

R-RANCH AT THE LAKE RANCH OWNERS' ASSOCIATION

BOARD OF DIRECTORS MEETING

APRIL 29, 1989

The quarterly meeting of the R-Ranch at the Lake Ranch Owners' Associations was called to order by President Jeff Dennis at 11:00 a.m. at 1962 Capell Valley Road, Napa, California on April 29, 1989. Board members present were Jeff Dennis, June Berger, John Low, Jesse Smyth and Rosemary Epler. Also present were Ruth Cutright, ROA Office Manager and Bob Belanger, Ranch Manager.

The minutes of the last meeting were read by Jeff Dennis and approved as read. A copy will be posted at the lodge.

The treasurer's report was read by treasurer John Low. Cash in bank - \$252,879.86. Funds were moved into C.D.'s and various savings accounts to take advantage of higher interest rates. Over all, our cash position is \$120,000 greater than the same period last year. Collections are going great. Mr. Low apologized to the owners for the lateness of the financial statements. The new accounting firm has not gotten them out yet even though the info was submitted in a timely manner by our staff.

Ranch Manager Bob Belanger reported that we now have 36 cabins refurbished. We will continue to work on them. The fire truck has been repainted by owner Barry Bremmer with help from several other partners. Owner Dot Chavin helped save money on the pool repairs by recovering several filters. The pool is working well; the shut-off valve is repaired and the filtering system is working great.

Old Business:

Discussed using the ranch managers office upstairs in the lodge for movie viewing for the children. Approved 5-0 to allow this use.

Air conditioning units are on order and should be delivered in 1-2 weeks. Cost was \$3,500.00.

We are pouring cement to raise the floors in the bathhouses and are looking into the cost of heaters for the bathhouses for the winter. Bob Belanger to report back to board on this project.

Approved 5-0 that we secure a \$100 deposit from employees that use housing for a cleaning/security deposit. Will be refunded if unit left clean.

New Business:

Bob Belanger got bids to repair the roads in the campgrounds. Will cut out bad areas, fill, patch, etc. Board approved 5-0 to accept the bid from Fridmore's for \$12,000.

John Low discussed the problem of maintenance around the pool area during the day on the weekends. We will have extra help from maintenance as well as using the pool attendants to clean the area. All owners need to remember to clean up after themselves also.

We have purchased 30 new picnic tables as part of our on-going capital improvement plan.

John Low suggested that owners submit any suggestions for capital improvements to the Board or the ROA office to help us allocate these funds when available.

#### Open Forum:

Several owners suggested that we post the dates when the paving work will be done since the roads in the campground will be closed.

Jim Hart discussed the electrical use by RV owners. Brought up the suggestion of paying for electricity. Mr. Dennis reviewed the present situation and reiterated that we cannot charge unless we charge all owners for all improvements and facilities on the ranch. We are not allowed to differentiate and charge for certain improved areas and not for others. Ruth and Bob Belanger to review electrical costs in the campground area and report back to the Board. It was also brought up that all RV's should be unplugged when the owners leave the Ranch to go home.

It was suggested that a letter go out to parents and children reminding us to keep our area clean.

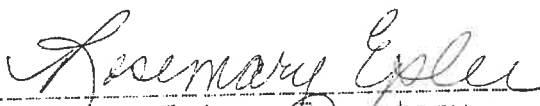
Jim Hart brought up the suggestion for a storage area for camping gear on the ranch. Suggested that we use the "long barn" and create lockable storage compartments. Bob Cutright noted that the area is used to store various items at different times of the year and is not unused space. Mr. Dennis also noted that there is not enough room for 1800 lockers so it would not be equitable. It was also brought up that it would be difficult to secure, there could be a problem with rodents, there could be an insurance liability to the Ranch, etc. An owner noted that a storage facility for these types of items is proposed at the "corners". Suggestion tabled.

The Board set the Annual Meeting for Saturday, August 5, 1989, at 10:00 a.m.

There being no further business, the meeting was adjourned at 11:40 a.m.

