

NOVEMBER 2025

SOLERA STAR

SOLERA'S 2026 BUDGET

A MONTHLY PUBLICATION OF SOLERA AT ANTHEM COMMUNITY ASSOCIATION, INC.





YOUR GAME DAY HEADQUARTERS

\$5 DRAFT BEERS

\$6 SELTZERS

\$7 COCKTAILS

\$25 BUCKETS

FOOD SPECIALS



**ASK A TEAM MEMBER ABOUT OUR
FOOTBALL FOOD & GAMING PROMOTIONS**

3231 BICENTENNIAL PKWY, HENDERSON, NV 89044 | WSKYBARANDGRILL.COM

A Family Owned Company



JEREZEE CONSTRUCTION INC

35+
YEARS
EXPERIENCE

ELEVATE YOUR LIVING SPACE

Transformative Home
Remodeling Solutions



OUR OFFERED SERVICES

- ✓ Kitchen Remodeling
- ✓ Bathroom Remodeling
- ✓ Flooring & Tiles
- ✓ Interior Paint
- ✓ Entertainment & Fireplace Walls
- ✓ Laundry Rooms

**ASSURED COMMITMENT AND
PROFESSIONAL EXCELLENCE**

\$500 OFF Your Living
Room Remodel

Minimum job \$5,000.

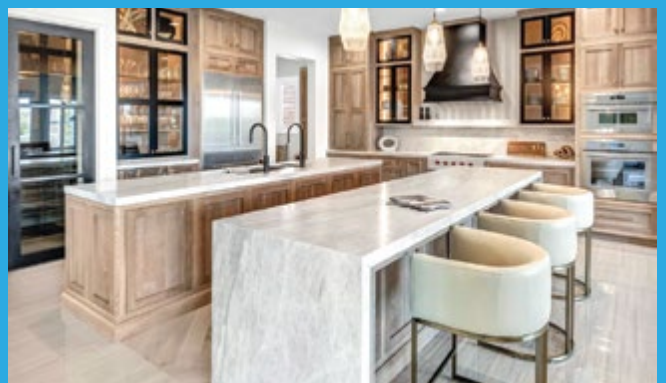
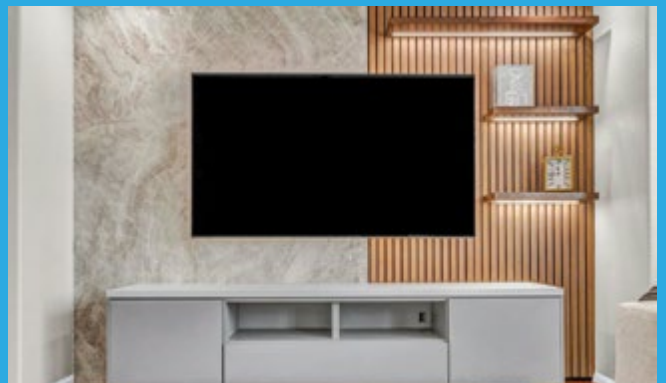
Must mention this ad at time of estimate.

Expires

11/30/25

Contact Us Today

 **702-744-9055**



lasvegashomeremodel.com | Visit our socials and reviews online.



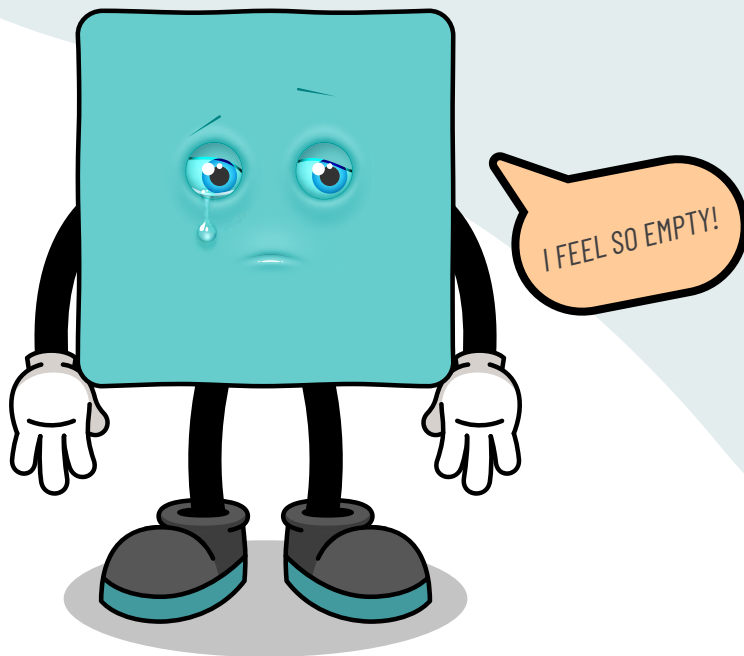
License #0085876



T E R N I O N
S A G E

THIS SPACE IS FEELING LONELY...

YOUR BUSINESS COULD KEEP IT COMPANY!



PUBLISHING | MARKETING | ADVERTISING | PRINT

TERNIONSAGE.COM | 702.982.6681



18

ON THE COVER
This issue features Solera at Anthem's proposed 2026 HOA budget.



COMMUNITY

Community Contacts & Information	6
Cornhole	7
Committees & Contributors	7
Veterans and First Responders Club	8
Foundation Assisting Seniors & Veterans	9



LIFESTYLE

Communications	10
Upcoming Events Solera Days	12
Upcoming Events November & Save the Dates	13
Community Calendar	14
Weekly Activities	16
Personal Finance	18



ASSOCIATION

2026 Budget	20
Notice of Rules and Regulation Changes	36

FirstService Residential (702) 215-8165
Solera at Anthem Community Association
 2401 Somersworth Drive
 Henderson, Nevada 89044

Administration Office
 Monday – Friday 8:00 a.m. – 5:00 p.m.
 After hours Emergency Number (702) 215-8165

Community Center (702) 207-1407
 Fax (702) 405-6211
 Monday – Saturday 6:00 a.m. – 8:00 p.m.
 Sunday 6:00 a.m. – 7:00 p.m.

Pool Hours
 Sunday 6:00 a.m. – 6:45 p.m.
 Monday 6:00 a.m. – 6:00 p.m.
 Tuesday – Saturday 6:00 a.m. – 7:45 p.m.

For questions about your balance or for general information, call (702) 215-8165.

Reporting Leaks in Solera and Anthem Parkway
 Solera Community - Contact Robert Randall at
 rrandall@soleraatanthem.us or main line at (702) 207-1406

Anthem Parkway – Contact Tonya Gale at
 Tonya@epicamlv.com or call (702) 767-9993

SOLERA STAFF



Florine Radulovic-Kay (702) 207-1414
General Manager
 florine@soleraatanthem.us



Dan Penescu (702) 207-1402
Assistant General Manager
 dpenescu@soleraatanthem.us



Genevieve Reyes (702) 207-1424
Lifestyle Director / Solera Star Editor
 greyes@soleraatanthem.us



Rob Randall (702) 207-1406
Facilities Manager
 rrandall@soleraatanthem.us



Paul Mayen (702) 207-1411
Facilities Supervisor
 pmayen@soleraatanthem.us

BOARD MEMBERS

Mike Goff, President | mikesolera1@gmail.com
David DeOto, Vice President | soleradavid@outlook.com
Bob Waskowitz, Secretary | bdwaskowitz@yahoo.com
John Miller, Treasurer | johnm6394@aol.com
Frank Nobel, Director | fnobel@cox.net
Ken Sawyer, Director | solerakens@gmail.com
Susan Zinna, Director | susanzinna@hotmail.com

When emailing the above Board Members, please put "Solera" in the subject line.

Please send all violation reports and/or complaints to the Management Office in writing.

BOARD OF DIRECTORS SCHEDULE OF FUTURE MEETINGS AND INFORMATION

Meetings are held in the Stardust Ballroom of the Clubhouse, located at 2401 Somersworth Dr., Henderson, NV 89044

Agendas are available five calendar days before the meeting, and are emailed to all residents with an email address on file. Agendas are also available at the front desk. To request a copy of the agenda, you may also reach out to Management directly. If you missed the live stream, the video is available at: www.youtube.com/watch?v=Ja9gLO1-Fh4 ----->

November BOD Meeting Schedule Changes:

Board of Directors Executive Session:

November 5 | 9:30 a.m. | Stardust

Board of Directors Open Session: Architectural Rule Changes

- Solar Panels
- Religious Cultural Displays;
- Accessory Dwelling Units

November 12 | 9:30 a.m. | Stardust

Budget Town Hall:

November 14 | 10 a.m. | Stardust

Budget Ratification:

November 17 | 11 a.m. | Stardust

December BOD Meeting Schedule Changes:

Board of Directors Executive Session:

December 3 | 9:30 a.m. | Stardust

Board of Directors Open Session:

December 10 | 9:30 a.m. | Stardust

DISCLAIMER: *Solera Star* is a monthly publication of Solera at Anthem Community Association designed to provide information and news to the members of Solera at Anthem (SAA). Advertising does not influence editorial decisions or content. We reserve the right to refuse to advertise for any reason or cause. Information, services, products, and materials contained in *Solera Star* magazine are provided on an "as is" basis with no warranty. SAA disclaims all representations and warranties, express or implied, with respect to such information, services, products, and materials including, but not limited to, warranties of merchantability, fitness for a particular purpose, title, non-infringement, and implied warranties arising from course of dealing or course of performance. In no event shall SAA be liable for any damages whatsoever whether in an action, arising out of or in connection with the use, inability to use, or performance of the information, services, products and materials available from this publication.



SOLERA RESIDENTS:



Assessments are due quarterly on the 1st January 1 - April 1 - July 1 - October 1
Nevada.fsrconnect.com/soleraatanthem.us

Solera Website: www.soleranews.com

You can access the FirstService website by logging onto soleraatanthem.connectresident.com

DEL WEBB Customer Relations
 1-800-664-3089 or 1-800-589-7900

Following is the address for Assessment Payments:

Solera at Anthem c/o FirstService Residential
 P.O. Box 30422, Tampa, FL 33630-3422

Anthem Council | www.anthemcommunitycouncil.com
www.anthemcommunitycouncil.godaddysites.com

CORNHOLE COMES TO SOLERA

There's a new game in town. Well, perhaps we should edit that to say there's a new game in Solera. A pair of cornhole games have been set up next to the Bocce Ball Court between the Clubhouse and the tennis/pickleball courts.

If you're not familiar with cornhole, it's a lawn game in which you try to toss a bean bag into a hole cut into an inclined board. (The name cornhole comes from the historic use of corn rather than beans to fill the cloth bag, although contemporary games use bags filled with plastic resin pellets.) Cornhole is like horseshoes, but without the risk of dropping a heavy horseshoe on your foot or of being struck by one during someone's errant toss.

In cornhole, you get three points if your throw puts the bean bag into the hole, you get one point if your throw settles anywhere on the board.



The game dates to the late 1800s and a patent for what at the time was called "parlor quoits," although at that time instead of being round the target hole was square. (Quoits was like the game of horseshoes, except the object tossed at the metal spike was a steel ring. Needless to say, neither horseshoes nor quoits were ideal for playing inside a home.)

Cornhole usually is played by opposing teams, each with one or two players. Each person gets four bags to toss in each round. The first team to score 21 points wins. (Not only do you get three points for tossing a bag directly into the hole, but you also get those points if a

bag that had landed on the board subsequently is nudged into the hole by a later toss by either team.)

In 2005 the American Cornhole Organization was established and a decade later the American Cornhole League. ESPN televises the ACO's World Championships.

If you want to play cornhole on Solera's new boards, you will need to check in at the front desk and present your clubhouse membership card in exchange for the cornhole sandbags. The cornhole boards is already set up next to the Bocce Ball Court. Kindly please do not attempt to move the cornhole to another location. Your card will be returned when you return the equipment to the monitor's desk. ✨

COMMUNITY

COMMITTEES & CONTRIBUTORS

ARCHITECTURAL REVIEW COMMITTEE (ARC)

Patricia Bond
Terry Phelps
Florence Hayashi
James Bardo
Liaison: David DeOto

BUILDINGS & GROUNDS

Craig Hardy
Carol Hendrickson
Greg Lightenburger
Mary Schramski
Tom Sweetko
Frank Tuozzo
Liaison: Ken Sawyer

COMMUNICATIONS

Marcia Adams
Larry Edsall
Shelley Payne-Pittman
Aundrea Kelley
Liaison: Frank Nobel

COMMUNITY STANDARDS

Vida Carr
Joseph Doll
Linda Freitas
Lowell Gervais
Linda Loane
Diane Meireis
Liaison: Mike Goff

FINANCE

Steve Gordon
Thomas Mach
John Miller
Kathie Zeier
Ellen Crawford
Liaison: David DeOto

LIFESTYLE

Debbie DeVisser
Linda Stokes
Liaison: Susan Zinna

PLEASE NOTE

The following committees needs volunteers:
Finance, Communications, & Lifestyle

For more information or to apply, please contact management at soleraatanthem@fsrnevada.com.

Residents are welcome to attend any Committee Meetings that are of interest, except Covenants, and limited attendance to ARC. Meeting dates are listed on page 19.

VETERANS DAY

HONORING ALL WHO SERVED



THE HISTORY:

Veterans Day, formerly Armistice Day, began November 11, 1919, with a speech by President Woodrow Wilson recognizing the gratitude of the nation for the efforts of the soldiers of the United States, as well as our European Allies, to preserving our freedom. Congress followed with a resolution on June 4, 1926, requesting the President, then Calvin Coolidge, to issue an annual proclamation to observe November 11 with appropriate ceremonies. It was not until May 13, 1938, that Congress declared it a legal holiday.

Through the tireless efforts of Raymond Weeks, a World War II veteran from Alabama, November 11 became a national holiday. According to Wikipedia: "In 1945...Weeks... had the idea of a national holiday that would honor all war veterans, living and dead, to be celebrated on Armistice Day. Weeks led a delegation to Gen. Dwight Eisenhower, who supported the idea of National Veterans Day. Weeks led the first national celebration in 1947 in Alabama and annually until his death in 1985. President Ronald Reagan honored Weeks at the White House with the Presidential Citizenship Medal in 1982. Elizabeth Dole, who prepared the briefing for President Reagan, determined Weeks was the 'Father of Veterans Day.'"

