CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

October 19, 2026

NOTICE OF ANNUAL MEMBERS MEETING, BUDGET RATIFICATION & ORGANIZATIONAL MEETING

Dear Caughlin Ranch Homeowners Association Members:

Notice is hereby given that the Annual Members Meeting, Budget Ratification and Organizational Meetings of the Caughlin Ranch Homeowners Association (CRHA) will be held as follows:

MEETING DATES/TIME/PLACE: November 18, 2026
Pasta Dinner served at 5:30PM/Meeting begins at 6:30PM
Pinocchio's Reno, 5995 S. Virginia St., Reno, NV 89502

MEETING AGENDAS. Enclosed is the Annual Members Meeting Agenda. The purpose of this meeting is to approve the minutes of last year's meeting, ratify the 2027 Annual Operating and Reserve Budgets, hear Directors and Manager Reports, and announce the results of the election to the Board of Directors. Also enclosed is the Agenda for the Organizational Meeting (to be held immediately following the Annual Members Meeting). The purpose of the Organizational Meeting is for the Board to select their officers for the upcoming year.

If you plan to attend the Annual Members Dinner/Meeting & Budget Ratification, **please RSVP by 4:00PM on Wednesday, November 11, 2026 to events@caughlinhoa.com, or call (775) 746-1499. Please note that seating is limited.**

Election Results: As of the submittal deadline for nominations to the board, four (4) candidates, Allen Black, Al Dennis, Jon Ericson and Harvey Miller, submitted nomination forms to fill the four (4) open board positions (all candidate forms are enclosed). Therefore, an election ballot is not included with this mailing, and the meeting previously scheduled to convene on Monday, November 16, 2026, to complete the ballot count has been canceled. The Annual Meeting will be held on Wednesday, November 18th as noted above. (The Candidate Forum is also canceled.)

At the Annual Members Meeting on November 18, 2026, Allen Black, Al Dennis, Jon Ericson and Harvey Miller will be deemed duly elected to the board for a two (2) year term from November 2026 through November 2028. (See the corresponding statute below.)

NRS 116.31034 5. Before the secretary or other officer specified in the bylaws of the association causes notice to be given to each unit's owner of his or her eligibility to serve as a member of the executive board pursuant to subsection 4, the executive board may determine that if, at the closing of the prescribed period for nominations for membership on the executive board, the number of candidates nominated for membership on the executive board is equal to or less than the number of members to be elected to the executive board at the election, then:

(a) The association will not prepare or mail any ballots to units' owners pursuant to this section; and

(b) The nominated candidates shall be deemed to be duly elected to the executive board at the meeting of the units' owners at which the ballots would have been counted pursuant to paragraph (e) of subsection 15.

ADDITIONAL ENCLOSURES:

- 2025 Draft Annual Meeting Minutes
- 2027 Annual Operating and Reserve Budgets
- Reserve Study component lists (4 studies) showing the current estimated replacement cost, remaining life and useful life of each major component of the common elements (a copy of each of the full studies is available on the website)
- CRHA's Collection Policy
- CRHA's Rules, Regulations, Violations and Fines Policy
- Firewise Community Committee Charter – approved by Board 07.29.2026
- 2027 Board Meeting Dates and Disclosure Notice
- 2027 Architectural Control Committee (ACC) Meeting Dates
- 2027 Community Events Calendar
- Announcement Flyers for Annual Meeting and Annual Angel Tree Program

ASSESSMENTS FOR 2027. The Board of Directors approved the enclosed 2027 Annual Operating and Reserve Budgets at their General Board Meeting on September 30, 2026. Ratification of the enclosed budgets will take place at the meeting scheduled for November 18, 2026.
In accordance with Nevada Law (NRS 116.3115) and with the Association's governing documents, the Budgets will be ratified regardless of whether a quorum is present unless more than a majority of all unit owners attend and reject the budget.

Unless the budgets are rejected per NRS 116.3115, the enclosed budgets will be considered as approved and ratified; no further versions will be mailed.

The approved budgets include a six percent (6%) increase in Assessments for 2027 and are listed below by Assessment Class.

Assessment Class	# Units	2026 Quarterly	2027 Quarterly
Class A	1600	$300.72	$318.76
Class B	358	$451.07	$478.13
Class C	178	$900.34	$954.36
Class D	102	$600.53	$636.56
Class E	25	$409.74	$434.32
Commercial	31	$.0568/sf	$0.0602/sf

At the September 30, 2026, General Board Meeting, the HOA Board voted to approve a six (6%) percent assessment increase for 2027 based on significant cost increases, especially in labor costs for the landscape and maintenance (L&M) staff which account for 40% of total operating expenses. In addition to labor costs, the costs of some L&M supplies and asphalt (directly tied to oil prices) required for path and street paving has increased as have community patrol and utility expenses. Paving is the most significant expense item in the reserve accounts. Each year staffing needs and wages are re-evaluated, as well as paving and landscape-related projects. Steamboat Ditch is utilized for irrigation each summer. If a drought occurs it is possible that access to Steamboat Ditch water may be restricted in future years, requiring reliance on potable water at a greater expense.

Although an apples-to-apples comparison is difficult, CRHA assessments remain below those of other large HOAs such as Somersett, Arrowcreek and Lakeridge Shores. If current inflation trends continue, it

is possible that assessment increases will again be required next year to maintain adequate cash balances. The Board of Directors and the Budget & Finance Committee develop the annual budget utilizing a "zero based" approach. As always, homeowner feedback is welcomed.

Payment coupons for 2027 will be mailed in early December.

Members who are set up for automated clearing house (ACH) withdrawal of their assessment payment will not receive a coupon book. If you are interested in having your assessment payment automatically deducted via ACH within the first ten (10) days of the first month of each quarter, please contact the Association office. You will need to complete a form and attach a voided check.

ASSESSMENT PAYMENTS & BANKING OPERATIONS: The address to mail payments to is: Caughlin Ranch HOA, P.O. Box 52918, Phoenix, AZ 85072-2918. **Checks must be made payable to Caughlin Ranch HOA** with your account number in the notes section to ensure proper processing. This also applies if you use an online banking bill pay service. Without this information, your payment may not be processed properly, resulting in possible late charges. Please call the CRHA office at: (775) 746-1499 if you need your account number.
Assessment Payments are due on the first day of the first month of each quarter and are considered delinquent if payment in-full is not received by the eleventh (11th) day of the first month of each quarter. A $25.00 Late Fee will be applied monthly to delinquent balances. If you pay by check, you will receive your 2027 coupon book by early to mid-December. If you have not received your coupon book by the end of December, please contact the Association office.

You may also make assessment payments online using a credit card or e-check (fees do apply). Please visit: https://propertypay.firstcitizens.com/; you will need to have a coupon available at time of payment. They offer a one-time payment process, or you may set up reoccurring payments directly with First Citizens Bank. If you currently pay with reoccurring payments via First Citizens Bank Property Pay, **please update the payment amount due with the new assessment amount for January 1, 2027**.

ADDITIONAL MEETING INFORMATION

Other Meeting Information. The Board of Directors will hold their Executive Session at 4:00p.m. on Monday, November 16, 2026. The General Business Meeting will follow at 5:00 p.m.
Board Orientation/Training is tentatively scheduled for Friday, January 8, 2027, at the CRHA office.

All meeting agendas, as well as the full Annual mailing packet, will be available on the CRHA website caughlinhoa.com. The agendas will also be posted at the entrance to the CRHA office and in the Information Boxes located in the common areas. You may request a copy of the agendas by emailing admin@caughlinhoa.com or by calling the office at 775-746-1499.

OTHER IMPORTANT INFORMATION

Caughlin Rancher. This is the official CRHA publication which provides you with all the information about what is happening in the Ranch! It is a bimonthly publication and is mailed to every member. If the member has an off-site address, it is also mailed to their on-site address so that non-member residents stay informed as well. The Rancher includes Board meeting dates, an events calendar and regular updates about work and projects on-going and planned.

CRHA Website. Have you visited the website? All things pertaining to Caughlin Ranch HOA may be found here; information, news, documents, events schedules, previous editions of the Caughlin Rancher and more. Please visit caughlinhoa.com.

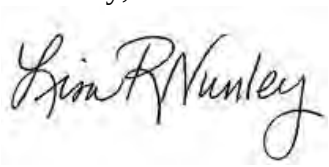
Angel Tree: The 2026 Angel Tree program will be held again this year. The Association continues to partner with Alice Smith Elementary School and Washoe County Senior Services. Starting November 1st through the end of November regular community email blasts will be sent advising the Angel Tree wish lists for school children and seniors. A separate Blanket Drive for Seniors will be conducted again this year.

Office staff will be more than happy to assist you with your Angel Tree selection(s). The Angel Tree wish lists for children and seniors will be available for pick up (or sent via e-mail). Please call ahead 775-746-1499 or email events@caughlinhoa.com so that staff can have your preferred child and/or senior Angel wish list ready for when you arrive at the office.

Food Bank of Northern Nevada. A donation barrel is available in the Association office year-round. The need is even greater during the holiday season, so please help fill the barrel with non-perishable, non-expired foods that will be distributed to families in need here in Northern Nevada.

The Board of Directors thanks you for your continued support of the Caughlin Ranch HOA community. We look forward to seeing you at Pinocchio's Reno on November 18th for the 2026 Annual Members Meeting and 2027 Budget Ratification Meeting.

Sincerely,



Lisa R. Nunley, CMCA, AMS, LSM, PCAM
General Manager / Nevada Certified Supervising Community Manager
On Behalf of the Caughlin Ranch Homeowners Association Board of Directors

Enclosures

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

2026 ANNUAL MEMBERS MEETING WITH ELECTIONS AND 2027 BUDGET RATIFICATION MEETING AGENDA

This notice and agenda inform you of the date, time, place, and action items of the upcoming scheduled Caughlin Ranch Homeowners Association Annual Meeting of the Members, Budget Ratification and Election. Draft minutes of this meeting will be available to homeowners upon request 30 days after the meeting date (in electronic format at no charge to the unit's owner or, if the association is unable to provide the copy or summary in electronic format, in paper format at a cost not to exceed 25 cents per page for the first 10 pages, and 10 cents per page thereafter). A unit's owner may record on audiotape or any other means of sound reproduction a meeting of the units' owners if the unit's owner, before recording the meeting, provides notice of his or her intent to record the meeting to the other units' owners who are in attendance at the meeting.

Call to Order: Wed., November 18, 2026, at 6:30 p.m.
Location: Pinocchio's Reno, 5955 S. Virginia St., Reno, NV 89502

Both sessions will be conducted virtually via GoToMeeting and In-person

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1. **Call to Order and Welcome from Board President following at 6:30 p.m.**

2. **Member Comments: This time is devoted to Association Members who have comments and/or concerns regarding any Association matter.** Except in the case of an emergency, no action may be taken upon a matter raised under this item of the agenda until the matter has been specifically included on an agenda as an item upon which action may be taken. The Board has the authority to limit the time for individual comments. A time limit of two (2) minutes per member has been allotted. No member can give away his or her allotted time to expand another member's time. In consideration of other members who may wish to present comments and/or concerns, please avoid repetition.

3. **Introductions:**
   - Board Members
   - Committee Members; ACC, F&B, Events, and Firewise
   - General Manager & Landscape Superintendent
   - Office Staff
   - Landscape & Maintenance Staff

A quorum of the members is not required to conduct the following business:

4. **Approval of November 19, 2025, Annual Members Election & 2026 Budget Ratification Meeting Minutes**

5. **Announce Results of 2027 Operating and Reserve Budget Ratification; Assessment Increase of Six Percent (6%)**
   NRS 116.31151 § 3. states: "…Unless at that meeting a majority of all units' owners, or any larger vote specified in the declaration, reject the proposed budget, the proposed budget is ratified, whether or not a quorum is present. If the proposed budget is rejected, the periodic budget last ratified by the units' owners must be continued until such time as the units' owners ratify a subsequent budget proposed by the executive board."

6. **Announce results of 2026 Annual Election of Directors; four (4) Board Members will be seated (four 2-year terms).**

7. **Adjournment**

Following the Annual Meeting there will be a Board of Directors Organizational Meeting for the purpose of selecting officer positions.

CAUGHLIN RANCH HOMEOWNERS ASSOCIATION
2026 ANNUAL MEMBERS ELECTION AND
2027 BUDGET RATIFICATION MEETING

Please join the meeting from your computer, tablet or smartphone.

https://meet.goto.com/275405157

You can also dial in using your phone.
United States: +1 (571) 317-3122 **Access Code:** 275-405-157

Get the app now and be ready when your first meeting starts: https://meet.goto.com/install

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

Board of Directors Organizational Meeting Agenda
Pinocchio's Reno, 5995 S. Virginia St., Reno, NV 89502
Wednesday, November 18, 2026
Immediately following the 2026 Annual Members Election
& 2027 Budget Ratification Meeting
To be conducted In-person and virtually via GoToMeeting (Log in information is on Page 2)

1. **Call to order and establish quorum**

2. **Member Comments: This time is devoted to Association Members who have comments and/or concerns regarding items on this agenda.** Except in the case of an emergency, no action may be taken upon a matter raised under this item of the agenda until the matter has been specifically included on an agenda as an item upon which action may be taken. The Board has the authority to limit the time for individual comments. A time limit of two (2) minutes per member has been allotted. No member can give away his or her allotted time to expand another member's time. In consideration of other members who may wish to present comments and/or concerns, please avoid repetition.

3. **Board to Elect 2027 Board of Directors Officers**

   *** All Board Officers will be required to also be an Officer on the Nevada State Contractors Board License which requires a background check. ***

4. **Member Comments: This time is devoted to Association Members who have comments and/or concerns regarding any association matters.** The Board has the authority to limit the time for individual comments. A time limit of two (2) minutes per member has been allotted. No member can give away his or her allotted time to expand another member's time. In consideration of other members who may wish to present comments and/or concerns, please avoid repetition.

5. **Announce Future Meeting Dates & Adjourn:**
   - Board Orientation / Training on January 8, 2027, at 9:00 a.m. – TENTATIVE DATE
   - Board Agenda Workshop on Monday, January 25, 2027, at 4:00 p.m.; Executive Session Workshop will immediately follow.
   - Board of Directors Executive Session on Wednesday, January 27, 2027, at 5:00 p.m. and General Business Meeting at 6:00 p.m.

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

Log-In Information:

Board of Directors Organizational Meeting
Wednesday, November 18, 2026, Immediately following the 2026 Annual Members Election & 2027 Budget Ratification Meeting

Please join the meeting from your computer, tablet, or smartphone.
https://meet.goto.com/275405157

You can also dial in using your phone.
United States: +1 (571) 317-3122
Access Code: 275-405-157
Get the app now and be ready when your first meeting starts:
https://meet.goto.com/install

NOTICE: NRS 116.31083 provides that each notice of a meeting of the executive board (aka: Board of Directors) must state the time and place of the meeting and include a copy of the agenda for the meeting or the date and location(s) where copies of the agenda may be conveniently obtained by the units' owners. General Business Meeting Agendas are posted on the Caughlin Ranch HOA website and in the brochure box to the right of the entry door of the Association office at 1070 Caughlin Crossing, Reno, NV 89519. You may also call 775-746-1499 to obtain a copy. You are also notified of the rights of a unit's owner to: (a) Have a copy of the minutes or a summary of the minutes of the meeting provided to the unit's owner upon request, and, if required or by the executive board upon payment to the association of the cost of providing the copy to the unit's owners or in electronic format at no cost. (b) Speak to the association executive board unless the executive board is meeting in executive session. (c) A copy of the audio recording of the minutes or a summary of the minutes of the meeting provided to the unit's owner. Any comments made may potentially become a permanent record of the minutes.

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

2025 Annual Members & Election and 2026 Budget Ratification Meeting Minutes

Call to Order, Open and Tally Secret Ballots, Monday, November 17, 2025, at 12:00 noon
Location: CRHA Office, 1070 Caughlin Crossing, Reno, NV 89519

Reconvened meeting on Wednesday, November 19, 2025, at 6:30p.m.
Location: Pinocchio's Reno, 5955 S. Virginia St., Reno, NV 89502

Both sessions were conducted virtually via GoToMeeting and In-person

Board Members in attendance via in-person, teleconference and/or telephone on November 19, 2025:

Michael Ginsburg, Vice President/Acting President
Allen Black, Treasurer
Steve Bremer, Director
Jon Ericson, Secretary
Al Dennis, Director
Harvey Miller, Director

Others in attendance via in-person, teleconference and/or telephone on November 19, 2025:

Lisa Nunley, General Manager
Randy Lisenby, L&M Landscape Superintendent
Sandy Wheeler, Assistant Manager/CAM

80 Homeowners in attendance on November 19, 2025 (none attended virtually).

1. **Call to Order at 12:00 noon on Monday, November 17, 2025**
   GM Nunley called the 2025 Annual Election to order at 12:00 noon for the purpose of counting the annual election ballots.

2. **Appointment of Inspector of Elections; Identify Member Volunteers to Open and Tally Secret Ballots**
   Homeowner Volunteers present to count ballots and confirm electronic voting tally were Carol Pallesen and Joyce Thompson. The Inspectors of Election form was signed by all present. Also in attendance was Asst. Mgr. Sandy Wheeler.

3. **Open and Tally Secret Ballots (both electronic and hardcopy ballots)**
   Homeowner Volunteers opened and tallied the ballots.

4. **Recess**
   There being no further current business, the meeting was recessed at 12:30pm.

5. **Reconvene & Welcome from Board Vice President/Acting President, Wednesday, November 19, 2025**
   VP Ginsburg reconvened the 2025 Annual Members & Election and 20265 Budget Ratification Meeting at 6:36pm.

6. **Member Comments: This time is devoted to Association Members who have comments and/or concerns regarding any Association matter.** Except in the case of an emergency, no action may be taken upon a matter raised under this item of the agenda until the matter has been specifically included on an agenda as an item upon which action may be taken. The Board has the authority to limit the time for individual comments. A time limit of two (2) minutes per member has been allotted. No member can give

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away his or her allotted time to expand another member's time. In consideration of other members who may wish to present comments and/or concerns, please avoid repetition.

- A homeowner asked the Board to continue to evaluate the budget to maintain the level of assessments. He also relayed that there is heavy traffic in the "circle drive" by the elementary school. Can the Board ask the city to install traffic calming.
- A homeowner commented that the flashing lights by the school don't work. Staff noted that this belongs to the City of Reno and a message can be sent to them via Reno Direct. Staff will also follow up.
- A homeowner who lives in the Cottages asked if a light can be installed on Caughlin Pkwy at the crosswalk by the Cottages. Director Miller provided an update on his efforts to reduce speeding on the Parkway. He is working with the City of Reno Police Dept regarding speeding on Caughlin Pkwy and Village Green Pkwy and hopes for allocation of funds for traffic calming efforts.
- A homeowner commented about a blind curve on Village Green Pkwy. Can additional signage and traffic calming be installed.
- A homeowner commented that he hears shooting above Pinehaven. A brief discussion ensued about the Association's efforts to report illegal behavior in this area.
- A homeowner agreed that blinking pedestrian lights would help on the Parkway, especially with all the wildlife. She reminded those in attendance to not feed the geese.
- A homeowner asked if trees along the pathways could be trimmed up. He was encouraged to contact the office with the specific locations.

7. Introductions:

VP Ginsburg provided the following introductions and recognition:

- Mike Heffner, outgoing Chairperson for the Finance & Budget Committee.
  VP Ginsburg thanked Mr. Heffner for his years of volunteer service and provided an overview of Mr. Heffner's accomplishments while serving Caughlin Ranch HOA.
  Mike moved to Caughlin Ranch in 2001 with wife, Barbara. He joined the Board in 2010 through 2015.
  A member of the Finance & Budget Committee for ten-plus years
  On the F&B he keeps cash flow reports updated and assists with budget development every year.
  He oversaw the Water Project in 2012.
  He encourages other homeowner involvement and volunteerism – for example, he has been working with Marty Kwitek on F&B to "take over the reins."
  VP Ginsburg presented him with a framed photo with Mike Heffner's favorite cottonwood tree.

- **Board Members – current 2025 Board Members**
  - Michael Ginsburg, Vice President/Acting President
  - Jon Ericson, Secretary
  - Allen Black, Treasurer
  - Al Dennis, Director
  - Steve Bremer, Director
  - Harvey Miller, Director

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- **Committee Members; ACC, F&B and Events**

  2025 Finance & Budget Committee
  - Mike Heffner, Chairperson
  - Allen Black, Board Liaison
  - Phil Schweber
  - Joyce Thompson
  - Martin Kwitek
  - Peter Broughton
  - Steve Bremer

  2025 Architectural Control Committee
  - Paul Gianoli, Co-chair
  - Guy Grimsley, Co-chair
  - Bill Houston
  - Drew Naccarato
  - Randy Lisenby, CRHA Landscape Superintendent & NV Licensed Landscape Contractor
  - Jon Ericson, Board Liaison

  Professional Advisors:
  - Lewis Zaumeyer – Architect
  - Seth Padovan – Professional Engineer

  2025 Events and Caughlin Rancher Committee
  - Michele Attaway, Chairperson
  - Lisa Ericson
  - Al Dennis
  - Michael Ginsburg, Board Liaison
  - Myra Chen Neese

- **Office Staff Introductions:**
  - General Manager & Landscape Superintendent
    - **General Manager, Lisa Nunley, CMCA, AMS, LSM, PCAM**
    - **Landscape Superintendent, Randy Lisenby**

  - Office Staff
    - **Sandy Wheeler–** Asst. Mgr./Bookkeeper/Finance Mgr/Licensed Community Association Mgr
    - **Kim Teepe –** Licensed Community Association Manager/ACC Coordinator and CC&R Compliance Coordinator
    - **Katie Lund –** Full-time Front Desk Administrator
    - **Janis Laycox –** Part-time Front Desk Administrator

  - **Landscape & Maintenance Staff**
    - **Jose,** Foreman
    - **Noe**, Irrigation Crew
    - **Angel,** Irrigation Crew
    - **Alejandro**, Planter crew

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- **Martin**, 3 Parks
- **Miguel**, Irrigation Crew
- **Marco,** Seasonal Crew Manager

A quorum of the members is not required to conduct the following business:

8. **Approval of November 20, 2024 Annual Members Election & 2025 Budget Ratification Meeting Minutes**
   MOTION: Homeowner T. Laird moved to approve the minutes of the November 20, 2024 Annual Members Election & 2025 Budget Ratification Meeting Minutes as presented; Homeowner R. Weaver seconded. Motion unanimously carried.