RESPECTFULLY SUBMITTED:

APPROVED:

  
Rosemary Epler, Secretary

  
Jeff Dennis, President

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APPROVED:

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Rosemary Epler, Secretary

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Jeff Dennis, President

AGENDA - APRIL 29, 1989

1. CALL TO ORDER
  2. MINUTES OF LAST MEETING - READ/APPROVE
  3. TREASURERS REPORT
  4. RANCH MANAGERS REPORT
  5. OLD BUSINESS:
    - A) USE OF MANAGERS OFFICE FOR VIEWING ROOM FOR CHILDRENS MOVIES
    - B) STATUS OF AIR CONDITIONING FOR LODGE
    - C) STATUS OF FLOOR DRAINS AND HEATERS FOR RESTROOMS
    - D) REQUIRE CLEANING DEPOSITS FROM EMPLOYEES WHO USE RANCH OWNED HOUSING?
- NEW BUSINESS:

Board Meeting 4-29-89 11:00 AM

Called to order.

Minutes of last meeting approved as written

Treasurer's report - John Louie.

Cash/Assess.

Collection \$

No F/S or exp. report yet.

Mgr's Report

Cabin renovation of ~~the~~

Fire truck donated by Terry J  
Pool filters - recovered by Lot Chauvin.

Old Bus. —

Oral office for movies - w/ small TV;  
approved by BOD.

Swamp coolers for lodge - ordered;  
to be installed in a couple weeks.

Cost ~3,500. —

BH: drains, floors; shopping for heaters  
Propane?

Cleaning dep. for employee housing?  
100.- (?) Approved by Board.

Bids on roads in Campgrounds

2 Bids: patch, culverts etc.

Fridmore's 1) 12,000.- [100 through loop to BH & to  
w/ SW base under repairs top of hill]

2) 10,000.- (?)

Jeff recommended that we do pos. w/

~~that~~ Fridmore.

John moved that we accept Fridmore's bid.  
Seconded & approved.

Pool

B. Wright - pool works better than it ever  
was; new grids, rewired pumps, re-wire  
elec... ~10 yrs.

John how: Full-time pool attendant?

To be discussed.

Picnic tables: 30 ordered (wood/metal)

Thom: call for suggestions on camp improvements. (3)

June: sugg. that Johnson & R work on cash investments, seconded & approved.

W Johnston: Notify trailer owners when roads will be paved.

Mare Brown: Act. new wrangler - Pat Criss.

Jim Hart: Elec. in campgrounds & not in cabins?

compare where doors (hook-ups)

\* Newsletter: Please unplug RV's \*

\* Duncan: Parents are owners; their responsibility to keep the ranch clean.

JHart: Use long barn for storage? Cost build 1800 spaces.

75% of single rate on HPA dental

85%

# emp.  
avg. payroll  
licenses,  
income





LC = L/C only BK = bankruptcy  
 F = Foreclosure 3P = payment plan  
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 PAST DUE ASSESSMENTS  
 AS OF Sat Apr 29 1989