The bill establishing Veterans Day as a national holiday was signed into law May 26, 1954, with an amendment June 1 of that same year to change the name to Veterans rather than Armistice.

During a short period from 1971-1977, Veterans Day was celebrated on the fourth Monday in October, rather than the 11th, in accordance with the Uniform Monday Holiday Act. In 1978, Veterans Day moved back to November 11, its original day of celebration.

Another interesting fact is that the birthday of the United States Marine Corps (November 10, 1775), only one day before Veterans Day. It is customary for that branch of the Armed Forces to observe both with a 96-hour liberty period.

THE EMOTION

Every American should use November 11 as a day to contemplate where our country would have been were it not for the men and women who have stepped forward to protect our rights and our freedom. Were it not for them, we would not have the opportunity to express our thoughts and opinions openly, or in the words of Beatrice Hall, biographer of Voltaire, "I disapprove of what you say, but I will defend to the death your right to say it."

An anonymous poem, written by a Solera resident, offers this observation of a Veteran:

The Reluctant Soldier

They put their lives aside and answered their country's call.

Boot camp, induction, training - they did it all.

*They may not have seen combat or even shot a gun,
But their service was necessary to get the job done.*

*Recognition is something they always declined -
There were others who gave more, in their minds.*

*They lower their heads, as if in shame,
Even though when their country called - they came.*

It matters not that you didn't give all.

You were there - you answered the call.

So, here's to all reluctant soldiers

With their hearts so true.

*May you always be recognized
For your spirit - so red, white, and blue.*

On November 11 this year, take a moment to thank a veteran. If one is your neighbor, particularly if he or she is house bound, knock on their door and let them know that you appreciate the effort they put forth to keep our country safe. Everyone is a true, if unsung hero, no matter how much or how little they might think they did. ✱



'AGE IS INEVITABLE'

SADLY, SO IS GRIEVING,
BUT THERE IS HELP AVAILABLE

BY THE FOUNDATION ASSISTING SENIORS AND VETERANS

Whether you are preparing for your own future or supporting a loved one, remember: you are not alone. We are here to walk alongside you with practical help, compassionate care, and a strong community of support.

We are excited to introduce a new seminar: Aging is Inevitable — Planning is Empowering. This session explores the “What ifs” we all face as we grow older. True comfort does not happen by chance — it comes from preparation. Our seminar will equip you with practical tools to plan your future with confidence. Please contact the Foundation office at (725) 244-4200 to be added to the list for the next class.

The Foundation also hosts a Grief and Grieving Support Group on the second Wednesday of each month at 1:30 p.m. If you have lost a spouse, family member, or close friend, we welcome you to join us. This is a peer-to-peer group — no judgments, just a safe space to share experiences and hear helpful suggestions from others who understand.

And now that cooler weather has arrived, it is a great time to check your HVAC filters before the busy holiday season begins. Dust and dirt build up quickly, and clogged filters can trigger allergies. To schedule a filter change, simply call the office at (725) 244-4200. ✱



**FIX IT
HANDYMAN**

Reliable | Affordable | Professional

COMPLETE HANDYMAN SERVICE

(702) 900-8633

FixItLV0ne@gmail.com

SENIOR DISCOUNT | 10%OFF
VETERAN DISCOUNT | 15%OFF

Licensed & Insured



WE NEED YOUR HELP WITH UPCOMING ARTICLES

CONTRIBUTE YOUR HOLIDAY RECIPES AND ORNAMENT PHOTOS, AND
ALSO HELP US CELEBRATE YOUR 25TH WEDDING ANNIVERSARY

BY THE COMMUNICATIONS COMMITTEE

The Communications Committee needs your help for several upcoming articles.

For the December issue, we want to showcase your holiday recipes and ornaments, including those indoors and out. What we need are photos of your winter holiday decorations (Christmas, Hanukkah, Kwanzaa). We're looking for photos of decorated trees, closeups of favorite ornaments, outdoor decorations, etc., ideally from 2024.

Smartphone photos are fine, but they need to be shared at their highest resolution. You can send them via text to Larry Edsall at (602) 300-4518. The deadline for submissions is November 3.

Also, for the December issue, we'd like to feature your favorite Christmas, Hanukkah and/or Kwanzaa recipes. Again, the deadline is November 3. Recipes should be emailed to Marcia Adams at adamscats1009@gmail.com.

For the February issue, we again will celebrate Soleran couples who celebrated their 50th wedding anniversary during 2025. If you and your spouse are Solera residents and have been married to each other for 50 years and celebrated (or soon will celebrate) that anniversary between January 1 and December 31, 2025, we'd like to share that news with your Solera neighbors.

Additionally, if you celebrated your 50th anniversary before January 1, 2025 but were not included in the Star's previous golden anniversary photo displays, let us know and we'll include you in the February 2025 issue as well.)

Here's what we need you to do:

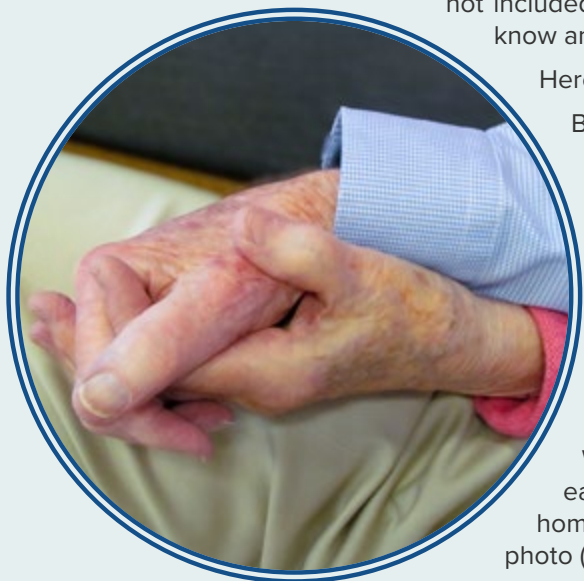
By November 3, email Marcia Adams at adamscats1009@gmail.com with the following information:

Spouses' names:

Date of marriage (and we welcome any additional information you might want to share, such as how you met or anything unusual about the wedding):

Your email address and telephone number (since you may not recognize the incoming call from us, be sure you have an answering system so we can leave you a message):

We'll contact you to make an appointment for late November or early December to photograph you in the Solera clubhouse or your home. For the photo shoot, we'll also ask that you bring a wedding photo (ideally an 8x10) if you have one. ✨



SET UP YOUR *Living Trust*

Complete Package
\$799

*Review Your Current
Trust **FREE***

- Avoid Probate
- Avoid Conservatorship
- Avoids Issues Or Delays
With Wealth Transfer
- Saves Your Family Time
And Money
- Protect Minor Children
Or Grandchildren
- Personal Privacy
- Helps In The Event
Of Incapacitation



**CALL TODAY
FOR AN
APPOINTMENT!**

Toll Free
(888) 632-PLAN⁽⁷⁵²⁶⁾

Direct
(702) 871-0777

Headquarters:
4955 S. Durango Dr. Ste. 178
Las Vegas, NV 89113

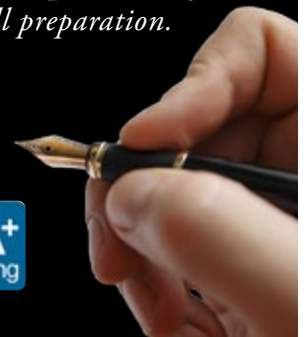
Anthem Office:
11500 S Eastern Ave. Ste. 150
Henderson, NV 89052

website:
www.dumonfinancial.net

GET YOUR
FREE WILL
DRAFTED TODAY!
(No Purchase Necessary)

Ensure your wishes
are clearly documented
and your loved
ones are protected.

*Contact us today
for a **complimentary**
will preparation.*



BROKEN SPRINGS REPLACED

\$15 OFF
with mention of
this ad *

- All Brands • New Installations • All Work Guaranteed
- On-Time, Professional Service • Senior & Military Discounts
- Lifelong Las Vegas Resident • Honest, Affordable Pricing

All Access
GARAGE DOOR CO. LLC

www.vegasgarageco.com NCL #0066752A Bonded & Insured

702-882-1320

Servicing Las Vegas, Henderson and Boulder City

FREE Estimates



(702) 843-3578



DELUX
WINDOWS AND GLASS

FAST SERVICE • LOW PRICES • HIGH QUALITY

DUAL PANE GLASS REPLACEMENT

\$99⁹⁹

OFFER DETAILS:

Up to 24" x 36" clear
Must mention this ad
Exclusions apply

ADDITIONAL CHARGES FOR:

Low-E glass, Colored glass,
Larger units, Grids, Tempered glass

www.deluxwag.com

FULLY LICENSED BONDED AND INSURED
NV CONTRACTOR LICENSE 0090840

SOLERA LIFESTYLE PRESENTS

FALL

SOLERA DAYS

CRAFT SHOW ✨ BAKE SALE

SATURDAY, NOV 8

10:00 AM - 2:00 PM

FREE ENTRY!

STARDUST BALLROOM

FREMONT LOUNGE

HANDMADE BY SOLERA RESIDENTS

CROCHET

NEEDLEPOINT

JEWELRY

POTTERY

GREETING CARDS AND MORE!

BAKE SALE PRESENTED BY

SOLERA LADIES CLUB

\$5 PIZZA AND SALAD LUNCH

PLEASE JOIN US FOR THE SOLERA LADIES CLUB

BAKE SALE & BASKET RAFFLE



SATURDAY NOVEMBER 8TH

10AM-2PM

FREMONT LOUNGE

CASH, CREDIT CARD AND ZELLE ACCEPTED





FALL

SOLERA DAYS

CRAFT SHOW ✨ VENDORS

TABLE #

1. Baskets/Earrings/Christmas Spiders

2. Holiday Greeting Cards / Artwork

3. Crochet / Needlepoint

4. Beaded Jewelry

5. Quilted Items

6. Quilted Items

7. Christmas Cards / Ornaments

8. Jewelry, Diamond Painting Gifts

9. Gigi's Sourdough

10. Mosaic Pots and Trays

11. Plastic Canvas Gift Card Holders / Crocheted Items, Cross Stitch Items

12. Stained Glass

13. Handmade Soaps, Themed Decorated Trees, Pouches

14. Curated Wood Pieces

15. Dusters / Kimonos / Table Runners / Napkins

16. Knitted Toys / Handcrafted Wood Items

17. Diamond Art Pictures / Bookmarks / Pottery

18. Handcrafted Jewelry and Cards

19. Diamond Pictures / Christmas Ornaments / Orchid Flowers

20. Small Leather Wallets / Earrings / Yoga Straps

21. Knitted Items / Hand Dyed Yarn

22. Crochet and Woodworking Items

23. Handcrafted Gifts

24. Pottery

25. Aprons



Solera Days 11.08.25 Maker's Market Floorplan



NOVEMBER

2025



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2 Day of the Dead Daylight Saving Time End	3 Covenants 9am	4 ARC 9am Veterans & First Responders 6:30pm Bulk Trash Day	5 Executive Board 9:30am	6 Intermountain Health: Doc Talk Fall Prevention 11am	7	8 Fall Solera Days: Craft Show & Bake Sale 10am-2pm
9	10	11 Veteran's Ceremony Veteran's Day	12 Open Session Board of Directors 9:30am	13 Communications 9:30am Lunch & Learn: Carnegie Heights 11am-1pm Walking Taco Social 4-6pm	14	15
16	17	18 Lifestyle 9:30am Bulk Trash Day	19 Buildings & Grounds 9:30am Medicare 101 12-1pm	20 Community Standards 9:30am Bingo 6:30pm	21	22
23	24	25	26 Finance Meeting 9:30am	27 Clubhouse Closed Thanksgiving	28	29
30	DEC 1	2 ARC 9am Veterans & First Responders 6:30pm Bulk Trash Day	3 Executive Board 9:30am	4	5	6

SPECIAL OFFER

SPECIAL OFFER

FREE AIR FILTERS!

*Up to 2 standard size 1" air filters for the first 100 callers only. With the purchase of a \$49 Furnace Tune Up & Safety Inspection (Normally \$149).



FREE WITH THE
PURCHASE OF A
\$49 WINTER
HEATER TUNE UP
(NORMALLY \$149)

CALL TO CLAIM
702-846-4693

BEST
of
LAS VEGAS
SILVER WINNER
LAS VEGAS REVIEW-JOURNAL
BEST OF LAS VEGAS.COM

JOHNNY
★ ON THE SPOT ★
PLUMBING - HEATING - AIR

NSCB Lic# 76827 NSCB Lic# 90372
MHD Lic #0462 Bid Limit \$245,000

CHARTERED CLUBS

American Mah Jongg Club | Tuesday | 1 p.m.
Rosalie Feit | (702) 897-4965

Asian Mah Jongg Club | Wednesday & Friday | Noon
Vickie | (702) 489-7922

Aquasize | Monday, Tuesday, Thursday & Friday | 10 a.m.
Diane Fimiano | Aquadiane1@aol.com

Book Club | Second Saturday | Noon
Monica McAdams | (702) 371-6575 | monica0921@hotmail.com

Bridge Club | Tuesday & Friday | 12:30 p.m.
Sharon Deter | (253) 303-1738 | sharon.dtd@gmail.com

Bunco Club | Second Tuesday | 5 p.m.
Pam D'Assis | (951) 403-3566 | pitstop612@aol.com

Canasta Club | Tuesdays & Thursdays 10 a.m.–1 p.m.
Karen James | (248) 719-9912

Euchre Club | Monday | 1 p.m.
Gregg Schiffbauer | (702) 379-1399 | magregg@aol.com

Fine Arts Club

Watercolor | Thursday | 10 a.m.