9. **Announce Results of 2026 Operating and Reserve Budget Ratification; Assessment Increase of Seven Percent (7%)**
   VP Ginsburg provided brief comments regarding the assessment increase for 2026 and provided the following statement regarding Budget Ratification.
   NRS 116.31151 § 3. states: "…Unless at that meeting a majority of all units' owners, or any larger vote specified in the declaration, reject the proposed budget, the proposed budget is ratified, whether or not a quorum is present. If the proposed budget is rejected, the periodic budget last ratified by the units' owners must be continued until such time as the units' owners ratify a subsequent budget proposed by the executive board."
   Therefore, because a majority of the units' owners did not attend to reject the 2026 budget, it is considered ratified.

10. **Announce results of 2025 Annual Election of Directors; four (4) Board Members will be seated (three 2-year positions; one 1-year position)**
    VP Ginsburg reported that, for this year's elections, there were four (4) Board Member positions available, three 2-year positions and one 1-year position. Elected to the Board are: Steve Bremer, Al Dennis, Mike Ginsburg and Jeanne Naccarato.
    VP Ginsburg also announced that, at this week's Board Meeting, Allen Black was appointed to fill the one-year vacancy caused by Thomas Keiffer's resignation.

11. **Adjournment**
    MOTION: C. Fey moved to adjourn the meeting at 7:06p.m.; C. Herrin seconded. Motion unanimously carried.

Following the Annual Meeting there will be a Board of Directors Organizational Meeting for the purpose of selecting officer positions.

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Jon Ericson, Secretary

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	A	B	E	F	G
1	**APPROVED BY BOARD**	**2027 BUDGET SUMMARY**	**2025**	**2026**	**2027**
2	**9/30/26**		**AUDITED**	**RATIFIED**	**APPROVED**
3		**INCOME**	**20% Increase**	**7% Increase**	**6% Increase**
4		**ASSESSMENT REVENUE**			
5	3110	MEMBERSHIP ASSESSMENTS	3,268,778	3,497,583	3,707,438
6	3115	COMMERCIAL ASSESSMENTS	201,770	215,576	228,511
7		**TOTAL ASSESSMENT REVENUE**	**3,470,548**	**3,713,159**	**3,935,948**
8					
9		**OTHER REVENUE**			
10	3150	TRANSFER FEES	17,800	30,000	30,000
11	3160	RESALE/DEMAND PACKAGE	23,807	26,126	26,000
12	3200	INSURANCE CLAIM REVENUE	0	0	0
13	3310	OTHER INCOME	18,976	13,000	15,000
14	3311	VILLAGE GREEN PARK FEES	2,100	4,000	2,500
15	3313	VIOLATION FINES/PENALTIES	34,200	3,000	3,000
16	3314	DISTRESSED PROPERTIES CLEAN-UP	0	0	0
17	3315	ARCHITECTURAL CONTROL	4,600	5,000	6,000
18	3316	LATE PAYMENT - INTEREST CHARGE	14,421	4,000	7,000
19	3317	OWNER REIMBURSEMENTS	0	0	0
20	3410	LATE PAYMENT - LATE CHARGE	21,893	20,000	20,000
21	3411	OMBUDSMAN FEE REIMBURSEMENT	0	0	0
22	3412	PCE TAX	0	0	0
23	3414	CAUGHLIN CREEK IRRIGATION & REPAIR	0	0	0
24	3417	INTEREST INCOME	6,054	5,000	6,000
25	3418	GAIN (LOSS) ON SALE OF ASSETS **(Non-Cash)**	0	0	0
26	3419	LEGAL JUDGEMENTS	24,954		
27	3421	COLLECTION SERVICE FEES	0	0	0
28	3422	ALUM CREEK PRESERVATION PROJECT	0	0	0
29	3423	MANAGEMENT CONTRACT SERVICES	0	0	0
30	3424	LANDSCAPE CONTRACT SERVICE	76,877	82,500	87,100
31	3590-1	CRHA RESERVE TRANSFER	**(335,385)**	**(435,385)**	**(505,385)**
32	3591-1	MOUNTAINSHYRE RESERVE TRANSFER	**(22,163)**	**(24,224)**	**(26,525)**
33	3592-1	CAUGHLIN/DEER CREEK RESERVE TRANSFER	**(67,195)**	**(86,682)**	**(111,820)**
34	3593	PINE BLUFF RESERVE TRANSFER	0	0	0
35	3594	1070 CC RESERVE TRANSFER	0	0	0
36	3595	WHISPERING CANYON (RH) RESERVE TRANSFER	**(40,267)**	**(41,676)**	**(43,135)**
37	3900	1070 CC - TRANSFER TO CAPITAL	0	0	0
38		**TOTAL OTHER REVENUE**	**(219,328)**	**(395,341)**	**(484,265)**
39					
40		**TOTAL INCOME**	**3,251,220**	**3,317,818**	**3,451,683**
41					
42		**EXPENSE**			
43		**OPERATING EXPENSE**			
44	4125	OFFICE RENT	0	0	0
45	4126	COMPUTER SERVICES	48,310	50,000	55,000
46	4127	CAI LAC LOBBYIST	2,263	2,263	2,263
47	4128	GATE REMOTES	1,253	1,500	1,500
48	4129	1070 CC LOAN - PRINCIPAL	33,744	35,136	36,841
49	4129-1	1070 CC LOAN - INTEREST	3,559	2,157	699
50	4129-2	1070 CC PRINCIPAL PAYDOWN	0	0	0
51	4130	GENERAL OFFICE	46,303	60,000	60,000

	A	B	E	F	G
52	4131	OMBUDSMAN	9,643	9,618	9,618
53	4132	ELECTION FOR BOARD	3,125	5,000	5,000
54	4133	POSTAGE	11,557	16,000	18,000
55	4134	MANAGEMENT CONSULTANT FEE	0	0	0
56	4135	PRINTING & MAILINGS	20,293	20,000	20,000
57	4136	ACC BACKUP	0	0	0
58	4200	LEGAL SETTLEMENT	0	0	0
59	4201	LEGAL PROJECTS	2,917	5,000	5,000
60	4202	LEGAL - COLLECTION PROCEEDINGS	29,364	10,000	10,000
61	4300	LEGAL	66,937	50,000	50,000
62	4301	ACCOUNTING	18,400	22,000	22,000
63	4302	OUTSIDE CONSULTING	7,807	4,000	5,000
64	4303	FIRE PREVENTION PROJECT/FIRE WISE	1,570	5,000	5,000
65	4305	BAD DEBT	-10,913	3,000	3,000
66	4306	DISTRESSED PROPERTIES CLEAN-UP	0	0	0
67	4307	FENCE REPAIR AGREEMENT	0	0	0
68	4308	MGMT. SERVICES INSURANCE	1,627	1,656	1,656
69	4309	LANDSCAPE SERVICES INSURANCE	3,935	5,446	5,715
70	4310	INSURANCE PACKAGE	123,325	132,327	138,927
71	4320	TAXES, LICENSES & FEES	37,095	69,000	40,000
72	4320-1	FEDERAL INCOME TAX	12,822	9,000	10,000
73	4321	PCE TAX FEE	0	0	0
74	4325	DEPRECIATION (Non-Cash)	0	0	0
75	4326	LOSS - DISPOSAL OF ASSETS **(Non-Cash)**	0	0	0
76	4330	NEWSLETTER	0	0	0
77	4335	COMMUNITY ACTIVITIES	38,146	35,000	40,000
78	4336	CAUGHLIN RANCHER	0	0	0
79	4360	ALARM MONITORING	1,986	3,000	2,500
80	4361	PATROL SERVICE	63,662	57,900	77,000
81	4373	LANDSCAPE CONTRACT SERVICES EXPENSE	1,150	2,000	2,000
82	4640	CAUGHLIN XING CAM FEE	13,169	7,500	7,500
83	4774	CONSULTING - ROCK WALL	0	0	0
84	4780	STEAMBOAT DITCH ANNUAL FEE & MAINTENANC	14,905	15,000	15,000
85	4791	CONTINGENCY	0	0	0
86	5000	ARCHITECTURAL CONTROL COMMITTEE	7,840	10,000	10,000
87		**TOTAL OPERATING EXPENSE**	**615,795**	**648,503**	**659,219**
88					
89		**OTHER EXPENSE**			
90	9530	PURCHASE 1070 BLDG.			
91	9540	VILLAGE GREEN PARK IMPROVEMENTS			
92		**TOTAL OTHER EXPENSE**			
93					
94		**PAYROLL**			
99	4104	OFFICE TEMP.	6,597	0	0
100	4106	SALARIES & WAGES - ADMIN.	365,958	403,189	424,797
102	4110	PAYROLL TAXES - ADMIN.	41,769	44,194	45,946
103	4111	GROUP MEDICAL INS. - ADMIN.	53,174	59,078	77,076
104	4112	EMPLOYEE SIMPLE IRA - ADMIN.	11,381	12,846	13,494
105	4113	WORKERS COMP. - ADMIN.	1,967	2,986	4,735
106	4114	CONTINUING EDUCATION - ADMIN.	4,798	7,500	7,500
107	4115	STAFF INCENTIVE - ADMIN.	25,000	22,000	25,000
108	4402	SALARIES & WAGES- L&M	528,374	550,417	570,434
111	4409	SEASONAL WAGES - L&M	470,044	522,390	538,230

	A	B	E	F	G
112	4410	GROUP MEDICAL INS. - L&M	100,997	121,784	158,756
113	4411	PAYROLL TAXES - L&M AND SEASONAL	120,689	131,234	134,856
114	4412	EMPLOYEE SIMPLE IRA - L&M	12,741	13,217	17,713
115	4413	STAFF INCENTIVE - L&M	18,000	18,000	20,000
116	4414	WORKERS COMP. - L&M AND SEASONAL	15,080	23,568	29,774
117	4415	CONTINUING EDUCATION - L&M	100	3,500	3,500
119		**TOTAL PAYROLL**	**1,776,668**	**1,935,903**	**2,071,810**
120					
121		**REPAIRS AND MAINTENANCE**			
122	4142	ENTRANCE GATE REPAIRS	5,602	6,000	6,000
123	4143	CAMERAS - REPAIRS & MAINTENANCE	605	2,500	2,500
124	4144	FIRE HYDRANT INSPECTION/REPAIRS	0	0	2,300
125	4500	MATERIALS/SUPPLIES	47,219	38,000	40,000
126	4501	VANDALISM & DUMP RUN	0	1,500	1,500
127	4502	SNOW REMOVAL	0	3,000	3,000
128	4503	PORTABLE RESTROOM FACILITY	18,276	19,000	19,000
129	4510	CHEMICALS/FERTILIZERS	14,177	20,000	20,000
130	4520	IRRIGATION REPAIRS	29,186	32,000	32,000
131	4530	PLANT MATERIAL/REPLACEMENT	33,372	35,000	35,000
132	4535	SOD & SEED	3,685	5,000	5,000
133	4537	TREE REMOVAL/PRUNING	23,425	25,000	25,000
134	4560	FUEL & OIL	29,714	38,000	38,000
135	4570	WEED ABATEMENT	63,500	70,000	70,000
136	4575	FIRE MITIGATION PROJECTS (i.e.: Landscaping)	0	5,000	5,000
137	4620	MISCELLANEOUS	2,329	5,000	5,000
138	4621	COTTAGES FENCE PAINTING	0	0	0
139	4625	MISC. PROPERTY REPAIRS	425	3,000	3,000
140	4630	TRASH HAULING	23,591	25,000	25,000
141	4705	SMALL EQUIPMENT	10,306	6,000	6,000
142	4706	L&M PHONES	60	0	0
143	4710	EQUIPMENT MAINTENANCE	56,879	45,000	40,000
144	4720	PARK REPAIRS/MAINT.	0	0	5,000
145	4730	EQUIPMENT RENTAL	1,668	3,000	3,000
146	4760	SIGN MAINTENANCE/LIGHTS	1,376	4,500	4,500
147	4770	WATER CONSERVATION PROJECTS	0	0	0
148	4774	CONSULTING - ROCK WALL PROJECT	0	0	0
149	4775	ROCK/STONE WALL REPAIRS	0	0	0
150	4790	UNIFORMS	12,556	15,000	15,000
151	4792	ALUM CREEK PRESERVATION PROJECT	0	0	0
152	4793	INSURANCE CLAIM EXPENSE	0	0	0
153		**TOTAL REPAIRS AND MAINTENANCE**	**377,950**	**406,500**	**410,800**
154					
155		**UTILITY**			
156	4140	TELEPHONE	7,971	10,000	8,000
157	4141	ENTRANCE GATES TELEPHONE & INTERNET	6,879	9,000	7,500
158	4540	IRRIGATION	263,562	260,000	265,000
159	4550	UTILITIES	44,468	49,000	49,000
160	4551	STREET LIGHTS (Deer Creek)	4,269	4,500	4,500
161	4750	CAUGHLIN CREEK IRRIGATION REIMB.	2,361	2,300	2,500
162		**TOTAL UTILITY**	**329,510**	**334,800**	**336,500**
163					
164		**TOTAL EXPENSE**	**3,099,923**	**3,325,706**	**3,478,329**
165					

	A	B	E	F	G
166		**EXCESS REVENUE / EXPENSE**	**151,298**	**(7,889)**	**(26,646)**
167					
173					
174		**INCOME**			
175		**RESERVE**			
176	3100	Developer Contributions	0	0	0
177	3200	INSURANCE CLAIM REVENUE	5,596	0	0
178	3125	RESERVE ASSESSMENT - CRHA	0	0	0
179	4326-1	Gain/Loss on Investments	0	0	0
180	7101	INSURANCE CLAIM REVENUE	0	0	0
181	7105	CAUGHLIN/DEER CREEK RESERVE TRANSFER	67,195	86,682	111,820
182	7120	MOUNTAINSHYRE RESERVE TRANSFER	22,163	24,224	26,525
183	7130	CRHA RESERVE TRANSFER	335,385	435,385	505,385
184	7160	1070 CC RESERVE TRANSFER	0	0	0
185	7170	PINE BLUFF RESERVE TRANSFER	0	0	0
186	7175	WHISPERING CANYON RESERVE TRANSFER	40,267	41,676	43,135
187	7200	OTHER INCOME	0	0	0
188	7900	CAUGHLIN/DEER CREEK INTEREST	1,838	1,500	2,000
189	7910	MOUNTAINSHYRE INTEREST	5,107	700	4,000
190	7920	CRHA INTEREST	11,025	3,600	8,000
191	7960	WHISPERING CANYON INTEREST	403	675	500
192	7935	PARK IMPROVEMENT CONTRIBUTION	0	0	0
193	7940	1070 CC INTEREST	0	0	0
194	7950	PINE BLUFF INTEREST	0	0	0
195		**TOTAL RESERVE**	**488,978**	**594,442**	**701,365**
196					
197		**TOTAL INCOME**	**488,978**	**594,442**	**701,365**
198					
199		**EXPENSE**			
200		**RESERVE**			
201	8110	EQUIPMENT / VEHICLE MAINTENANCE	3,634	0	51,481
202	8120	EQUIPMENT ACQUISITION / REPLACEMENT	10,558	16,902	83,727
203	8140	TRAIL MAINTENANCE	640	10,250	13,684
204	8150	MISC. OFFICE EQUIPMENT	4,492	24,944	51,731
205	8160	SIGN MAINTENANCE	21,799	20,551	0
206	8190	1050 MAINTENANCE BUILDING / YARD	0	0	0
207	8191	IRRIGATION COMPS./POND MAINT.	1,172	12,640	16,738
208	8192	SIDEWALK/CONCRETE REPAIRS & MAINT.	0	0	0
209	8195	CRHA RESERVE UPDATE	6,000	1,435	1,471
210	8197	WEBSITE UPDATE	0	13,858	14,205
211	8200	PARK IMPROVEMENTS	12,643	2,737	6,902
212	8201	CRHA CONSULTING/ENGINEERING	400	0	0
213	8203	1070 OFFICE BUILDING	0	32,967	82,571
214	8220	CRHA MISC. REPAIRS & MAINT.	0	0	0
215	8222	SEGMENTAL RETAINING WALL REPAIRS	0	0	4,943
216	8223	RETAINING AND ROCKERY WALL INSPECTIONS	0	0	9,928
217	8225	BRIDGE/WATER WAYCROSSING	0	0	0
218	8230	CAUGHLIN/DEER CREEK ROAD MAINT.	0	0	0
219	8232	CAUGHLIN/DEER CREEK POND R&M	0	7,390	7,426
220	8233	CAUGHLIN/DEER CREEK MISC R&M	1,118	9,243	53,476
221	8240	CRHA ENTRY SIGNS & POWER	0	0	21,065
222	8250	MOUNTAINSHYRE ROAD MAINT.	0	0	2,575
223	8260	MOUNTAINSHYRE GATES	0	0	0

	A	B	E	F	G
224	8262	MOUNTAINSHYRE RESERVE UPDATE	1,400	513	575
225	8263	MOUNTAINSHYRE MISC. REPAIRS	0	513	0
226	8264	MOUNTAINSHYRE CONCRETE REPAIRS	0	2,296	0
227	8265	MOUNTAINSHYRE MONUMENT SIGN & LIGHTS	0	750	0
228	8266	MTNSHYRE CONSULTING/ENGINEERING	0	0	0
229	8270	CAUGHLIN/DEER CREEK GATE REPAIRS	2,639	3,223	22,827
230	8274	CAUGHLIN/DEER CREEK RESERVE UPDATE	1,600	513	575
231	8275	CAUGHLIN/DEER CREEK CONCRETE REPAIRS	0	0	0
232	8276	CC/DC CREEK CONSULTING/ENGINEERING	400	0	0
233	8280	INSURANCE CLAIM EXPENSE	0	0	0
234	8290	VEHICLE ACQUISITION / REPLACEMENT	33,508	37,105	0
235	8300	CAUGHLIN/DEER CREEK ENTRY SIGNAGE (2)	0	0	0
236	8310	HOLIDAY LIGHTING	0	0	0
237	8320	WHISPERING CANYON MISC. IRRIGATION REPAIRS	0	1,435	0
238	8330	WHISPERING CANYON RESERVE STUDY UPDATE	1,400	0	500
239	8331	WHISPERING CANYON ROAD MAINT.	0	2,847	3,000
240	8332	WHISPERING CANYON ROCKERY WALL INSPECT.	0	2,358	0
241	8333	WHISPERING CANYON CONSULTING/ENGINEERIN(	0	0	0
242	8334	WHISPERING CANYON MISC. REPAIRS	0	3,588	0
243	8335	WHISPERING CANYON PLANT REPLACEMENT	0	0	0
244	8336	WHISPERING CANYON RETAINING WALLS	0	0	0
245	8337	WHISPERING CANYON GATE R&R	0	0	0
246		**TOTAL RESERVE**	**103,403**	**208,058**	**449,400**
247					
248		**TOTAL EXPENSE**	**103,403**	**208,058**	**449,400**
249					
250		**EXCESS REVENUE / EXPENSE**	**385,575**	**386,384**	**251,965**

Clarity from Complexity



RESERVE STUDY

Member Distribution Materials

Caughlin Ranch HOA

Update w/o Site Visit Review

2026 Update- 2 Final

Published - September 15, 2026

Prepared for the 2027 Fiscal Year

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September 15, 2026

This is a summary of the Reserve Study that has been performed for Caughlin Ranch HOA, (the "Association") which is a Planned Community with a total of 2,293 Lots. This study was conducted in compliance with Nevada *NRS 116.31151 and NRS 116.31152* and is being provided to you as a member of the Association. A full copy is available (through the Association) for review by members of the Association.

The intention of the Reserve Study is to forecast the Association's ability to repair or replace major components as they wear out in future years. This is done utilizing the "Cash Flow Method." This is a method of developing a reserve funding plan where the contributions to the reserve fund are designed to offset the variable annual expenditures from the reserve fund.

Browning Reserve Group, a division of Reserve Advisors, LLC prepared this Update w/o Site Visit Review for the January 1, 2027 - December 31, 2027 fiscal year. At the time this summary was prepared, the assumed long-term before-tax interest rate earned on reserve funds was 2.50% per year, and the assumed long-term inflation rate to be applied to major component repair and replacement costs was 2.50% per year.

The Reserve Study is not an engineering report, and no destructive testing was performed. The costs outlined in the study are for budgetary and planning purposes only, and actual bid costs would depend upon the defined scope of work at the time repairs are made. Also, any latent defects are excluded from this report.

This reserve study was produced under the responsible charge of Robert W. Browning who, pursuant to Nevada regulation R145-06, is a Nevada Reserve Study Specialist (RSS #5).

Funding Assessment

Based on the 30 year cash flow projection, the Association's reserves appear adequately funded as the reserve fund ending balances remain positive throughout the replacement of all major components during the next 30 years.

Nevada statute imposes no reserve funding level requirements. Although one or more of the reserve fund percentages expressed in this report may be less than one hundred percent, those percentages do not necessarily indicate that the Association's reserves are inadequately funded.

