from the Municipality of Chapala, make it mandatory that all members comply with the regulations promulgated by the Association, including these Comprehensive Rules and Regulations, hereinafter referred to as "Regulations."
3. These Regulations have been approved by the Board of Directors and the General Assembly of the Association.
4. These Regulations apply to all owners of lots or residences, hereinafter referred to as "Property Owners." The Regulations protect the interests of all Property Owners, and improve the overall value of their property by regulating the use of lands and the character, location, and use of buildings and structures.
5. New construction or renovations shall not obstruct a view of mountains or lake of other existing dwellings.
6. No building or structure shall be erected or altered and the use of any building, structure or lot shall not be changed in whole or in part except in conformity with the provisions of these Regulations. Any change to a lot that affects the support of adjacent walls, structures or hillsides must be properly reinforced.
7. All monetary amounts herein referenced are in Mexican Pesos.

Section II – CONSTRUCTION

1. TYPES OF CONSTRUCTION DEFINED

- a. Minor Alterations – minor repairs and cosmetic changes such as painting; repairing patios, steps and walls; and replacing windows, doors, floor tile and cabinets. The installation of small fountains, free-standing walls no more than two (2) meters in height, and retaining walls that retain no more than 1.5 meters of soil.
- b. New Building – the construction of a new house or other building.
- c. Renovation – changes to an existing building that involve any of the following: modification of building footprint, building height, foundations, bearing walls, roof beams or floor beams.
- d. Major Renovation – a Renovation involving more than 33% of the total roof area of all existing buildings.
- e. Minor Renovation – a Renovation involving no more than 33% of the total roof area of all existing buildings.
- f. Minor Construction – Minor Construction may include, but is not limited to, the following:
 - Free-standing wall greater than 2 meters in height
 - Retaining wall which retains more than 1.5 meters of soil
 - Any earthwork that could affect the support of adjacent walls, structures or hillsides
 - New septic system or modifications to an existing one

- Any other minor construction that could effect the view of mountains or lake of another existing dwelling.
- g. New Swimming Pool – an artificial pool, above ground or below ground, used for swimming.
- h. The Zoning and Building Committee shall determine the type of construction for each project based on the above definitions. For further clarification of these definitions, contact the Zoning and Building Committee.

2. ASSOCIATION APPROVAL AND CHAPALA BUILDING PERMIT

- a. For Minor Alterations, Association approval and a Chapala building permit are not required. For Minor Alterations where building materials and/or debris will be placed on the street for more than two weeks, a deposit equal to that for Minor Construction as specified in Section II.7 is required.
- b. For a New Building, Major Renovation, Minor Renovation and new Swimming Pool, Association approval and a Chapala building permit are required prior to beginning construction.
- c. For Minor Construction Association approval is required, and in some cases a Chapala building permit may be required. Association approval is also required for any other construction that could effect the view of mountains or lake of another existing dwelling. For further clarification, contact the Zoning and Building Committee.

3. PROCEDURE FOR OBTAINING ASSOCIATION APPROVAL & CHAPALA PERMIT

- a. An application fee of \$500 shall be paid to the Chula Vista office. Four (4) sets of construction plans shall be submitted in accordance with Sections II.5 and II.6, and their approval shall be based solely on strict compliance with these Regulations.
- b. The Municipality of Chapala has agreed that the Board of Directors of Chula Vista must approve building plans prior to their submission to Obras Publicas in Chapala. Approval by the Board shall not be construed as an approval of the structural integrity of the design which is the responsibility of the Architect of Record and Obras Publicas.
- c. After the Plans have been approved by the Board of Directors and bear the stamp of the Association, the Property Owner shall pay deposits and fees in accordance with Section II.7. One set of plans will be kept on file in the Chula Vista office, and the other three sets will be returned to the Property Owner or his/her representative. It will then be the responsibility of the Property Owner to present these plans to Obras Publicas in Chapala for their review and approval. Once the plans have been approved Obras Publicas will issue a Permit.