Colored Pencil | Tuesday | 11 a.m.
Joan Roeschke | (818) 590-7193
Valerie Elam | (573) 480-6414
Marcia Adams | (518) 356-2551

Handcrafted Creations Club

Bead Weaving | Thursday | 1 p.m.
Carol Runyan | (702) 558-7623

Quilts & More | Friday | 10 a.m.
Maryann Bianco
(702) 453-2884 | maryann.bianco@yahoo.com

Paper Works / Greeting Cards Club | Monday | 1 p.m.
Linda Freitas | lindafreitas89044@gmail.com

Party Bridge Club | Tuesday & Thursday | 12:30 p.m.
David Hon | (801) 791-6229 | hondi@msn.com

Pickleball Club | Monday–Friday | 7–10 a.m.
Kathryn Romano | (818) 497-2124

Poker Club

Monday | Noon; Wednesday | 5 p.m.; Thursday | 5 p.m.
Donna Tipps | (775) 846-3616 | dtipps4@cox.net

Romeo's Solera Mens Club

Third Friday | 8:30 a.m. | Southpoint
Allen Blonder | (702) 395-6878

Solera Starz Cardio Class | Tuesday | 8:30 a.m.
Arda Reiter | (702) 462-6167; Ardena Golder | (702) 802-1963;
Lorie Frigillana | (702) 487-5255

Solera Starz Dance Aerobics

Monday, Wednesday, Friday | 8:30 a.m.
Arda Reitter | (702) 462-6167; Carol Page | (702) 205-0164

Solera Starz Line Dancing | Monday | 4:30–6 p.m.
Arda Reitter | (702) 462-6167; Carol Page | (702) 205-0164

Solera Ladies Club | Monthly Activities
Jane Khaldy | (702) 303-1511 | solerajane25@gmail.com

Solera Singles Club | Monthly Activities
Georgie D'Alessandro | (702) 914-0630 | georgied248@gmail.com

Table Tennis Club

Monday, Wednesday, Saturday | 8 a.m.–Noon
Sunday | 8:30 a.m.–4 p.m.
Steve Reed | (309) 696-5311

Veterans & First Responders Club | First Tuesday | 6:30 p.m.
Gregg Schiffbauer | (702) 379-1399 | magregg@aol.com

Water Volleyball Club

Wednesday | 5:30–7 p.m.; Saturday | 1–2:30 p.m.
Susan Newman | (951) 850-2595 | sjntchr@aol.com

GROUPS

Billiards | Tuesday | 1:30–3:30 p.m.
Ken Moser | (702) 401-7823 | chefmoser1@icloud.com

Bocce Ball | Monday | 9 a.m. (Seasonally from September–May)
Sandy Weber | (702) 481-5813

Crafts and Stitches | Tuesday | 9 a.m. | Please drop by

Double Deck Pinocle Group

Wednesday | 4–7 p.m.; Sunday | 4–7 p.m.
Mike Sinclair | (360) 567-7664 | grizle@comcast.net

Tennis Group | Saturday | 7 a.m.
Sam Misraji | (818) 207-1947

Trivia Group | Last Tuesday | 6–8 p.m.
Rosemary Massey
(907) 230-7945 | rosemarymassey2@gmail.com

HEALTH & FITNESS

Party Time Dance | Tuesday | Noon–1 p.m.
Carol Page | (702) 205-0164 | carolpage11@yahoo.com

Power Walkers | Daily | 7:30 a.m.
Cheryl Beaudry | (319) 389-1236

Tai Chi Clinic | Monday | 11:15 a.m.
Bob Gray | robtloydgray@yahoo.com | (702) 818-4326 (landline)

Yoga Friends | Tuesday & Thursday | 9 a.m.

ZUMBA | Thursday | 8:30–9:30 a.m.
Mary Richard | (702) 521-2583

LIBRARY

Hours | Monday–Saturday | 6 a.m.–8 p.m.
Sunday | 6 a.m.–7 p.m. | SoleraatAnthemLibrary@gmail.com

PERSONAL TRAINING SERVICES

Jan Griscom | (775) 291-9379 (Certified and insured personal trainer)
Louis Mango | (516) 965-4360 (Certified and insured personal trainer)

“Serving Southern Nevada Seniors for over 20 Years”



\$99 WillsSM

\$99 Wills

(Includes Living Will & Power of Attorney)

Revocable Living Trusts

Tax & Retirement Planning

Financial Planning

& Complimentary Reviews

Low Cost Probate Services



Jasen E. Cassady, Esq.

Advanced Law Degree in Taxation

Certified Financial Planner®

Brandi K. Cassady, Esq.

— 702-650-4480

Las Vegas

**10799 West Twain Avenue
Las Vegas, Nevada 89135**

Henderson

**2400 W. Horizon Ridge Parkway
Henderson, Nevada 89052**



— cassadylawoffices.com —



SIMPLE IDEAS FOR PERSONAL FINANCE

BY MARCIA ADAMS

So often we unintentionally ignore our fiscal health as we go about our day-to-day routine. Here are some helpful thoughts/tips you may want to consider so you avoid that “Where did my money go?” feeling.

CHECK YOUR BANK AND CREDIT CARD STATEMENTS

It is important that you check your statements to ensure deposits are reported in a timely fashion. In addition, at least once a quarter, you should make a comparison of withdrawals between your previous month’s statement and the current statement. If you have opted out of paper statements, these can be obtained online.

A quarterly comparison gives you an opportunity to see if there are any subscriptions being deducted from your account. So many times, when we are ordering, we may not realize that the price includes a monthly subscription. Or maybe it is a television service (such as Netflix and Paramount+) that you are no longer using. It is easy to forget about these deductions since they may be small dollarwise but can add up over the year. For example, an \$8.99 monthly subscription totals \$107.88 at

the end of a year – enough for a nice dinner out! When you find one, cancel it immediately with the provider.

VERIFY ALL YOUR PERSONAL INFORMATION IS CORRECT

Once a year, verify that all your personal information on your accounts is correct. Be sure to check telephone numbers as well as email addresses. Also check the current annual income to see if that information is part of the account. Cost-of-living increases, raises, etc., affect that number and your total income affect your credit score, which, in turn, can affect your interest rates.

FIND OUT IF YOU ARE ELIGIBLE FOR A FREE CREDIT REPORT

A free credit report lists all your accounts, balances, and other financial information, past and current. Your bank may offer a free credit report. Take the time to review it to be sure it is accurate – you don’t want any “mystery” accounts showing up, ones you have no idea who and how they are on your account. If you find one, check with your bank or financial adviser the best way to clear it from your credit report.

SET UP A HOUSEHOLD BUDGET

List the obligations you must pay each month and the amount and sources of income. It also helps to add estimated entries such as food, gas and entertainment so you can get a clear picture of where your money is going. If an expense is billed semi-annually (like car insurance), divide it by 6 to get the monthly amount you pay.

It is helpful to add the name of the entity to which you make the payments and, if you want to be efficient, add the account number, and whether or not it is on autopay. This not only helps you keep track of where your money is going but is a great tool for others in your household. Most homes have one person who handles the finances. If that person is ill or incapacitated, information like this is a huge help to the person taking over the task.

All the above are simple ways to help ensure fiscal health. For more complex financial situations, it is always wise to consult your financial advisor or banker for assistance. ✨



Proud Supporter of



LV Craft Shows®

Show this Coupon for
2-FOR-1
ADMISSION
Valid until 11/9/25

HOLIDAY CRAFT & GIFT FESTIVAL

NOVEMBER 7-9 • FRI/SAT: 10AM-5PM; SUN 10AM-4PM

MILITARY & SENIORS FREE ADMISSION FRIDAY NOV 7

- \$5 ADMISSION (CASH ONLY)
- KIDS SATURDAY WITH SANTA
- ANNUAL HUG-A-BEAR DRIVE
- FREE HOLIDAY BINGO
- FREE MAKE & TAKES

ENTER
TO WIN
A WREATH!



The Expo at World Market Center Las Vegas
435 S. Grand Central Pkwy, Las Vegas, NV 89106
FREE PARKING in attached garage off of Symphony Park Ave.

@LASVEGASCRAFTSHOWS

@LVCRAFTSHOWS

Watch our TV show on the CW Every Sunday at 8:30 am

LVCRAFTSHOWS.COM

702.339.6689 | INFO@LVCRAFTSHOWS.COM

Dates may be subject to change. Please visit our website for updates.
Vendor spaces are booked online via our website only.



2025

Proud Supporter of



LV Craft Shows®



Scan the QR code
to visit our website



CRAFT FESTIVAL
NOV 16
DEC 7

NIGHT MARKET
NOV 1

TREE LIGHTING
NOV 26

**NUTCRACKER
NIGHT MARKET**
DEC 4
DEC 11
DEC 18



Veil
SHOP SMALL
NOV 29 & 30

CRAFT SHOWS
DEC 20



**PITCH THAT PUMPKIN
FALL FLING FESTIVAL**
NOV 1



**HOLIDAY CRAFT
& GIFT FESTIVAL**
NOV 7-9

**BODY & WELLNESS
SHOWCASE**
NOV 8



HOLIDAY GIFT FAIR
DEC 14



**HOLIDAY CRAFT
& GIFT FESTIVAL**
NOV 21-23



**FOOD TRUCK
MARKET DAYS**
NOV 15



CRAFT SHOWS
NOV 23

GIRLS' NIGHT OUT
DEC 2



LAS VEGAS BALL PARK
NOV 21 - DEC 28



**WATCH OUR TV SHOW ON THE CW
EVERY SUNDAY AT 8:30 AM**

@LASVEGASCRAFTSHOWS

@LVCRAFTSHOWS

LVCRAFTSHOWS.COM

702.339.6689 | INFO@LVCRAFTSHOWS.COM

Dates may be subject to change. Please visit our website for updates.
Vendor spaces are booked online via our website only.

ASSOCIATION



Dear Solera residents,

In the following pages you will find the 2026 Budget Ratification Mailer. This letter serves as a preface to the information contained therein. The Board and Management will also be hosting a Budget Town Hall on Wednesday, November 14th at 10:00 AM in the Stardust Ballroom of the Clubhouse to further discuss the budget.

In this mailer you will first notice the cover letter. There are no assessment increases for Solera and the amount will remain at \$96.00 per month for 2026; the quarterly assessment will be \$288.00 per quarter. The Villas residents will see an increase in their assessment by \$4 per month (\$12 per quarter) for 2026; the Villas quarterly assessment will be \$720.00, plus the \$288.00 assessment to the Solera At Anthem Community assessment.

Over the past year we have experienced great results from past decisions made by the Board. These decisions have helped offset the results of inflation which have contributed to lowering some of the costs to the Community expenses, in particular with regard to the utilities.

Managements focus this year, as directed by the Board, was to make the proper repairs, improvements, and upgrades when required for component items that have gone through the 20 years of aging, versus deferring repairs or substituting repairs using a band-aid or shortcutting solution.

Since 2003, when Solera at Anthem was built, it has been considered one of the best 55+ Community's, easily regarded as a luxury community. This past year the Management Team and your Board have worked hard to maintain this standard of luxury.

Highlights include:

1. Pool drained, refilled, with surface decking repainted
2. Outdoor spa replastered and filtration tanks upgraded with glass versus sand filtration
3. Commercial Kitchen Packaged HVAC unit replaced as new
4. New sprinkler piping all throughout the Rio building
5. Renovation of our Tennis/ Pickleball courts adding an additional (8) new pickleball courts to our community
6. Increase Clubhouse security with (6) additional camera surveillance units
7. Upgrading and renovating our Clubhouse Bollard lighting system
8. Completion of the Villas Painting and Lighting Upgrade project
9. Villas asphalt street resealing
10. Renovated Clubhouse paved patio
11. Continually and actively reviewing, approving, and implementing long-term strategies for investments returning the highest yield in returns
12. Reduction of the payroll head count
13. Added a new Bike parking location
14. Upgraded new clubhouse entry monument signs
15. Upgrade of new Server, Management Workstations, and Library computers
16. Tracking and budgeting Pool chemical resulting is a reduction monthly of \$500.00/mth
17. Upgraded the commercial kitchen with new freezers.
18. Renovation of the Clubhouse Landscaping and Irrigation
19. Improvements to additional walking pavers in the Parking area
20. The Appointment of our Anthem Council Representative, David DeOto's instrumental influence resulting in Anthem Council Assessment to be reduced by \$38,790.38

There are no assessment increases for Solera's Single-Family Homes for 2026, and the Board continues to work hard on project planning for the future.

The Board elected to do a Level 2 Reserve Study for both Solera and the Villas. A Level 2 study is a detailed onsite inspection which includes a financial assessment of each of the component items for Solera and the Villas. The study is done by an independent Reserve Study Specialist that recommends an ideal monthly reserve contribution for both Solera and the Villas assets. For the 2026 fiscal year, the Board elected to approve a reserve transfer of \$37,966 per month for Solera. This amount represents a 116% reserve fund contribution. The Board has evaluated the future reserve projects which they estimate will require more funding due to larger upcoming reserve projects. These future projects can be found in the 2026 Solera at Anthem Reserve Study. The Villas Reserve Study for 2026 recommends a contribution of \$6400.00 monthly which is 100% of the ideal recommended reserve contribution. Reserve contributions ensure that adequate funds are available for the repair and replacement of our common component assets upon the end of their useful life. The study anticipates funding over the next 30 years to calculate a reasonable estimate needed to put aside.

Budgetary decisions involve a detailed analysis of current run rates, as well as historical rates to calculate revenue and expense balances in order to make the best estimates for the new fiscal year. The Solera at Anthem Finance Committee assists the Board in reviewing these numbers and makes recommendations to the Board for their final decision. It is a team effort that also includes the Management team whereby we can create a forecasted plan of funding that puts the Association in a positive financial picture. Preparing for unanticipated changes is also part of this process and this Board takes a conservative stance on decisions that will affect the community's economic landscape. In most cases these Community improvement topics are discussed in various Committees which are open to the Member Owners and Residents to attend and participate. The Board of Directors and Management are available for any questions, concerns, or comments you may have. The following documents provide further details on the budget.

Sincerely,

Florine Kay CMA®

General Manager for Solera at Anthem

November 1, 2026

Dear Solera Homeowner:

Enclosed in this issue of the *Solera Star*, for your review, are the 2026 Solera at Anthem and Villas operating and reserve budgets as well as summaries of the reserve studies for the Solera at Anthem Community Association.