The board of directors does not anticipate any special reserve assessment will be required during the current 30-year life of the reserve study to repair, replace, maintain or restore any major component or to provide adequate reserves. (*NAC 116.430 8*)

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Reserve Component	Current Replacement Cost	Useful Life	Remaining Life	2026 Fully Funded Balance	2027 Fully Funded Balance	2027 Line Item Contribution based on Cash Flow Method
01000 - Paving	1,925,590	1-30	0-20	1,404,292	1,501,715	158,868
02000 - Concrete	8,658	1-8	0-6	6,619	4,149	975
03000 - Painting: Exterior	24,422	5-7	2-4	12,896	17,624	5,886
03500 - Painting: Interior	15,829	10-10	1-1	14,246	16,224	2,079
04000 - Structural Repairs	428,579	10-50	1-19	378,544	398,510	14,951
05000 - Roofing	45,693	1-30	0-22	29,018	29,306	2,788
08000 - Rehab	35,221	1-20	0-17	14,482	13,839	3,646
14000 - Recreation	1,353	10-10	2-2	1,082	1,248	182
17000 - Tennis Court	79,261	7-21	2-9	49,657	57,750	9,587
18000 - Landscaping	22,581	1-20	1-11	11,720	17,286	6,961
18500 - Lakes / Ponds	32,336	1-5	1-4	8,649	17,731	11,865
19000 - Fencing	28,439	10-30	1-14	15,261	17,067	2,275
19500 - Retaining Wall	451,846	2-25	1-17	138,633	168,604	44,954
20000 - Lighting	42,076	20-20	1-17	7,361	9,701	4,060
21000 - Signage	157,785	15-25	1-20	88,360	98,173	12,110
22000 - Office Equipment	73,862	1-9	0-5	50,761	62,134	16,461
23000 - Mechanical Equipment	84,257	15-15	1-12	64,843	72,222	7,890
24000 - Furnishings	93,338	10-15	1-10	70,138	79,192	9,921
24500 - Audio / Visual	3,311	10-10	8-8	662	1,018	517
24600 - Safety / Access	25,492	3-6	1-2	16,995	22,014	6,019
25000 - Flooring	32,328	10-20	6-10	16,543	19,499	3,721
25500 - Wallcoverings	7,435	20-20	1-1	7,064	7,621	488
26000 - Outdoor Equipment	487,771	5-30	0-14	225,081	251,885	48,854
27000 - Appliances	6,867	10-15	5-7	3,939	4,567	761
30000 - Miscellaneous	841,422	1-20	0-19	461,788	546,137	125,368
31000 - Reserve Study	11,855	5-5	0-4	5,213	6,339	3,258
32000 - Undesignated	1,435	1-1	1-1	718	1,471	942
Totals	$4,969,041			$3,104,564	$3,443,026	$505,385
Estimated Ending Balance				$1,071,521	$1,247,085	$18.37 /Lot/month @ 2293
Percent Funded				34.5%	36.2%	

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	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Beginning Balance	669,767	1,071,521	1,247,085	659,669	714,574	279,696	700,134	1,078,540	1,498,324	1,793,155
Inflated Expenditures @ 2.5%	55,128	358,447	1,186,341	607,445	1,162,538	121,659	186,804	168,860	316,556	883,655
Reserve Contribution	435,385[1]	505,385	575,385	645,385	715,385	530,000	543,250	556,831	570,752	585,021
Lots/month @ 2293	*15.82*	*18.37*	*20.91*	*23.45*	*26.00*	*19.26*	*19.74*	*20.24*	*20.74*	*21.26*
Percentage Increase		*16.1%*	*13.9%*	*12.2%*	*10.8%*	*-25.9%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	21,497	28,625	23,540	16,966	12,275	12,097	21,959	31,813	40,636	41,096
Ending Balance	1,071,521	1,247,085	659,669	714,574	279,696	700,134	1,078,540	1,498,324	1,793,155	1,535,618

1) *Large increases in the funding plan.*

	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Beginning Balance	1,535,618	1,778,351	2,120,117	2,576,509	3,085,375	2,182,985	2,621,925	2,781,205	3,214,726	3,802,901
Inflated Expenditures @ 2.5%	397,827	321,002	231,595	206,787	1,629,329	298,825	602,832	353,294	229,073	630,536
Reserve Contribution	599,647	614,638	630,004	645,754	661,898	678,445	695,406	712,791	730,611	748,876
Lots/month @ 2293	*21.79*	*22.34*	*22.90*	*23.47*	*24.06*	*24.66*	*25.27*	*25.90*	*26.55*	*27.22*
Percentage Increase	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	40,913	48,129	57,983	69,900	65,041	59,320	66,705	74,024	86,637	96,552
Ending Balance	1,778,351	2,120,117	2,576,509	3,085,375	2,182,985	2,621,925	2,781,205	3,214,726	3,802,901	4,017,793

	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
Beginning Balance	4,017,793	4,324,312	4,558,636	5,083,265	5,764,192	6,156,697	6,847,793	7,135,963	6,533,956	6,069,473
Inflated Expenditures @ 2.5%	564,068	662,130	400,865	279,611	601,950	337,919	774,647	1,683,203	1,555,323	1,690,489
Reserve Contribution	767,598	786,788	806,458	826,619	847,284	868,466	890,178	912,432	935,243	958,624
Lots/month @ 2293	*27.90*	*28.59*	*29.31*	*30.04*	*30.79*	*31.56*	*32.35*	*33.16*	*33.99*	*34.84*
Percentage Increase	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*	*2.5%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	102,989	109,666	119,036	133,919	147,171	160,549	172,639	168,764	155,598	142,589
Ending Balance	4,324,312	4,558,636	5,083,265	5,764,192	6,156,697	6,847,793	7,135,963	6,533,956	6,069,473	5,480,197

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RESERVE STUDY

Member Distribution Materials

Caughlin Creek / Deer Creek

Update w/o Site Visit Review

2026 Update- Final

Published - September 15, 2026

Prepared for the 2027 Fiscal Year

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September 15, 2026

This is a summary of the Reserve Study that has been performed for Caughlin Creek / Deer Creek, (the "Association") which is a Planned Community with a total of 178 Units. This study was conducted in compliance with Nevada *NRS 116.31151 and NRS 116.31152* and is being provided to you as a member of the Association. A full copy is available (through the Association) for review by members of the Association.

The intention of the Reserve Study is to forecast the Association's ability to repair or replace major components as they wear out in future years. This is done utilizing the "Cash Flow Method." This is a method of developing a reserve funding plan where the contributions to the reserve fund are designed to offset the variable annual expenditures from the reserve fund.

Browning Reserve Group, a division of Reserve Advisors, LLC prepared this Update w/o Site Visit Review for the January 1, 2027 - December 31, 2027 fiscal year. At the time this summary was prepared, the assumed long-term before-tax interest rate earned on reserve funds was 2.50% per year, and the assumed long-term inflation rate to be applied to major component repair and replacement costs was 2.50% per year.

The Reserve Study is not an engineering report, and no destructive testing was performed. The costs outlined in the study are for budgetary and planning purposes only, and actual bid costs would depend upon the defined scope of work at the time repairs are made. Also, any latent defects are excluded from this report.

This reserve study was produced under the responsible charge of Robert W. Browning who, pursuant to Nevada regulation R145-06, is a Nevada Reserve Study Specialist (RSS #5).

Funding Assessment

Based on the 30 year cash flow projection, the Association's reserves appear adequately funded as the reserve fund ending balances remain positive throughout the replacement of all major components during the next 30 years.

Nevada statute imposes no reserve funding level requirements. Although one or more of the reserve fund percentages expressed in this report may be less than one hundred percent, those percentages do not necessarily indicate that the Association's reserves are inadequately funded.

The board of directors does not anticipate any special reserve assessment will be required during the current 30-year life of the reserve study to repair, replace, maintain or restore any major component or to provide adequate reserves. (*NAC 116.430 8*)

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Reserve Component	Current Replacement Cost	Useful Life	Remaining Life	2026 Fully Funded Balance	2027 Fully Funded Balance	2027 Line Item Contribution based on Cash Flow Method
01000 - Paving	1,173,477	2-27	4-17	573,858	644,815	78,395
02000 - Concrete	198,404	5-30	2-27	33,880	43,447	13,783
04000 - Structural Repairs	2,678	20-20	13-13	937	1,098	180
11000 - Gate Equipment	87,784	8-12	1-11	42,416	53,618	10,814
18500 - Lakes / Ponds	7,426	1-1	1-1	3,713	7,612	3,709
20000 - Lighting	49,528	20-40	1-15	39,967	42,366	1,591
21000 - Signage	12,859	15-20	12-18	1,426	2,145	993
24600 - Safety / Access	9,289	6-6	1-1	7,740	9,521	1,546
31000 - Reserve Study	3,900	5-5	0-4	1,930	2,188	810
Totals	$1,545,344			$705,868	$806,810	$111,820
Estimated Ending Balance				$260,758	$334,274	$52.35 /Unit/month @ 178
Percent Funded				36.9%	41.4%	

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	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Beginning Balance	169,341	260,758	334,274	463,384	615,021	117,064	262,339	386,822	531,962	706,661
Inflated Expenditures @ 2.5%	575	45,650	24,986	20,350	681,535	33,949	58,071	40,743	15,133	16,791
Reserve Contribution [1]	86,682	111,820	144,248	158,673	174,540	174,540	174,540	174,540	174,540	174,540
Units/month @ 178	*40.58*	*52.35*	*67.53*	*74.29*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*
Percentage Increase		*29.0%*	*29.0%*	*10.0%*	*10.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	5,310	7,346	9,848	13,314	9,038	4,684	8,014	11,343	15,292	19,638
Ending Balance	260,758	334,274	463,384	615,021	117,064	262,339	386,822	531,962	706,661	884,048

1) *Large recommended reserve contribution increases are necessary in years 2026 - 2030 in order to complete reserve projects and maintain a positive fund balance.*

	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Beginning Balance	884,048	944,822	1,099,906	1,247,799	1,406,086	1,536,441	1,721,352	1,691,307	1,248,415	1,409,353
Inflated Expenditures @ 2.5%	136,345	44,700	55,630	49,017	80,513	29,849	246,717	653,725	46,414	29,279
Reserve Contribution	174,540	174,540	174,540	174,540	174,540	174,540	174,540	174,540	174,540	174,540
Units/month @ 178	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*
Percentage Increase	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	22,579	25,244	28,984	32,764	36,328	40,220	42,132	36,293	32,812	37,050
Ending Balance	944,822	1,099,906	1,247,799	1,406,086	1,536,441	1,721,352	1,691,307	1,248,415	1,409,353	1,591,664

	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
Beginning Balance	1,591,664	1,777,813	1,931,055	1,874,699	2,066,636	1,017,424	1,171,222	1,342,011	1,307,300	1,289,505
Inflated Expenditures @ 2.5%	29,989	67,087	277,880	31,262	1,261,827	47,762	34,778	241,959	224,394	39,587
Reserve Contribution	174,540	174,540	174,540	174,540	174,540	174,540	174,540	174,540	174,540	174,540
Units/month @ 178	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*	*81.71*
Percentage Increase	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	41,598	45,788	46,985	48,658	38,075	27,020	31,028	32,708	32,059	33,925
Ending Balance	1,777,813	1,931,055	1,874,699	2,066,636	1,017,424	1,171,222	1,342,011	1,307,300	1,289,505	1,458,382

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Clarity from Complexity



RESERVE STUDY

Member Distribution Materials

Mountainshyre

Update w/o Site Visit Review

2026 Update- Final

Published - September 15, 2026

Prepared for the 2027 Fiscal Year

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September 15, 2026

This is a summary of the Reserve Study that has been performed for Mountainshyre, (the "Association") which is a Planned Community with a total of 58 Units. This study was conducted in compliance with Nevada *NRS 116.31151 and NRS 116.31152* and is being provided to you as a member of the Association. A full copy is available (through the Association) for review by members of the Association.

The intention of the Reserve Study is to forecast the Association's ability to repair or replace major components as they wear out in future years. This is done utilizing the "Cash Flow Method." This is a method of developing a reserve funding plan where the contributions to the reserve fund are designed to offset the variable annual expenditures from the reserve fund.

Browning Reserve Group, a division of Reserve Advisors, LLC prepared this Update w/o Site Visit Review for the January 1, 2027 - December 31, 2027 fiscal year. At the time this summary was prepared, the assumed long-term before-tax interest rate earned on reserve funds was 2.50% per year, and the assumed long-term inflation rate to be applied to major component repair and replacement costs was 2.50% per year.

The Reserve Study is not an engineering report, and no destructive testing was performed. The costs outlined in the study are for budgetary and planning purposes only, and actual bid costs would depend upon the defined scope of work at the time repairs are made. Also, any latent defects are excluded from this report.

This reserve study was produced under the responsible charge of Robert W. Browning who, pursuant to Nevada regulation R145-06, is a Nevada Reserve Study Specialist (RSS #5).

Funding Assessment

Based on the 30 year cash flow projection, the Association's reserves appear adequately funded as the reserve fund ending balances remain positive throughout the replacement of all major components during the next 30 years.

Nevada statute imposes no reserve funding level requirements. Although one or more of the reserve fund percentages expressed in this report may be less than one hundred percent, those percentages do not necessarily indicate that the Association's reserves are inadequately funded.

The board of directors does not anticipate any special reserve assessment will be required during the current 30-year life of the reserve study to repair, replace, maintain or restore any major component or to provide adequate reserves. (*NAC 116.430 8*)

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Reserve Component	Current Replacement Cost	Useful Life	Remaining Life	2026 Fully Funded Balance	2027 Fully Funded Balance	2027 Line Item Contribution based on Cash Flow Method
01000 - Paving	511,188	3-22	0-18	78,465	132,810	22,866
02000 - Concrete	3,771	6-8	1-1	3,203	3,865	190
03000 - Painting: Exterior	515	8-8	1-1	451	528	22
05000 - Roofing	1,929	30-30	21-21	579	659	35
11000 - Gate Equipment	62,942	8-12	1-8	27,720	35,613	2,597
20000 - Lighting	754	12-12	1-1	691	773	21
21000 - Signage	24,436	20-30	2-11	22,297	23,707	290
24600 - Safety / Access	4,393	6-6	1-1	3,661	4,503	245
31000 - Reserve Study	3,742	5-5	0-4	1,898	2,124	260
Totals	$613,670			$138,965	$204,581	$26,525
Estimated Ending Balance				$298,482	$309,144	$38.11 /Unit/month @ 58
Percent Funded				214.8%	151.1%	

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	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Beginning Balance	270,385	298,482	309,144	320,798	270,237	310,642	345,611	351,456	397,781	450,879
Inflated Expenditures @ 2.5%	3,150	23,364	25,169	89,661	1,592	11,266	44,517	8,648	7,446	480,072
Reserve Contribution	24,224	26,525	29,045	31,804	34,825	38,133	41,756	45,723	50,067	54,823
Units/month @ 58	*34.80*	*38.11*	*41.73*	*45.70*	*50.04*	*54.79*	*59.99*	*65.69*	*71.94*	*78.77*
Percentage Increase		*9.5%*	*9.5%*	*9.5%*	*9.5%*	*9.5%*	*9.5%*	*9.5%*	*9.5%*	*9.5%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	7,023	7,502	7,777	7,297	7,171	8,102	8,606	9,250	10,477	5,956
Ending Balance	298,482	309,144	320,798	270,237	310,642	345,611	351,456	397,781	450,879	31,586

	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Beginning Balance	31,586	71,799	100,082	63,109	93,649	92,929	111,615	143,997	177,483	111,672
Inflated Expenditures @ 2.5%	736	13,510	78,660	11,068	42,696	23,511	10,446	10,155	109,053	13,016
Reserve Contribution	39,672	39,672	39,672	39,672	39,672	39,672	39,672	39,672	39,672	39,672
Units/month @ 58	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*
Percentage Increase	*-27.6%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	1,276	2,122	2,015	1,935	2,303	2,525	3,156	3,969	3,570	3,125
Ending Balance	71,799	100,082	63,109	93,649	92,929	111,615	143,997	177,483	111,672	141,452

	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
Beginning Balance	141,452	175,017	189,891	183,646	227,378	143,594	143,221	173,430	204,423	248,539
Inflated Expenditures @ 2.5%	10,014	29,304	50,528	1,015	128,036	43,586	13,372	13,344	1,148	2,951
Reserve Contribution	39,672	39,672	39,672	39,672	39,672	39,672	39,672	39,672	39,672	0
Units/month @ 58	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*57.00*	*0.00*
Percentage Increase	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*0.0%*	*-100.0%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	3,907	4,505	4,612	5,074	4,580	3,541	3,909	4,665	5,592	6,177
Ending Balance	175,017	189,891	183,646	227,378	143,594	143,221	173,430	204,423	248,539	251,764

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Clarity from Complexity



RESERVE STUDY

Member Distribution Materials

Whispering Canyon at Caughlin Ranch

Update w/o Site Visit Review

2026 Update- Final

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September 15, 2026

This is a summary of the Reserve Study that has been performed for Whispering Canyon at Caughlin Ranch, (the "Association") which is a Planned Community with a total of 44 Lots. This study was conducted in compliance with Nevada *NRS 116.31151 and NRS 116.31152* and is being provided to you as a member of the Association. A full copy is available (through the Association) for review by members of the Association.

The intention of the Reserve Study is to forecast the Association's ability to repair or replace major components as they wear out in future years. This is done utilizing the "Cash Flow Method." This is a method of developing a reserve funding plan where the contributions to the reserve fund are designed to offset the variable annual expenditures from the reserve fund.

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Reserve Component	Current Replacement Cost	Useful Life	Remaining Life	2026 Fully Funded Balance	2027 Fully Funded Balance	2027 Line Item Contribution based on Cash Flow Method
01000 - Paving	443,780	1-25	0-17	144,528	174,507	27,306
02000 - Concrete	3,217	8-8	4-4	1,609	2,061	314
03000 - Painting: Exterior	6,120	5-6	2-2	3,890	5,130	828
04000 - Structural Repairs	12,906	25-25	17-17	4,130	4,762	555
11000 - Gate Equipment	78,244	6-30	2-21	44,124	52,307	5,586
18000 - Landscaping	43,498	3-25	1-16	24,103	30,875	4,630
19000 - Fencing	20,577	10-30	3-23	7,077	8,290	1,002
19500 - Retaining Wall	2,357	2-2	1-1	1,179	2,416	854
20000 - Lighting	5,350	15-15	6-6	3,210	3,656	292
21000 - Signage	14,832	15-15	6-6	8,899	10,135	811
30000 - Miscellaneous	9,963	25-25	18-18	2,790	3,268	439
31000 - Reserve Study	3,435	5-5	0-4	1,687	1,921	517
Totals	$644,280			$247,226	$299,330	$43,135
Estimated Ending Balance				$240,338	$275,687	$81.70
Percent Funded				97.2%	92.1%	/Lot/month @ 44

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	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Beginning Balance	196,766	240,338	275,687	285,544	299,868	242,560	295,468	322,706	365,868	409,199
Inflated Expenditures @ 2.5%	3,500	14,157	41,716	39,111	111,830	3,233	31,625	18,362	21,118	4,736
Reserve Contribution	41,676	43,135	44,645	46,208	47,825	49,499	51,231	53,024	54,880	56,801
Lots/month @ 44	*78.93*	*81.70*	*84.55*	*87.52*	*90.58*	*93.75*	*97.03*	*100.42*	*103.94*	*107.58*
Percentage Increase		*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	5,396	6,371	6,929	7,227	6,697	6,642	7,632	8,501	9,569	10,881
Ending Balance	240,338	275,687	285,544	299,868	242,560	295,468	322,706	365,868	409,199	472,145

	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Beginning Balance	472,145	400,216	463,267	520,252	517,637	587,853	669,055	597,527	103,550	102,833
Inflated Expenditures @ 2.5%	141,487	8,456	18,134	80,610	10,894	4,139	159,432	577,428	80,679	17,840
Reserve Contribution	58,789	60,847	62,977	65,181	67,462	69,823	72,267	74,796	77,414	80,123
Lots/month @ 44	*111.34*	*115.24*	*119.27*	*123.45*	*127.77*	*132.24*	*136.87*	*141.66*	*146.62*	*151.75*
Percentage Increase	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	10,770	10,660	12,142	12,813	13,648	15,517	15,637	8,655	2,548	3,349
Ending Balance	400,216	463,267	520,252	517,637	587,853	669,055	597,527	103,550	102,833	168,466

	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
Beginning Balance	168,466	237,504	244,726	187,317	211,970	305,496	393,664	433,468	535,193	448,164
Inflated Expenditures @ 2.5%	18,901	84,560	151,576	72,218	8,023	18,955	72,345	15,740	208,368	7,761
Reserve Contribution	82,927	85,829	88,833	91,942	95,160	98,491	101,938	105,506	109,199	113,021
Lots/month @ 44	*157.06*	*162.55*	*168.24*	*174.13*	*180.23*	*186.54*	*193.06*	*199.82*	*206.82*	*214.05*
Percentage Increase	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*	*3.5%*
Special Assessments / Other	0	0	0	0	0	0	0	0	0	0
Interest Pre Tax @ 2.50%	5,012	5,953	5,334	4,929	6,388	8,632	10,212	11,959	12,140	12,520
Ending Balance	237,504	244,726	187,317	211,970	305,496	393,664	433,468	535,193	448,164	565,944

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REVISED DELINQUENT ASSESSMENT COLLECTION POLICY
CAUGHLIN RANCH HOMEOWNERS ASSOCIATION

Whereas, the Board of Directors finds that timely payment of regular and special assessments, construction penalties and fines, is of critical importance to the Association, and Whereas, the failure of any owner to pay assessments when due creates a cash-flow problem for the Association and causes those owners who make timely payment of their assessments to bear a disproportionate share of the Association's financial obligations.