- d. This Permit must then be presented, along with one copy of the approved plans, to the Chula Vista office for verification. This copy will be filed in the Chula Vista office and one set of plans shall be maintained on the construction site by the Property Owner. This is the final step in the construction permit process and construction may then begin
- e. Permits shall be issued for a period of one (1) year only, and then must be renewed by the Property Owner, at the Office of Obras Publicas in Chapala, and then presented to the Chula Vista Office for final acceptance.
- f. If the Property Owner fails to comply with the above procedures or significantly increases the scope of work shown on the plans, a cease work order shall be issued and penalties may be assessed.

4. PROPERTY ACCESS: Property Owners must provide access to Chula Vista representatives during the plans approval process and throughout the construction period. No plans will be approved if access is denied. Failure to provide access during construction will result in a cease work order and/or the assessment of penalties as provided in Section VIII.

5. CONSTRUCTION PLANS: Except for projects as defined in Section II.6, four (4) full sets of plans must be presented to the Board of Directors for approval and signature. Normally, plans submitted in accordance with these Regulations will be approved within 14 days. All building plans submitted must clearly include the following:

- a. Plot plan showing orientation and scale; property lines; streets adjoining the property; existing buildings, proposed buildings; building setbacks from property lines; total area of the property in square meters; total roof area of existing and new construction; and type, location and height of walls and fences around the property.
- b. A cross section through the property showing proposed buildings; property lines; adjoining streets; the natural grade; and the height of the proposed buildings above the natural grade as specified in Section II.8.
- c. Floor plans, elevations and sections showing detailed layout, beam placement, foundation details and bearing wall details.
- d. Plumbing plan and sections showing drain lines and septic system.
- e. Plans shall specify building usage (residence, garage, storage, etc.); name of owner; project address; name, registration number and signature of architect; and 10cm x 20cm space for approval stamps.

6. CONSTRUCTION PLANS – EXCEPTIONS: In the case of a project where a full set of construction documents with floor plans, elevations and sections is not applicable, it is acceptable to present to the Chula Vista office an informal overall sketch of the work intended and a timetable of activities to be completed. To qualify for this simpler procedure, the proposed project shall not involve a new building, or an existing building with modifications to building footprint, building height, footings, bearing walls, roof beams or floor beams.

7. DEPOSITS AND FEES REQUIRED

a. REFUNDABLE DEPOSITS – The purpose of this cash deposit is to ensure that the applicant will abide by all pertinent Regulations regarding the proposed construction and post construction cleanup. The amount of the refundable cash deposit shall be:

New Building or Major Renovation \$20,000.00

(may include a New Swimming Pool)

Minor Renovation \$10,000.00

New Swimming Pool only \$10,000.00

Minor Construction \$3,000.00

b. NON-REFUNDABLE CONSTRUCTION FEES – The purpose of this non-refundable fee is to defray costs such as future street repairs due to the extra wear and tear on the streets due to truck traffic created by the construction. The amount of the non-refundable construction fee shall be:

New Building or Major Renovation \$7,500.00

(may include a New Swimming Pool)

Minor Renovation \$4,000.00

New Swimming Pool only \$4,000.00

c. WATER CONNECTION FEE – An initial water connection to a property shall be in accordance with Ley de Ingresos del Municipio de Chapala, Jalisco, Sección Décimo Segunda del Agua Potable, Articulo 88. The fee for a reconnection shall be \$5000.

8. No building shall exceed a height of five (5) meters above the highest natural grade on the footprint of the building. This shall include structures on the roof such as domes, towers, chimneys, skylights, parapets, miradors, etc. See Figure A below.