A Budget Ratification Meeting is scheduled for Wednesday, November 17, 2025, at 11:00 AM. The meeting will be held in the Stardust Room of the Clubhouse at 2401 Somersworth Drive, Henderson, NV 89044. In accordance with Nevada law, NRS 116.31151(3), "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." There is no increase in the Solera monthly assessment for the 2026 fiscal year; the quarterly assessment will be \$288. No special assessments are anticipated for 2026. There will be a \$4 increase in the Villas monthly assessment for the 2026 fiscal year; the quarterly assessment will be \$720. The operating budget contains estimates for the day-to-day operation of the Association and is a true budget.

The reserve portion of the budget contains the amounts to be contributed to the reserve funds. The annual contribution budgeted for 2026 is projected by the end of the fiscal year to be adequate to the amount recommended in the reserve study for Solera and The Villas. The reserve studies were prepared by Complex Solutions, LTD (an independent and certified reserve study company). The studies were produced by using the "Full" funding method in 2026.

Per NRS 116, included is a copy of the association's Collection Policy and Schedule of Collection Fees.

Per NRS 116, the Community Manager shall provide notice to each unit's owner that the board is aware of all legal requirements pursuant to the applicable laws and regulations. This form is on file with the Community Manager's office and available for review.

The complete budget package, as well as the full reserve studies, which includes the replacement cost, remaining life and estimated useful life of the common elements of the Association, is available on the resident portal at soleraatanthem.connectresident.com, via email by contacting management or for review by making an appointment with the management office.

Annual Reserve Budget Required Under NRS 116.3115(2)(b)

SOLERA

Anticipated Reserve Fund as of January 1, 2026	\$2,166,599
Anticipated transfers from operating/capital	\$455,592
<u>Anticipated Interest Income</u>	<u>\$87,761</u>
Total Income	\$563,353
 Total Expenses	 \$415,000
 Anticipated Reserve Fund as of December 31, 2026	 \$2,229,360
Reserve Cash required by reserve study by December 31, 2026	\$2,903,730
Percent Funded as of December 31, 2026	76%



VILLAS

Anticipated Reserve Fund as of January 1, 2026	\$1,004,894
Anticipated transfers from operating/capital	\$76,800
<u>Anticipated Interest Income</u>	<u>\$42,302</u>
Total Income	\$119,102
 Total Expenses	 \$10,000
 Anticipated Reserve Fund as of December 31, 2026	 \$1,113,995
Reserve Cash required by reserve study by December 31, 2026	\$955,508
Percent Funded as of December 31, 2026	116%

**2025 BUDGET RATIFICATION MEETING AGENDA
2401 Somersworth Drive, Henderson, Nevada
November 17, 2025 – 11:00 AM**

I. CALL TO ORDER (No Quorum Required)

II. HOMEOWNERS' OPEN FORUM

In accordance with NRS 116.3108.4(c), this portion of the meeting is devoted to unit owners' comments and discussion.

III. 2026 Budget Ratification

In accordance with Nevada law, NRS 116.31151(3), "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."

IV. ADJOURNMENT

Solera at Anthem Community Association
Budget Analysis WorkSheet - 2026

Quarterly Assessment = \$288.00 Monthly Assessment= \$96.00

GL Account Number	Description	2025 Monthly Budget	2025 Annual Budget	2026 Proposed Monthly Budget	2026 Proposed Annual Budget	Monthly Unit Cost
	REVENUE					
40005-010	Assessments- Operating	\$174,912.00	\$2,098,944.00	\$174,919.92	\$2,099,039.00	\$96.00
40021-010	Bad Debt - Contra- Operating	-\$75.00	-\$900.00	-\$441.67	-\$5,300.00	-\$0.24
45045-010	Transfer Fees- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
45125-010	Arc Review Fees- Operating	\$833.00	\$10,000.00	\$875.00	\$10,500.00	\$0.48
45156-010	Late Fees- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
45245-010	Fines- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
45445-010	Key Fees- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
45645-010	Int - Financial Institutions- Operating	\$600.00	\$7,200.00	\$608.33	\$7,300.00	\$0.33
45646-010	Int - Homeowners- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
45685-010	Guest Pass / Member Card Revenue- Operating	\$233.00	\$2,800.00	\$255.33	\$3,064.00	\$0.14
45965-010	Room Rental Revenue- Operating	\$500.00	\$6,000.00	\$208.33	\$2,500.00	\$0.11
46045-010	Social Events & Activities- Operating	\$2,667.00	\$32,000.00	\$2,183.33	\$26,200.00	\$1.20
46700-010	Other Revenue- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	**TOTAL REVENUE	\$179,670.00	\$2,156,044.00	\$178,608.58	\$2,143,303.00	\$98.03
	EXPENSES					
	**COST OF SALES					
50005-010	COS - Newsletter- Operating	\$333.00	\$4,000.00	\$358.33	\$4,300.00	\$0.20
	**TOTAL COST OF SALES	\$333.00	\$4,000.00	\$358.33	\$4,300.00	\$0.20
	**SALARY AND BENEFITS					
60005-010	Payroll- Operating	\$59,125.00	\$709,500.00	\$59,583.33	\$715,000.00	\$32.70
	**TOTAL SALARY AND BENEFITS	\$59,125.00	\$709,500.00	\$59,583.33	\$715,000.00	\$32.70
	**LANDSCAPING					
70005-010	LS - Maintenance- Operating	\$6,695.00	\$80,340.00	\$6,795.00	\$81,540.00	\$3.73
70025-010	LS - Repairs & Maint- Operating	\$417.00	\$5,000.00	\$416.67	\$5,000.00	\$0.23
71410-010	LS - Projects- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	**TOTAL LANDSCAPING	\$7,112.00	\$85,340.00	\$7,211.67	\$86,540.00	\$3.96
	**REPAIRS AND MAINTENANCE					
72000-010	R/M - General- Operating	\$1,500.00	\$18,000.00	\$1,562.50	\$18,750.00	\$0.86
72040-010	R/M - Pest Control- Operating	\$250.00	\$3,000.00	\$250.00	\$3,000.00	\$0.14
72070-010	R/M - Life Safety/Fire Protection- Operating	\$625.00	\$7,500.00	\$650.00	\$7,800.00	\$0.36
72080-010	R/M - Doors- Operating	\$200.00	\$2,400.00	\$200.00	\$2,400.00	\$0.11
72110-010	R/M - Lighting Repair/Supp- Operating	\$100.00	\$1,200.00	\$50.00	\$600.00	\$0.03
72130-010	Clubhouse Supplies- Operating	\$667.00	\$8,000.00	\$1,083.33	\$13,000.00	\$0.59
72200-010	Janitorial Supplies- Operating	\$917.00	\$11,000.00	\$833.33	\$10,000.00	\$0.46
72310-010	Pool/Spa Repairs & Supplies- Operating	\$1,000.00	\$12,000.00	\$1,053.33	\$12,640.00	\$0.58
72360-010	R/M - Plumbing- Operating	\$333.00	\$4,000.00	\$416.67	\$5,000.00	\$0.23
72450-010	R/M - Paint- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
72490-010	R/M - HVAC- Operating	\$833.00	\$10,000.00	\$1,291.67	\$15,500.00	\$0.71
	**TOTAL REPAIRS AND MAINTENANCE	\$6,425.00	\$77,100.00	\$7,390.83	\$88,690.00	\$4.06
	**BUILDING MAINTENANCE					
	**TOTAL BUILDING MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	**UTILITIES					
74005-010	Electricity- Operating	\$6,083.00	\$73,000.00	\$4,000.00	\$48,000.00	\$2.20
74065-010	Water- Operating	\$3,833.00	\$46,000.00	\$2,333.33	\$28,000.00	\$1.28
74070-010	Sewer- Operating	\$375.00	\$4,500.00	\$508.33	\$6,100.00	\$0.28
74095-010	Gas- Operating	\$6,000.00	\$72,000.00	\$3,333.33	\$40,000.00	\$1.83
74125-010	Telephone- Operating	\$600.00	\$7,200.00	\$650.00	\$7,800.00	\$0.36
74155-010	Cellular Telephone- Operating	\$267.00	\$3,200.00	\$250.00	\$3,000.00	\$0.14
74185-010	Cable/Internet Service- Operating	\$583.00	\$7,000.00	\$618.33	\$7,420.00	\$0.34
74205-010	Trash Service- Operating	\$400.00	\$4,800.00	\$524.33	\$6,292.00	\$0.29
	**TOTAL UTILITIES	\$18,141.00	\$217,700.00	\$12,217.67	\$146,612.00	\$6.71
	**COMMUNITY SAFETY					
75115-010	Security and surveillance system- Operating Fund	\$150.00	\$1,800.00	\$170.67	\$2,048.00	\$0.09
	**TOTAL COMMUNITY SAFETY	\$150.00	\$1,800.00	\$170.67	\$2,048.00	\$0.09

Solera at Anthem Community Association
Budget Analysis WorkSheet - 2026

Quarterly Assessment = \$288.00 Monthly Assessment= \$96.00

GL Account Number	Description	2025 Monthly Budget	2025 Annual Budget	2026 Proposed Monthly Budget	2026 Proposed Annual Budget	Monthly Unit Cost
	**ADMINISTRATIVE					
77015-010	Fees & Permits- Operating	\$250.00	\$3,000.00	\$338.00	\$4,056.00	\$0.19
77016-010	Administrative Compliance Fee- Operating	\$1,991.00	\$23,893.00	\$2,083.33	\$25,000.00	\$1.14
77017-010	Corporate Transparency Act (CTA) Fee- Operating	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
77020-010	Payment Processing Fee- Operating	\$0.00	\$0.00	\$11.67	\$140.00	\$0.01
77025-010	Licensing Fees- Operating	\$0.00	\$0.00	\$250.00	\$3,000.00	\$0.14
77035-010	Ombudsman Expense- Operating	\$650.00	\$7,800.00	\$650.00	\$7,800.00	\$0.36
77055-010	Anthem Council MA- Operating	\$27,222.00	\$326,666.00	\$23,989.67	\$287,876.00	\$13.17
77070-010	Reserve Study Preparation- Operating	\$317.00	\$3,800.00	\$316.67	\$3,800.00	\$0.17
77135-010	Training & Seminars- Operating	\$83.00	\$1,000.00	\$104.17	\$1,250.00	\$0.06
77200-010	Management Fees- Operating	\$6,659.00	\$79,908.00	\$5,460.00	\$65,520.00	\$3.00
77230-010	Office Supplies- Operating	\$600.00	\$7,200.00	\$716.08	\$8,593.00	\$0.39
77232-010	Clubhouse Check in System- Operating	\$0.00	\$0.00	\$433.33	\$5,200.00	\$0.24
77245-010	Copies- Operating	\$20.00	\$240.00	\$20.83	\$250.00	\$0.01
77260-010	Postage- Operating	\$50.00	\$600.00	\$58.33	\$700.00	\$0.03
77350-010	Social Events & Activities- Operating	\$3,333.00	\$40,000.00	\$2,470.83	\$29,650.00	\$1.36
77352-010	Association Events- Operating	\$0.00	\$0.00	\$170.25	\$2,043.00	\$0.09
77490-010	Lease - Copier/Fax- Operating	\$333.00	\$4,000.00	\$308.33	\$3,700.00	\$0.17
77515-010	Bank Service Charges- Operating	\$35.00	\$420.00	\$36.67	\$440.00	\$0.02
77645-010	R/M - Fitness Equipment & Supplies- Operating	\$417.00	\$5,000.00	\$433.33	\$5,200.00	\$0.24
77720-010	IT Consulting & Services- Operating	\$1,000.00	\$12,000.00	\$1,000.00	\$12,000.00	\$0.55
77750-010	Audit & Tax Service- Operating	\$563.00	\$6,750.00	\$439.58	\$5,275.00	\$0.24
77760-010	Legal Fees- Operating	\$1,000.00	\$12,000.00	\$416.67	\$5,000.00	\$0.23
77860-010	Miscellaneous Expense- Operating	\$0.00	\$0.00	\$8.33	\$100.00	\$0.00
77950-010	Depreciation Expense- Operating	\$583.00	\$7,000.00	\$1,170.00	\$14,040.00	\$0.64
	**TOTAL ADMINISTRATIVE	\$45,106.00	\$541,277.00	\$40,886.08	\$490,633.00	\$22.44
	**TAXES AND INSURANCE					
78045-010	Tax - Federal Income - Operating	\$3,333.00	\$40,000.00	\$2,333.33	\$28,000.00	\$1.28
78105-010	Ins - General Liability/Property- Operating	\$6,500.00	\$78,000.00	\$6,250.00	\$75,000.00	\$3.43
78190-010	Ins - Directors & Officers- Operating	\$200.00	\$2,400.00	\$1,794.33	\$21,532.00	\$0.98
78225-010	Ins - Umbrella- Operating	\$0.00	\$0.00	\$1,718.00	\$20,616.00	\$0.94
78240-010	Ins - Workmens Comp- Operating	\$50.00	\$600.00	\$91.42	\$1,097.00	\$0.05
78251-010	Cyber Insurance- Operating	\$30.00	\$360.00	\$636.92	\$7,643.00	\$0.35
	**TOTAL TAXES AND INSURANCE	\$10,113.00	\$121,360.00	\$12,824.00	\$153,888.00	\$7.04
	**RESERVE					
90000-010	Reserve Transfer- Operating	\$31,750.00	\$381,000.00	\$37,966.00	\$455,592.00	\$20.84
	**TOTAL RESERVE	\$31,750.00	\$381,000.00	\$37,966.00	\$455,592.00	\$20.84
	**TOTAL EXPENSES	\$178,255.00	\$2,139,077.00	\$178,608.58	\$2,143,303.00	\$98.03
	**EXCESS OF REVENUE/EXPENSES - OPERATING	\$1,415.00	\$16,967.00	\$0.00	\$0.00	\$0.00
	**REVENUE RESERVE					
41000-011	Reserve Contribution- Reserve Fund	\$31,750.00	\$381,000.00	\$37,966.00	\$455,592.00	\$20.84
41004-011	Reserve Income-Contra- Reserve	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
45645-011	Int - Financial Institutions- Reserve	\$6,865.00	\$82,374.00	\$7,313.42	\$87,761.00	\$4.01
	**TOTAL REVENUE RESERVE	\$38,615.00	\$463,374.00	\$45,279.42	\$543,353.00	\$24.85
	**EXPENSE RESERVE					
	**TOTAL EXPENSE RESERVE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	**EXCESS OF REVENUE/EXPENSES - RESERVE	\$38,615.00	\$463,374.00	\$45,279.42	\$543,353.00	\$24.85