Pursuant to NRS 116.3116, the Association has a lien on a unit for any construction penalty, assessment, or fines imposed against the unit's owner, plus penalties, fees, charges, late charges, fines, interest and costs of collection are enforceable as assessments and are hereinafter collectively referred to as "Assessments."

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors adopts the following policies and procedures concerning collection of delinquent Assessments:

1. Assessment due dates. The regular assessment shall be due and payable on the first day of each quarter. Special Assessments shall be due and payable on the due date specified by the Board of Directors in the notice imposing the assessment or in the ballot presenting the special assessment to the members for approval. Regular Assessments shall be delinquent if not paid on or before the 11th day of the first month of each quarter. Special Assessments shall be delinquent if not paid on or before ten (10) days after the due date. Construction Penalties shall be delinquent if not paid on or before ten (10) days after the due date. Fines shall be delinquent if not paid on or before ten (10) days after the due date.

2. Late Payment Fees. When an installment payment of an Assessment becomes delinquent, the owner's account with the Association shall be charged with a late payment fee of $25.00 each month the installment payment remains delinquent in whole or in part.

3. Late Interest Fees. Any assessment for common expenses or installment thereof that is 60 days or more past due bears interest at a rate equal to the prime rate at the largest bank in Nevada as ascertained by the Commissioner of Financial Institutions on January 1 or July 1, as the case may be, immediately preceding the date the assessment becomes past due, plus 2 percent. The rate must be adjusted accordingly on each January 1 and July 1 thereafter until the balance is satisfied.

4. Collection Costs. As provided by law and the Association's governing documents, the Association is also entitled to recover all reasonable costs incurred in collecting delinquent assessments including, but not limited to, the following: (1) the cost of preparing and mailing notices; (2) recording costs; (3) title company charges; (4) legal expenses; (5) management company fees; (6) fees charged by an assessment collection attorney and/or agency; and (7) a dishonored check fee if at any time the Association or its designated agent receives a check/ACH dishonored by the bank for any reason, an administration charge of up to $20.00 shall be imposed. The owner shall

be responsible for any other charges imposed by the bank or financial institution. The dishonored check fee shall be paid within ten (10) days after notice of dishonored check is sent to the owner. The Association may also seek damages in accordance with the Nevada Revised Statutes.

5. Servicemember Verification. The Association will provide the unit owners a Military Status Verification Form attached as Exhibit "D" ("Verification Form") to allow the unit owners the opportunity to provide any information required to enable the Association to verify whether he or she is a member of the Military ("Servicemember"), or a dependent of a Servicemember entitled to the protections of State and Federal Servicemember Acts ("Servicemember Acts"). If information required to verify whether a unit's owner or his or her successor in interest is entitled to the protections of the Servicemember Acts has been provided to the Association, the Association shall verify whether the person is entitled to the protections set forth in the Servicemember Acts. If information required to verify whether a unit's owner or his or her successor in interest is entitled to the protections of the Servicemember Acts has not been provided to the Association, the Association shall make a good faith effort to verify whether the person is entitled to the protections set forth in the Servicemember Acts. The Association shall act honestly and fairly when trying to verify whether a unit's owner or his or her successor in interest in entitled to the protections of Servicemember Acts, by (1) providing the unit's owner or his or her successor in interest the Military Status Verification Form; (2) making reasonable efforts to give the unit's owner or his or her successor in interest an opportunity to provide any information required to enable the Association to verify whether the person is entitled to the protections of Servicemember Acts; and (3) making reasonable efforts to utilize all resources available to the Association to verify whether the unit's owner or his or her successor in interest is a Servicemember. The Association shall use the search features provided on https://scra.dmdc.osd.mil/scra/#/home, if the information required is available to the Association, and/or www.Servicememberscivilreliefact.com. The amount of $36.40 shall be assessed to the unit owner's account for the cost of the search. Such cost is the current actual cost charged to the Association, without mark-up and will change when/if the cost of the search feature changes. If a unit's owner or his or her successor in interest is a Servicemember, or a dependent of a Servicemember as defined by 50 U.S.C. § 3911 ("Dependent"), the Association shall not initiate the foreclosure of a lien by sale during any period that the Servicemember is on active duty or deployment for a period of one (1) year immediately following the end of such active duty or deployment, unless a court determines that the ability of the Servicemember or Dependent of the Servicemember to comply with the terms of the obligation secured by the Association's lien is not materially affected by the Servicemember's active duty or deployment. Upon application to the court, a Dependent of a Servicemember is entitled to the protections provided to a Servicemember if the ability of the Dependent to make payments required by a lien of the Association is materially affected by the Servicemember's active duty or deployment.

6. Nevada Civil Relief Act Verification. If a person is a federal, tribal or state worker or contractor or household member or landlord of these persons, he or she may be entitled to certain protections granted by the Nevada Civil Relief Act ("NCRA").The Association will provide the unit owners a NCRA Verification Form attached as Exhibit "E" ("Verification Form") to allow the unit owners the opportunity to provide any information required to enable the Association to verify whether he or she is entitled to the protections set forth in the NCRA. If a person is entitled to such protections, the Association shall not commence collection of any past due obligation during a shutdown and up to 90 days after the shutdown has ended in the absence of a court order to the contrary. A "shutdown" is a lapse in appropriation that continues through any unpaid payday for the federal, state or tribal worker employed by that federal or state agency or tribal government.

7. Transfer of Account to Collections. Not earlier than 60 days after the obligation becomes past due, the Association will mail to the address on file for the unit's owner: (a) a schedule of the fees that may be charged if the unit's owner fails to pay the past due obligation; (b) a proposed repayment plan ("Repayment Plan"); and (c) a notice of the right to contest the past due obligation at a hearing before the executive board and the procedures for requesting such a hearing ("Notice"). The Association will refer the account to an assessment collection attorney or agency for further collection efforts if: within 30 days after providing the information set forth in §§ 6(a), 6(b), and 6(c), (1) the past due obligation has not been paid in full; (2) the unit owner does not contest the past due obligation at a hearing before the executive board under the procedures set forth in the notice; (3) the unit owner contests the past due obligation at a hearing before the executive board, but the executive board upholds the past due obligation; (4) the Repayment Plan is not executed by the unit owner within the timeframe set forth in the Notice; or (5) fails to make a payment under the Repayment Plan within 10 days after the due date of the payment, including any dishonored check fee.

8. Notice of Delinquent Assessment Lien. If: (1) payment for all sums that are then delinquent, including the delinquent Assessment, late charges, interest, dishonored check fees, and costs of collecting the past due obligation have not been made; (2) the Payment Plan is not executed by the unit owner as set forth above; or (3) the unit owner defaults on the terms of the Payment Plan, the assessment collection attorney or agency may record a Notice of Delinquent Assessment Lien in the County Recorder's office ("Notice of Delinquent Assessment") provided the Notice set forth above has been given to the unit's owner and the legal requirements to send the Notice of Delinquent Assessment have been complied with, including the Servicemember Verification notification, and verification that the Servicemember, or Dependent is not entitled to the protections of the Servicemember Acts. PLEASE NOTE THAT THIS IS THE FIRST STEP IN THE FORECLOSURE OF THE PROPERTY. Thereafter, the assessment collection attorney or agency may proceed with the statutory foreclosure process, non- judicial foreclosure, supplemental notices, and/or any other actions the Board of Directors deems necessary which include foreclosure of its assessment lien by sale.

9. The Association will not foreclose on its assessment lien by sale if prohibited by law, or the Association has received notice pursuant to NRS 107.086 that the unit is subject to foreclosure mediation pursuant to that section unless: (1) the trustee of record of the deed of trust records the mediation certificate provided to the trustee pursuant NRS 107.086(d)(1) or (2); or (2) the unit owner fails to pay any enforceable Assessments pursuant to subsection 1 of NRS 116.3116 that become due during the pendency of foreclosure mediation pursuant to NRS 107.086, other than past due obligations as described in NRS 107.086(10).

10. Statement of Demand. Not later than 10 calendar days after receipt of a written request from the unit's owner, the authorized agent of the unit's owner or the holder of a security interest on the unit for a statement of demand, the Association will furnish a statement of demand to the person who requested the statement setting forth the amount of the Assessments for common expenses and any unpaid obligation of any kind, including management fees, transfer fees, fines, penalties, interest, collection costs, foreclosure fees and attorney's fees currently due from the unit's owner ("Demand"). The Demand remains effective for the period set forth in the Demand which must not be less than 15 business days after the date of delivery by the Association. The Association may charge a fee as authorized by law to provide the Demand, which at the time of adoption of this policy is not more than $165 to prepare and furnish the Demand, and an additional fee of not more than $100 to furnish the Demand within 3 days after receipt of a written request for a statement of Demand. The amount of the fee may increase, on an annual basis to the extent allowed by NRS 116.4109, which at the time of adopting this policy allows the fee to increase by a percentage equal to the percentage of increase in the Consumer Price Index (All Items) published by the United States Department of Labor for the preceding calendar year, but must not increase by more than 3 percent each year.

11. Payment Plan Compliance. Failure of a unit owner to remain current on Assessments and obligations arising after the date of the Payment Plan, or failing to comply with the terms of the Payment Plan shall give the Board, the assessment collection attorney and/or its agent, the right to continue the collection process, including assessing Late Payment and Interest Fees, after providing a notice to the owner as provided for in the Payment Plan and proceeding to foreclose its lien pursuant to the Notice of Delinquent Assessment.

12. Reporting. The Board of Directors shall approve all write-offs of debt at Board Meetings. Additionally, the Community Manager shall provide timely updates and reports as necessary.

This revised policy was duly adopted by the Board of Directors at a noticed Board of Directors meeting on September 25, 2019.

President, Board of Directors

9/30/19
Date

Secretary, Board of Directors

9/30/19
Date

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United Assessment Recovery, Inc.
6625 S Valley View Blvd, Suite 300
Las Vegas, NV 89118
Phone: (702)983-4000
www.narecovery.com

Schedule of Fees

Demand or intent to lien letter	$240
Notice of delinquent assessment lien	$520
Intent to notice of default letter	$145
Notice of default	$640
Intent to notice of sale letter	$145
Notice of sale	$440
Intent to conduct foreclosure sale	$40
Conduct foreclosure sale	$200
Prepare and record transfer deed	$200
Payment plan agreement – One-time set-up fee	$50
Payment plan breach letter	$40
Release of notice of delinquent assessment lien	$50
Notice of rescission fee	$50
Bankruptcy package preparation and monitoring	$160
Mailing fee per piece for demand or intent to lien letter, notice of delinquent assessment lien, notice of default and notice of sale	$3.20
Insufficient funds fee	$30
Escrow payoff demand fee	$240
Substitution of agent document fee	$50
Postponement fee	$120
Foreclosure fee	$240

Actual costs of collections pursuant to NAC 116.470

Posting and publishing	Actual costs without increase or markup
Trustee's sale guarantee	Actual costs without increase or markup
Recordings for notice of liens, notice of defaults and notice of HOA sale	Actual costs without increase or markup
Mailing costs	Actual without increase or markup
Reasonable attorney's fees and actual costs	Actual without increase or markup

Costs may not be all inclusive.

United Assessment Recovery is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose. Please be advised that this document constitutes neither a demand for payment of the referenced debt nor a notice of personal liability to any recipient thereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws. This notice is being sent merely to comply with applicable state law governing foreclosure of liens pursuant to Chapter 116 of Nevada Revised Statutes.

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

FEE SCHEDULE INCLUDING ELECTRONIC DOCUMENT DELIVERY SERVICE

Resale Disclosure Package; Certificate & Documents	$174.67
Expedite Fee (additional charge if required sooner than 3 business days)	*$100.00*
Statement of Demand	$163.75
Expedite Fee (additional charge if required sooner than 3 business days)	*$100.00*
Association (Lender) Questionnaire / PUD Forms	$150.37
Additional charge for preparing Custom Questionnaire	*$10.00*
Updated Statement of Demand	$81.87
Expedite Fee (additional charge if required sooner than 3 business days)	*$100.00*
Documents Only via electronic delivery	no charge

All orders are processed within ten (10) calendar days of receipt. Expedite fees will apply to the Resale Disclosure Package, Statement of Demand and updated Statement of Demand orders required sooner than three (3) business days.

Please note that Caughlin Ranch HOA (CRHA) cannot refund your fees once an order has been processed. Be sure to review your order carefully before placing it. Also, the fees cannot be refunded if a sale is cancelled.

By placing your order, you are verifying that you are the seller or the seller's authorized agent who is authorized to order and retrieve any personal information on the seller's behalf; whether for a resale disclosure or any other purpose.

Additional items available for purchase from the CRHA Business Office:

1. **CRHA approved FOR SALE and FOR RENT signs** *at cost **
2. **Entry/exit remote gate fobs** *at cost **

**Prices are determined by adding applicable taxes and pro-rated freight to the actual cost.*

All sales are final and include sales tax and shipping; prices may vary due to shipping costs. CRHA is not responsible for repairing or replacing gate fobs. CRHA does not sell batteries.

Revised: September 30, 2026

EXHIBIT "B"

REPAYMENT PLAN AND FORBEARANCE AGREEMENT
CAUGHLIN RANCH HOMEOWNERS ASSOCIATION

THIS REPAYMENT PLAN AND FORBEARANCE AGREEMENT (the "**Agreement**") is made effective as of the _____ day of _____, 20____,("Effective Date") by and between: (i) Caughlin Ranch Homeowners Association (the "**Association**"); and (ii) _____ and _____ ("Owner") the owners of the residential property located within the Association at _____ _____, Reno, NV 895__ ("Unit"). Owner and the Association are collectively referred to as the "Parties."

Pursuant to NRS 116.31162,NRS 116.31151 , and the Association's Delinquent Assessment Collection Policy ("Policy"), the Association may not mail a notice of delinquent assessments or take any action to collect a past due obligation from a unit owner until the Association mails the unit owner, a schedule of fees, a Notice of Right to Contest the past due obligation, and a proposed repayment plan. On September 25, 2019, the Association's Board of Directors adopted this Revised Agreement as the proposed repayment plan to be offered to unit owners who have a past due obligation to the Association.

I. RECITALS

A. The Unit is located within the Association and is subject to the Declaration of Covenants Conditions and Restrictions ("CC&R's") and all amendments and supplements thereto, as well as the rules and regulations adopted by the Association, including without limitation its Delinquent Assessment Collection Policy ("Rules and Regulations") and under applicable Nevada law (collectively referred to as the "Governing Documents")

B. The Owner is obligated to pay assessments, construction penalties, fines, fees, collection costs and other charges levied pursuant to the Governing Documents and the Association's Board of Directors has the authority and obligation to collect such sums from Owner.

C. As of the Effective Date of this Agreement, Owner has past due obligations to the Association in the amount of _____, inclusive of which includes all past due assessments, special assessments, late fees, interest, construction penalties, fines, fees, collection costs, as well as any other costs and fees now owed ("Past Due Obligation"). The Owner's failure to pay the Past Due Obligation is referred to herein as the "Existing Default."

D. The Association has offered the repayment plan on the terms and conditions set forth in this Agreement. Owner may accept this Agreement by executing the same and delivering this Agreement to the Association by personal delivery, or certified or registered mail, return receipt requested, at 1070 Caughlin Crossing, Reno, NV 89519 within thirty (30) days of the Effective Date.

E. By executing this Agreement, Owner requests that Association temporarily forbear from exercising its rights and remedies under the Governing Documents, and Association has agreed to temporarily forbear such rights, subject to the terms and conditions contained herein and without waiving any right to the Past Due Obligation.

NOW THEREFORE, for and in consideration of the mutual covenants herein, the Parties agree as follows:

II. AGREEMENT

1. **Acknowledgement of Recitals**. The Parties acknowledge that the Recitals herein are true and correct statements of fact.

2. **Existing Defaults**. Owner acknowledges and agrees that: (a) Owner has defaulted on the obligations and terms of the Governing Documents; (b) the Past Due Obligation set forth above is owed by Owner to Association under the Governing Documents without any defense, right of setoff or counterclaim, and (c) the Association has the immediate right to exercise all rights and remedies provided under the Governing Documents including, without limitation, foreclosure of the Unit to satisfy the Past Due Obligation.

3. **Forbearance.** Subject to the terms and conditions of this Agreement, Association agrees to temporarily forbear from exercising its foreclosure and related remedies under the Governing Documents; provided, however, that such agreement to temporarily forbear by Association shall immediately terminate on the earlier of (i) a termination of this Agreement by Association in accordance with the terms hereof; or (ii) the occurrence of an Event of Default (as defined below). The period of time from the date of this Agreement until the termination of Association's forbearance as provided in the previous sentence is referred to herein as the "Forbearance Period." If this Agreement is terminated by reason of item (i) or (ii), above, then Association may exercise all of its rights on account of all Existing Defaults, as well as any additional Events of Default, including, without limitation, proceeding to a foreclosure sale of the Unit to satisfy the Past Due Obligation.

4. **Conditions Precedent**. Association's agreement to temporarily forbear from exercising its rights and remedies under the Governing Documents shall be effective when: (1) Association shall have received the fully executed original hereof by all owners of record of the Unit, which must be received by the Association within thirty (30) days of the Effective Date; and, (2) Association's receipt of the first payment required herein.

5. **Payment of Past Due Obligation.** The Past Due Obligation must be paid in full within 6 months, provided that the General Manager has the authority to extend the repayment period to no more than 12 months if extraordinary circumstances exist. Only the Board, or a committee authorized by the Board, has the authority to extend the repayment period in excess of 12 months, upon a finding that extraordinary circumstances exist which justify such an extension. Owner agrees to pay the entire Past Due Obligation within ____ months of the Association's mailing of this Agreement, by making _____ (___) equal monthly installments in the amount of _____ ("Monthly Installment"). The initial Monthly Installment must be made at the time this Agreement is provided to the Association. Thereafter, the Monthly Installments are due on the 1st day of each month thereafter and are late if not paid by the 11th day of the month. All payments will be delivered to the Association at 1070 Caughlin Crossing, Reno, NV 89519. Owner understands and acknowledges that payment of the Past Due Obligation is in addition to

Owner's responsibility to stay current on all obligations owed to the Association, including, without limitation, all assessments, fines, penalties and interest accrued after the Effective Date of this Agreement. If at any time the Association or its designated agent receives a check/ACH dishonored by the bank for any reason, an administration charge of up to $20.00 shall be imposed. The Owner shall be responsible for any other charges imposed by the bank or financial institution. The dishonored check fee shall be paid within ten (10) days after notice of dishonored check is sent to the Owner.

6. **Events of Default**. The occurrence of one or more of the following shall constitute an "Event of Default" within the meaning of this Agreement:

a. Owner shall fail to abide by or observe any term, condition or covenant of this Agreement, including, without limitation, Owner fails to pay the initial Monthly Installment or any subsequent Monthly Installment by the 11th day of the month in which it is due.
b. Owner fails to stay current on any obligation due to the Association which are enforceable as assessments pursuant to NRS 116.3116(1) other than the Past Due Obligation.
c. Owner sells, conveys, or transfers ownership in the Unit in which case the entire Past Due Amount shall be paid to Association, along with the required transfer fee prior to such sale, conveyance or transfer.
d. Any Owner becomes insolvent or makes an assignment for the benefit of creditors; or a custodian, trustee or receiver is appointed for any Owner or the Unit.
e. Any other creditor of any Owner commences foreclosure proceedings against the Unit or otherwise exercises any of its rights or remedies as a result of a default by such Owner, or a judgment is entered in favor of any Owner; or
f. There shall exist or occur any event or condition which Association in good faith believes impairs, or is substantially likely to impair, the prospect of payment.

Upon the occurrence of any Event of Default or at any time thereafter, Association may declare all amounts owed under this Agreement or the Governing Documents due and payable in full and terminate this Agreement and Association shall be entitled to the immediate exercise of all its rights and remedies available to it under all of the Governing Documents and applicable law.

7. **Costs, Expenses and Attorneys' Fees**. Owner shall pay to Association the full amount of all payments, advances, charges, costs and expenses, including attorneys' fees (including outside counsel fees and all allocated costs of Association's in-house counsel), expended or incurred by Association in connection with Past Due Obligation and any Event of Default set forth in this Agreement. Without in any way limiting the foregoing, Owner hereby reaffirms its agreement under the applicable Governing Documents to pay or reimburse Association on demand for certain costs and expenses incurred by Association, as allowed by the Governing Documents.

8. **No Waiver**. The execution of this Agreement and acceptance of any payment related hereto shall not be deemed to be a waiver of any Event of Default, including the Existing Defaults. Owner acknowledges that Association is not waiving the Existing Defaults but is simply agreeing to forbear from exercising its rights with respect to the Existing Defaults to the

extent expressly set forth in this Agreement. Owner acknowledges that Association has made no representations as to what actions, if any, Association will take after the Forbearance Period, and Association must and does hereby specifically reserve any and all rights and remedies it has with respect to the Existing Defaults and each other default or Event of Default that may occur.

9. **Release**. In consideration of the Association's agreements and forbearance from action as provided herein, Owner hereby releases, the Association, its officers, directors and agents, from any and all claims, demands, rights and causes of action of any kind, related to the Past Due Obligations.

10. **Legal Counsel**. Association has provided Owner thirty days to review this Agreement with its counsel of choice and recommends that Owner consult with its counsel of choice before executing this Agreement as it contains important provisions which may affect rights Owner has under Nevada law. Owner hereby warrant and represent to Association that they consulted with and received advice from legal counsel of their choice with respect to this Agreement or they have had an opportunity to consult with legal counsel of their choice and have made the decision not to consult with legal counsel.