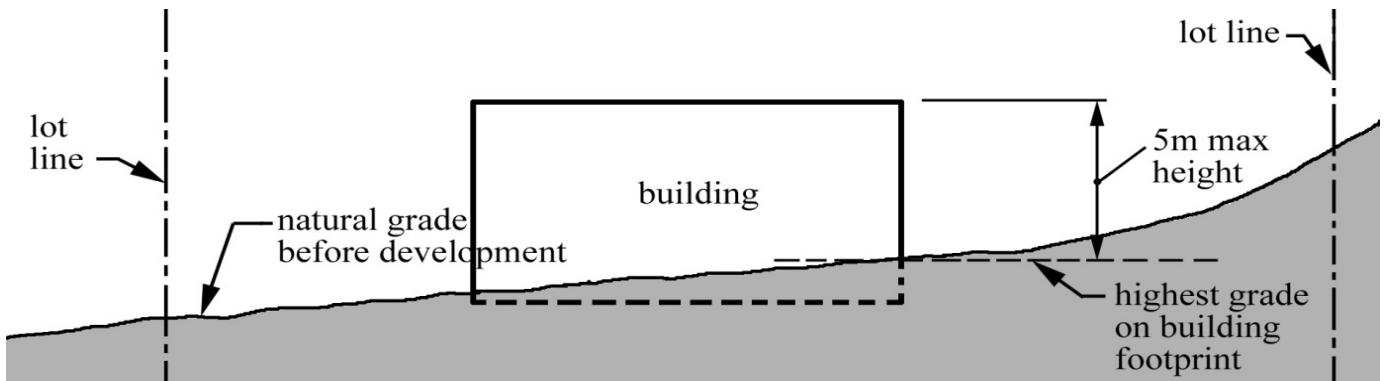


FIGURE A

9. Satellite dishes, miradores or other obstructions shall be placed so as not to interfere with a neighbor's view. Tinacos are not permitted.
10. With the exception of single-story carports or garages, no permanent structure shall be closer than five (5) meters from the street line which shall be defined as that point at the edge of the street as determined by the appropriate Municipal Authorities of Chapala.
11. The minimum lot size on which construction is permitted is 500 square meters.
12. Each lot will contain only one single-family dwelling.
13. Casitas are for the use of temporary visitors, **The renting of casitas or a room in the house is strictly forbidden.** They may be inhabited by caretakers or gardeners.
14. The total size of the footprint of any dwelling will not exceed 50% of the total lot size.
15. Additional structures such as garages, casitas, bodegas, etc., will not exceed 15% of the total lot size, swimming pools excluded.
16. OFF-STREET PARKING
 - a. Every dwelling has to have at least one paved off-street parking space including garage plus an additional off-street paved parking space for every additional habitable structure, attached or detached, suitable for human occupancy. A minimum parking area size of 2.7 meters wide and 5.5 meters long, for a total of 14.85 square meters is required.
 - b. As a general rule, sufficient off-street parking shall be provided in order that overnight on-street parking is not necessary. This is not applicable to short-term visitors. Where on-street parking creates a traffic hazard, the Board of Directors has the authority to have the vehicle towed away at owner's expense.
17. No permission will be given for construction of duplexes, triplexes, row houses, group housing, multiple-family dwellings or semi-detached houses. Definitions are as follows:

- a. Duplex - means the whole of a dwelling house that is divided horizontally into two separate family dwelling units.
- b. Triplex - means the whole of a dwelling house that is divided horizontally into three separate family dwelling units.
- c. Row house - means one of a group of three or more attached single- family dwelling houses.
- d. Group housing - means pairs or more of semi-detached duplex and/or row houses and/or two or more separate triplexes.
- e. Multiple family dwelling - means a dwelling for two or more families.
- f. Semi-detached - means one of a pair of two attached single family dwelling houses.
- g. A single family dwelling – means a dwelling designed for one family only.

18. PRIVACY – no openings shall be located in building walls when such walls are on the rear or side of the adjoining property line. Further, rooftops shall not be constructed or modified for occupancy where it would provide a view into a neighbor's property.

19. In areas of Chula Vista along roadways that have existing sidewalks, new construction must include concrete curbs and sidewalks that conform to existing curb and sidewalk widths, or be of at least one and one-half (1.5) meters in width. Trees and plants that obstruct the use of the sidewalk are prohibited.

20. All construction debris shall be removed from the Subdivision. Burning on the construction site is prohibited. If debris is not removed, the Board of Directors may have it removed at the Property owner's expense.