Solera at Anthem-2026

**Solera at Anthem Community Association
2026 Reserve Fund Budget (1)**

ASSOCIATION

		Annual Budget	Annual Per Unit	Monthly Budget	Monthly Per Unit
Revenue					
41000	Reserve Income (2)	\$ 455,592	\$ 250	\$ 37,966	\$ 20.84
45645	Int - Financial Institutions (3)	\$ 87,761	\$ 48	\$ 7,313	\$ 4.01
	Total Revenue	\$ 543,353	\$ 298	\$ 45,279	\$ 24.85
Expenditure					
ID #					
1813.3	Landscaping/Irrigation-Major Renovate (Arteries) (2026)	\$ 415,000	\$ 228	\$ 34,583	\$ 18.38
	Total Expenses	\$ 415,000	\$ 228	\$ 34,583	\$ 18.38
	Excess of Revenue or (Expense)	\$ 128,353	\$ 70	\$ 10,696	\$ 6.48

- (1) Source: 2026 Reserve Study dated August 1, 2025
 (2) Represents a 116% fund contribution
 (3) Represents the annual interest earnings as it appears on the Yearly Summary (page 13 of 155)

**Solera at Anthem Community Association
Villas Budget- 2026**

Quarterly Assessment = \$720.00 Monthly Assessment = \$240.00

GL Account Number	Description	2025 Monthly Budget	2025 Annual Budget	2026 Proposed Monthly Budget	2026 Proposed Annual Budget	2026 Monthly Unit Cost
	REVENUE					
40005-410	Assessments- Townhome Operating - SOLE	\$21,240.00	\$254,880.00	\$21,600.00	\$259,200.00	\$240.00
40021-410	Bad Debt - Contra- Villas - Sole	-\$75.00	-\$900.00	-\$75.00	-\$900.00	-\$0.83
45645-410	Int - Financial Institutions- SOLE Townhome Operating	\$100.00	\$1,200.00	\$137.50	\$1,650.00	\$1.53
	**TOTAL REVENUE	\$21,265.00	\$255,180.00	\$21,662.50	\$259,950.00	\$240.69
	EXPENSES					
	**LANDSCAPING					
70005-410	LS - Maintenance- SOLE Townhome Operating	\$4,475.00	\$53,700.00	\$4,575.00	\$54,900.00	\$50.83
70025-410	LS - Repairs & Maint- SOLE Townhome Operating	\$63.00	\$750.00	\$200.00	\$2,400.00	\$2.22
	**TOTAL LANDSCAPING	\$4,538.00	\$54,450.00	\$4,775.00	\$57,300.00	\$53.06
	**REPAIRS AND MAINTENANCE					
72000-410	R/M - General- SOLE Townhome Operating	\$50.00	\$600.00	\$50.00	\$600.00	\$0.56
72040-410	R/M - Pest Control- SOLE Townhome Operating	\$300.00	\$3,600.00	\$275.00	\$3,300.00	\$3.06
72060-410	R/M - Fire Protection- SOLE Townhome Operating	\$13.00	\$150.00	\$8.33	\$100.00	\$0.09
72110-410	R/M - Lighting Repair/Supp- SOLE Townhome Operating	\$13.00	\$150.00	\$12.50	\$150.00	\$0.14
72220-410	Gate Maintenance- SOLE Townhome Operating	\$150.00	\$1,800.00	\$153.33	\$1,840.00	\$1.70
	**TOTAL REPAIRS AND MAINTENANCE	\$526.00	\$6,300.00	\$499.17	\$5,990.00	\$5.55
	**UTILITIES					
74005-410	Electricity- SOLE Townhome Operating	\$133.00	\$1,600.00	\$125.00	\$1,500.00	\$1.39
74065-410	Water- SOLE Townhome Operating	\$1,250.00	\$15,000.00	\$1,180.00	\$14,160.00	\$13.11
74070-410	Sewer- SOLE Townhome Operating	\$2,333.00	\$28,000.00	\$2,400.00	\$28,800.00	\$26.67
74125-410	Telephone- SOLE Townhome Operating	\$46.00	\$550.00	\$50.00	\$600.00	\$0.56
	**TOTAL UTILITIES	\$3,762.00	\$45,150.00	\$3,755.00	\$45,060.00	\$41.72
	**ADMINISTRATIVE					
77070-410	Reserve Study Preparation- Townhomes	\$150.00	\$1,800.00	\$150.00	\$1,800.00	\$1.67
77760-410	Legal Fees- SOLE Townhome Operating	\$250.00	\$3,000.00	\$250.00	\$3,000.00	\$2.78
	**TOTAL ADMINISTRATIVE	\$400.00	\$4,800.00	\$400.00	\$4,800.00	\$4.44
	**TAXES AND INSURANCE					
78045-410	Tax - Federal Income - Villas Operating - SOLE	\$0.00	\$0.00	\$1,000.00	\$12,000.00	\$11.11
78105-410	Ins - General Liability/Property- SOLE Townhome Operating	\$6,500.00	\$78,000.00	\$4,833.33	\$58,000.00	\$53.70
78190-410	Ins - Directors & Officers- SOLE - Villas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
78240-410	Ins - Workmens Comp- SOLE - Villas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
78251-410	Cyber Insurance- Villas	\$33.00	\$400.00	\$0.00	\$0.00	\$0.00
	**TOTAL TAXES AND INSURANCE	\$6,533.00	\$78,400.00	\$5,833.33	\$70,000.00	\$64.81
	**RESERVE					
90000-410	Reserve Transfer- SOLE Townhome Operating	\$5,245.00	\$62,940.00	\$6,400.00	\$76,800.00	\$71.11
	**TOTAL RESERVE	\$5,245.00	\$62,940.00	\$6,400.00	\$76,800.00	\$71.11
	**TOTAL EXPENSES	\$21,004.00	\$252,040.00	\$21,662.50	\$259,950.00	\$240.69
	**EXCESS OF REVENUE/EXPENSES - OPERATING	\$261.00	\$3,140.00	\$0.00	\$0.00	\$0.00
	**REVENUE RESERVE					
41000-411	Reserve Contribution- Villas - SOLE	\$5,245.00	\$62,940.00	\$6,400.00	\$76,800.00	\$71.11
41004-411	Reserve Income-Contra- SOLE Villas Reserves	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
45645-411	Int - Financial Institutions- SOLE Townhome Reserves	\$3,074.00	\$36,882.00	\$3,525.17	\$42,302.00	\$39.17
	**TOTAL REVENUE RESERVE	\$8,319.00	\$99,822.00	\$9,925.17	\$119,102.00	\$110.28
	**EXPENSE RESERVE					
	**TOTAL EXPENSE RESERVE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	**EXCESS OF REVENUE/EXPENSES - RESERVE	\$8,319.00	\$99,822.00	\$9,925.17	\$119,102.00	\$110.28

Solera at Anthem-Villas 2026

Solera at Anthem Community Association
2026 Reserve Fund Budget
Villas (1)

		Annual	Annual	Monthly	Monthly
	Revenue	Budget	Per Unit	Budget	Per Unit
41000	Reserve Income (2)	\$76,800	\$853	\$6,400	\$71
45645	Int - Financial Institutions (3)	<u>\$42,302</u>	<u>\$470</u>	<u>\$3,525</u>	<u>\$39</u>
	Total Revenue	\$119,102	\$1,323	\$9,925	\$110
ID #	Expenditure				
2301	CD Window Repair Allowance	\$10,000	\$111	\$833	\$9
		\$0	\$0	\$0	\$0
		<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
	Total Expenses	\$10,000	\$111	\$833	\$9
	Excess of Revenue or (Expense)	\$109,102	\$1,212	\$9,092	\$101

- (1) Source: 2026 Reserve Study dated Aug 22, 2025
- (2) Represents Ideal Recommended Contribution rate
- (3) Represents the annual interest earnings as it appears on the Yearly Summary (page 10 of 64)

Introduction

Reserve Study Purpose

The purpose of this Reserve Study is to provide the board with a budgeting tool to help ensure that there are adequate reserve funds available to perform future reserve projects. In this respect our estimates of the current and future Fully Funded balances are less significant than the recommended reserve contribution. The board should weigh carefully our recommendations when setting the Reserve Contribution. The detailed schedules will serve as an advanced warning that major projects will need to be addressed in the future. This will allow the Board of Directors to have ample time to obtain competitive estimates and bids that will result in cost savings to the individual homeowners. It will also ensure the physical well-being of the property and ultimately enhance each owner's investment, while limiting the possibility of unexpected major projects that may lead to special assessments.

Preparer's Credentials

This reserve study was prepared under the responsible charge of Dylan Magnuson. All individuals who assisted in the preparation of this study possess the appropriate experience and training and are solely affiliated with Complex Solutions Ltd. and its subsidiaries.

Mr. Magnuson entered the reserve study industry in 2021. Since then, he has contributed to and worked on reserve studies nationwide, with a primary focus on Nevada, Northern California, and Maryland.

His experience spans a variety of projects, including single-family home communities, large master associations, condominium complexes, and high-rise towers.

Dylan is actively involved with several professional organizations, most notably the Community Associations Institute (CAI) and the Association of Professional Reserve Analysts (APRA). He has also completed numerous hours of training and trade education programs.

As a team member of Complex Solutions, Dylan has gained valuable expertise in utilizing proprietary software and databases to deliver highly accurate reserve studies and budgets, tailored to each client's specific needs.

Dylan is privileged to hold the Nevada Reserve Study permit designation number RSS.0289

Budget Breakdown

Every association conducts their business within a budget. There are typically two main parts to this budget, the Operating budget and the Reserve budget. The operating budget typically includes all expenses that occur on an annual basis as well as general maintenance and repairs. Typical Operating budget line items include management fees, maintenance expenses, utilities, etc. The reserves are primarily made up of capital replacement items such as roofing, fencing, mechanical equipment, etc., that do not normally occur on an annual basis. Typically, the reserve contribution makes up 15% - 40% of the association's total budget. Therefore, reserves are considered to be a major part of the overall monthly association assessment.

Report Sections

The **Reserve Analysis** Section contains the evaluation of the association's reserve balance, income, and expenses. It includes a finding of the client's current reserve fund status (measured as percent funded) and a recommendation for an appropriate reserve allocation rate (also known as the funding plan).

The **Component Evaluation** Section contains information regarding the physical status and replacement cost of major common area components the association is responsible to maintain. It is important to understand that while the component inventory will remain relatively "stable" from year to year, the condition assessment and life estimates will most likely vary from year to year.



Solera at Anthem Community Association- Solera Reserves

Component Funding Information

ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly
Common Area								
207	Wrought Iron Fencing - Repaint	5	2	See General Notes	\$121,500	\$72,900	\$72,900	\$2,260.00
211	Pole Light Fixtures - Repaint	6	2	(48) Poles	\$9,838	\$6,558	\$6,558	\$152.49
219	Misc. Surfaces - Repaint	5	4	Allowance	\$7,750	\$1,550	\$1,550	\$144.16
401.1	Asphalt Parking Lot - Major Rehab	40	34	Approx 106,130 Sq.ft.	\$215,438	\$32,316	\$0	\$500.91
401.2	Asphalt Utility Path - Major Rehab	40	21	Approx 47,200 Sq.ft.	\$89,675	\$42,596	\$0	\$208.50
402.1	Asphalt Parking Lot - Preventive Maintenance	5	2	Approx 106,130 Sq.ft.	\$42,450	\$25,470	\$25,470	\$789.60
402.2	Asphalt Utility Path - Seal/Repair	6	3	Approx 47,200 Sq.ft.	\$16,988	\$8,494	\$8,494	\$263.32
403	Concrete - Repair/Replace	15	1	Allowance	\$22,000	\$20,533	\$20,533	\$136.41
590	Trash Enclosure Gates - Repair/Replace	25	4	(1) Set	\$5,500	\$4,620	\$4,620	\$20.46
801.1	Monument Signs - Repair/Replace (Anthem & Solera Moon)	20	15	(2) Monument signs	\$17,000	\$4,250	\$0	\$79.05
801.2	Monument Signs - Repair/Replace (Anthem & Somersworth)	20	3	(1) Monument Sign	\$4,000	\$3,400	\$3,400	\$18.60
801.3	Monument Signs - Repair/Replace (Parking Lot Entrances)	20	19	(2) Monument Signs	\$17,000	\$850	\$0	\$79.05
801.4	Monument Signs - Repair/Replace (Solera Sky & Somersworth)	20	17	(2) Monument Signs	\$17,000	\$2,550	\$0	\$79.05
801.5	Monument Signs - Repair/Replace (Solera Sky & Somersworth)	20	3	(1) Monument Sign	\$8,500	\$7,225	\$7,225	\$39.53
890	Flag Poles - Repair/Replace	30	9	(3) Flag Poles	\$22,500	\$15,750	\$15,750	\$69.75
1002	Wrought Iron Fencing - Repair/Replace	30	9	See General Notes	\$170,000	\$119,000	\$0	\$527.02
1005.1	Block Wall - Major Repair (Shared)	30	7	See General Notes	\$75,000	\$57,500	\$57,500	\$232.51
1005.2	Block Wall - Repair (100% HOA)	30	7	Approx 450 Linear ft.	\$3,713	\$2,846	\$2,846	\$11.51
1006	Block Walls - Minor Repair (All)	5	1	See General Notes	\$15,500	\$12,400	\$12,400	\$288.31
1011	Retaining Wall (Extended Life)	N/A	0	Approx 2,815 Linear ft.	\$0	\$0	\$0	\$0.00
1306	Pet Waste Stations - Repair/Repair	10	2	(9) Pet Waste Stations	\$4,775	\$3,820	\$3,820	\$44.41
1604	Pole Light Fixtures - Repair/Replace	30	9	(82) Light Fixtures / (48) Poles	\$77,075	\$53,953	\$53,953	\$238.94
1605	Bollard Lights - Repair/Replace (2024)	25	24	(50) Bollard lights	\$52,500	\$2,100	\$0	\$195.31
1813.1	Landscaping / Irrigation - Major Renovate (Anteries) (Future)	20	20	Allowance	\$210,000	\$0	\$0	\$976.54
1813.2	Landscaping / Irrigation - Major Renovate (Clubhouse) (Future)	20	19	Allowance	\$210,000	\$10,500	\$0	\$976.54
1813.3	Landscaping / Irrigation - Major Renovate (Anteries) (2026)	1TE	0	Allowance	\$415,000	\$415,000	\$415,000	\$0.00