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|---------|------|----------|--------------------------|-----------------------|----------|------------|---------|------------------|----------------|----------|
| 0530    | CA   |          | BENJAMIN, JOHN M. &      | 313.00                | 03-08-89 | 948.00     | 20.00   | 146.37           | 1114.37        | 07-01-87 |
| 0536    | S    |          | DURBIN, BARBARA D.       | -244.70               | 03-01-89 | 444.51     | 15.00   | 10.97            | 470.48         | 01-01-89 |
| 0542    |      |          | STUENKEL, MARK S. &      | 100.00                | 02-08-89 | 233.75     | 5.00    | 6.60             | 245.35         | 01-01-89 |
| 0552    | NEW  | N        | PADGETT, PATRICK I. &    | 85.62                 | 04-23-89 | 248.12     | .00     | .00              | 248.12         | 07-01-89 |
| 0554    |      |          | MARTINEZ, BENINO A.      | 7.02                  | 07-26-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0555    |      |          | OKTABETZ, THEODORE L. &  | 816.00                | 02-02-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0561    |      |          | RICHARDSON, RAY          | 198.00                | 06-10-86 | 1261.00    | 20.00   | 149.03           | 1430.03        | 01-01-87 |
| 0562    |      |          | SIEM, WILLIAM M. &       | 213.56                | 10-30-88 | 445.00     | 5.00    | 12.70            | 462.70         | 01-01-89 |
| 0568    | NEW  | N        | OCHSNER, JOHN H. &       | 95.38                 | 04-23-89 | 238.36     | .00     | .00              | 238.36         | 07-01-89 |
| 0569    | 3P   |          | MONTGOMERY, LOYD & JOANN | 50.00                 | 03-16-89 | 400.00     | 5.00    | 15.03            | 420.03         | 01-01-89 |
| 0570    |      |          | ALLEN, ELISEO A. &       | 200.00                | 07-22-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0571    |      |          | DALAGEORGAS, SPIRO &     | 75.00                 | 12-15-88 | 886.00     | 15.00   | 98.64            | 999.64         | 07-01-87 |
| 0577    | 3P   | UL       | McELHATTON, DOROTHY J.   | 76.20                 | 04-11-89 | 368.80     | 5.00    | 10.97            | 384.77         | 01-01-89 |
| 0594    | LC   |          | THORNTON, THOMAS W.      | 225.50                | 03-31-89 | 222.50     | 2.00    | 7.19             | 231.69         | 07-01-89 |
| 0610    | 3P   |          | STINE, MARY & CEDRIC W.  | 152.40                | 04-04-89 | 292.60     | 5.00    | 7.19             | 304.79         | 01-01-89 |
| 0619    |      |          | HA, RICHARD & JUNG M.    | 425.00                | 02-18-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0624    |      |          | BARTON, JOEL E.          | 211.78                | 08-07-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0636    |      |          | HARDING, JAMES S. & JUNE | 457.46                | 07-26-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0639    |      |          | BLANCET, MARIA H. &      | 221.00                | 11-30-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0642    | NEW  | N        | CARRILLO, YOLANDA        | 36.58                 | 04-02-89 | 334.24     | .00     | .00              | 334.24         | 04-01-89 |
| 0650    | 3P   |          | LOPEZ, ARMANDO P. & RUBY | 75.00                 | 04-11-89 | 1079.00    | 15.00   | 175.41           | 1269.41        | 01-01-87 |
| 0661    | 3P   |          | CORRALES, LUIS D.        | 77.03                 | 04-23-89 | 290.94     | 10.00   | 7.19             | 308.13         | 01-01-89 |
| 0672    | CAF9 |          | CARROZZO, AL             | 396.00                | 03-21-86 | 1261.00    | 25.00   | 150.87           | 1436.87        | 01-01-87 |
| 0674    |      |          | HENLEY, RICHARD L.       | 110.40                | 10-03-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0677    |      |          | GARCIA, GRACE            | 435.48                | 04-22-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0685    | 3P   |          | BARBER, RAY E. &         | 76.20                 | 04-04-89 | 368.80     | 5.00    | 7.19             | 380.99         | 01-01-89 |
