PACIFIC ISLAND VILLAGE III

www.piv3hoa.com

Professionally Managed by Keystone Pacific Property Management, LLC - 16775 Von Karman, Ste. 100, Irvine, CA 92606

HAPPY NEW YEAR!
Here's a toast to the future,
A toast to the past,
And a toast to our friends, far and near.
May the future be pleasant;
The past a bright dream;
May our friends remain faithful and dear.

ANNUAL ELECTION AND MEETING

The Annual Election will be held January 23, 2018, with registration starting at 5:30PM at the Community Clubhouse, 31110 Flying Cloud, Laguna Niguel, CA. **It is important that we make quorum or another meeting will need to be scheduled at additional costs to the homeowners.**

Please mail your ballot. Remember to insert the white ballot envelope into the special brown envelope, and don't forget to write your information in the upper left hand corner and **sign it** or your ballot will be invalid.

HOW TO VOTE

Valid Ballots—Secret Ballot System—It's easy!

♦ Fill out the Ballot—vote for your choice of Directors and on the IRS ruling. Please read it carefully.
♦ Place the Ballot in the plain white envelope.
♦ Place the plain white envelope in the special brown envelope.
♦ Print your name and address, clearly, on the upper left hand corner and then **SIGN IT** under your address.
♦ Mail it back to Keystone Pacific—The Special Brown Envelope has been addressed and the postage is paid.

If for some reason you have misplaced your ballot, we will have additional ones available at the meeting.

BOARD OF DIRECTORS:

President: Saundra Mulato
Vice-President: Gary Moeller
Treasurer: Jim Vale
Secretary: Elisa Nardulli
Member-at-Large: Christine Johnson

NEXT BOARD MEETING:

Tuesday, January 23, 2018
ANNUAL MEETING
5:45 P.M. @ Community Clubhouse
31110 Flying Cloud Drive
Laguna Niguel CA 92677

The final agenda will be posted at the bulleting board at the pool. You may also obtain a copy of the agenda by contacting management at 949-838-3207.

IMPORTANT NUMBERS:

ASSOCIATION MANAGER:
Trina Alexander
Phone: 949-430-5837
Emergency After Hours: 949-833-2600
Fax: 949-833-0919
talexander@keystonepacific.com

COMMON AREA ISSUES:
Chandler Schuyler
Phone: 949-838-3269
E-mail: cschuyler@keystonepacific.com

BILLING QUESTIONS/ ADDRESS CHANGES/ WEBSITE LOGIN:
Phone: 949-833-2600
customercare@keystonepacific.com

ARCHITECTURAL DESK:
Phone: 949-838-3239
architectural@keystonepacific.com

INSURANCE BROKER:
Farmers Insurance—Lew Cohen
4680 Wilshire Blvd, Los Angeles, CA
949-495-8001

CLUBHOUSE RESERVATIONS:
Obtain Reservation form on the website and submit with required deposits.

POOL KEYS:
Contact Chandler Schuyler at 949-838-3269. 1st key is at no charge and replacement or additional keys are $100.00.

JANUARY 2018 REMINDERS

- For after-hours association maintenance issues, please call 949-833-2600 to be connected with the emergency service line.
- Please call 9-1-1 for life-threatening emergencies.
- Trash Pick-Up Day – Fridays
- Tuesday, January 23, 2018—Annual Meeting/Board Meeting @ 5:45 P.M.
  Location: Community Clubhouse
  31110 Flying Cloud, Laguna Niguel, CA
- Keystone Pacific will be closed on Monday, January 1, 2018 for New Years Day.

SIGN UP FOR COMMUNITY E-NEWS
Sign up to receive news and updates pertaining to our community association via email.
To sign up, please register from the "Update My Profile" page once you have logged into your billing account at **www.keystonepacific.com**.

SIGN UP FOR THE ACH PROGRAM
Save time and money and never miss a payment again! Sign up to have your assessment payments automatically debited from your checking or savings account. Please call Customer Care at 949-833-2600 or send an e-mail to customercare@keystonepacific.com to request an ACH application.

WHAT IS A PUD AND WHY YOU SHOULD CARE

PUD is an acronym for Planned Unit Development which is what Pacific Island Village III is. It is not a condominium as some people think. In fact many Real Estate Professionals assume our community is a condominium development. The two are very different. A PUD is deeded the same as a single family residence. Ownership is in fee simple, which means you have the highest and strongest form of ownership that exist. It also means you own the land and the home that is built on that land. Usually PUDS are attached, but can also be free standing as in our community. A PUD has an association which is responsible for maintaining the pool, spa, clubhouse and other common areas. Many prospective homeowners assume the HOA takes care of the exterior of their home because they confuse a PUD with a Condo. As per our governing documents the HOA is not responsible for roofs, windows, doors, plumbing leaks, failing decks, termites or any other part of the home. All PUDS are similar to ours (can vary from state to state). There can be some differences in the governing documents. For example, most PUDS do not pay for your water, cable bill or insurance on your home. When our community was formed approximately 49 years ago these were included in our governing documents as the HOA'S responsibility. Newer PUD developments usually do not include these things and if they do it is of course reflected in the HOA fees charged. We have approximately eight acres of developed land and approximately 16 acres of undeveloped land surrounding our community. This is a lot of land for just 84 homeowners to take care of financially, but it's the price we pay for such a beautiful and open space community as ours.

The description of a PUD described above is a brief overview and the description can vary from one PUD to the next. Same is true for a condominium. There are many types of condos, but the general rule is you do not own the land the unit is built on. You basically own the area within your interior walls, and you own an undivided interest in the common area. The association in a condo development covers many things a PUD does not. Some people prefer that type of ownership and some prefer a PUD because it is more in line with a single family home. Hopefully you are happy with your choice to live in this wonderful community!