Solera at Anthem Community Association- Solera Reserves

Component Funding Information							
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Monthly
1814	Landscaping / Irrigation - Minor Renovate	5	4	Allowance	\$77,500	\$15,500	\$1,441.56
Subtotals:					\$1,928,200	\$941,680	\$9,774
Exterior Amenities							
212	Tennis Court Light Fixtures - Repaint	6	2	(28) Poles	\$7,700	\$5,133	\$119.36
1003	Chain Link Fencing - Tennis Courts - Repair/Replace	30	14	Approx 1,150 Linear ft.	\$71,875	\$38,333	\$0
1201.1	Pickle Ball Courts (Lower Courts) - Resurface (2025)	8	7	(8) Courts	\$21,000	\$2,625	\$244.14
1201.2	Tennis Courts (Upper Courts) - Resurface (2020)	8	2	(2) Courts	\$21,000	\$15,750	\$244.14
1202.1	Tennis Court Windscreen - Repair/Replace	6	2	Approx 920 Linear ft.	\$14,713	\$9,808	\$228.05
1202.2	Pickle Ball Court Fence Topper - Repair/Replace	6	5	Allowance	\$2,500	\$417	\$38.75
1203.2	Sports Courts - Replace (Extended Life)	N/A	0	(2) Tennis, (8) Pickleball courts	\$0	\$0	\$0.00
1204	Bocce Ball Court - Resurface	10	3	(3) Courts	\$21,375	\$14,963	\$198.80
1209	Shuffleboard / Bocce Ball Courts - Repair/Replace	10	2	(4) Courts	\$20,000	\$16,000	\$186.01
1210	Pickle Ball Nets & Padding - Replace	8	2	Allowance	\$23,000	\$17,250	\$267.39
1304	Drinking Fountains - Repair/Replace	7	2	(2) Drinking Fountains	\$6,800	\$4,857	\$90.35
1305.1	Barbecues - Repair/Replace (Rio)	8	2	(2) Barbecues	\$7,100	\$5,325	\$82.54
1307	Benches - Repair/Repaint (2021)	15	10	(9) Benches	\$14,400	\$4,800	\$0
1308	Outdoor Furniture - Repair/Replace	15	3	See General Notes	\$30,750	\$24,600	\$190.66
1309	Court Shade Structures - Refurbish/Replace	30	10	(4) Structures	\$11,000	\$7,333	\$0
1311	Shade Awning - Replace	6	2	Approx 400 Sq.ft.	\$6,725	\$4,483	\$104.24
1606	Tennis Court Light Fixtures - Repair/Replace	30	9	(36) Fixtures	\$51,300	\$35,910	\$159.04
Subtotals:					\$331,238	\$207,588	\$157,121
Clubhouse Buildings							
102	Flat Roof - Repair/Replace (Rio)	25	9	Approx 4,725 Sq.ft.	\$28,363	\$18,152	\$105.51
103	Flat Roof - Repair/Replace (Bally's)	25	9	Approx 12,925 Sq.ft.	\$77,563	\$49,640	\$288.54
106	Pitched Roof - Tile - Repair/Replace	30	9	Approx 27,600 Sq.ft.	\$86,938	\$60,856	\$269.52
190	Natorium Skylights - Repair/Replace	20	9	(6) Skylights	\$20,500	\$11,275	\$95.33
201	Stucco Surfaces - Repaint	15	9	Approx 21,275 Sq.ft.	\$31,913	\$12,765	\$197.87
216	Interior Surfaces - Repaint	15	9	See General Notes	\$97,500	\$39,000	\$0
501	Sliding Entry Doors - Repair/Replace	25	4	(2) Doors	\$27,500	\$23,100	\$102.30

Solera at Anthem
Prepared for FYE 12/31/2026
Version 8.1 Final

Page 9 of 155



Solera at Anthem Community Association- Solera Reserves

Component Funding Information							
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Monthly
509	Pedestrian Gate Locks - Replace	10	3	(3) Locks	\$3,000	\$2,100	\$27.90
1304	Drinking Fountain - Repair/Replace	20	15	(2) Double Fountains	\$7,000	\$1,750	\$0
1390	Pool Tables - Refurbish/Replace	30	14	(2) Pool Tables	\$9,500	\$5,067	\$0
1401	Stage - Repair/Replace	20	17	(1) Stage	\$19,000	\$2,850	\$0
1402	Soundproofing - Stardust Plaza - Repair/Replace	25	4	Approx 2,400 Sq.ft.	\$18,600	\$15,624	\$69.19
1403	Sound Equipment - Repair/Replace	15	12	Allowance	\$13,650	\$2,730	\$0
1404	Countertops / Cabinets - Partial Repair/Replacement	15	4	See General Notes	\$76,500	\$56,100	\$474.32
1405	FF&E - Allowance	12	8	Allowance	\$155,000	\$51,667	\$1,201.30
1406	Fitness Equipment - Repair/Replace	15	6	(29) Pieces	\$255,200	\$153,120	\$1,582.31
1407.1	Cardio Equipment - Partial Repair/Replace	2	1	Allowance	\$42,000	\$21,000	\$1,953.08
1408	Stackable Furniture - Repair/Replace	18	2	See General Notes	\$27,500	\$24,444	\$142.09
1412	Locker Rooms - Remodel	15	4	(2) Locker Rooms	\$150,000	\$110,000	\$930.04
1413.1	Restrooms - Remodel (Tennis Courts)	20	2	(2) Restrooms	\$15,500	\$13,950	\$72.08
1413.2	Restrooms - Remodel (Rio Building)	20	4	(2) Restrooms	\$38,000	\$30,400	\$176.71
1416	Break Room Kitchen - Remodel	20	4	(1) Kitchen	\$15,000	\$12,000	\$69.75
1417	Kitchen - Remodel	25	14	(1) Kitchen	\$55,000	\$24,200	\$0
1418	Appliances - Repair/Replace	20	6	See General Notes	\$38,750	\$27,125	\$180.20
1418	Kitchen Freezers - Repair/Replace	20	19	(2) Freezers	\$5,000	\$250	\$0
1419	Computer Equipment - Repair/Replace	5	4	See General Notes	\$23,000	\$4,600	\$427.82
1420	Movable Walls - Repair/Replace	30	8	(2) Walls	\$38,000	\$27,867	\$117.81
1421	Membership Software / Card Printer - Replace	5	4	Allowance	\$5,750	\$1,150	\$106.95
1422	Bearcom Walkie Talkies - Replace	5	3	(7) Bearcom Walkie Talkies	\$2,800	\$1,120	\$52.08
1490	Ceiling Tile - Repair/Replace	30	14	Approx 8,525 Sq.ft.	\$28,988	\$15,460	\$0
1501	Carpeting - Repair/Replace	8	7	Approx 3,955 Sq.ft.	\$34,813	\$4,352	\$404.71
1502	Vinyl Flooring - Repair/Replace	25	2	Approx 4,475 Sq.ft.	\$34,462	\$3,705	\$128.20
1503	Tile Flooring - Repair/Replace	30	24	Approx 4,550 Sq.ft.	\$71,863	\$14,333	\$0
1505	Fitness Room Flooring - Repair/Replace	12	3	Approx 3,100 Sq.ft.	\$55,025	\$41,269	\$426.46
1601	Rec. Area Light Fixtures - Upgrade/Replace	25	15	(451) Fixtures	\$119,513	\$47,805	\$0
Subtotals:					\$1,728,487	\$958,825	\$793,067
Mechanical Equipment							
701.1	Tankless Water Heaters - Repair/Replace	9	4	(5) Water Heaters	\$23,500	\$13,056	\$242.84

Solera at Anthem
Prepared for FYE 12/31/2026
Version 8.1 Final

Page 10 of 155



Solera at Anthem Community Association- Solera Reserves

Component Funding Information							
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Monthly
701.2	Tankless Water Heaters - Repair/Replace (2024)	9	7	(2) Water Heaters	\$9,400	\$2,089	\$2,089
702	Boiler - Repair/Replace	10	8	(1) Boiler	\$37,500	\$7,500	\$348.76
703	HVAC Control System - Repair/Replace	15	11	(1) Climatec System	\$28,000	\$7,467	\$0
704.1	Mini Split System - Repair/Replace	12	2	(4) Mini Split Systems	\$26,500	\$22,083	\$205.38
704.2	Mini Split System - Repair/Replace (2021)	12	7	(2) Mini Split Systems	\$13,104	\$5,460	\$101.56
705	HVAC Split Systems - Repair/Replace (CUH1-S)	15	5	(5) Split Systems	\$71,500	\$47,667	\$443.32
707.1	Packaged HVAC - Repair/Replace (4 Tons)	20	10	(1) 4-Ton Unit	\$20,000	\$10,000	\$0
707.2	Packaged HVAC - Repair/Replace (7.5-10 Tons)	20	10	(3) 10-Ton Units, (1) 8-Ton Unit, (1) 6-Ton Unit	\$150,000	\$75,000	\$0
707.3	Packaged HVAC - Repair/Replace (Kitchen)	20	19	(1) 3-Ton Unit	\$17,000	\$850	\$0
707.4	Packaged HVAC - Replace (15 Tons)	20	10	(1) 15-Ton Unit	\$47,500	\$23,750	\$0
708	Dehumidifier - Repair/Replace	20	9	(1) Dehumidifier	\$220,000	\$121,000	\$0
708.1	Pool Remote Controller - Replace	8	7	(1) Controller	\$2,500	\$313	\$29.06
709	Fabric Air Dispersion Duct - Repair/Replace	15	4	Approx 275 Linear ft.	\$22,825	\$16,738	\$141.52
710	Diesel Pump/Tank/Controllers - Repair/Replace	30	14	See General Notes	\$31,000	\$16,533	\$0
714	Exhaust Fans - Repair/Replace	30	9	(6) Fans	\$16,500	\$11,550	\$51.15
714	Kitchen Oven Exhaust Fan - Replace	20	18	(1) Exhaust Fan	\$2,000	\$200	\$0
901	Fire Protection Panels - Repair/Replace	15	3	(2) Panels	\$9,000	\$7,200	\$55.60
902	Fire Protection System - Renovate	30	9	(1) System	\$72,500	\$50,750	\$224.76
903	Fire Pump - Rebuild/Repair	15	11	(1) Pump	\$10,000	\$2,667	\$0
905	Camera System - Modernize	3	2	Allowance	\$5,500	\$1,833	\$170.51
905	Fire Backflow Valves - Replace	25	4	(2) Valves	\$42,000	\$35,280	\$156.25
1190	Custodial/Cleaning Equipment - Repair/Replace	5	2	See General Notes	\$13,650	\$8,190	\$253.90
1911	Mast Lift - Repair/Replace	20	9	(1) JLG 20MVL Lift	\$22,000	\$12,100	\$102.30
Subtotals:					\$913,479	\$499,275	\$241,809
Pool / Spa Areas							
603	Pool Deck - Recoat	4	1	Approx 5,575 Sq.ft.	\$12,550	\$9,413	\$291.80
604	Pool Deck - Resurface	20	3	Approx 5,575 Sq.ft.	\$63,000	\$53,550	\$292.96
1101	Pool - Resurface/Re-Tile	10	2	(1) 75x30 ft. Pool	\$80,000	\$64,000	\$744.03
1102.1	Spa - Indoor - Resurface/Re-Tile	6	4	(1) Spa	\$13,000	\$4,333	\$201.51
1102.2	Spa - Outdoor - Resurface/Re-Tile (2025)	6	5	(1) Spa	\$14,900	\$2,483	\$230.96

Solera at Anthem
Prepared for FYE 12/31/2026
Version 8.1 Final

Page 11 of 155



Solera at Anthem Community Association- Solera Reserves

Component Funding Information							
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Monthly
1104	Pool/Spa Heaters - Repair/Replace	10	1	(3) 400,000 BTU Heater	\$14,250	\$12,825	\$132.53
1107	Pool/Spa Filter Media - Replace	5	2	(5) Filters	\$4,000	\$2,400	\$74.40
1107.1	Pool/Spa Filter Tanks - Replace (Indoor)	15	4	(3) Tanks	\$15,000	\$11,000	\$93.00
1107.1	Pool/Spa Filter Tanks - Replace (Outdoor)	10	9	(2) Tanks	\$10,000	\$1,000	\$0
1110	Pool/Spa Pumps - Repair/Replace	10	8	(5) Pumps	\$19,000	\$3,800	\$176.71
1111	Pool/Spa Chlorinators - Repair/Replace	8	4	(6) Chlorinators	\$22,500	\$11,250	\$261.57
1117	Aquatic Lift - Repair/Replace	15	5	(1) Portable Aquatic Lift	\$8,200	\$5,467	\$50.84
1121	Pool Furniture - Repair/Replace	9	4	Allowance	\$65,000	\$36,111	\$671.70
1122	Pool Furniture - Re-Sling	5	2	Allowance	\$6,250	\$3,750	\$37.50
1189	Pool Shower - Renovate	20	14	Approx 135 Sq.ft.	\$6,500	\$1,950	\$0
1413.3	Restroom - Repair/Remodel (Pool Room)	20	2	(1) Restroom	\$16,500	\$14,850	\$76.73
2304	Pergola - Repair/Replace	20	6	(1) Pergola	\$15,500	\$10,850	\$72.08
2304	Storage Shed - Replace	20	19	(2) Sheds	\$4,000	\$200	\$0
2305	Pool Ceiling Beams - Repair/Replace	20	19	Allowance	\$20,000	\$1,000	\$0
Subtotals:					\$410,150	\$250,232	\$247,082
Grand Total:					\$5,311,554	\$2,857,600	\$2,166,599
Current Fund Balance as a percentage of Ideal Balance: 76%							