11. **Cumulative Rights**. Each right, power or remedy herein conferred upon Association in the Governing Documents is cumulative and in addition to every other right, power or remedy, express or implied, now or hereafter arising, available to Association at law or in equity. No delay or omission by Association in the exercise of any right, power or remedy shall impair any such right, power or remedy or the right of any such party to resort thereto at a later date. Nor shall any such delay or omission be construed to be waiver of any default.

12. **Severability of Provisions**. Any provision of this Agreement that is prohibited or unenforceable shall be ineffective to the extent of such portion without invalidating the remaining provisions of this Agreement.

13. **No Third-Party Reliance**. No third party shall be entitled to rely upon this Agreement or to have any of the rights or benefits hereunder.

14. **Counterparts**. This Agreement may be executed in any number of counterparts, each of which shall be deemed to be one and the same instrument. The exchange of copies of this Agreement and of signature pages by facsimile transmission shall constitute effective execution and delivery of this Agreement as to the Parties and may be used in lieu of the original Agreement for all purposes.

THE SIGNATURES BELOW ACKNOWLEDGE THAT EACH PARTY HAS READ AND UNDERSTANDS THE FOREGOING PROVISIONS AND THOSE SUCH PROVISIONS ARE REASONABLE AND ENFORCEABLE.

EACH SIGNATURE BELOW ALSO ACKNOWLEDGES THAT HE/SHE HAS SIGNED THIS AGREEMENT AS HIS/HER/ITS OWN FREE AND VOLUNTARY ACT, THAT EACH PARTY ACKNOWLEDGES THAT THIS IS AN IMPORTANT AND BINDING LEGAL CONTRACT WHICH EFFECT EACH PARTIES RIGHTS UNDER NEVADA LAW.

_____
Owner

_____
Owner

_____
Caughlin Ranch Homeowners Association
By: Its General Manager

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Exhibit "C"

NOTICE OF RIGHT TO CONTEST PAST DUE OBLIGATION
CAUGHLIN RANCH HOMEOWNERS ASSOCIATION

Pursuant to Caughlin Ranch Homeowners Association's ("Association") Revised Delinquent Assessment Collection Policy ("Policy") and the requirements of SB280, the Association Board of Directors hereby adopts the following notice of the right to contest past due obligations at a hearing before the executive board and the procedures for requesting such a hearing.

1. Pursuant to NRS 116.31162 as amended by SB280 and SB306, a unit owner in the Association has a right to contest a past due obligation at a hearing before the Association's executive board.

2. To exercise the right to contest a past due obligation at a hearing before the Association's executive board, the unit owner must hand deliver, certified or registered mail, return receipt requested, the attached "Contest of Past Due Obligation" form to the Association at 1070 Caughlin Crossing, Reno, NV, 89519.

3. The Contest of Past Due Obligation must be received by the Association within thirty (30) days of the date the Association mails its notice of past due obligations, along with a schedule of the fees that may be charged if the unit owner fails to pay the past due obligation and a proposed repayment plan.

4. The Association's Board of Directors will consider the Contest of Past Due Obligation in the executive session at its next regularly scheduled meeting provided the Contest of Past Due Obligations is received at the Association's office at least 10 days before the next regularly scheduled meeting. Contest of Past Due Obligations received within 10 days of the next regularly scheduled meeting will not be heard until the next subsequent regularly scheduled meeting. Normally scheduled meetings are listed on the Association's website at www.caughlinhoa.com.

5. The unit owner contesting the past due obligation will have a reasonable opportunity to contest the past due obligation and address the Association's Board of Directors, or a committee appointed by the Association's Board of Directors. This will occur in an executive session unless the unit owner requests in writing that an open hearing be conducted by the executive board in its normal open meeting.

6. The unit owner will be entitled to attend the portions of the executive session or open meeting related to the past due obligation but is not entitled to attend the deliberations of the Board of Directors.

7. If the unit owner requests in writing that an open hearing be conducted, the unit owner is entitled to present its contest with counsel, and to present evidence and testimony of witnesses, is entitled to due process, as set forth in the standards adopted by regulation by the Commission on Common Interest Communities.

CONTEST OF PAST DUE OBLIGATION
CAUGHLIN RANCH HOMEOWNERS ASSOCIATION

1. **Unit Address relating to past due obligation:** _____

2. **Name of Unit Owner(s):** _____

3. **Past Due Obligation being Contested:** _____
_____

4. **Date of Notice of Past Due Obligation from the Association:** _____
(This form must be received by delivered to the Association by hand deliver, certified or registered mail, return receipt requested, to 1070 Caughlin Crossing, Reno, NV, 89519 within 30 days of the Notice of Past Due Obligation).

5. **Type of Past Due Obligation:**
   - Regular Assessment ☐
   - Special Assessment ☐
   - Fine ☐
   - Construction Penalty ☐
   - Interest ☐
   - Collection Costs and/or Attorney's fees ☐
   - Other ☐

6. **Amount of past due obligation being contested:** _____

7. **Basis for past due obligation being contested:** (attach additional sheet(s) if necessary)
_____
_____
_____
_____
_____
_____

8. **Do you request to address the Association's Board of Directors or Committee appointed by the Association's Board of Directors when they consider this Contest?**
No ☐ Yes ☐ If Yes, would you like the matter discussed and considered in an executive session or an open meeting.

   Executive Session ☐
   Open Meeting ☐

Dated this ____ day of _____, 20____ By: _____

EXIBIT D

Caughlin Ranch Homeowners' Association
1070 Caughlin Crossing
Reno, NV 89519

MILITARY STATUS VERIFICATION FORM

ATTENTION UNIT OWNER (OR UNIT'S OWNER SUCCESSOR IN INTEREST):

Pursuant to Nevada Senate Bill 33 (SB 33), *if you are a servicemember or a dependent of a servicemember*, you may be entitled to certain protections pursuant to SB 33 regarding the foreclosure of a lien for unpaid assessments. This Form is being provided to afford you an opportunity to provide any information required to enable the Association to verify whether you are entitled to the protections of SB 33.

Please take a moment to review and complete this form if you are a servicemember or a dependent of a servicemember. Please return this form to the Association at the address listed above, *along with your Military ID Number or any other information you wish to provide to verify whether you are entitled to the protections of SB 33. If we are unable to verify, you may be required to present the original Common Access Card or Uniformed Services ID Card to our office. DO NOT MAKE A COPY.*

The Association is required to verify whether a unit owner is a servicemember or dependent entitled to protections under SB 33 and must make reasonable efforts to utilize all resources available, including conducting an online search which is an actual cost to the Association. *If you are NOT a servicemember or dependent of a servicemember and do not wish to be assessed a charge for the Association to conduct a mandatory search before proceeding with the collection process, please mark below indicating you are neither a servicemember nor a dependent.*

PLEASE PRINT:

CHECK ONE THAT APPLIES: SERVICEMEMBER _____ DEPENDENT *_____ NEITHER _____

FULL NAME _____DATE OF BIRTH_____

TELEPHONE NUMBER _____UNIT ADDRESS_____

MAILING ADDRESS _____BRANCH OF MILITARY _____

MILITARY ID NUMBER _____DATE ENTERED INTO SERVICE _____

DATE SERVICE ENDED (If applicable) _____

DATE OF DEPLOYMENT (If applicable) _____DATE RETIRED (If applicable) _____

I certify under penalty of perjury that the information provided herein is accurate and truthful.

_____ _____

Unit's Owner Signature Date

* If you are a dependent of a servicemember, you may be entitled to the protections of SB 33 upon application to a court of competent jurisdiction if your ability to make payments required by the Association's lien for assessments is materially affected by the servicemember's active duty or deployment. If you are seeking the protections of SB 33, please provide the required court determination.

---------- (For Association Use Only, Do Not Write Below This Line)----------

VERIFICATION:

_____ Servicemember Active Duty or Deployment
____ Dependent
_____ Court determination of ability to make payments

_____ _____

Association Representative Date

Exhibit "E"

CAUGHLIN RANCH HOMEOWNERS ASSOCIATION
NEVADA CIVIL RELIEF ACT:
Federal, State and Tribal Workers/Contractors and Landlords ("NCRA")

Lot Owner's Name: _____

Lot Address: _____

Mailing Address, if different: _____

Phone: _____ E-mail: _____

Employee's Name: _____

Employee's Employer: _____

Employer's Address: _____

Employer's Phone Number: _____

I am eligible for protection under the NCRA because I am (check one):

_____A federal worker/contractor
_____A state worker/contractor
_____A tribal worker/contractor
_____A household member of one of the above
_____A landlord of a federal, state or tribal worker or contractor

I agree to provide additional information to the Association upon its request to verify employment or eligibility for the protections afforded under the NCRA. I further agree that the Association may use this information to verify my eligibility. When I am no longer eligible for these protections, I agree to notify the Association within 15 days of my change in status.

Signature: _____

Printed Name: _____

Date: _____

CAUGHLIN RANCH HOMEOWNERS ASSOCIATION
REVISED RULES & REGULATIONS, VIOLATION & FINE POLICY,
AND CONSTRUCTION PENALTY SCHEDULE
EFFECTIVE: January 1, 2025

To: All Members of the Caughlin Ranch Homeowners Association ("Association")

Chapter 116 of the Nevada Revised Statutes ("NRS) requires the Board of Directors of the Association to provide notice to all members or unit owners of the applicable provisions of the Association's governing documents that form the basis for the Association's Administrative Rules and Fine Structure.

I. BACKGROUND

In 1984, the Association was formed, the Association's By-Laws were adopted by the Board of Directors ("Board"), and the Declaration of Protective Covenants for Caughlin Ranch was recorded on August 8, 1984, as Document No. 942122 in the official records of Washoe County, Nevada, and was amended multiple times including a comprehensive Amended Declaration of Covenants, Conditions and Restrictions, recorded on December 11, 2015, as Document No. 4540950 in the official records of Washoe County, Nevada ("Declaration" or "CC&Rs"). The Declaration benefits and burdens each property within Caughlin Ranch (the "Community").

Pursuant to NRS 116.31065, the CC&R's as amended, and the Association's Bylaws, the Association may adopt rules and regulations which are consistent with the governing documents of the Association and fines and penalties which may be imposed to remedy violations of the governing documents.

The Board adopted Rules and Fine Structures effective on November 17, 2003, September 1, 2011, November 20, 2013, April 6, 2015, December 2, 2019, January 2, 2021 and September 28, 2022 ("Previous Rules and Fine Structure"). These Rules and Regulations are intended to amend and supersede the Previous Rules and Fine Structure. This revision was approved by the Board of Directors on, November 18, 2024, and became effective on January 1, 2025.

Section III of the CC&R's includes 35 residential restrictions that affect all properties within the Community ("Residential Restrictions"). In addition, the Architectural Control Committee ("ACC") and the Board have adopted specific guidelines and policies, which are applicable to all properties within the Community, including a comprehensive Architectural Control Standards and Guidelines Handbook ("ACS&G's"), adopted March 22, 2017 and effective October 20, 2017; amended September 23, 2020, and effective January 2, 2021; amended November 16, 2022 and effective January 1, 2023, and amended November 18, 2024 and effective January 1, 2025 which incorporate previous guidelines and policies[1], and have the authority to adopt future specific guidelines and policies; (collectively the

[1] The specific guidelines and policies previously adopted and which apply in addition to these Rules and Regulations include without limitation:

a. Architectural Review for Residential and Non-Residential Project Plans
b. Satellite Dish Regulations
c. Political Signs
d. Wind Machine/Turbines – Adopted January 11, 2012
e. Solar Guidelines – Adopted May 9, 2012
f. Snow Removal Policy – Adopted July 11, 2012
g. Advertising Guidelines – Adopted August 8, 2012
h. Revised Fence Guidelines – Adopted September 23, 2020 and Effective January 2, 2021
i. Sidewalk and Landscaping Guidelines – Adopted July 10, 2013
j. Revised General Landscape Requirements – Adopted March 18, 2020
k. Revised Delinquent Assessment Collection Policy – Adopted September 25, 2019l.
l. Revised Tree Growth, Maintenance and Fire Fuels Reduction Policy – Adopted July 10, 2013
m. Common Area Tree Removal & Replacement Policy – Adopted May 20, 2015 and Effective July 6, 2015
n. Common Area Memorial Bench Guidelines – Adopted September 23, 2015 and Amended May 29, 2019
o. Architectural Control Standards and Guidelines Handbook – Adopted March 22, 2017; Eff. October 20, 2017; amended September 23, 2020, and effective January 2, 2021; and amended November 16, 2022 and effective January 1, 2023
p. Final Development Standards Handbook – Recorded May 30, 2002
q. Anti-Violence/Harassment Policy for the Health, Welfare and Safety of the Board of Directors, Committees, Community Manager, Agents and Residents – Adopted November 14, 2018
r. Subdivision Rules and Regulations adopted July 27, 2016, Revised on September 28, 2022 and November 16, 2022; Effective January 1, 2023
s. Caughlin Ranch Homeowners Association Policy for Common Area Encroachments – Adopted November 16, 2022; Revised May 24, 2023, further Revised July 26, 2023

"Guidelines and Policies").

These Rules and Regulations shall be used in conjunction with, and as a complement, to the CC&R's, Bylaws, Articles of Incorporation, the Residential Restrictions, and the Guidelines and Policies (collectively the "Governing Documents").

Violation of these Rules and Regulations and the Governing Documents may be enforced in accordance with the terms hereof, the Governing Documents, and as allowed pursuant to applicable Nevada law.

II. RULES & REGULATIONS

In addition to the Governing Documents, the following Rules & Regulations shall apply to all properties within the Community:

1. Nothing shall be done or kept within the Community which would result in an increase or cancellation of the Association's insurance. **(CC&R's Article III, GG)**

2. Owners shall be responsible for the actions of their tenants, guests, and any other person(s) deriving their right to use the common areas from the owners. Owners shall also be responsible for ensuring their tenants, guests and invitees are aware of, and comply with, the Rules & Regulations, and Governing documents. If an Owner, a tenant or an invitee of an Owner violates any provision of the Governing Documents, or these Rules and Regulations, the Board may impose a fine against the Owner, the tenant or the invitee of the Owner to the fullest extent allowed by the NRS and this Violation & Fine Policy. **(CC&R's Article VII, A)**

3. No illegal or hazardous substances shall be brought upon any portion of the Community except normal household substances in such quantities as is customary for private household use. **(CC&R's Article III, G)**

4. All Improvements or visible modifications to home or structure which can be seen from the exterior of the structure, such as but not limited to, replacing windows, doors, exterior painting, adding or replacing exterior light fixtures, roof or exterior modifications, or adding or making changes to the home or other structures, which can be seen from the exterior of the home or structure, shall be pre-approved in writing by the Architectural Control Committee (ACC) prior to the commencement of any work. The only exception is for like-kind (color, quantity, size, etc.) replacement of items which have already been approved. Re-painting of an existing color which was previously approved shall not

require prior written approval unless required by the owner's sub-association. However, it is incumbent upon the Owner to verify the existing color was previously approved. **(CC&R's Article IV, C, #2)**

5. All Improvements or visible modifications to a Lot or Parcel including front, side and backyards, such as but not limited to, removing or installing trees (non-fruit bearing only) and shrubs, rockery walls, fencing, pavers, walkways, gazebos, trellises, swimming pools, play structures, such as swings, slides and trampolines, water features, hot tubs, spas, statues, treehouses, etc. shall be pre-approved in writing by the ACC prior to the commencement of any work or installation of the item. This applies to vacant, improved, and unimproved Lots, and front, side and back yards. The ONLY exception is for like-kind (quantity, size, etc.) replacement of flowers, groundcovers and shrubs that are listed in "Choosing the Right Plants" published by the University of Nevada Cooperative Extension, updated December 2013. All plantings shall comply with the plant spacing requirements detailed in the Architectural Control Standards & Guidelines (ACS&G's) Handbook. **(CC&R's Article IV, C, #2)**

6. Privately owned and common area trees shall be pruned in accordance with the ANSI A300 (Part 1) – 2017 Pruning Guidelines. Privately owned and common area trees shall not be, topped or removed without prior written approval from the ACC. A written report from a Certified Arborist must accompany each request to remove a tree. CRHA does not permit the removal of healthy trees to enhance or protect views.

7. Fruit bearing trees, vines, etc., shall not be permitted without ACC approval due to their attractiveness to wildlife.

8. The ACC may require homeowners to solicit neighbor comments when a project submitted for review consideration does not conform to the established standards or guidelines and would therefore require a variance in order to obtain final approval.

9. As a result of failure to receive prior written approval from the ACC for any project requiring ACC approval, the ACC may require removal of the improvement or restoration to its original state or condition. Additionally, construction penalties may be assessed in accordance with the Construction Penalty Schedule and fines in accordance with the fine schedule attached hereto. In addition, the owner(s) will be invited to attend a Compliance Hearing to address and clarify the ACC approval requirements and process. **(CC&R's Article IV, C, 2)**

10. Construction work hours shall be limited to 7:00 A.M. to 6:00 P.M. Monday through Saturday. Construction work shall not be permitted on Sunday. **(CC&R's Article III, Z)**

11. Maintenance work, except for snow removal and other safety considerations, that generates noise which can be heard outside the home or Lot, such as but not limited to, sawing, drilling, power washing, hammering, blowing, mowing, etc., shall be limited to 7:00 A.M. to 6:00 P.M. Monday through Saturday. Noise generating maintenance work shall be permitted on Sunday from 12:00 noon to 3:00 P.M. **(CC&R's Article III, G)**

12. Dumping and/or the release of any materials, liquid or solid, into lakes, ponds, streams, creeks, ditches and/or storm drains within the Community is strictly prohibited. **(CC&R's Article III, G)**

13. Hunting, boating, swimming, ice skating, and walking on the ice of common area ponds shall not be permitted within the Community. Fishing of any kind shall not be permitted. Trapping of any fish, crustaceans, turtles, or wildlife, etc. shall not be permitted.

14. Repairing of vehicles, or parking or storing of inoperable, unregistered and/or unsightly (as determined by the Board of Directors) vehicles shall not be permitted within the Community unless they are repaired or stored entirely within an enclosed garage or other pre-approved structure so as not to be visible from any Lot, street or common area within the Community. Vehicles shall be parked on concrete or asphalt surfaces designated for parking. Parking shall not be allowed on bare, rocked or landscaped areas. **CC&R's Article III, G & Q)**

15. No travel trailer, utility trailer, campers, motor home (R.V.), house trailer, boat or boat trailer, other watercraft or corresponding trailer, or other type of trailer ("Trailers"), nor any All Terrain Vehicle (ATV), Off Road Vehicle (ORV) or similar type, or Commercial Vehicle, shall be parked within the Development for more than forty-eight (48) consecutive hours nor for more than five (5) days in a thirty (30) day consecutive period, unless kept within a fully enclosed roofed garage so as not to be visible from any street, Lot, Parcel, or Common Area. Commercial Vehicles are vehicles which meet any of the following criteria: (a) vehicles which have an overall length of more than twenty-four feet (24'); or exceeds eight feet six inches (8' 6") in width; (b) has a gross vehicle weight rating, weight, gross combination weight rating or gross combination weight of 26,002 pounds or more; (c) is designed to transport 16 or more passengers, including the driver; or (d) is used in the transportation of hazardous materials. Company owned vehicles which do not meet the definition of Commercial Vehicles may park in the driveway of his or her unit overnight, and on their personal days off up to two days per week, if the person is the unit's owner or is a tenant of a unit's owner and brings the vehicle to his or her unit pursuant to his or her employment with the entity which owns the vehicle. This policy does not prevent a utility service vehicle, a law enforcement vehicle, or an emergency service vehicle from parking in the Community to the extent expressly allowed pursuant to NRS 116.350, provided the Association may require that a person parking a utility service vehicle, law enforcement vehicle or emergency services vehicle, provide written confirmation from his or her employer that the person is qualified to park his or her vehicle in the Community pursuant to NRS 116.350.

Any Trailers or Commercial Vehicles which are parked or stored in violation of the CC&R's or the Rules & Regulations may be towed to a public garage or storage yard to the full extent authorized by law. **(CC&R's Article III, L)**

16. During construction, remodeling and/or disaster abatement, containers, utility trailers, pods or dumpsters may be placed on individual Lots or driveways for the removal of trash and construction debris. Trash and debris shall be properly contained so it is not allowed to become wind-blown. **(CC&R's Article III, L)**

17. Except for authorized maintenance and compliance inspection vehicles, and motorized wheelchairs, scooters or other motorized units used for mobility purposes by persons with a disability or medical need to use the motorized unit, motorized vehicles (including, but not limited to, all-terrain and off-road vehicles, razors, side by sides, scooters, mopeds, Segways, hoverboards, etc.) shall not be permitted on the sidewalks, dirt trails, paved paths, walkways, or common areas. **(CC&R's Article III, Q)**

18. Signs, Flags and Lot Numbers. Except as set forth below, or as otherwise set forth in the Governing Documents, no signs, flags, banners, messages, postings, posters, billboards, advertising devices, decorations, or structures or signs of any kind may be posted, installed or displayed on any Lot or Parcel to be visible from the outside of the Lot or Parcel, except upon application to and receipt of written permission from the Committee, with the following exceptions:

a. One (1) pre-approved Caughlin Ranch "For Sale" or "For Rent" sign which may be purchased from the Association office and posted on the Lot while the Lot is for sale or rent, and must be removed within 48 hours of sale or lease;

b. One (1) "Open House" or "Estate Sale" sign may be posted on the Lot where the event is taking place not more than forty-eight (48) hours prior to the event, and removed within 48 hours following the event.

c. Political signs may be displayed but only to the extent expressly allowed by statute. A political sign is a sign that expresses support for or opposition to a candidate, political party or ballot question in any federal, state or local election or any election of an association. Political signs may be displayed on an owner's Lot subject to any applicable provision of law governing the posting of political signs. Political signs shall not exceed twenty-four by thirty-six inches (24" by 36") in size, be posted on any common area, or be electronic or lit-up. Political signs shall only be allowed during an election period as defined by applicable federal, state or local law, and must be posted and removed in accordance with the applicable federal, state or local law. If there is no applicable law defining the election period, political signs may pe posted from the first day of filing for the election, and removed no later than ten days after the general election conducted under federal, state or local law. Only one (1) political sign may be posted for each candidate, political party or ballot question. Political signs must also comply with the adopted Guidelines and Policies.

d. Flags. The flag of the United States of America and U.S. Military flags may be displayed on an Owner's Lot in accordance with the Federal Flag Code. The flag of the State of Nevada may be displayed on an Owner's Lot in accordance with the Nevada Flag Code. Prior written approval from the Committee is required before any flagpole may be installed. Flags which are part of Holiday or Special Occasion Decorations are allowed to the extent set forth in Section e. below.

e. Holiday and Special Occasion Decorations. Owners may display traditional holiday and special occasion decorations of the kinds normally displayed in single family residential neighborhoods, which are not offensive, and are of reasonable size and scope, and which

do not disturb other Owners and residents by excessive light or sound emission or by causing an unreasonable amount of spectator traffic. Decorations for holidays and other special occasions shall not be installed any earlier than the first of the month the holiday or special occasion falls in or 21 days prior to the holiday or special occasion, whichever is a longer period, and shall be removed no later than the 14 days following the holiday or special occasion, except for December holidays. December holiday decorations and lighting may be installed up to fourteen (14) days before Thanksgiving, and shall be removed no later than the last full weekend in January. December holiday decorations and lighting may not be lit-up any sooner than the day before Thanksgiving.

f. Address Numbers. All residences shall have a designated address number that is clearly readable from the street front on the house, mailbox and/or curb.

g. Security or safety signs to warn of security systems or recordings, the boundary of private property, or warning of hazardous or dangerous conditions on any Lot or Parcel, may be allowed upon application to, and receipt of written permission from, the Committee.