21. The Association keeps a "Standards for Construction" document available at the office which contains design requirements, construction material regulations and septic system requirements. These "Standards" will be considered in the issuance of any building permit.

22. Each construction site shall be furnished, by the Property Owner or owner's representative, with a container for trash (other than debris and construction materials) which must be made available for pick-up on trash collection days. The owner or his representative is responsible for prompt removal of loose trash thrown on or near the site and that has not been put in a trash can.

23. Streets shall be cleaned of all dust, debris, and construction materials immediately upon completion of construction work. At no time may the normal flow of traffic in the street be obstructed.

24. All construction sites shall contain existing operable toilet facilities or a portable toilet that shall be available throughout the construction period.

25. SUBDIVISIONS – For land subdivisions, the resulting lots must be at least 500 square meters in size, and conform in shape to existing lots in Chula Vista. Multi-sided lots, or those containing more than four (4) sides are not permitted except at the discretion of the Board of Directors of Chula Vista.

26. VARIANCES

- a. General: When construction on a lot does not conform to the standards set forth in these regulations, an application for a variance may be submitted to the Board of Directors for their consideration. A variance for prohibited uses or building types specified in Section II.17 shall not be allowed. The Property Owner shall provide the Board of Directors' representative with access to the property during review of the variance, and a variance shall not be approved if access is denied. No construction permit shall be granted unless the request for a variance is approved by the Board of Directors.
- b. Variance Application and Review: The application shall conform to the following:
 1. The strict application of the Regulations would cause undue hardship if a variance is not granted.
 2. The request is consistent with the spirit and purpose of the Regulations.
 3. The request is not harmful to the neighboring area, including obstructions of view as specified in Section I.5, interference with privacy specified in Section II.18 and undermining support of adjacent walls, structures or hillsides specified in Section II.6.
- c. Hearing: The Board will schedule a hearing to discuss the variance, and all interested Property Owners may attend. The Board may, at their discretion, combine the hearing with a regular monthly Board meeting. At least two weeks before the hearing, the Board shall provide notice of the hearing by:
 1. Email to all Chula Vista Property Owners/renters
 2. Email and hand-delivered notice to the six Property Owners located nearest to the proposed project.
 3. Posting of a sign visible to the public at the property concerned.
- d. Comments From Property Owners: The Board will consider all comments received by Property Owners before and during the hearing. A final decision by the Board of Directors will be made no later than the next scheduled Board meeting.

27. GRANDFATHERING EXISTING STRUCTURES: These Regulations shall not apply to any completed and uncontested building or structure existing at the date of the

revision of these Regulations, so long as it is not altered and continues to be used for the same purpose.

28. NON-CONFORMING STRUCTURES: Alterations to non-conforming buildings are permitted to the extent that these Regulations are not violated and necessary permits have been obtained.

29. ABANDONED PROPERTIES:

At the discretion of the Board of Directors, a safety enclosure may be built around an abandoned property, and the cost of said enclosure shall be charged to the registered owner's account.

Section III – MAINTENANCE OF PROPERTY

1. Property Owners are responsible for maintaining their lot and the buildings and structures thereon, as well as the street curb and sidewalk along their property. These must be kept clean and in good state of repair to prevent the development of unsightly or hazardous situations, including overgrown bushes, trees or other plantings.
2. No Property Owners or their representatives may interfere with Association employees or representatives in the course of doing their jobs. Offenders will be reported to Chapala police and will be fined accordingly.
3. Burning of leaves, garden clippings, garbage or any other debris is strictly prohibited.
4. Trees, hedges and other plantings shall be trimmed so as not to obstruct a view of mountains or lake of existing dwellings or encroach on public sidewalks and streets. **Permits are required to prune any trees.**
5. Display of signs to advertise or make known the presence of a business or organization is prohibited in areas other than a Commercial Zone, with the exception of signs indicating that a property is for sale or rent, and "no dumping signs" on vacant lots. Dimensions of permitted signs shall not exceed 50 cms x 70 cms, be of good appearance, and shall be placed within the lot line of the property. The Board of Directors is authorized to remove signs that violate these requirements, at owner's expense.
6. WALLS & FENCES – The use of barbed wire, razor wire or farm-type fencing will not be permitted unless such fence cannot be seen from the street or other residences. The use of chain link fence on the street side of a property is not permitted. The height of fences and free-standing walls shall not exceed 3 meters.
7. No mobile home or trailer, motor home or camper shall be used for residential purposes.
8. Areas for clothes drying shall not be visible from the street or other residences.
9. Cars, trailers, campers, motor homes, boats, etc., left on the street for extended periods, will be removed at owners' expense after (15) fifteen days' notice.