Solera at Anthem
Prepared for FYE 12/31/2026
Version 8.1 Final

Page 12 of 155



Solera at Anthem Community Association- Solera Reserves									
Yearly Summary									
Year	Beginning Fully Funded Balance	Beginning Reserve Balance	Beginning % Funded	Reserve Contributions	Interest Income	Reserve Expenses	Ending Reserve Balance	Ending Fully Funded Balance	
2026	\$2,857,600	\$2,166,599	76%	\$390,000	\$87,761	\$415,000	\$2,229,360	\$2,903,730	
2027	\$2,903,730	\$2,229,360	77%	\$405,600	\$96,838	\$110,552	\$2,621,246	\$3,282,867	
2028	\$3,282,867	\$2,621,246	80%	\$421,824	\$104,029	\$557,524	\$2,589,575	\$3,227,438	
2029	\$3,227,438	\$2,589,575	80%	\$438,697	\$108,564	\$288,457	\$2,848,379	\$3,465,344	
2030	\$3,465,344	\$2,848,379	82%	\$456,245	\$109,877	\$759,150	\$2,655,350	\$3,239,598	
2031	\$3,239,598	\$2,655,350	82%	\$474,495	\$113,954	\$191,197	\$3,052,602	\$3,612,499	
2032	\$3,612,499	\$3,052,602	85%	\$491,102	\$125,996	\$411,165	\$3,258,534	\$3,789,236	
2033	\$3,789,236	\$3,258,534	86%	\$508,291	\$132,674	\$512,396	\$3,387,103	\$3,886,157	
2034	\$3,886,157	\$3,387,103	87%	\$526,081	\$140,439	\$406,157	\$3,647,465	\$4,116,572	
2035	\$4,116,572	\$3,647,465	89%	\$544,494	\$124,990	\$1,703,686	\$2,613,262	\$3,026,669	
2036	\$3,026,669	\$2,613,262	86%	\$563,551	\$108,691	\$454,435	\$2,831,069	\$3,213,082	
2037	\$3,213,082	\$2,831,069	88%	\$583,275	\$123,064	\$204,209	\$3,333,199	\$3,688,705	
2038	\$3,688,705	\$3,333,199	90%	\$603,690	\$137,375	\$526,379	\$3,547,884	\$3,870,674	
2039	\$3,870,674	\$3,547,884	92%	\$624,819	\$151,500	\$283,437	\$4,040,766	\$4,335,857	
2040	\$4,335,857	\$4,040,766	93%	\$646,687	\$164,119	\$671,609	\$4,179,964	\$4,440,153	
2041	\$4,440,153	\$4,179,964	94%	\$669,322	\$172,346	\$568,805	\$4,452,826	\$4,680,710	
2042	\$4,680,710	\$4,452,826	95%	\$692,748	\$192,982	\$124,928	\$5,213,628	\$5,418,702	
2043	\$5,418,702	\$5,213,628	96%	\$716,994	\$215,061	\$586,902	\$5,558,780	\$5,732,988	
2044	\$5,732,988	\$5,558,780	97%	\$742,089	\$235,311	\$308,228	\$6,227,953	\$6,377,984	
2045	\$6,377,984	\$6,227,953	98%	\$768,062	\$238,635	\$1,509,408	\$5,725,241	\$5,829,817	
2046	\$5,829,817	\$5,725,241	98%	\$794,944	\$225,383	\$1,181,399	\$5,564,169	\$5,629,817	
2047	\$5,629,817	\$5,564,169	99%	\$822,767	\$222,742	\$1,016,701	\$5,592,978	\$5,625,803	
2048	\$5,625,803	\$5,592,978	99%	\$851,564	\$224,641	\$1,009,882	\$5,659,301	\$5,661,847	
2049	\$5,661,847	\$5,659,301	100%	\$881,369	\$236,840	\$573,509	\$6,204,002	\$6,187,612	
2050	\$6,187,612	\$6,204,002	100%	\$912,217	\$249,382	\$1,078,062	\$6,287,539	\$6,245,502	
2051	\$6,245,502	\$6,287,539	101%	\$944,144	\$271,142	\$208,868	\$7,293,957	\$7,246,932	
2052	\$7,246,932	\$7,293,957	101%	\$977,189	\$304,093	\$637,183	\$7,938,056	\$7,881,725	
2053	\$7,881,725	\$7,938,056	101%	\$1,011,391	\$323,455	\$1,009,105	\$8,263,797	\$8,195,414	
2054	\$8,195,414	\$8,263,797	101%	\$1,046,789	\$352,213	\$284,277	\$9,378,522	\$9,317,387	
2055	\$9,317,387	\$9,378,522	101%	\$1,083,427	\$368,745	\$1,738,804	\$9,091,890	END	



Solera at Anthem Community Association-The Villas Reserves									
Component Funding Information									
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly	
Common Area									
207	Wrought Iron Fencing / Crash Gate - Repair	5	3	Approx 2,580 Linear ft.	\$20,638	\$8,255	\$12,911	\$274.77	
212	Utility Boxes - Repaint	5	3	(11) Large boxes	\$1,513	\$605	\$5,261	\$20.14	
214	Red Curbs / Hydrants - Repaint (Operating Expense)	N/A	0	(6) Hydrants / 180 Linear ft.	\$0	\$0	\$0	\$0.00	
401	Asphalt - Major Rehab	40	23	Approx 63,425 Sq.ft.	\$115,438	\$49,061	\$53,717	\$192.12	
402	Asphalt - Preventative Maintenance (HAS)	8	6	Approx 63,425 Sq.ft.	\$26,638	\$6,659	\$11,315	\$221.86	
403	Concrete - Repair / Replace	15	1	Allowance	\$12,500	\$11,667	\$16,323	\$55.48	
803	Mailboxes - Replace	20	10	(8) Clusters	\$22,000	\$11,000	\$15,656	\$73.23	
808	Street Signs - Replace	18	3	(19) Street Signs	\$3,900	\$3,250	\$7,906	\$14.42	
904	Fire Hydrants - Replace (Extended Life)	N/A	0	(6) Hydrants	\$0	\$0	\$0	\$0.00	
1002	Wrought Iron Fencing/Crash Gate - Repair/Replace	30	14	Approx 2,580 Linear ft.	\$33,863	\$18,060	\$22,716	\$75.14	
1005	Exterior Block Wall - Repair/Replace	20	6	Approx 1,250 Linear ft.	\$9,850	\$6,895	\$11,551	\$32.79	
1011	Retaining Walls - Extended Life	N/A	0	Extensive Linear ft.	\$0	\$0	\$0	\$0.00	
1303	Pet Waste Stations - Replace	10	5	(2) Pet Waste Stations	\$1,600	\$800	\$5,456	\$10.65	
1306	Park Furniture - Replace	15	1	See General Notes	\$8,200	\$7,653	\$12,309	\$36.39	
1307	Park Furniture / Pet Waste Stations - Repaint	3	1	See General Notes	\$1,700	\$1,133	\$5,789	\$37.72	
1309	Gazebo - Refurbish	30	11	(1) Gazebo	\$15,600	\$9,880	\$14,536	\$34.62	
1609	Street Light Fixtures - Repair/Replace	25	15	(19) Fixtures	\$25,650	\$10,260	\$14,916	\$68.30	
1703	Irrigation Clocks - Replace	8	6	(3) Clocks	\$9,300	\$2,325	\$6,981	\$77.39	
1803	Artificial Turf - Replace	10	2	Approx 1,700 Sq.ft.	\$26,775	\$21,420	\$26,076	\$178.25	
1813	Landscaping / Irrigation - Major Renovate	25	23	Allowance	\$210,000	\$16,800	\$21,566	\$559.20	
1814	Landscaping / Irrigation - Minor Renovate	5	3	Allowance	\$26,000	\$10,400	\$15,056	\$346.17	
2001	Sewer/Water Lines - Replace (Extended Life)	N/A	0	Extensive Linear ft.	\$0	\$0	\$0	\$0.00	
2002	Utility Lines - Replace (Extended Life)	N/A	0	Extensive Linear ft.	\$0	\$0	\$0	\$0.00	
Subtotals:					\$571,163	\$196,124	\$279,932	\$2,308	
Entry Area									
208	Vehicle Gates - Repaint	5	3	(4) Gate Leafs	\$2,700	\$1,080	\$5,736	\$35.95	
404	Pavers - Repair/Replace	30	14	Approx 2,350 Sq.ft.	\$32,900	\$17,547	\$22,203	\$73.01	
405	Pavers - Sand/Seal/Repair	5	2	Approx 2,350 Sq.ft.	\$6,656	\$3,994	\$8,650	\$88.62	



Solera at Anthem Community Association-The Villas Reserves									
Component Funding Information									
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly	
504	Vehicle Gates - Repair/Replace	30	11	(3) Vehicle Gates	\$21,450	\$13,585	\$18,241	\$47.60	
504	Vehicle Gates - Repair/Replace (2023)	30	27	(1) Vehicle Gate	\$7,150	\$715	\$5,371	\$15.87	
505	Vehicle Gate Hinges - Repair/Replace	8	2	(8) Hinges	\$3,400	\$2,550	\$7,206	\$28.29	
506	Phone Entry System - Repair/Replace	12	8	(1) System	\$5,750	\$1,917	\$6,573	\$31.90	
507	Vehicle Gate Operators - Repair/Replace	12	6	(4) Gate Operators	\$23,000	\$11,500	\$16,156	\$127.60	
508	Gate Loops - Replace	15	14	(8) Loops	\$16,800	\$1,120	\$5,776	\$74.56	
508	Pedestrian Gate Lock - Repair/Replace	10	7	(1) Gate Lock	\$1,800	\$480	\$5,136	\$10.65	
801	Monument Signs - Refurbish/Replace	20	16	(2) Monument Signs	\$16,000	\$3,200	\$7,856	\$53.26	
Subtotals:					\$137,406	\$57,687	\$108,903	\$587	
Community Buildings									
106	Pitched Roof - Tile - Repair/Replace	30	9	Approx 243,000 Sq.ft.	\$698,625	\$489,038	\$493,694	\$1,550.29	
201	Buildings - Repaint	12	10	(90) Units	\$247,500	\$41,250	\$45,906	\$1,373.04	
301	Faux Shutters - Replace	25	9	(124) Shutters	\$31,000	\$19,840	\$24,496	\$82.55	
302	Faux Shutters - Repaint	5	4	(124) Shutters	\$6,450	\$1,290	\$5,946	\$85.88	
1602	Exterior Wall Mount Lights - Replace	20	18	(270) Fixtures	\$50,625	\$5,063	\$9,719	\$168.51	
1603	Back Porch Lights - Replace	20	10	Approx (90) Fixtures	\$22,500	\$11,250	\$15,906	\$74.89	
1603	Lighted Unit Number Signs - Replace	15	13	(90) Lighted Signs	\$8,100	\$1,080	\$5,736	\$35.95	
2301	CD Window Repair Allowance	5	0	Approx \$10K every 5 years	\$10,000	\$10,000	\$14,656	\$133.14	
Subtotals:					\$1,074,800	\$578,810	\$616,058	\$3,504	
Grand Total:					\$1,783,369	\$832,621	\$1,004,894	\$6,400	
Current Fund Balance as a percentage of Ideal Balance:					121%				



Solera at Anthem Community Association-The Villas Reserves									
Yearly Summary									
Year	Beginning Fully Funded Balance	Beginning Reserve Balance	Beginning % Funded	Reserve Contributions	Interest Income	Reserve Expenses	Ending Reserve Balance	Ending Fully Funded Balance	
2026	\$832,621	\$1,004,894	121%	\$76,800	\$42,302	\$10,000	\$1,113,995	\$955,508	
2027	\$955,508	\$1,113,995	117%	\$80,832	\$46,558	\$23,296	\$1,218,089	\$1,073,482	
2028	\$1,073,482	\$1,218,089	113%	\$85,076	\$50,548	\$39,836	\$1,313,877	\$1,183,133	
2029	\$1,183,133	\$1,313,877	111%	\$89,542	\$54,099	\$61,586	\$1,395,932	\$1,278,875	
2030	\$1,278,875	\$1,395,932	109%	\$94,243	\$58,598	\$9,534	\$1,539,238	\$1,437,079	
2031	\$1,437,079	\$1,539,238	107%	\$99,191	\$64,444	\$14,113	\$1,688,760	\$1,601,529	
2032	\$1,601,529	\$1,688,760	105%	\$104,398	\$69,156	\$87,038	\$1,775,277	\$1,701,580	
2033	\$1,701,580	\$1,775,277	104%	\$109,879	\$74,299	\$13,101	\$1,946,354	\$1,887,588	
2034	\$1,887,588	\$1,946,354	103%	\$115,648	\$80,075	\$77,461	\$2,064,616	\$2,019,365	
2035	\$2,019,365	\$2,064,616	102%	\$121,720	\$85,253	\$1,047,664	\$1,203,925	\$1,152,875	
2036	\$1,152,875	\$1,203,925	104%	\$128,110	\$42,399	\$454,583	\$919,851	\$874,222	
2037	\$874,222	\$919,851	105%	\$134,836	\$39,061	\$57,037	\$1,036,710	\$1,003,791	
2038	\$1,003,791	\$1,036,710	103%	\$141,914	\$44,038	\$53,524	\$1,169,138	\$1,148,353	
2039	\$1,148,353	\$1,169,138	102%	\$149,365	\$48,618	\$100,987	\$1,266,135	\$1,255,739	
2040	\$1,255,739	\$1,266,135	101%	\$157,207	\$50,344	\$218,105	\$1,255,580	\$1,252,277	
2041	\$1,252,277	\$1,255,580	100%	\$165,460	\$53,158	\$67,085	\$1,407,113	\$1,412,662	
2042	\$1,412,662	\$1,407,113	100%	\$174,147	\$59,410	\$71,922	\$1,568,748	\$1,581,635	
2043	\$1,581,635	\$1,568,748	99%	\$183,289	\$67,319	\$16,082	\$1,803,275	\$1,822,931	
2044	\$1,822,931	\$1,803,275	99%	\$192,912	\$72,121	\$259,051	\$1,809,256	\$1,828,981	
2045	\$1,828,981	\$1,809,256	99%	\$203,040	\$77,498	\$17,171	\$2,072,623	\$2,094,930	
2046	\$2,094,930	\$2,072,623	99%	\$213,699	\$88,092	\$34,510	\$2,339,905	\$2,361,911	
2047	\$2,361,911	\$2,339,905	99%	\$222,247	\$99,678	\$8,887	\$2,652,942	\$2,674,962	
2048	\$2,674,962	\$2,652,942	99%	\$231,137	\$97,414	\$754,081	\$2,226,512	\$2,233,750	
2049	\$2,233,750	\$2,226,512	100%	\$240,383	\$96,716	\$927,442	\$1,616,169	\$1,604,990	
2050	\$1,604,990	\$1,616,169	101%	\$249,998	\$70,601	\$16,533	\$1,920,235	\$1,908,280	
2051	\$1,908,280	\$1,920,235	101%	\$259,998	\$82,807	\$35,456	\$2,227,584	\$2,214,274	
2052	\$2,214,274	\$2,227,584	101%	\$270,398	\$95,515	\$96,735	\$2,556,762	\$2,541,839	
2053	\$2,541,839	\$2,556,762	101%	\$281,214	\$108,990	\$44,421	\$2,902,545	\$2,885,601	
2054	\$2,885,601	\$2,902,545	101%	\$292,462	\$120,507	\$181,871	\$3,133,643	\$3,111,696	
2055	\$3,111,696	\$3,133,643	101%	\$304,161	\$132,388	\$72,509	\$3,497,684	END	