| 0687    |      |          | CAMPION, JOHN R. & MARY  | 210.00                | 05-21-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0700    | LC   |          | KLINKER, RALPH J.        | 231.28                | 03-11-89 | 222.50     | .00     | 3.41             | 225.91         | 07-01-89 |
| 0702    | 3P   |          | CLARK, EDGAR S. & NANCY  | 75.00                 | 04-16-89 | 222.00     | 3.00    | .00              | 225.00         | 07-01-89 |
| 0704    | NEW  | N        | FINITZ - DELFINO, JAMIE  | 37.08                 | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0708    | LC   |          | STARNER, LYNN R.         | 220.00                | 01-21-89 | 220.00     | 5.00    | .00              | 225.00         | 07-01-89 |
| 0711    | 3P   |          | CARREON, RAY P. & MAUVIS | 150.00                | 04-06-89 | 575.31     | 15.00   | 108.00           | 698.31         | 07-01-88 |
| 0725    |      |          | PYLE, JOHN F. & SHARON J | 300.00                | 01-04-89 | 343.00     | 15.00   | 46.78            | 404.78         | 01-01-89 |
| 0728    | CAF9 |          | CAVAZOS, DAVID P. &      | .00                   |          | 2650.00    | 40.00   | 578.91           | 3268.91        | 07-01-82 |
| 0735    |      |          | WARREN, RONALD C.        | 312.45                | 05-27-87 | 865.00     | 10.00   | 63.47            | 938.47         | 01-01-88 |
| 0746    | LC   |          | REYES-UMANA, VICTOR &    | 222.50                | 01-28-89 | 222.50     | 5.00    | .00              | 227.50         | 07-01-89 |
| 0747    | LC   |          | McMILLAN, TIMOTHY D. &   | 225.00                | 03-04-89 | 222.50     | 3.00    | 3.28             | 228.78         | 07-01-89 |
| 0772    | CA   |          | TURNER, MICHAEL D. &     | 210.00                | 01-21-88 | 1447.00    | 30.00   | 247.23           | 1724.23        | 07-01-86 |
| 0775    | 3P   |          | PANGILINAN, CRISPULO A.& | 100.95                | 03-29-89 | 294.05     | 5.00    | 10.16            | 309.21         | 01-01-89 |
| 0778    |      |          | SILVA, ANTHONY &         | 420.00                | 11-03-87 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0782    | 3P   |          | VILLENA, FLORENDA L. &   | 73.20                 | 03-25-89 | 371.80     | 5.00    | 7.19             | 383.99         | 01-01-89 |
| 0790    | 3P   |          | AGUDELO, RODRIGO &       | 76.20                 | 04-11-89 | 368.80     | 5.00    | 10.97            | 384.77         | 01-01-89 |
| 0791    |      |          | DERUM, MICHAEL J. & LORI | 105.56                | 10-03-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0793    |      |          | JONES, JERRY M. &        | 901.09                | 06-27-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0796    | LC   |          | NELSON, KEITH E. & GALE  | 222.50                | 01-16-89 | 222.50     | 5.00    | .00              | 227.50         | 07-01-89 |
| 0801    | CAF9 |          | METTLING, JAMES & DONNA  | 203.00                | 07-30-86 | 1261.00    | 20.00   | 148.93           | 1429.93        | 01-01-87 |
| 0806    | NEW  | N        | SERRANO, RAUL & SUSAN E. | 37.08                 | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0807    | LC   |          | HVIDT, RICHARD A. &      | 228.90                | 02-21-89 | 222.50     | .00     | 5.78             | 228.28         | 07-01-89 |
| 0813    |      |          | JONES, DOUGLAS S. &      | -220.00               | 08-10-88 | 655.00     | 15.00   | 26.72            | 696.72         | 07-01-88 |
| 0814    | 3P   |          | CABUTE, AGUINALDO Q. &   | 81.53                 | 04-11-89 | 369.11     | 10.00   | 32.39            | 411.50         | 01-01-89 |
| 0819    | NEW  | N        | NEWLAND, MICHAEL J. &    | 37.08                 | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0820    | F9   |          | GALLERSON, WANDA L. &    | 70.00                 | 12-12-87 | 955.11     | 15.00   | 80.54            | 1050.65        | 07-01-87 |