The Committee shall reject applications for any signs, flags, banners, messages, postings, posters, billboards, advertising devices, decorations, structures or application for any similar device or material which are not allowed by the rules set forth above, or required to be allowed by law.
(CC&R's Article III, H.)

19. No animals shall be kept or maintained on any Lot except the usual household pets not kept for commercial purposes, which shall be kept in an enclosure, suitable carrier, or an enclosed yard so as not to become a nuisance. When not in a yard or on a Lot, all animals must be kept on a leash held by a person capable of controlling the animal. The number of cats shall not exceed seven (7) and the number of dogs shall not exceed three (3) per Lot. Household pets shall not unreasonably interfere with the comfort, privacy or safety of other owners within the Development. Horses, cattle, chickens and sheep are allowed on specific custom neighborhood Lots only if such use is an allowed use in the Supplemental Declaration or CC&R's applicable to such Lot. Pet owners shall immediately clean-up the solid waste left by their animal(s) from any area within the Community. Pet waste shall be removed from the individual Lots so it is not allowed to create odors, attract insects, or become a nuisance to neighboring Lots or Common Areas.

Report loose and/or dangerous animals to the Association and to Washoe County Animal Services at: (775) 322-dogs (3647). The address of the animal's owner is required in order for the Association to take any action. Report nuisance barking to Washoe County Animal Services.

Any animal deemed to be dangerous by a governing authority shall either be required to be contained and restrained at all times by an adult capable of controlling the animal or it may be required to be removed from the community if it poses an imminent threat to public safety. **(CC&R's Article III, I)**

20. Outdoor Gas Fireplaces/Pits: Self-contained outdoor gas fireplaces shall be permitted with ACC approval and must be operated and maintained in accordance with Truckee Meadows Fire Protection District Regulations which requires, at the minimum, a fifteen (15) foot clearance from adjacent

structures and shall have properly fitted covers which serve as spark arrestors. In-ground and/or open fire pits shall not be permitted anywhere within the Community.

21. Solid waste trash/garbage shall be properly contained before it is placed into the trash receptacle and the lid shall be properly closed so that trash cannot spill out or become wind-blown. Solid waste trash/garbage shall not be placed or stored outside the trash receptacle. Properly bagged yard clippings and landscaping debris may be placed or stored outside the trash receptacle. Trash receptacles and recycle bins shall be stored in such a manner that the containers are screened from view except when the containers are within the collection area for pick-up. Owners and residents WITH approved "animal-resistant" trash containers may place their garbage and recycling containers in the collection area for pick-up the evening before pick-up.

Owners and residents WITHOUT approved "animal-resistant" trash containers shall be required to place their garbage and recycling containers in the collection area for pick-up the morning of pick-up. All garbage and recycling containers shall be removed from the collection area no later than the evening of the pick-up day. Waste Management offers a pick-up service, at no additional charge, to verifiably disabled and elderly residents. This includes pick-up of "animal-resistant" containers.

The Washoe County Health District requires homeowners acquire an animal-resistant container after two (2) violations within one (1) year or less when an animal gains access to the trash. Caughlin Ranch will report these incidents to the Washoe County Health District. **(CC&R's Article III, J)**

22. Installation of an antenna or satellite dish ("Devices") is limited to Devices that do not exceed thirty-nine and thirty-seven hundredth inches (39.37") in diameter (in accordance with 47 C.F.R. Section 1.4000), and shall be mounted in the least conspicuous location where they will cause the least nuisance or eyesore to their neighbors and still provide an acceptable quality signal. The Association may inspect the location and require the owner to move the antenna to a less obtrusive location which will not unreasonable delay or prevent installation, maintenance, use of the antenna or preclude reception of an acceptable quality. Devices no longer in use shall be promptly removed from sight. The Owner or occupant shall also comply with the adopted Guidelines and Policies related to such Devices. **(CC&R's Article III, K)**

23. The Association has no rights, title, or ownership of the private Caughlin Club fitness center, pool or tennis courts and these Rules & Regulations are not intended to apply to the facility or its private property.

24. Individual garage/yard sales on privately owned Lots shall be permitted only on Friday, Saturday and/or Sunday during the first full weekend in June and during the first full weekend in October from 7:00 A.M. to 3:00 P.M. Signs advertising garage sales may not be posted on any common areas. A list of participating addresses can be obtained from the Association office. Estate Sales may be held on Friday, Saturday and/or Sundays from 7:00 a.m. to 3:00 p.m. within thirty (30) days of the deceased's death who occupied the property where the sale is held or within thirty (30) days prior or subsequent to the owner permanently vacating the property due to age, health or disability. Open Houses may be held on Friday, Saturday and/or Sundays from 7:00 a.m. to 3:00 p.m.

25. Commercial activities shall not be permitted anywhere in the Caughlin Ranch common areas or parks without the prior approval of the Board. This includes, but is not limited to, "pop-up boutiques", food and/or merchandise trucks and stands, vendor sales, etc.

26. It is unlawful for any person to engage in any sport, amusement or occupation likely to impede the passage of pedestrians upon any walking surface and of vehicles upon any street. Portable basketball hoops, sport nets/goals, etc. shall not be placed on any public walking or driving surfaces.

27. All Lots and parcels, whether vacant or improved, occupied or unoccupied, and any improvements placed thereon, shall at all times be maintained in such a manner as to prevent their becoming unsightly, unsanitary or a hazard to health. The Board of Directors shall have the sole discretion in the determination of what is considered unsightly, unsanitary, and/or hazardous. Such maintenance responsibilities include, without limitation, the repair and reconstruction of a sidewalk, curb and gutter, trail constructed of concrete or asphalt, paving stones, pavers or similar type materials in the public right-of-way that abuts the property of the owner if the owner and/or owner's vegetation caused the need for such repair or reconstruction, or as required by the Guidelines and Policies.

28. The general maintenance of the same shall include, without limitation, sweeping, removal of snow, ice and weeds, and maintenance of any grass, shrubs or trees that encroach into the public right-of-way which may include removal and treatment of roots with an herbicidal fabric and/or tree root barrier. Noxious weeds shall be promptly removed. The most common noxious weeds to the Caughlin Ranch area are: Common St. Johnswort, Hoary cress (Whitetop), Purple loosestrife, and several varieties of thistle. *Note: The complete list of Nevada's noxious weeds can be found on the State of Nevada Department of Agriculture website at: http://agri.nv.gov/Plant/Noxious_Weeds/Noxious_Weed_List/.* **(CC&R's Article III, D)**

29. The discharge of weapons or firearms, including pellet/BB guns, and the use of high-powered laser lights are not permitted within the Community.

30. Feeding, attracting, and/or harassment of wildlife shall not be permitted within the community, provided that each Lot may have up to two bird feeders. The Nevada Division of Wildlife (NDOW) recommends the removal of bird feeders (seed and liquid) at dusk in an effort to avoid attracting wildlife such as bears and racoons.

31. Water in private pools, ponds, water features, etc., shall not be allowed to become stagnant so as to attract insects or create odors.

32. Portable basketball hoops, sport nets/goals, etc. shall be permitted within the Community on the individual Lots only and shall be kept in good repair so they do not become unsightly. Owners shall be required to obtain prior written approval from the ACC before a permanent basketball hoop or backboard may be installed. **(CC&R's Article III, EE)**

33. The use of camera equipped drones and/or unmanned aerial vehicles (UAV's) for photographing and/or videoing common areas, parks and trails, etc., and/or another parties' private property within CRHA without the express permission of the property owner is strictly prohibited. Drones and/or

UAV's shall not be used to harass, stalk or bully any homeowner, resident, guest, service provider and/or employee of CRHA.

34. All solar panel installations shall be pre-approved in writing by the ACC. The Board is authorized to adopt Rules and Regulations related to the installation and maintenance of solar panels. City and/or county approval shall not override the Governing Documents. The solar panels and framing shall be minimally reflective and shall not be installed where glare may negatively impact a neighboring property.

35. No residential Lot shall be rented by the owner thereof for Transient Commercial Use. No restrictions contained in this section shall prohibit an Owner from leasing or renting his or her residence for periods longer than 30 consecutive calendar days. **(ACS&G's III., 4.3)**

"Transient commercial use" is defined as the use of a unit, for remuneration, as a hostel, hotel, inn, motel, resort, vacation rental, or other form of transient lodging if the term of the occupancy, possession or use of the unit is for less than 30 consecutive calendar days ("Transient Commercial Use"). "Remuneration" means any compensation, money, rent, or other valuable consideration given in return for the occupancy, possession or use of a unit."

36. Running through some Lots are concrete swales or valley gutters that are intended to channel irrigation overflow and storm water to natural sloughs, creeks, or other intended drainage points. Concrete swales or valley gutters shall not be altered or obstructed. They must be kept free and clear of debris, landscape materials, plantings, rocks, etc. Blocked valley gutters can cause irrigation and storm water to flood and possibly damage private property and common areas.

37. During the yearly budget preparation process, the Board of Directors will review the Rules & Regulations to determine if any revisions are required. The Board will also review any written comments or suggestions received since the last revision and any legislative actions that may affect the Rules & Regulations. If the Board of Directors determines revisions are required, action to revise the Rules & Regulations will be included on the November Board of Directors meeting agenda, or sooner if the Board of Directors determines revisions are required before the November meeting.

38. The City of Reno's Municipal Code and the Washoe County Code requires the property owner to remove snow and ice from sidewalks adjacent to an owner's property. Such snow and ice from an owner's property, and the sidewalks adjacent to the owner's property shall be removed promptly and in no event, longer than twenty-fours (24) hours of a storm event. The sidewalk must be cleared of snow and ice from one end of the property-line to the other end.

III. FINES FOR VIOLATION OF GOVERNING DOCUMENTS AND RULES & REGULATIONS

Without limiting the Association's remedies as set forth in the Governing documents, or as allowed by law, violations of the Governing Documents and these Rules and Regulations may be addressed in accordance with the following procedures.

A. **Enforcement Procedures** - In enforcing the violations of the Governing Documents and the Rules and Regulations, the Association will comply with the most current version of NRS Chapter 116, including NRS 116.31031, which at the time of adoption of these Rules and Regulations provides in summary, in part, as follows:

1. Reports of alleged violations must be submitted in writing to the Association office. **A Caughlin Ranch address is required in order for staff to follow-up.** Pictures with a date and time stamp (if possible) are required if staff is unable to photograph the alleged violation.

2. Within a reasonable time after the discovery of the alleged violation, the unit's owner and, if different, the person against whom the fine will be imposed has been provided with:

   (a) written notice specifying in detail the alleged violation, the proposed action to cure the alleged violation, the amount of the fine, and the date, time and location for a hearing on the alleged violation;
   (b) providing a clear and detailed photograph of the alleged violation, if the alleged violation relates to the physical condition of the unit, the grounds of the unit, or an act or a failure to act of which it is possible to obtain a photograph; and
   (c) a reasonable opportunity to cure the alleged violation or to contest the alleged violation at the hearing.

3. The Board may appoint a committee, with not less than three members all of which must have paid all assessments which are due to the Association, to satisfy the Board's obligation to conduct hearings on alleged violations and to impose fines ("Committee").

4. The Board or Committee must schedule the date, time and location for the hearing on the alleged violation so that the unit's owner and, if different, the person against whom the fine will be imposed is provided with a reasonable opportunity to prepare for the hearing and to be present at the hearing. The owner or other person to be fined may appear, be represented by counsel, and be heard at the hearing.

5. The Board or Committee must hold a hearing before it may impose the fine, unless the fine is paid before the hearing or unless the unit's owner and, if different, the person against whom the fine will be imposed executes a written waiver of the right to the hearing or fails to appear at the hearing after being provided with proper notice of the hearing.

   Hearings shall be conducted by the Board or the Committee on an informal basis, which shall not be bound by formal rules of evidence. The Board may adopt such reasonable rules as it deems advisable covering the conduct of such hearings.

   The Board or Committee may render a decision on the violation and:
   a. Dismiss the matter;
   b. Assess a fine commensurate with the severity of the violation and require payment within 30 days;

c. Postpone the assessment of the fine and direct Association staff or the owner to provide more information. In the event the owner is required to provide more information, and the owner fails to provide the information by the required deadline, the Board or Committee may decide the issue based only on the information before the Board or Committee;
d. Grant reasonable variances or adjustments to the amount of the fine where literal application thereof, in the opinion of the Board or Committee, will create hardship to the homeowner and will not be materially detrimental or injurious to other Association members; or
e. The owner will be notified by mail of the Hearing Committee's decision, including the assessment of fines or construction penalties, if any.

6. The minutes of the meeting shall contain a written statement of the results of the hearing and the fine or penalty, if any, imposed, and a notice of the results of the hearing shall be mailed to the owner within a reasonable amount of time after the hearing.

7. If the Committee renders a decision on a violation and/or fine, the decision may be appealed to the Association's Board by the Association's General Manager or the owner or person to be fined. The appeal to the Board must be made in writing and must set forth the reasons the owner believes the Hearing Committee's decision should be changed. All written appeals must be received at the Association's office within ten (10) days of the Hearing Committee's decision, or, if the owner was not present when the decision was made, the date the Hearing Committee's decision is mailed to the owner. The Board will review a timely appeal at the next regularly scheduled executive session so long as the appeal can be timely included on the Agenda for that meeting. The Association will notify the owner by regular mail of the date and time of the executive meeting when the appeal will be heard. If the owner does not appear at the scheduled meeting, the Board will proceed to decide the appeal based on the materials submitted by Association staff and the appellant. In deciding the appeal, the Board will have the same options as set forth above and is not bound by the decision of the Committee. If the owner is not present at the meeting, there will be a written response sent to the homeowner regarding the Board's decision.

8. In addition to imposing a fine, the unit owner or tenant upon whom the fine was imposed will be prohibited from voting on matters related to the Community or using the common elements in the Community.

9. If a fine is imposed and the violation is not cured within 14 days, or within any longer period that may be established by the Board or Committee, the violation shall be deemed a continuing violation. Thereafter, the executive board may impose an additional fine for the violation for each 7-day period or portion thereof that the violation is not cured. Any additional fine may be imposed without providing the opportunity to cure the violation and without the notice and an opportunity to be heard, and is not subject to any limitation on the amount of fines allowed.

10. A fine may be imposed against a unit's owner for a violation of the Governing Documents or these Rules and Regulations committed by an invitee of the unit's owner or the tenant of the

unit's owner: (a) participated in or authorized the violation; (b) had prior notice of the violation; or, (c) had an opportunity to stop the violation and failed to do so.

11. A fine may not be imposed for a violation that is the subject of a construction penalty imposed pursuant to NRS 116.310305.

12. If requested by a person upon whom a fine was imposed, not later than 60 days after receiving any payment of a fine, the Association shall provide the person a statement of the remaining balance owed.

B. Fine Schedule and Remedies

1. **Violations of the Residential Restrictions, Guidelines and Policies not subject to Construction Penalties and Rules and Regulations will be subject to the fines set forth below.**

a. Health, Safety, or Welfare Violations. If the violation poses an imminent threat of causing a substantial adverse effect on the health, safety, or welfare of the unit's owners or residents of the Community, the amount of the fine must be commensurate with the severity of the violation and must be determined by the Board or Committee in accordance with the Governing Documents and will be at least $100.00 per day plus any expenses incurred by the Association to mitigate, remediate or correct Health, Safety, or Welfare violation(s) that are not immediately resolved by the owner.

b. Other Violations. If the violation does not pose an imminent threat of causing a substantial adverse effect on the health, safety, or welfare of the unit's owners or residents of the Community, the amount of the fine must be commensurate with the severity of the violation and must be determined by the Board or Committee in accordance with the Governing Documents, but the amount of the fine must not exceed $100 for each violation or a total amount of $1,000 per hearing. The minimum fine for a violation is $100 for the first occurrence, and $100 per week for a continuing violation. The limitations on the amount of the fine do not apply to any charges or costs that may be collected by the Association if the fine becomes past due.

2. **Construction Penalty Schedule.** The Association may impose and enforce a construction penalty against a unit's owner who fails to adhere to a schedule or requirements of the Board or ACC for the commencement, completion, or issuance of a permit for the construction of a unit or an improvement to the unit. The construction penalties will be $250 per violation, and $250 per week for a continuing violation.

3. **Costs of Collection, Attorney's Fees and Costs and Liens.**
a. The Association has a lien on a unit as allowed by law, including without limitation, for the following:
1. Any construction penalty that is imposed against the unit's owner pursuant to NRS 116.310305;
2. Any assessment, including, without limitation, annual, special or reserve assessments, levied against that unit;

3. Any fine imposed against the unit's owner;
4. Any penalties, fees, charges, late charges, fines and interest charged pursuant to paragraphs (j) to (n), inclusive, of subsection 1 of NRS 116.3102.

b. Failure to pay any penalty or fine shall be deemed to be a continuing violation of the Rules and Regulations of the Association.

c. Fines may be collected in like manner as delinquent assessments and, until paid, shall constitute a lien on the property of the offender in like manner as a delinquent assessment, and may be enforceable as such in accordance with the provisions of the Governing Documents, including, without limitation, the Association's Delinquent Assessment Collection Policy.

d. The Association may not foreclose a lien by sale based on a fine or penalty for a violation of the Governing Documents or these Rules and Regulations to the extent prohibited by NRS 116.31162, unless the violation poses an imminent threat of causing a substantial adverse effect on the health, safety, or welfare of the unit's owners or residents of the Community, or the penalty is imposed for failure to adhere to a schedule required pursuant to NRS 116.310305.

e. The Association is entitled to collect attorneys' fees and costs to cover the cost of collecting any past due obligation, including any fine or penalty as provided in the Governing Documents, these Rules and Regulations and as provided by law, including, without limitation, NRS 116.310313, NRS 116.3116 thru 116.31168, and any statute adopted prior to or subsequent to these Rules and Regulations allowing for the recovery of fees to cover the costs of collecting any past due obligation.

   The Association is entitled to collect attorney's fees and costs to cover the cost of collecting any past due obligation regardless of whether the past due obligation is collected by the Association itself, or any person acting on behalf of the Association. The limitations of fees and costs recoverable by regulation, if any, are included in the Association's Delinquent Assessment Collection Policy.

f. Any past due fine must not bear interest if prohibited by statute, but the Association is entitled to collect any fees, including attorneys' fees, or costs incurred by the Association to enforce the payment of the past due fine.

4. Cumulative Remedies. The fine schedule and remedies set forth in these Rules and Regulations are in addition to and not a substitute for any other remedies the Association may elect to enforce under the Governing Documents or law.

The Association reserves the right at any time to proceed, at law or in equity, to prevent the occurrence, continuation or violation of any provision of the Governing Documents or these Rules and Regulations. When appropriate, the Board will direct its counsel to file for Arbitration in accordance with Chapter 38 of NRS, when circumstances warrant legal action.

Revised at a duly noticed Board of Directors Meeting on November 18, 2024.

Board President

Board Secretary

CAUGHLIN RANCH HOMEOWNERS ASSOCIATION
FIREWISE COMMUNITY COMMITTEE CHARTER

WHEREAS, Article V, Section I of the Caughlin Ranch Homeowners Association (Association) First Restated Bylaws states that "...all corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation shall be controlled by, the Board of Directors."

WHEREAS, Article V, Section 1 (seventh paragraph) of the Association's First Restated Bylaws grants the Board of Directors the authority "To appoint an executive committee and other committees, and to delegate to the executive committee any of the powers and authority of the Board in the management of the business and affairs of the corporation,"...

NOW THEREFORE, BE IT RESOLVED THAT a standing Firewise Community Committee (FWC Committee) is established under the following conditions and terms:

I. PURPOSE:

The FWC Committee is established by the Association to assist in creating and maintaining a fire-adapted community. The FWC Committee's primary objective is to work together with Association staff to ensure that the Association qualifies to become a **Firewise Community** by focusing on education, risk assessment, and collaboration with Association staff and fire prevention professionals. The FWC Committee will advise the Board on fire mitigation strategies and help coordinate efforts to enhance the safety and preparedness of the Association's residents.