10. Any non-conforming building or structure that is damaged or incomplete to the extent of 50% or more of its original or completed stage, as determined by the Board of Directors, shall be removed and not restored unless restoration or completion is done in compliance with these Regulations and a permit has been obtained.
11. The amount of noise being made on any property shall not be of a nature to disturb or annoy other residents of Chula Vista. In the event of parties or music for home enjoyment, the noise level shall be limited to 85 decibels. The noise must not occur between 12:00 midnight and 8:00 a.m. When a complaint is made to the police or governing official, the Property Owner or his representative shall reduce the noise to the satisfaction of the enforcer. Repetitive failure to comply with the noise limit may result in the assessment of penalties as provided in Section VIII.
12. Owners of vacant lots must maintain their lots free from garbage. The growth of grass and weeds shall not exceed 60 centimeters. Owners violating this rule will be warned and given 30 days to clean their lots. If they do not complete the cleanups within 30 days, the association will clean the lots and charge the owners for the labor (based on employees' daily rates) and the cost to take the material to the city dump.
13. Failure to comply with the Regulations for the maintenance of property may result in the assessment of penalties as provided in Section VIII.

Section IV - WATER & SANITATION

1. Any tampering with or altering of water meters or Association water lines is strictly prohibited. Violations may result in the assessment of penalties as provided in Section VIII. Any theft of water shall be prosecuted. Violations may result in the assessment of penalties as provided in Section VIII.
2. Property Owners shall sign an agreement when applying for a water connection and/or a building permit, in which they agree to comply with these Regulations. Subsequent transferees and buyers shall sign the same agreement as a condition of maintaining the water connection. At that time, all assessments and connection or reconnection fees as specified in Section II.7c shall be paid.
3. No permanent building or structure shall be erected or used for human occupancy unless provided with public water supplied by the Association, and a septic tank and cesspool **or filtration system** designed and constructed in accordance with the regulations of Obras Publicas in Chapala.
4. Each water closet shall have a sewer vent from the drain through the roof.
5. Draining of grey water or sewage into street, curb gutters or onto other properties is strictly forbidden. To prevent or correct such conditions, a dry well of sufficient capacity must be constructed.
6. New and existing swimming pools shall be equipped with adequate filter systems, and all working fountains must be equipped with a re-circulating pump. Stagnant, un-chlorinated water infested by mosquitoes shall not be allowed in pools, fountains or any other container, natural or otherwise. Such infestation may result in remedies and penalties as provided in Section VIII.

7. Draining of water from swimming pools must be done with extreme caution and cause no danger to the general public. The owner is liable for injuries to persons and for damage to property of others. The Office of Chula Vista must be notified prior to draining pools. Continual dumping and refilling of pools in lieu of chemical treatment shall not be allowed. Violations may result in the assessment of penalties as provided in Section VIII.

Changed following to remove italics and add item number

(add)

~~**Approved at the Annual General Meeting January 27, 2018**~~

Article 9. AMENDMENT TO RULES & REGULATIONS

8. Further, property owners and renters are prohibited from filling pools completely with Chula Vista water. It is permitted to use Chula Vista water to provide the first 12 inches/30.5cms of water in an empty pool, as this will protect pool tiles from the pressure of water tanker water, but in the case of new pools, the rest of the water must come from water service companies or water tankers.