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| 0315    |      |          | KENYON, RALPH & CAROL    | 222.50                | 01-03-89 | 222.50     | .00     | 1.78             | 224.28         | 07-01-89 |
| 0317    |      |          | GARCIA, VALENTINE &      | 210.00                | 07-26-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0321    |      |          | ZWOLINSKI, ERNEST J. &   | 209.15                | 08-05-87 | 865.00     | 10.00   | 63.47            | 938.47         | 01-01-88 |
| 0323    | LC   |          | SCUDERI, DENNIS M.       | 222.50                | 01-24-89 | 222.50     | 5.00    | .00              | 227.50         | 07-01-89 |
| 0332    |      |          | LUIZ, RAYMOND E. & DELLA | 42.50                 | 11-15-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0335    |      |          | GUARDADO, ORLANDO &      | 210.00                | 05-21-88 | 655.00     | 10.00   | 40.65            | 705.65         | 07-01-88 |
| 0336    | LC   |          | GROVES, ROBERT G. &      | 228.51                | 02-03-89 | 222.50     | .00     | 2.77             | 225.27         | 07-01-89 |
| 0342    | JP   |          | DAVIS, DONALD L. & LINDA | 50.00                 | 03-29-89 | 561.00     | 15.00   | 117.49           | 693.49         | 01-01-88 |
| 0349    | JP   |          | WILLABY, MELISSA J. S.   | 152.40                | 04-06-89 | 292.60     | 5.00    | 10.97            | 308.57         | 01-01-89 |
| 0352    | F9   |          | DEWOLF, WILLIAM J. &     | 100.00                | 05-12-87 | 1379.50    | 35.00   | 224.77           | 1639.27        | 01-01-86 |
| 0354    | F9   |          | TERRILL, BRADLEY D.      | 225.48                | 04-03-88 | 655.00     | 5.00    | 26.72            | 686.72         | 07-01-88 |
| 0360    | 3PF9 |          | MELENDEZ, VICTOR &       | 152.40                | 04-23-89 | 292.60     | 5.00    | 10.97            | 308.57         | 01-01-89 |
| 0361    | LC   |          | WIELEN, GARY L. & INGRID | 227.50                | 02-28-89 | 222.50     | .00     | 3.78             | 226.28         | 07-01-89 |
| 0363    | NEW  | N        | TRULOVE, NANCY M.        | 37.08                 | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0364    |      |          | MOORE, JOHN & ELAYNE     | 195.95                | 08-05-88 | 445.00     | 5.00    | 12.41            | 462.41         | 01-01-89 |
| 0365    | NEW  |          | SMITH, M. FRANK &        | 111.24                | 04-13-89 | 248.62     | .00     | .00              | 248.62         | 04-01-89 |
| 0367    |      |          | GOLDUST SALES INC.       | 8.57                  | 02-27-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0368    | F9   |          | ANSELMO, JAMES B.        | 404.15                | 04-23-87 | 865.00     | 10.00   | 69.22            | 944.22         | 01-01-88 |
| 0375    | NEW  | N        | ALVARADO, R. V. & P. J.  | 37.08                 | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0378    | JP   |          | GAMBLE, ROBERT M. &      | 77.03                 | 04-26-89 | 290.94     | 10.00   | 10.32            | 311.26         | 01-01-89 |
| 0381    |      |          | BRIEMLE, RICHARD O. &    | 16.98                 | 05-26-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0388    | F9   |          | ANSELMO, JAMES B.        | 404.15                | 04-23-87 | 865.00     | 10.00   | 69.22            | 944.22         | 01-01-88 |
| 0389    | NEW  | N        | ALEXANDER, DAVID M.      | 37.08                 | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0395    |      |          | HALL, KENNY & JOYCE A.   | 224.28                | 12-22-88 | 222.50     | .00     | 1.78             | 224.28         | 07-01-89 |
| 0398    |      |          | ESQUEDA, IDA             | 120.00                | 04-17-83 | 2410.00    | 40.00   | 504.79           | 2954.79        | 07-01-83 |
| 0409    | JP   |          | UNDERCOFFLER, DAVID C. & | 84.24                 | 04-11-89 | 332.28     | 5.00    | 13.67            | 350.95         | 01-01-89 |