With the assistance of the Association's staff:

II. GOALS AND OBJECTIVES:

1. **Achieve Firewise Community Recognition**: Ensure the Association meets the criteria and requirements to qualify as a recognized Firewise Community through the National Fire Protection Association's (NFPa) Firewise USA program.

2. Raise awareness about fire risks and promote fire safety practices within the community by encouraging property owners to obtain fire safety assessments from County and City fire prevention contacts.

3. Develop and recommend to the Board policies and procedures regarding fire prevention for homeowners, such as reducing fire hazards, vegetation management and defensible space guidelines.

4. Assist Association staff in coordinating community Firewise activities and educational events.

5. Assist the Board in securing resources for fire mitigation, such as grants and/or professional services such as foresters or fire safety consultants.

6. Ensure the community maintains compliance with the ongoing requirements of the Firewise Community program after recognition is achieved.

7. Assist with drafting content for the Association's newsletters and other correspondence to educate homeowners on how to maintain their properties to the adopted standards (defensible space, home hardening and emergency preparedness).

III. COMMITTEE STRUCTURE

1. The FWC Committee will consist of at least five (5), and no more than seven (7), homeowner members who are appointed by the Association's Board of Directors.

2. The FWC Committee will include at least one (1), and no more than three (3), liaisons from the Board of Directors.

3. The FWC Committee will include at least one (1), and no more than three (3), Association staff members who will serve as the committee's point of contact with the Board. One of the staff members should be the General Manager who will lead meetings and maintain meeting minutes and records of decisions.

4. FWC Committee members will serve for two-year terms, with the option of reappointment by the Board.

IV. MEETINGS

1. The FWC Committee will meet at least twice per year, with additional meetings scheduled as necessary.

2. Meeting minutes will be submitted to the Board of Directors as part of the Board's next General Meeting packet.

3. The FWC Committee should invite fire prevention experts to attend meetings whenever possible.

V. AUTHORITY AND RESPONSIBILITIES:

1. The FWC Committee is an advisory committee to the Association's Board of Directors. It may make recommendations on fire prevention policies but has no decision-making authority unless specifically granted by the Board.

2. The FWC Committee may be authorized by the Board to work with fire prevention professionals, and/or governmental agencies on behalf of the Association and with staff oversight.

3. The FWC Committee may be dissolved at any time by the Association's Board of Directors.

Approved by the Caughlin Ranch HOA Board of Directors at a duly noticed meeting on July 29, 2026

President

Secretary

Caughlin Ranch Homeowners Association Board of Directors
2027 Meeting and Other Important Dates

Below are the dates for the 2027 Board of Directors' Agenda Workshops, Executive Sessions, General Business Meetings, and the 2027 Annual Members/2028 Budget Ratification Meetings. An updated meeting notice which will include the details on how upcoming meetings will be conducted (in-person and/or virtually) will be posted on the Caughlin Ranch website at: www.caughlinhoa.com.

Homeowners are welcome to attend Agenda Workshops and the Board's General Business Meetings. Executive Sessions are closed unless a homeowner has requested to meet with the Board or has been invited for the purpose of addressing outstanding assessments and/or unresolved violations.

January 8th	*Board Orientation/Training Workshop 10:00 a.m.*
January 25th	Board Agenda Workshop 4:00 p.m.
January 27th	Executive Session 5:00 p.m. / Board General Business Meeting 6:00 p.m.
March 18th	*2026 Audit Review with Finance & Budget Committee 2:00 p.m.*
March 22nd	Board Agenda Workshop 4:00 p.m.
March 24th	Executive Session 5:00 p.m. / Board General Business Meeting 6:00 p.m.
May 20th	*Reserve Study Reports Review with Finance & Budget Committee 2:00 p.m.*
May 24th	Board Agenda Workshop 4:00 p.m.
May 26th	Executive Session 5:00 p.m. / Board General Business Meeting 6:00 p.m.
July 26th	Board Agenda Workshop 4:00 p.m.
July 28th	Executive Session 5:00 p.m. / Board General Business Meeting 6:00 p.m.
August 19th	*2028 Budget Review Workshop with Finance & Budget Committee 4:00 p.m.*
September 20th	Board Agenda Workshop 4:00 p.m. (Final 2028 Budget Review)
September 22nd	Executive Session 5:00p.m. / Board General Business Meeting 6:00p.m.(Approve 2028 Budget)
Nov 4th	*Candidate Forum; Meet the Candidates 5:00 p.m. (if necessary)*
Nov 15th	*Annual Ballot Deadline 11:00 a.m. (if necessary)* Call 2027 Annual Meeting to Order at 12:00 Noon to open and tally Secret Ballots; Recess once completed. Board Executive Session 4:00 p.m. / General Business Meeting 5:00 p.m.
Nov 17th	Re-convene 2027 Annual Members Election & 2028 Budget Ratification Meeting at 6:30 p.m. A brief Organizational Meeting will immediately follow the 2027 Annual Members Election/2028 Budget Ratification Meeting.

This meeting calendar serves as notice pursuant to NRS 116.31083 for the scheduled meetings of the Board of Directors. Dates and times are subject to change. Please visit the Caughlin Ranch HOA website (www.caughlinhoa.com) for up-to-date information regarding Caughlin Ranch HOA Meetings and Workshops. The Board of Directors' General Business Meeting Agendas are posted on the Caughlin Ranch HOA website not less than ten (10) days prior to each meeting. Members may also call the Association office at: (775) 746-1499 or e-mail: admin@caughlinhoa.com to obtain agenda copies. The CRHA office is located at 1070 Caughlin Crossing, Reno, NV 89519.

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

Board Meeting agenda content may be modified up to the start of the Board Meeting due to specific circumstances under NRS116.31083 (11) as it relates to occurrences that: "(a) could not have been reasonably foreseen, (b) affects the health, welfare and safety of the units' owners or residents of the common-interest community; (c) requires the immediate attention of, and possible action by, the executive board; and (d) makes it impracticable to comply with the provisions of sub-section 2 or 5." The Board will disclose any such changes at the beginning of the Board Meeting, where applicable.

Board Agenda Workshop agendas do not have a published agenda for distribution, as the intent of the workshop is to further review and define the agenda for the next scheduled Board Meeting. This session is open to the membership for observation and limited input during a designated portion of the meeting. No substantive discussion or action (vote) will be taken by the Board on any matter discussed or reviewed at a workshop.

Executive Session meeting agendas will not be published. Only those matters as described under NRS116.31085 shall be discussed and acted upon in executive session. These meetings are closed to the membership.

During Board Meetings, Owners have the right to speak to the Board. The designated period for this is devoted to comments from property owners and discussion of those comments related to items on the agenda. Please note that the Board has the authority to limit the time for individual comments. A time limit of two minutes has been allotted per individual. No individual can give away their allotted time to expand another individual's time.

A copy of the audio recording of the Board Meeting, the minutes or a summary of the minutes of the meeting shall be provided to the unit's owner upon request at no charge.

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

2027 ACC Meeting Schedule

January 14	January 28	February 11	February 25
March 11	March 25	April 8	April 22
May 13	May 27	June 10	June 24
July 8	July 22	August 12	August 26
September 9	September 23	October 7	October 21
November 11	December 9		

The Caughlin Ranch Homeowners Association (CRHA) is pleased you have decided to make improvements to your property. To ensure the highest quality for CRHA, prominent planners, architects, and engineers were employed to design the layout of the residential and non-residential land uses, common areas, and other improvements around the natural and enhanced environments of this area. CRHA wishes to extend the high standards of design with the architectural review of all exterior improvements by a committee comprised of design specialists; the Caughlin Ranch Architectural Control Committee (ACC).

CRHA architectural review is intended to assist you as well as protect the property values of the community. When reviewing your plans, the ACC members may make suggestions or require changes to your plans. All ACC comments reflect the careful consideration by the committee members.

ACC meetings are generally held twice each month, except for November and December when they meet once each month. Plans must be submitted no later than noon the Friday prior to the scheduled meeting. If the plans require professional architectural review, your request may be delayed to the next regularly scheduled meeting.

Please visit our website at www.caughlinhoa.com to review the ACC Submittal Guidelines for instructions on what needs to be included with each request. The ACC Request form and Submittal Guidelines are located under the Plan Review tab found on the home page. The ACC Request Form must be included with your request.

If you have any questions or need assistance with submitting a request, please contact Caughlin Ranch Homeowners Association office at 775-746-1499 or e-mail us at kim@caughlinhoa.com.

Sincerely,

Caughlin Ranch Homeowners Association
On behalf of the Architectural Control Committee

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

2027 CRHA COMMUNITY EVENTS

EVENT	DATE	LOCATION	TIME
Spring Wine	**Wed. April 22nd**	**TBD**	**5:00pm to 7:00pm**
Community Garage Sales	**Fri., Sat. & Sun. June 4th, 5th, & 6th**	**Individual homes / yards. CRHA will advertise the event and compile the addresses of those participating**	**7:00am to 3:00pm**
Shredding Day	**Sat. June 12th**	**Village Green Park**	**9:00am to 12:00pm**
Spring Bird Walk / Watch	**Sat. June 26th**	**Meet at CRHA parking lot**	**8:00 am to 10:00 am**
Operation BackPack	**July 1st thru July 31st**	**Drop off - CRHA office**	**8:00am to 5:00pm**
Artown Concerts in the Park	**Every Sunday in July July 4th, 11th, 18th, & 25th**	**Village Green Park Amphitheater**	**6:00pm to 8:00pm**
Farm Stand - Reno Food Systems	**August 1st - Tentative**	**3295 Mayberry Drive**	**6:00pm to 7:30pm Tentative**
CRHA Annual BBQ	**Sat. August 21st**	**Village Green Park**	**Noon to 3:00pm**
Fall Bird Walk / Watch	**Sat. Sept. 25th**	**Meet at CRHA parking lot**	**8:00am to 10:00am**
Community Garage Sales	**Fri., Sat. & Sun. Oct. 1st, 2nd, & 3rd**	**Individual homes / yards**	**7:00am to 3:00pm**
Oktoberfest	**Thurs. Oct. 14th**	**TBD**	**5:00pm to 7:00pm**
Angel Tree	**November 1st through 30th**	**CRHA Office**	**8:00am to 5:00pm**
Annual Homeowner Dinner	**Wed. Nov. 17th**	**TBD**	**5:30pm to 6:30pm**
42nd Annual Members Meeting & 2027 Budget Ratification	**Wed. Nov. 17th**	**TBD**	**Beginning at 6:30pm**

Board Approved 9/30/2026

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

CAUGHLIN RANCH HOMEOWNERS' ASSOCIATION
2026 ANNUAL ELECTION SOLICITATION AND 2027 BUDGET RATIFICATION

Caughlin Ranch HOA (CRHA) is soliciting Association Members to serve on the CRHA Board of Directors beginning in November 2026. If you are interested in serving your community, please complete and return the attached 3-page Board Candidate Nomination Form (BCNF) to the Caughlin Ranch office via mail, fax, e-mail or hand-delivery.

Address: 1070 Caughlin Crossing, Reno, NV 89519
Fax: 775-746-8649
E-mail: admin@caughlinhoa.com

The completed BCNF must be received in the Caughlin Ranch HOA office no later than **4:00 p.m. on Wednesday, October 14, 2026**. Please contact the Caughlin Ranch office to confirm your BCNF was received. (Caughlin Ranch staff cannot be held responsible for documents which are not received.)

The completed BCNF forms will be sent to all CRHA Members in the 2026 Annual Election and 2027 Budget Ratification Meeting Packet.

There are four (4) positions open for the 2026 Election, all two-year terms. The Board Members whose terms expire in November are: Allen Black, Al Dennis, Jon Ericson and Harvey Miller. A total of seven (7) Board Members serve the Caughlin Ranch HOA community.

If more than four (4) candidate forms are received by members who are eligible to serve, the BCNFs and a secret ballot will be sent to all CRHA Members on or about Monday, October 19th. A Candidate Forum may be held at 5:00p.m. on Thursday, November 5th prior to the ballot deadline of Monday, November 16th at 11:00a.m.

If four (4) or fewer eligible candidates return a completed BCNF, no election or Candidate Forum will be held. CRHA Members will be advised in the 2026 Annual Election and 2027 Budget Ratification Meeting Packet that the Board Candidate forms received are enclosed and those candidates will be seated on the Board of Directors at the close of the 2026 Annual Election and 2027 Budget Ratification Meeting on November 18, 2026.

Board Members cannot be compensated for their time, there is no assessment discount, they are required to attend at least 3 meetings every-other-month in a calendar year, are expected to serve on at least one standing committee, and may be asked to serve as a liaison to a standing committee and/or as an Officer of the Board. They are required to agree to comply with all applicable federal, state and local laws and regulations, and the CRHA governing documents. They will be further required to be kept informed of laws, regulations and developments relating to common-interest communities, which means attending at least one (1) three-hour seminar each year.

Please consider providing the following voluntary information:

E-mail address: black64@gmail.com Contact No: 973-295-8316

Occupation: Retired

Mailing address (if different): _____

Thank you for your interest in serving on the Caughlin Ranch HOA Board of Directors. Please contact General Manager Lisa Nunley at: gmnunley@caughlinhoa.com or (775) 746-1499 if you require further assistance.

BOARD CANDIDATE NOMINATION FORM

This form must be sent out to each unit owner at least 30 days before the preparation of election ballots.

A meeting of the units' owners must be held at least once each year. at which time ballots for the election of members of the executive board must be opened and counted. The election for Caughlin Ranch Homeowners' Association has been scheduled for 11/18/2026. There will be 4 vacancies, Four (4) 2-year Terms.
If you are a unit owner interested in running for the association's board of directors, please complete and submit the following information:

YOUR NAME ALLEN BLACK

ADDRESS OF UNIT OWNED 45 Promontory Pointe (Street) Reno (City) NV (State)

ELIGIBILITY (place 'T' for true, 'F' for false on the lines below):

T I do not reside in a unit with, am not married to, am not domestic partners with, or related by blood, adoption or marriage to another person who is also a member of the executive board or is an officer of the association.

T I do not stand to gain any personal profit or compensation of any kind from a matter before the executive board.

T I do not perform the duties of community manager for this association, nor does my spouse, parent or child, by blood, marriage or adoption.

T (Master Association) I do not perform the duties of community manager for the master association, or any association that is subject to the governing documents of a master association, nor does my spouse, parent or child, by blood, marriage or adoption.

T In this community, I am: the record owner of a unit; an officer, employee, agent or director of a corporate owner of a unit; a trustee or designated beneficiary of a trust that owns a unit; a partner of a partnership that owns a unit; a member or manager of a limited-liability company that owns a unit; or a fiduciary of an estate that owns a unit. **NOTE:** If you are not the record owner, you must file proof in the records of the association that you are associated with the corporate owner, trust, partnership, limited-liability company or estate and identify the unit or units owned.

If you are deemed eligible, your name will be placed on the ballot and your disclosures (page 2) will be distributed to each member of the association. In order to complete the nomination process, you *must* complete and submit page 2 of this form.

The executive board has determined to use the "duly elected" process described below:
*NRS 116.31034(5)... "If, at the closing of the prescribed period for nominations for membership on the executive board, the number of candidates nominated for membership on the executive board is equal to or less than the number of members to be elected to the executive board at the election, then: (a) The association will not prepare or mail any ballots to units' owners pursuant to this section; and (b) The nominated candidates shall be deemed to be **duly elected** to the executive board at the meeting of the units' owners at which the ballots would have been counted pursuant to paragraph (e) of subsection 15."* In this scenario, candidates may reside with or be related to another board member, unless one of them owns 75% or more units in the community and together these owners would constitute a majority of the board.

YOUR SIGNATURE Allen Black **DATE** 9/27/2026

RETURN COMPLETED FORM TO Caughlin Ranch HOA, 1070 Caughlin Crossing, Reno, NV 89519
BY October 14, 2026 by 4:00 PM **(late or incomplete submissions will not be accepted).**

If you are deemed eligible and would like to communicate **campaign material**, other than the one page Candidate Informational Statement, directly to units' owners at your own expense, you can request to receive a list of mailing addresses in the community (not to include any names): in paper format at a cost not to exceed 25¢ per page for the first 10 pages and 10¢ per page thereafter; by compact disc at a cost of not more than $5; or by email at no cost. At the time of request, you will be required to provide a signed written statement stating that you will not use the list of addresses for any purpose other than communicating campaign material. If you refuse to sign this statement, the association or its agent may refuse your request for addresses.

1

BOARD CANDIDATE NOMINATION FORM

This form must be sent out to each unit owner at least 30 days before the preparation of election ballots.

A meeting of the units' owners must be held at least once each year, at which time ballots will be opened and counted to determine those elected to the executive board, or candidates will be deemed to be duly elected to the executive board. The annual meeting for Caughlin Ranch Homeowners' Association has been scheduled for 11/18/2026. The unit owner listed below submitted his/her nomination form and was deemed eligible to serve on the association's board of directors:

CANDIDATE NAME ALLEN Black

As required pursuant to NRS 116.31034(9), please see the candidate's disclosure statements below:

REQUIRED DISCLOUSRES

Please disclose any financial, business, professional or personal relationship or interest that would result or would appear to a reasonable person to result in a potential conflict of interest if you were to be elected to serve as a member of the executive board:

None

Please disclose whether or not you are a member in good standing, meaning that you have no unpaid and/or past due assessments or construction penalties due to the association:

I Am a member in good standing

Not being in good standing or having a perceived conflict of interest does not make a candidate ineligible pursuant to Chapter 116. Pursuant to NRS 116.3103(1), however, "officers and members of the executive board are subject to conflict of interest rules governing the officers and directors of a nonprofit corporation," and pursuant to NRS 116.31031(9), a member of the executive board cannot participate in any hearing or cast any vote relating to a fine if the member has not paid all assessments which are due to the association.

Candidates further have the option to complete and submit a **Candidate Informational Statement** along with this form to provide voting members with additional information as to their qualifications and reasons for running. The informational statement must be no longer than a single, typed page and cannot contain any defamatory, libelous or profane information (see next page). Unless otherwise requested, this statement will be sent to unit owners before the election, at the association's expense.

BOARD CANDIDATE NOMINATION FORM

This form must be sent out to each unit owner at least 30 days before the preparation of election ballots.

CANDIDATE INFORMATIONAL STATEMENT

Candidates have the option to use this space to tell units' owners a little bit more about themselves and why they should be elected to sit on the association's board of directors. This statement must be no longer than a single, typed page and cannot contain any defamatory, libelous or profane information. If completing by hand, please make sure the information is legible.

CANDIDATE NAME ALLEN BLACK

I have experience on this board and two others in Town. I want to focus on financial conservative budget, but try to maintain the atmosphere and property values in Caughlin Ranch. We should also try to find a way to contain the e-bike craze in the Ranch so that everyone can feel safe.

3

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

CAUGHLIN RANCH HOMEOWNERS' ASSOCIATION
2026 ANNUAL ELECTION SOLICITATION AND 2027 BUDGET RATIFICATION

Caughlin Ranch HOA (CRHA) is soliciting Association Members to serve on the CRHA Board of Directors beginning in November 2026. If you are interested in serving your community, please complete and return the attached 3-page Board Candidate Nomination Form (BCNF) to the Caughlin Ranch office via mail, fax, e-mail or hand-delivery.

Address: 1070 Caughlin Crossing, Reno, NV 89519
Fax: 775-746-8649
E-mail: admin@caughlinhoa.com

The completed BCNF must be received in the Caughlin Ranch HOA office no later than **4:00 p.m. on Wednesday, October 14, 2026**. Please contact the Caughlin Ranch office to confirm your BCNF was received. (Caughlin Ranch staff cannot be held responsible for documents which are not received.)

The completed BCNF forms will be sent to all CRHA Members in the 2026 Annual Election and 2027 Budget Ratification Meeting Packet.

There are four (4) positions open for the 2026 Election, all two-year terms. The Board Members whose terms expire in November are: Allen Black, Al Dennis, Jon Ericson and Harvey Miller. A total of seven (7) Board Members serve the Caughlin Ranch HOA community.

If more than four (4) candidate forms are received by members who are eligible to serve, the BCNFs and a secret ballot will be sent to all CRHA Members on or about Monday, October 19th. A Candidate Forum may be held at 5:00p.m. on Thursday, November 5th prior to the ballot deadline of Monday, November 16th at 11:00a.m.

If four (4) or fewer eligible candidates return a completed BCNF, no election or Candidate Forum will be held. CRHA Members will be advised in the 2026 Annual Election and 2027 Budget Ratification Meeting Packet that the Board Candidate forms received are enclosed and those candidates will be seated on the Board of Directors at the close of the 2026 Annual Election and 2027 Budget Ratification Meeting on November 18, 2026.

Board Members cannot be compensated for their time, there is no assessment discount, they are required to attend at least 3 meetings every-other-month in a calendar year, are expected to serve on at least one standing committee, and may be asked to serve as a liaison to a standing committee and/or as an Officer of the Board. They are required to agree to comply with all applicable federal, state and local laws and regulations, and the CRHA governing documents. They will be further required to be kept informed of laws, regulations and developments relating to common-interest communities, which means attending at least one (1) three-hour seminar each year.

Please consider providing the following voluntary information:

E-mail address: alc@caughlinhoa.com Contact No: _____

Occupation: Insurance Agent

Mailing address (if different): 1584 Heatherwood Dr, Reno, NV 89509

Thank you for your interest in serving on the Caughlin Ranch HOA Board of Directors. Please contact General Manager Lisa Nunley at: gmnunley@caughlinhoa.com or (775) 746-1499 if you require further assistance.