Those who need to empty their pools should save their pool water by transferring it into temporary water tanks, and then return the water to the pool when work is done. Those who misuse Chula Vista water will be subject to heavy fines that will be imposed at the discretion of the Chula Vista Board. At all times, Chula Vista water may be used to 'top off' a pool.

9. Failure to comply with the Regulations for maintenance of property may result in the assessment of penalties as provided in Section VIII.

Section V – PETS

1. No animals, livestock, or poultry of any kind shall be raised, bred, boarded or kept on any lot excepting dogs, cats, or other household pets not kept for commercial purposes. No animal shelters, kennels, or boarding facilities shall be permitted.
2. Animals must be confined to the owner's property via fence or wall enclosure. Under no circumstances shall a dog be allowed to roam free inside Chula Vista.
Such roaming dogs may be picked up by Ecologia of Chapala or a private service. Owners will be required to make arrangements for the return of their dog.
3. Animals must not be tied to the front property with a rope or chain for long periods of time.
4. When walking dogs, all dogs must be on a leash.
5. When walking a dog(s), it is the responsibility of the dog walker to pick up the dog droppings and properly dispose of them.

6. Continuous and annoying barking by dogs is not permitted. Complaints made to the Chula Vista office will be investigated.
7. The usage of poisons to kill animals (squirrels, rodents, rats etc.), as well as pesticides containing DDT, landane, chlordane and organophosphate, is strictly prohibited.
8. Failure to comply with the Regulations for Pets may result in the assessment of penalties as provided in Section VIII.

Section VI - COMMERCIAL ZONE

1. Commercial use of buildings is restricted to the "Zona Comercial A y B". Maps showing these zones are available at the Chula Vista office.
2. Any building for commercial use shall be designed, located and maintained in general harmony with residential use buildings of the type permitted in Chula Vista.
3. New commercial use or a change in existing commercial use of a building or lot requires permission from the Board of Directors. Such permission will be given only if the proposed commercial use would benefit the residents of Chula Vista, in the opinion of the Board of Directors.
4. Existing and new commercial buildings and sites must:
 - a. Meet all the requirements described in these Regulations.
 - b. Provide at least four (4) paved parking spaces for every 100 square meters of gross floor area.
5. Advertising and business signs displayed in the Commercial Zone shall be in harmony with the nature of Chula Vista as a residential area, subject to the opinion of the Board of Directors. Such signs are only allowed on the premises of the enterprise or organization. Display of signs outside the premises requires approval and a written permit from the Board of Directors. The Board is authorized to remove signs that violate these requirements, at Property Owner's expense.

Section VII - PAYMENT OF ACCOUNTS

1. Property Owners shall be billed for land and/or building assessments annually, which amounts are due in full by the last day of February of each year.
2. Water assessment shall be billed quarterly, based on rates recommended by the Board of Directors and approved by the General Assembly. Water bills are issued in January, April, July and October and are due 15 days from receipt of invoice by either email and/or hand delivery to the property.

Section VIII - REMEDIES & PENALTIES

1. The Board of Directors or its designated representative is authorized to enforce these Regulations in accordance with Article 16 of the General Constitution of the Republic.
2. Property Owners who violate any of these Regulations will be subject to the fines and penalties established by the Board of Directors, in conformity with the Laws of Hacienda of the State of Jalisco, the Municipal Tax Laws, and the corresponding Municipal Regulations.
3. NON-CONFORMING CONSTRUCTION: In the case of construction that does not conform to the Regulations, the violator has seven (7) days from the date of the Cease Work Order to meet with the Zoning and Building Committee to discuss plans for bringing the nonconforming construction into conformance. Thereafter the Board of Directors will ask the Municipal authorities for a cease work order and take whatever actions are necessary to enforce compliance with the Regulations, the State legislation and the Municipal regulations. In addition, deposits may be forfeited in whole or in part, and fines and/or penalties may be assessed for continuing nonconformance.