| 0416    |      |          | CAMERON, KAY H.          | 409.79                | 06-05-86 | 1261.00    | 20.00   | 149.03           | 1430.03        | 01-01-87 |
| 0421    |      |          | JACOBSON, WILLIAM J.     | 100.00                | 02-23-89 | 345.00     | 5.00    | 9.36             | 359.36         | 01-01-89 |
| 0423    | JP   |          | WORTHINGTON, HARRY G. &  | 50.00                 | 03-31-89 | 1452.00    | 40.00   | 278.79           | 1770.79        | 01-01-86 |
| 0435    | LC   |          | UBEDA, LUIS S. & DONNA M | 226.89                | 02-10-89 | 222.50     | 1.00    | 3.39             | 226.89         | 07-01-89 |
| 0439    | LC   |          | LEUNG, KENNETH K. & JANE | 222.50                | 01-31-89 | 222.50     | 5.00    | .00              | 227.50         | 07-01-89 |
| 0440    | F9   |          | RODRIGUEZ, MARTHA C.     | 198.00                | 06-23-86 | 1261.00    | 20.00   | 149.03           | 1430.03        | 01-01-87 |
| 0441    |      |          | SPANN, JAMES F. &        | 449.52                | 08-24-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0443    |      |          | CASEY, FRANK M. &        | 71.76                 | 10-19-88 | 583.24     | 5.00    | 21.99            | 610.23         | 07-01-88 |
| 0448    |      |          | CALKINS, WILLIAM V. &    | 210.00                | 07-09-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0452    |      |          | SALVADOR, IRINEO C. &    | 420.00                | 12-02-87 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0459    |      |          | CROSSLEY, JAMES R. &     | 218.00                | 10-03-88 | 442.29     | 5.00    | 10.90            | 458.19         | 01-01-89 |
| 0460    | CAF9 |          | FERGUSON, DONNIE RAY &   | 18.98                 | 11-20-87 | 1456.02    | 35.00   | 226.23           | 1717.25        | 01-01-86 |
| 0461    | DB?  |          | ZADRA, VICKI D. &        | 428.57                | 02-27-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0467    | LC   |          | COPELAND, JOHN W., MD    | 104.95                | 04-04-89 | 222.50     | .00     | 2.72             | 225.22         | 07-01-89 |
| 0485    |      |          | O'LEARY, SHAWN           | 96.00                 | 11-04-88 | 769.00     | 10.00   | 59.50            | 838.50         | 01-01-88 |
| 0486    |      |          | BRAZEAL, RICHARD L. &    | 100.00                | 03-19-89 | 1196.00    | 40.00   | 250.24           | 1486.24        | 01-01-87 |
| 0488    | JP   |          | HULL, DONNA J. (FROST) & | 75.00                 | 04-13-89 | 230.00     | 5.00    | 7.79             | 242.79         | 01-01-89 |
| 0497    | JP   | UL       | SOTTANA, MARK & LISA     | 152.40                | 04-19-89 | 292.60     | 5.00    | 10.97            | 308.57         | 01-01-89 |
| 0502    |      |          | JONES, RICHARD L. &      | 115.35                | 11-17-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0505    |      |          | HARRIS, PERCY E. &       | 100.00                | 02-07-89 | 345.00     | 5.00    | 9.36             | 359.36         | 01-01-89 |
| 0509    |      |          | BECK, ROBERT W.          | 1.78                  | 09-29-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0514    | JP   |          | SARVER, R. YOLANDA       | 50.00                 | 04-11-89 | 341.43     | 5.00    | 3.75             | 350.18         | 01-01-89 |
| 0515    | CAF9 |          | KALNINS, ALFRED          | 759.45                | 03-28-86 | 1261.00    | 20.00   | 149.16           | 1430.16        | 01-01-87 |
| 0519    |      |          | GODFREY, JAMES A. &      | 215.00                | 06-17-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0522    |      |          | GOULD, MARILYN           | 420.00                | 11-03-87 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0525    | JP   |          | MOORE, GEORGE & CARLA M  | 71.40                 | 03-21-89 | 326.30     | 5.00    | 25.67            | 356.97         | 01-01-89 |