BOARD CANDIDATE NOMINATION FORM

This form must be sent out to each unit owner at least 30 days before the preparation of election ballots.

A meeting of the units' owners must be held at least once each year. at which time ballots for the election of members of the executive board must be opened and counted. The election for Caughlin Ranch Homeowners' Association has been scheduled for 11/18/2026. There will be 4 vacancies, Four (4) 2-year Terms. If you are a unit owner interested in running for the association's board of directors, please complete and submit the following information:

YOUR NAME Al Dennis

ADDRESS OF UNIT OWNED 1584 Wheatgrass Dr, Reno, NV 89509
(Street) (City) (State)

ELIGIBILITY (place 'T' for true, 'F' for false on the lines below):

T I do not reside in a unit with, am not married to, am not domestic partners with, or related by blood, adoption or marriage to another person who is also a member of the executive board or is an officer of the association.

T I do not stand to gain any personal profit or compensation of any kind from a matter before the executive board.

T I do not perform the duties of community manager for this association, nor does my spouse, parent or child, by blood, marriage or adoption.

T (Master Association) I do not perform the duties of community manager for the master association, or any association that is subject to the governing documents of a master association, nor does my spouse, parent or child, by blood, marriage or adoption.

T In this community, I am: the record owner of a unit; an officer, employee, agent or director of a corporate owner of a unit; a trustee or designated beneficiary of a trust that owns a unit; a partner of a partnership that owns a unit; a member or manager of a limited-liability company that owns a unit; or a fiduciary of an estate that owns a unit. **NOTE:** If you are not the record owner, you must file proof in the records of the association that you are associated with the corporate owner, trust, partnership, limited-liability company or estate and identify the unit or units owned.

If you are deemed eligible, your name will be placed on the ballot and your disclosures (page 2) will be distributed to each member of the association. In order to complete the nomination process, you *must* complete and submit page 2 of this form.

The executive board has determined to use the "duly elected" process described below:
NRS 116.31034(5)... "If, at the closing of the prescribed period for nominations for membership on the executive board, the number of candidates nominated for membership on the executive board is equal to or less than the number of members to be elected to the executive board at the election, then: (a) The association will not prepare or mail any ballots to units' owners pursuant to this section; and (b) The nominated candidates shall be deemed to be ***duly elected*** *to the executive board at the meeting of the units' owners at which the ballots would have been counted pursuant to paragraph (e) of subsection 15."* In this scenario, candidates may reside with or be related to another board member, unless one of them owns 75% or more units in the community and together these owners would constitute a majority of the board.

YOUR SIGNATURE Al Dennis **DATE** 9/24/26

RETURN COMPLETED FORM TO Caughlin Ranch HOA, 1070 Caughlin Crossing, Reno, NV 89519
BY October 14, 2026 by 4:00 PM **(late or incomplete submissions will not be accepted).**

If you are deemed eligible and would like to communicate **campaign material**, other than the one page Candidate Informational Statement, directly to units' owners at your own expense, you can request to receive a list of mailing addresses in the community (not to include any names): in paper format at a cost not to exceed 25¢ per page for the first 10 pages and 10¢ per page thereafter; by compact disc at a cost of not more than $5; or by email at no cost. At the time of request, you will be required to provide a signed written statement stating that you will not use the list of addresses for any purpose other than communicating campaign material. If you refuse to sign this statement, the association or its agent may refuse your request for addresses.

1

BOARD CANDIDATE NOMINATION FORM

This form must be sent out to each unit owner at least 30 days before the preparation of election ballots.

A meeting of the units' owners must be held at least once each year, at which time ballots will be opened and counted to determine those elected to the executive board, or candidates will be deemed to be duly elected to the executive board. The annual meeting for Caughlin Ranch Homeowners' Association has been scheduled for 11/18/2026. The unit owner listed below submitted his/her nomination form and was deemed eligible to serve on the association's board of directors:

CANDIDATE NAME Al Dennis

As required pursuant to NRS 116.31034(9), please see the candidate's disclosure statements below:

REQUIRED DISCLOUSRES

Please disclose any financial, business, professional or personal relationship or interest that would result or would appear to a reasonable person to result in a potential conflict of interest if you were to be elected to serve as a member of the executive board:

None

Please disclose whether or not you are a member in good standing, meaning that you have no unpaid and/or past due assessments or construction penalties due to the association:

NA

Not being in good standing or having a perceived conflict of interest does not make a candidate ineligible pursuant to Chapter 116. Pursuant to NRS 116.3103(1), however, "officers and members of the executive board are subject to conflict of interest rules governing the officers and directors of a nonprofit corporation," and pursuant to NRS 116.31031(9), a member of the executive board cannot participate in any hearing or cast any vote relating to a fine if the member has not paid all assessments which are due to the association.

Candidates further have the option to complete and submit a **Candidate Informational Statement** along with this form to provide voting members with additional information as to their qualifications and reasons for running. The informational statement must be no longer than a single, typed page and cannot contain any defamatory, libelous or profane information (see next page). Unless otherwise requested, this statement will be sent to unit owners before the election, at the association's expense.

BOARD CANDIDATE NOMINATION FORM

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CANDIDATE INFORMATIONAL STATEMENT

Candidates have the option to use this space to tell units' owners a little bit more about themselves and why they should be elected to sit on the association's board of directors. This statement must be no longer than a single, typed page and cannot contain any defamatory, libelous or profane information. If completing by hand, please make sure the information is legible.

CANDIDATE NAME _____

See attached.

3

I have lived in Mayberry Meadows for 20 years. I grew up in NV and graduated from Yerington High School. I joined the Navy after graduation and spent 8 years in the Nuclear Mechanical section. I married a teacher, from Sparks, and we have now been married for 52 years. We have two children and three grandchildren, all based here in Reno.

I graduated from Saint Martin's College with a degree in Business. I own and run an insurance agency here in Reno. I have been a member of the CRHOA Board of Directors for 15 years. I have held all the different officer positions (currently the Vice President) as well as the Board Liaison to the ACC and am currently on the Rancher/Events committee.

I would appreciate the opportunity to continue serving our community as a member of the Board of Directors. Having served the association for more than 15 years, I have brought both experience and valuable institutional knowledge of our community, the history and the decisions that have shaped it.

I have consistently attended the training opportunities provided to the Board members over the years, as well as association-related business meetings, board meetings, ACC meetings, and various committee meetings.

I believe that an effective board member should stay informed, involved and committed to serving the best interests of our community and I would be honored to bring my experience, training, and knowledge to work on behalf of our homeowners.

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

CAUGHLIN RANCH HOMEOWNERS' ASSOCIATION
2026 ANNUAL ELECTION SOLICITATION AND 2027 BUDGET RATIFICATION

Caughlin Ranch HOA (CRHA) is soliciting Association Members to serve on the CRHA Board of Directors beginning in November 2026. If you are interested in serving your community, please complete and return the attached 3-page Board Candidate Nomination Form (BCNF) to the Caughlin Ranch office via mail, fax, e-mail or hand-delivery.

Address: 1070 Caughlin Crossing, Reno, NV 89519
Fax: 775-746-8649
E-mail: admin@caughlinhoa.com

The completed BCNF must be received in the Caughlin Ranch HOA office no later than **4:00 p.m. on Wednesday, October 14, 2026**. Please contact the Caughlin Ranch office to confirm your BCNF was received. (Caughlin Ranch staff cannot be held responsible for documents which are not received.)

The completed BCNF forms will be sent to all CRHA Members in the 2026 Annual Election and 2027 Budget Ratification Meeting Packet.

There are four (4) positions open for the 2026 Election, all two-year terms. The Board Members whose terms expire in November are: Allen Black, Al Dennis, Jon Ericson and Harvey Miller. A total of seven (7) Board Members serve the Caughlin Ranch HOA community.

If more than four (4) candidate forms are received by members who are eligible to serve, the BCNFs and a secret ballot will be sent to all CRHA Members on or about Monday, October 19th. A Candidate Forum may be held at 5:00p.m. on Thursday, November 5th prior to the ballot deadline of Monday, November 16th at 11:00a.m.

If four (4) or fewer eligible candidates return a completed BCNF, no election or Candidate Forum will be held. CRHA Members will be advised in the 2026 Annual Election and 2027 Budget Ratification Meeting Packet that the Board Candidate forms received are enclosed and those candidates will be seated on the Board of Directors at the close of the 2026 Annual Election and 2027 Budget Ratification Meeting on November 18, 2026.

Board Members cannot be compensated for their time, there is no assessment discount, they are required to attend at least 3 meetings every-other-month in a calendar year, are expected to serve on at least one standing committee, and may be asked to serve as a liaison to a standing committee and/or as an Officer of the Board. They are required to agree to comply with all applicable federal, state and local laws and regulations, and the CRHA governing documents. They will be further required to be kept informed of laws, regulations and developments relating to common-interest communities, which means attending at least one (1) three-hour seminar each year.

Please consider providing the following voluntary information:

E-mail address: _____ _____ Contact No: _____

Occupation: _____

Mailing address (if different): _____

Thank you for your interest in serving on the Caughlin Ranch HOA Board of Directors. Please contact General Manager Lisa Nunley at: gmnunley@caughlinhoa.com or (775) 746-1499 if you require further assistance.

BOARD CANDIDATE NOMINATION FORM

This form must be sent out to each unit owner at least 30 days before the preparation of election ballots.

A meeting of the units' owners must be held at least once each year. at which time ballots for the election of members of the executive board must be opened and counted. The election for Caughlin Ranch Homeowners' Association has been scheduled for 11/18/2026. There will be 4 vacancies, Four (4) 2-year Terms.
If you are a unit owner interested in running for the association's board of directors, please complete and submit the following information:

YOUR NAME JON ERICSON

ADDRESS OF UNIT OWNED 4565 VILLAGE GREEN PKWY
(Street) (City) (State)

ELIGIBILITY (place 'T' for true, 'F' for false on the lines below):

T I do not reside in a unit with, am not married to, am not domestic partners with, or related by blood, adoption or marriage to another person who is also a member of the executive board or is an officer of the association.

T I do not stand to gain any personal profit or compensation of any kind from a matter before the executive board.

T I do not perform the duties of community manager for this association, nor does my spouse, parent or child, by blood, marriage or adoption.

T (Master Association) I do not perform the duties of community manager for the master association, or any association that is subject to the governing documents of a master association, nor does my spouse, parent or child, by blood, marriage or adoption.

T In this community, I am: the record owner of a unit; an officer, employee, agent or director of a corporate owner of a unit; a trustee or designated beneficiary of a trust that owns a unit; a partner of a partnership that owns a unit; a member or manager of a limited-liability company that owns a unit; or a fiduciary of an estate that owns a unit. **NOTE:** If you are not the record owner, you must file proof in the records of the association that you are associated with the corporate owner, trust, partnership, limited-liability company or estate and identify the unit or units owned.

If you are deemed eligible, your name will be placed on the ballot and your disclosures (page 2) will be distributed to each member of the association. In order to complete the nomination process, you *must* complete and submit page 2 of this form.

The executive board has determined to use the "duly elected" process described below:
NRS 116.31034(5)... "If, at the closing of the prescribed period for nominations for membership on the executive board, the number of candidates nominated for membership on the executive board is equal to or less than the number of members to be elected to the executive board at the election, then: (a) The association will not prepare or mail any ballots to units' owners pursuant to this section; and (b) The nominated candidates shall be deemed to be ***duly elected*** *to the executive board at the meeting of the units' owners at which the ballots would have been counted pursuant to paragraph (e) of subsection 15."* In this scenario, candidates may reside with or be related to another board member, unless one of them owns 75% or more units in the community and together these owners would constitute a majority of the board.

YOUR SIGNATURE _____ **DATE** 10/1/26

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BY October 14, 2026 by 4:00 PM **(late or incomplete submissions will not be accepted).**

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CANDIDATE NAME JON ERICSON

As required pursuant to NRS 116.31034(9), please see the candidate's disclosure statements below:

REQUIRED DISCLOUSRES

Please disclose any financial, business, professional or personal relationship or interest that would result or would appear to a reasonable person to result in a potential conflict of interest if you were to be elected to serve as a member of the executive board:

Married to Lisa Ericsen, publisher of the Caughlin Rancher magazine.

Please disclose whether or not you are a member in good standing, meaning that you have no unpaid and/or past due assessments or construction penalties due to the association:

Yes - member in good standing.

Not being in good standing or having a perceived conflict of interest does not make a candidate ineligible pursuant to Chapter 116. Pursuant to NRS 116.3103(1), however, "officers and members of the executive board are subject to conflict of interest rules governing the officers and directors of a nonprofit corporation," and pursuant to NRS 116.31031(9), a member of the executive board cannot participate in any hearing or cast any vote relating to a fine if the member has not paid all assessments which are due to the association.

Candidates further have the option to complete and submit a **Candidate Informational Statement** along with this form to provide voting members with additional information as to their qualifications and reasons for running. The informational statement must be no longer than a single, typed page and cannot contain any defamatory, libelous or profane information (see next page). Unless otherwise requested, this statement will be sent to unit owners before the election, at the association's expense.

BOARD CANDIDATE NOMINATION FORM

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CANDIDATE INFORMATIONAL STATEMENT

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CANDIDATE NAME JON ERICSON

SEE ATTACHED

3

CANDIDATE INFORMATIONAL STATEMENT
for
JON ERICSON

I am a 3rd generation Nevadan and lifelong resident of Reno. I attended Hunter Lake Elementary, Swope Middle School, Reno High School and UNR. I received a Bachelor of Science degree in Civil Engineering from UNR.

I am a registered Civil Engineer in the state of Nevada and a licensed Professional Traffic Operations Engineer.

I worked in the private sector for more than 15 years in Northern Nevada then moved to the City of Sparks where I finished out my career for more than 21 years, starting as the Transportation Manager then promoted to City Engineer in 2017. I retired in 2024.

Working for the City, I attended and presented at numerous City Council, Planning Commission and RTC Board meetings.

I was a member of the Caughlin Ranch ACC (Architectural Control Committee) for 5 years before joining the HOA Board 2 years ago.

My family and I moved to Caughlin Ranch almost 20 years ago. We raised our kids here and plan to stay here for the rest of our years. We love it here!

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

RECEIVED
SEP 08 2026
By

CAUGHLIN RANCH HOMEOWNERS' ASSOCIATION
2026 ANNUAL ELECTION SOLICITATION AND 2027 BUDGET RATIFICATION

Caughlin Ranch HOA (CRHA) is soliciting Association Members to serve on the CRHA Board of Directors beginning in November 2026. If you are interested in serving your community, please complete and return the attached 3-page Board Candidate Nomination Form (BCNF) to the Caughlin Ranch office via mail, fax, e-mail or hand-delivery.

Address: 1070 Caughlin Crossing, Reno, NV 89519
Fax: 775-746-8649
E-mail: admin@caughlinhoa.com

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Board Members cannot be compensated for their time, there is no assessment discount, they are required to attend at least 3 meetings every-other-month in a calendar year, are expected to serve on at least one standing committee, and may be asked to serve as a liaison to a standing committee and/or as an Officer of the Board. They are required to agree to comply with all applicable federal, state and local laws and regulations, and the CRHA governing documents. They will be further required to be kept informed of laws, regulations and developments relating to common-interest communities, which means attending at least one (1) three-hour seminar each year.

Please consider providing the following voluntary information:

E-mail address: hmiller775@gmail.com Contact No: 775-721-2324

Occupation: Retired

Mailing address (if different): _____

Thank you for your interest in serving on the Caughlin Ranch HOA Board of Directors. Please contact General Manager Lisa Nunley at: gmnunley@caughlinhoa.com or (775) 746-1499 if you require further assistance.

BOARD CANDIDATE NOMINATION FORM

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YOUR NAME Harvey Miller

ADDRESS OF UNIT OWNED 4871 E. Creek Ridge Tr. (Street) Reno (City) NV (State)

ELIGIBILITY (place 'T' for true, 'F' for false on the lines below):

T I do not reside in a unit with, am not married to, am not domestic partners with, or related by blood, adoption or marriage to another person who is also a member of the executive board or is an officer of the association.

T I do not stand to gain any personal profit or compensation of any kind from a matter before the executive board.

T I do not perform the duties of community manager for this association, nor does my spouse, parent or child, by blood, marriage or adoption.

T (Master Association) I do not perform the duties of community manager for the master association, or any association that is subject to the governing documents of a master association, nor does my spouse, parent or child, by blood, marriage or adoption.

T In this community, I am: the record owner of a unit; an officer, employee, agent or director of a corporate owner of a unit; a trustee or designated beneficiary of a trust that owns a unit; a partner of a partnership that owns a unit; a member or manager of a limited-liability company that owns a unit; or a fiduciary of an estate that owns a unit. **NOTE:** If you are not the record owner, you must file proof in the records of the association that you are associated with the corporate owner, trust, partnership, limited-liability company or estate and identify the unit or units owned.

If you are deemed eligible, your name will be placed on the ballot and your disclosures (page 2) will be distributed to each member of the association. In order to complete the nomination process, you *must* complete and submit page 2 of this form.

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YOUR SIGNATURE _____ **DATE** 4 Sept 2026

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CANDIDATE NAME Harvey Miller

As required pursuant to NRS 116.31034(9), please see the candidate's disclosure statements below:

REQUIRED DISCLOUSRES

Please disclose any financial, business, professional or personal relationship or interest that would result or would appear to a reasonable person to result in a potential conflict of interest if you were to be elected to serve as a member of the executive board:

None

Please disclose whether or not you are a member in good standing, meaning that you have no unpaid and/or past due assessments or construction penalties due to the association:

Member in good standing

Not being in good standing or having a perceived conflict of interest does not make a candidate ineligible pursuant to Chapter 116. Pursuant to NRS 116.3103(1), however, "officers and members of the executive board are subject to conflict of interest rules governing the officers and directors of a nonprofit corporation," and pursuant to NRS 116.31031(9), a member of the executive board cannot participate in any hearing or cast any vote relating to a fine if the member has not paid all assessments which are due to the association.

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CANDIDATE NAME Harvey Miller

See Attached -

3

I am pleased to express my interest in continuing to serve on the Board of Directors of the Caughlin Ranch Homeowners Association. Having served on the Board for the past two years, I have gained valuable insight into the responsibilities and challenges involved in maintaining and enhancing our community. I am committed to providing thoughtful leadership, sound fiscal oversight, and a collaborative approach that serves the long-term interests of all Caughlin Ranch residents.
My qualifications and community experience include:

- **Two years of service on the Caughlin Ranch HOA Board**, providing firsthand experience with the governance, operations, and responsibilities of our association.
- **A strong commitment to community safety**, including advocating for appropriate speed enforcement, addressing e-bike regulations, and serving on the Firewise Committee.
- **A graduate of the University of California, Berkeley**, where I developed a strong foundation in critical thinking, leadership, and analytical decision-making.
- **Nearly 50 years as a Reno resident**, giving me a deep appreciation for our community's history, values, and continued development.
- **More than 25 years as a Caughlin Ranch resident**, providing a long-term perspective on our neighborhood and a strong commitment to preserving its character, appearance, and quality of life.
- **A successful career as a business professional**, with experience in strategic planning, financial oversight, and organizational management that I believe can contribute to the responsible and effective operation of our HOA.
- **Past President of the Reno Sunrise Rotary**, where I developed and demonstrated collaborative leadership skills and a commitment to community service.
- **Guest lecturer at the University of Nevada, Reno**, an opportunity that has kept me engaged with current issues, perspectives, and developments within our community.
- **Founding board member of Hot August Nights**, reflecting my longstanding commitment to strengthening community connections and supporting events that contribute to the character and vitality of the Reno area.

I believe effective HOA leadership requires a balanced approach—protecting the character and value of our neighborhood while exercising responsible financial management, addressing safety concerns, and listening to the perspectives of our residents.
Caughlin Ranch has been my home for more than 25 years, and I remain deeply invested in its future. I would be honored to continue serving on the Board and to work collaboratively with fellow directors and residents to preserve and enhance the quality of life that makes Caughlin Ranch such a desirable place to live.
Thank you for your consideration.

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

www.caughlinhoa.com

42nd Annual Homeowners Dinner and 2026 Annual Meeting & 2027 Budget Ratification

Wednesday, November 18, 2026

Pasta Dinner

RSVP Required by 4 pm on Thursday, Nov. 12, 2026

events@caughlinhoa.com, 775-746-1499



Limited Seating

5:30 - 6:30 pm

Pinocchio's Reno

5995 S. Virginia St. Reno, NV



Raffle



A Variety of Gift cards

and Gift Certificates!



Tickets $5 each or 5 for $20 Cash Only

All money raised will benefit the Angel Tree Program

2026 Annual Meeting and 2027 Budget Ratification



6:30 pm

Organizational Meeting Immediately Following

CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

Caughlin Cares – Angel Tree & Blanket Drive

Help Make the Holidays Brighter!

The Angel Tree Gift Giving Program is a wonderful way
to help those in need during the holidays.
We are collecting new clothes, toys, and hobby items for:
🎁 25 children and 25 seniors
⭐Starting November 1st - 30th
You may pick up a wish list from the Caughlin Ranch HOA office
or call/email us to have one sent to you by email.
Phone: 775-746-1499 or event@caughlinhoa.com
Once you have a wish list, please:
Shop for the gifts on list, wrap them & drop them off at the office.

🎄 Senior Blanket Drive (5th Annual)!

We are also collecting new throw blankets
to help keep our seniors warm this winter.
Simply drop one off at the
office during business hours.

📍 Drop-Off Location: Caughlin Ranch HOA Office
1070 Caughlin Crossing, Reno, NV
🕐 Monday – Friday | 8:00 AM – 5:00 PM
💬 Need help wrapping gifts?
Our friendly staff is happy to assist you!

Let's work together to spread joy and meet real needs this holiday season!

www.caughlinhoa.com