4. ACCOUNTS IN ARREARS

- a. Non-payment of any outstanding assessments, fees, deposits, levies, fines or penalties of more than 30 days in arrears may be sanctioned in conformance with the Bylaws and Regulations of this Association and with the support of the corresponding Hacienda Tax Law. Accounts more than 30 days in arrears shall bear interest at 4% per month on the principal only.
- b. In addition to monthly interest, accounts more than 90 days in arrears may be subject to the fines specified in Section VIII.6c, and liens may be placed on the property.
- c. Non-payment of **accounts with balance in arrears more than two (2) quarters outstanding accounts** may also result in restriction or disconnection of water supply, **and** termination of garbage collection and **termination of** other services.
- d. No construction permits will be issued to a Property Owner whose account is in arrears.
- e. If a property is sold or transferred to a new owner, all outstanding account balances must be paid in full prior to approval of transfer and prior to receiving Association services.
- f. Property Owners whose accounts are in arrears are invited to meet with a representative of the Board of Directors to discuss a plan to bring outstanding accounts up to date.

5. Any theft of water shall be prosecuted.

6. FINES AND PENALTIES

a. Violation of these Regulations may result in fines and penalties in amounts determined by the Board, up to the following maximums:

INFRACTION	1ST OFFENCE	2ND OFFENCE/NOTICE	3RD OFFENCE/NOTICE
Failure to acquire proper building permit	Cease Work Order	-----	-----
Failure to obtain annual permit renewal	Notice	Cease Work Order	-----
Failure to provide access during construction	Cease Work Order	-----	-----
Failure to comply with Cease Work Order	\$10,000	\$25,000	\$50,000
Failure to comply with Rules for maintenance of property	Notice	\$5,000	\$10,000
Failure to comply with rules against excessive noise	Notice	\$10,000	\$25,000
Failure to comply with water and sanitation rules	Notice	\$10,000	\$25,000
Failure to comply with pet rules	Notice	\$1,000	\$2,000
Failure to comply with any other Regulations	Amount to be determined at the discretion of the Board		

b. Notices will be emailed and hand delivered to Property Owners/renters, or sent by other means as necessary.

- c. After continuous violation of the Regulations and the ignoring of notices to correct or cease such infraction, the Board may, at its discretion and carried unanimously, levy fines over and above those in the table above.
- d. For accounts overdue more than 90 days, the Board may, at its discretion, when moved and carried unanimously, levy fines up to a maximum of two times the total amount due.

NOMINATIONS FOR THE 2019 BOARD OF DIRECTORS

ELECTION OF THE NEW BOARD OF DIRECTORS - NOMINATIONS FOR THE 2019 BOARD OF DIRECTORS

Ian Davidson Lambert, Christine Anne L'eCluse, David Salyers and Billy R. Brown were elected for two-year terms at the 2018 General Assembly and will complete their terms this year.

The Nominating Committee has recommended the candidates listed below for an additional (2) two-year term as Director:

Michael Joseph Lemmo

Michael has a bachelor's degree in Forest Management and a Masters degree in Business Administration. His experience includes contract management in the forest products industry and in commercial construction. He served as a translator/ interpreter in the US Army. He has served in the Peace Corps in Ecuador.

Victor Manuel Gonzalez y Lopez

Victor has had a career in sales, administration and consulting in Mexico and other Latin American countries in upper management positions. He has worked for Phillips Mexico, Avon Cosmetics, Container Corporation, and others. He served as director for the federal Ministry of Health. He has a Bachelors in Business Administration from UNAM in Mexico City. He has lived in Mexico, Germany, England and Switzerland.

Michael Joseph Kavanaugh

Michael has served as president of the Chula Vista board. He has a PhD in Administration and Educational Leadership from the University of Alabama. He is the owner and president of a local real estate firm.

Any eligible members may apply for the position of Director by registering at the office no less than three days prior to the AGM. Their names will then be listed on the ballots distributed at the AGM. A member may also be nominated from the floor of the General Assembly.