LC = L/C only    SF = bankruptcy  
 F = Foreclosure    3P = payment plan  
 CA = collection agency

BRANCH AT THE LAKE PLAZA BANKERS' ASSOCIATION  
 PAST DUE ASSESSMENTS  
 AS OF Sat Apr 29 1999

PAGE 1

| BAR NO. | STA  | CHG CODE | OWNER'S NAME             | LAST PAYMENT AMOUNT | DATE     | ASSESS DUE | L/C DUE | INT THRU 3-31-89 | TOTAL PAST DUE | NEXT DUE |
|---------|------|----------|--------------------------|---------------------|----------|------------|---------|------------------|----------------|----------|
| 0004    | 3PF9 |          | BOHUSTER, EDWARD A. &    | 110.00              | 08-22-87 | 1547.00    | 25.00   | 252.60           | 1702.60        | 01-01-88 |
| 0010    |      |          | POSTMAN, RAISSA          | 115.00              | 04-13-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0021    | LC   |          | HAYMOND, ELIZABETH A.    | 220.00              | 03-28-89 | 225.00     | 5.00    | 7.19             | 237.19         | 07-01-89 |
| 0029    |      |          | ANDERSON, BRUCE H.       | 225.00              | 03-22-88 | 651.91     | 5.00    | 26.14            | 683.05         | 07-01-88 |
| 0031    |      |          | PATEL, LEENA R.          | 5.00                | 02-10-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0039    | 3P   |          | GRIFFITTS, RALPH H. &    | 152.40              | 04-04-89 | 292.60     | 5.00    | 10.97            | 308.57         | 01-01-89 |
| 0058    |      |          | BELLAR, GORDON W. &      | 5.00                | 02-25-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0065    | 3P   |          | MARCIEL, FRANCIS V. III  | 76.20               | 03-29-89 | 368.80     | 5.00    | 7.19             | 380.99         | 01-01-89 |
| 0073    |      |          | KLEIN, FRANCES &         | 177.50              | 02-16-85 | 1829.50    | 35.00   | 324.80           | 2129.80        | 01-01-85 |
| 0083    | 3P   |          | WILSON, BARBARA J.       | 76.20               | 03-21-89 | 368.80     | 5.00    | 7.19             | 380.99         | 01-01-89 |
| 0085    |      |          | COLLINS, ALLAN           | 445.95              | 07-30-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0092    |      |          | BAVENGREN, DENNIS L.     | 907.80              | 07-28-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0093    |      |          | SITTNER, TONY & SUZANNE  | 198.00              | 06-25-87 | 865.00     | 10.00   | 63.47            | 938.47         | 01-01-88 |
| 0094    | 3P   |          | BARRANTES, T., & E. AND  | 152.40              | 03-30-89 | 292.60     | 5.00    | 7.19             | 304.79         | 01-01-89 |
| 0095    | 3P   |          | AVILA, ANGEL C. & CARMEN | 76.20               | 03-30-89 | 368.80     | 5.00    | 7.19             | 380.99         | 01-01-89 |
| 0100    | LC   |          | LAMERSON, CAROLE A.      | 227.50              | 02-03-89 | 222.50     | .00     | 3.78             | 226.28         | 07-01-89 |
| 0104    |      |          | BUCHANAN, CRAIG &        | 444.13              | 06-21-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0112    |      |          | TARDIFF, JOHN & ROSALYN  | 445.19              | 06-21-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0125    |      |          | OCCHIPINTI'S INC.        | 200.00              | 03-30-89 | 245.00     | 5.00    | 7.19             | 257.19         | 01-01-89 |
| 0129    | 3P   |          | MOONEY, LEONARD J.       | 74.15               | 04-26-89 | 222.55     | .00     | .00              | 222.55         | 07-01-89 |
| 0131    | 3P   |          | WHITE, JOYCE M. &        | 152.40              | 04-04-89 | 292.60     | 5.00    | 10.97            | 308.57         | 01-01-89 |
| 0138    | 3P   |          | TORRES, VIDAL & DEBRA    | 150.00              | 03-31-89 | 1490.00    | 40.00   | 279.88           | 1809.88        | 01-01-86 |
| 0139    |      |          | CHAVEZ, RODOLFO          | 435.48              | 04-19-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0146    | 3P   | UL       | HUFFMAN, PHILLIP L. &    | 100.00              | 04-04-89 | 1007.00    | 25.00   | 200.21           | 1232.21        | 07-01-87 |
| 0150    |      |          | TORRES, DAVID            | 336.12              | 12-30-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0163    | 3P   |          | SCOTT, GAIL A.           | 40.00               | 04-06-89 | 285.00     | 5.00    | 6.54             | 296.54         | 01-01-89 |
| 0185    |      |          | HASELTINE, ROGER P. &    | 215.12              | 08-07-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0187    | 3PF9 |          | CICCARELLO, SHARON L.    | 75.00               | 03-04-89 | 861.00     | 20.00   | 103.84           | 984.84         | 01-01-88 |
| 0188    |      |          | WATTS, BILLY R. &        | 53.50               | 09-24-88 | 601.50     | 5.00    | 22.37            | 628.87         | 07-01-88 |
| 0191    | 3P   |          | BRENES, ANTONIO & ANA    | 81.44               | 04-13-89 | 363.56     | .00     | 47.42            | 410.98         | 01-01-89 |
| 0199    | CAF9 |          | DEMPSEY, BARBARA C.      | 30.00               | 10-14-87 | 1597.50    | 30.00   | 262.72           | 1890.22        | 01-01-86 |
| 0211    |      |          | FARLEY, RAY A. JR. &     | 50.00               | 04-05-88 | 913.00     | 15.00   | 75.69            | 1003.69        | 07-01-87 |
| 0213    | 3P   |          | MARINO, WILLIAM J. &     | 76.20               | 04-19-89 | 292.60     | 5.00    | 7.19             | 304.79         | 01-01-89 |
| 0220    |      |          | BACA, ARLENE F.          | 438.93              | 05-29-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0226    | 3PF? |          | WRIGHT, MARILYN M.       | 100.00              | 03-25-89 | 345.00     | 5.00    | 7.19             | 357.19         | 01-01-89 |
| 0231    |      |          | ZORN, ARTHUR P. & JULIA  | 223.00              | 12-03-88 | 222.00     | .00     | 1.73             | 223.73         | 07-01-89 |
| 0236    |      |          | GAMBLE, WALTER G. &      | 213.40              | 10-12-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0238    | F9   |          | MIZE, BARLOW L. &        | 203.00              | 08-18-87 | 865.00     | 10.00   | 63.47            | 938.47         | 01-01-88 |
| 0247    |      |          | CARTER, HUGHBERT & MARY  | 445.95              | 07-05-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0249    |      |          | MEGINO, HONOFRE S. &     | 307.06              | 07-12-88 | 953.94     | 20.00   | 131.94           | 1105.88        | 07-01-87 |
| 0258    |      |          | COSTA, GLEN A. & MARILYN | 137.50              | 06-30-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-88 |
| 0260    |      |          | COODY, ROBERT A.         | 220.29              | 10-30-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0268    |      |          | DELMAGE, KENNETH R. &    | 1390.67             | 02-22-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0269    | NEW  | N        | TALLONE, ANDREW C. &     | 37.08               | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0271    | F9   |          | YOUNG, CHARLES R. &      | 414.62              | 04-16-87 | 865.00     | 10.00   | 63.47            | 938.47         | 01-01-88 |
| 0274    | NEW  | N        | WHALEY, THOMAS & KAROL   | 37.08               | 04-02-89 | 333.74     | .00     | .00              | 333.74         | 04-01-89 |
| 0275    |      |          | CLARK, WARD & DOROTHY &  | 108.56              | 12-29-88 | 445.00     | 5.00    | 13.33            | 463.33         | 01-01-89 |
| 0278    | 3PF9 |          | KOEN, CRAIG A. & JANICE  | 74.17               | 03-04-89 | 296.66     | .00     | .00              | 296.66         | 01-01-89 |
| 0281    |      |          | JATON, WAYNE W. &        | 3.56                | 10-08-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0283    |      |          | HOLLAND, HERMAN JR. &    | 355.00              | 07-22-88 | 445.00     | 5.00    | 10.97            | 460.97         | 01-01-89 |
| 0290    |      |          | SCHMIDT, ROY A. & JULIE  | 5.00                | 08-22-87 | 865.00     | 10.00   | 63.47            | 938.47         | 01-01-88 |
| 0299    | F9   |          | KEITH, HASKEL & ROBERTA  | 403.60              | 04-06-86 | 1261.00    | 20.00   | 149.03           | 1430.03        | 01-01-87 |