The Nominating Committee has recommended the candidates listed below for the one-year term as Alternate Director:

Joe Alex de Leon

Joe has been working hard for many years-- as the Chula Vista board member charged with the daunting task of managing our water system, as well as other aspects of the overall infrastructure of the fraccionamiento. Brought up in Texas by Mexican parents, Joe has the advantage of being fully bilingual. As a Chief of Staff of Cardiology, he has extensive experience not only as a surgeon, but as the manager of a large department. He has been a member of many company boards and, at one time, held the position of President here in Chula Vista.

Gary Joe Blauer

Gary grew up in Michigan and then lived in the Minneapolis, Minnesota area for nearly 40 years. His wife Jan (a Minnesota native) and Gary bought their Chula Vista home in late 2015. Gary has degrees in Psychology and Computer Science from the University of Michigan. His career was mainly in the investment banking industry, principally with Piper Jaffray, so he has some financial background. As a manager, he has always tried to be prudent, thorough, and open to suggestion. He expects to maintain those traits on behalf of Chula Vista.

Louise Andree Morel

Louise sat as an alternate director in 2016. In the past she has been active in different capacities with the Chula Vista board including chairing the Nominations Committee for a number of years and acting as Parliamentarian for the past three General Assemblies. Her varied professional experience ranges from economic research, marketing research, publishing and association management, in both Canada and the United States.

Werner Zuercher

- I was born and growing up in BASEL, Switzerland
- Started of work in the airlines industry, speaking english gave me a big advantage
- Later a 2 year stay in Morocco working at the reception desks of two 5-star hotels in Tangiers and later in Marrakech
- A 5 year stay in Australia (Sydney) operating a restaurant at the Manly resort town made for a great time to explore this great country and its people
- In 1968 off to Canada for a new life working at ICAO for 24 years starting of in the statistics department and moving on later as the head of Document Control in the organization topped of my career before retiring part time to Rio de Janeiro and later to Chula Vista
- During my stay in Canada I took advantage of opportunities in Real Estate in Montreal which allowed for early part time retirement
- After years of being a snowbird I finally settled as a full time resident in 2014 in my home in Chula Vista.

Keith Russell

I am 70 years old and a permanent resident of Mexico and Vacation 6 months in Canada.

Have been a home owner in Chula Vista for the past 10 years. I was born and raised in Alberta Canada and worked for Canada Safeway ltd for 43 years as a store manager, other interests are wood work ,Construction and automotive .

Any eligible members may apply for a position as Alternate Director by registering at the office no less than three days prior to the AGM. Their names will then be listed on the ballots distributed at the AGM. Members may also be nominated from the floor of the AGM.

Charles Allan Flaa was elected at the 2018 AGM for a two year term as Comisario.

Any eligible member may apply for the position of Comisario by registering at the office prior to the AGM. Their names will then be listed on the ballots distributed at the AGM. The ballots will also contain lines to write-in other names should anyone be nominated from the floor at the AGM.

Asociación de Colonos del Fraccionamiento Chula Vista de Chapala A.C.

POWER OF ATTORNEY

ANNUAL MEETING OF THE GENERAL ASSEMBLY

JANUARY 26, 2019.

I, _____

(Owner and member of the Association)

Address: _____

I HEREBY APPOINT:

(First) _____ (Middle) _____ (Last) _____

(Printed name of the person who will be your representative)

To represent me in this **ANNUAL MEETING OF THE GENERAL ASSEMBLY**, to vote on issues presented according to the agenda with discretionary authority, or as directed by me below.

Date: _____ Signature: _____

*** * * ATTACH COPY OF OFFICIAL PHOTO ID WITH SIGNATURE * * ***

WITNESS: _____ WITNESS: _____

PRINTED NAME: _____ PRINTED NAME: _____

If you plan to vote at the annual meeting but cannot attend in person, please complete and sign this Power of Attorney form.

Powers of attorney may be submitted by fax (376-766-2633), by scanned attachment to colonoschulavista1@hotmail.com, or by dropping them off at the office. Or you may give it directly to your representative.