Solera at Anthem Community Association
A Nevada non-profit corporation

ASSESSMENT COLLECTION POLICY

WHEREAS, the Board of Directors of the Solera at Anthem Community Association, a Nevada non-profit corporation ("Association"), on behalf of the Association and under the authority of NRS 116.3102 and NRS 116.3116, is charged with the responsibility of collecting assessments for common expenses from all Owners; and

WHEREAS, from time to time Owners become delinquent in their payments of these assessments and fail to respond to the demands from the Association to bring their accounts current; and

WHEREAS, the Board deems it to be in the best interest of the Association to adopt a uniform and systematic procedure for dealing with delinquent accounts in a timely manner, and further believes it to be in the best interest of the Association to promptly refer delinquent accounts for collection so as to minimize the Association's loss of assessment revenue; and

WHEREAS, the Association may retain an agent or several agents for their experience in representing homeowners associations in collections; and

WHEREAS, the Association may direct such agent or agents to represent the Association on the terms outlined in this Assessment Collection Policy;

NOW THEREFORE, BE IT RESOLVED that the Board adopts the following policy and practice effective thirty (30) days after distribution of the Assessment Collection Policy to Owners. Upon the effectiveness of this policy, any and all previous collection policies are hereby deemed null and void.

The Board establishes the Association's fiscal year, January 1 to December 31, as the Regular Assessment Period. Regular Assessment payments are due on the first (1) day of each quarter (January 1, April 1, July 1, October 1) ("Due Date"). Assessments are delinquent if not paid on the Due Date, unless a Special Assessment, Capital Improvement Assessment or other assessment is levied and the Board establishes a different due date for such Assessment.

1. **Assessments in General.** The Association shall have the power to levy all types of assessments as defined in its CC&Rs sufficient to perform its obligations under the governing documents and Nevada law. Regular Assessments are levied annually and are payable during the year in four (4) quarterly installments. In addition to Regular Assessments, the Association may levy Special Assessments to cover unbudgeted expenses or expenses in excess of those budgeted.
2. **Obligation to Pay Assessments and Charges.** Each Owner covenants and agrees to pay all assessments and charges levied by the Association in a timely manner. The Association shall have the right to record a notice of the Association's statutory lien against the Owner's property, notifying the owner of the Association's security for payment of delinquent assessments, as well as interest, late charges and costs of collection.
3. **Designation of Agent(s).** The Association may designate an Agent or several Agents to collect assessments, interest, late charges and other collection charges and administer the Assessment Collection Policy. Such designated Agent(s) may be an Association Officer, Association Manager, Association Attorney, Trustee Service or other appropriate agent.
4. **Notice of Assessments.** The Association will give the Owner notice before any increase in the regular assessment or before the levy of any special assessment. Notice will be sent by first-class mail to the Owner's address listed on the Association's membership register as of the date of the notice. It is the responsibility of each Owner to advise the Association of any mailing address change in writing. **The Board of Directors may elect from time to time to provide additional periodic statements of assessments and charges, but the absence of such statements does not relieve the Owner of his/her obligation to pay assessments and charges.**
5. **Interest Charges.** The unpaid balance of the Owner's assessment account may bear interest at the maximum rate of the prime rate plus two percent (2%) for any assessment that is sixty (60) days or more past due. The prime rate must be adjusted accordingly on January 1st and July 1st of each year.
6. **Late Fees and Collection Charges.** Any costs and fees incurred in processing and collecting delinquent assessment amounts, including, without limitation, interest charges, charges for preparation of delinquency notices, recorder costs, postage, copies, and attorney's fees and costs shall become an additional charge against the Owner and the Owner's property and shall be subject to collection action pursuant to this Policy. At 30 days past due, a late charge of \$10 per month may be imposed for each month that the assessment, or any portion thereof, remains unpaid. Attached hereto is a Schedule of Collection Fees and Costs that may be charged with the collection of past due assessments or fines.
7. **Application of Payments.** Payments shall be applied to the most delinquent of late fees, interest, collection costs, transfer fees, assessments and any other charge to an owner's account. Partial payments will be applied to the amounts due but will not cease collection activity.
8. **60-Days or Past Due Notification.** In accordance with NRS 116.3116(4), if any installment of an Assessment is not received by the Association within sixty (60) days after the Assessment obligation becomes past due, the Association must transmit by mail, a letter which shall include, at a minimum, the following:
 - a. A schedule of the fees that may be charged if the Owner fails to pay any past due obligation, and any charges associated with the delinquency, including but not limited to: interest, late fees, attorneys' fees or other costs of collection;
 - b. A proposed repayment plan, which the Owner may accept in writing;
 - c. The action that is required to be taken by the Owner to cure any delinquency, which includes the right to contest any past due obligation at a hearing before the executive board and the procedures for requesting such a hearing;

In addition, the Association may take action allowed by the Governing Documents to suspend the membership privileges of the Owner until the overdue Assessment(s) and all cost of collections are paid in full. This action requires the Board of Directors to send a hearing notice to the Owner's mailing address, setting a date for the Owner to appear before the Board at least ten (10) days after the mailing of the notice to discuss this matter.

9. 30-Day Action Period and Intent to Lien. Notwithstanding anything herein to the contrary, the owner shall have 30 days after the date of the mailing of the 60-Day Past Due Notification referenced above to take any of the following actions: (1) pay the account delinquency in full; (2) enter into the proposed payment plan; or (2) request a hearing in front of the Board to dispute any of the amounts alleged to be owed. During this 30 day period, no action to collect or foreclose can be taken by the Association.

If 30 days after the mailing of the 60-Day Past Due Notification referenced above, none of the actions described in this paragraph above have been taken by the owner, the Association may send a letter or notice of its intent to record a Notice of Delinquent Assessment Lien to the owner informing them that payment must be made in full within 30 days from the date of that letter or notice of intent to lien. The letter or notice of intent to lien letter may be sent by the Association or its collection agent.

10. Notice of Delinquent Assessment Lien. If an assessment or any portion thereof remains unpaid for thirty (30) days after the date upon which the letter or notice of intent to lien is sent to the Owner, the Association or its designated Agent(s) will mail a Notice of Delinquent Assessment Lien by certified mail to the address of the Unit and to the Unit Owner's address listed on the Association's membership register as of the date of the Notice of Delinquent Assessment Lien, if different from the Unit address in accordance with NRS 116.31162. The Notice of Delinquent Assessment Lien gives notice to the delinquent Owner of the Association's statutory lien under NRS 116.3116 and shall provide an itemized statement of the charges owed as of the date of the Notice of Delinquent Assessment Lien, including all collection costs and other charges, a description of the property against which the Notice of Delinquent Assessment Lien is recorded, the name of the owner of record, and a demand for payment in full within thirty (30) days. The Association's Agent for the collection may require that payment be made with certified funds.
11. Notice of Default and Election to Sell. Not less than thirty (30) days after the recording of the Notice of Delinquent Assessment Lien, the Association or its Agent(s) will mail, by certified or registered mail, return receipt requested, a Notice of Default and Election to Sell to the Owner, if the assessment account remains unpaid. The Notice of Default and Election to Sell will also be recorded against the Owner's property at the County Recorder's Office. Service of the Notice of Default and Election to Sell must be made on the Owner, by certified or registered mail, return receipt requested, to the Unit address and the Unit Owner's mailing address of record, if different from the Unit address. The Notice of Default and Election to Sell will describe the deficiency in payment and state the name and address of the person authorized to enforce the sale.
12. Notice of Trustee's Sale. If, after the expiration of ninety (90) days from the date of the recording of the Notice of Default and Election to Sell or the date on which a copy of the Notice of Default and Election to Sell is mailed certified or registered mail, return receipt requested, whichever is later, the Association or its Agent(s) shall give notice of the time and place of the Trustee's sale for a time not less than the time required by law. Service of the Notice of Trustee's Sale must be made on the Owner, by certified or registered mail, return receipt requested, on or before the first publication or posting of the sale to the Unit address and the Unit Owner's mailing address of record, if different from the Unit address. Also, service of the Notice of Trustee's Sale shall be served in accordance NRS 116.311635(2). The sale shall be subject to the provisions set forth in NRS 116.31164.
13. Unpaid Fines. When fines for non-health, safety or welfare violations have been imposed and remain delinquent for 60 days, procedures for collections of the same shall be done in accordance with the collection procedures set forth herein with respect to imposing a lien. Where fines involve health, safety or welfare violations, then they shall be collected and subject to foreclosure as set forth herein and in accordance with NRS 116.31031.
14. Payment Agreement. The Board of Directors will provide an Owner with a proposed payment agreement, which allows the Owner to make periodic partial payments on the entire balance of the Assessment and/or Fine account. The Owner has no duty to enter into a payment plan; however, if the Owner agrees to enter into a reasonable payment plan with the Association, then the Designated Agent may charge fees and costs for setting up and monitoring this agreement (See "Schedule of Collection Fees and Costs"), subject to the established payment terms which shall include, at a minimum:
- The Owner staying current on all future accruing Assessments as they come due;
 - Paying off the past due balance in installments over a term generally not to exceed six (6) months; and,
 - The Owner is responsible for any and all fees charged by the Designated Agent for administration of such Payment Plan.
- Any agreement entered into with the Owner shall be reasonable, as determined in the sole discretion of the Board, and for the sole purpose of assuring that the best interest of the Association is served. The payment agreement shall be in writing and a provision shall be included that failure to meet any terms of the agreement shall give the Board the right to immediately continue the collection/lien/foreclosure process without further notice to the Owner. However, other than the payment plan offered to the owner as discussed in Paragraph 8 above, the Association is not obligated to agree to any other payment agreements with any owner.
15. Recording of Release of Lien. A release of any notice of delinquency or other encumbrance recorded in connection with the collection of delinquent assessments will not be recorded until the entire outstanding balance of the Owner's assessment account is paid.
16. Dishonored Check. At any time that the Association or its designated Agent(s) receives a check dishonored by a bank for any reason, a Dishonored Check charge will be imposed in the amount of \$20.00. The Board may immediately proceed with the collection process if the Owner's assessments are not paid within ten (10) days after Notice of the Dishonored Check is mailed to the Owner by first-class mail. The Association may also seek damages in accordance with Nevada Revised Statutes Chapter 116.
17. Dispute of a Charge to an Assessment Account. If the Owner questions the accuracy of the calculation of an account or the amount charged to the Assessment account, an objection to the specific charges must be received by the Board of Directors within 30 days of the date notice was received by the Owner of the charge or balance. The disputed amount may remain unpaid during the investigation, but undisputed portions of the account must be paid before the delinquency date in order to avoid collection charges. No action will be taken to collect the disputed amounts until completion of the investigation and the Board of Directors makes a decision. The Owner must provide the following information in writing regarding any dispute:
- The Owner's name, mailing address, and account number;
 - The exact dollar amount in dispute or in error;

- c. For each charge in dispute, an explanation of the reasons the Owner believes there is an error, with sufficient detail such as dates, names, and check numbers, so that the dispute may be investigated efficiently and effectively, must be provided; and, Copies of checks (both front and back), letters or other documents applicable to the account and claimed error must accompany the written objection.
18. Other Remedies. The Association reserves the right to avail itself of any other remedy permitted by Nevada law and the Association's governing documents to collect assessments and related costs and charges, including, but not limited to, bringing an action against the Owner in Small Claims, Municipal or District Court. Such remedies may be taken in addition to or in lieu of any collection action already taken, and commencement of one remedy shall not prevent the Association from electing at a later date to pursue another remedy.
19. Address of the Association and the Board. The Owner shall respond in writing or make payments to the address as directed by the designated Agent(s). If no address is given by the Agent(s), the Owner should mail all responses and petitions to the Association at the following address:
- Solera at Anthem Community Association
c/o First Service Residential
2401 Somersworth Drive
Henderson, Nevada 89044
20. Sufficiency of Notice. Except for notice that, under Nevada law, must be sent by certified mail, notice is sufficient if either hand-delivered or mailed first-class postage prepaid to the Owner at the mailing address on the Association's membership register at the time of notice.
21. Servicemembers' Protections. Nevada SB 33 (called the Nevada Servicemembers' Civil Relief Act ("NSCRA")) became law on May 20, 2017, it provides certain protections from third-parties initiating foreclosure sales against any member of the United States Armed Services who is on active duty or deployment and for one year immediately following the end of such active duty or deployment. It also provide protections for some of the dependents of servicemen. This will serve to notify you that if you are a member of the United States Armed Services, on deployment or on active duty or you are a dependent of a service member in such situation, then the Association is precluded from initiating or directing anyone or authorizing another person to initiate a foreclosure sale on a residential property during any period that such serviceman is on active duty or deployment and for one year thereafter. This will serve to request that if you fall into any of the categories set forth above, please advise the Association immediately so that the Association may comply with the terms of SB 33.

Before the Association takes action pursuant to paragraph (a) of subsection 4 of NRS 116.31162, if information required to verify whether a unit's owner or his successor is entitled to the protections afforded by NSCRA, which became law on May 29, 2017, has been provided to the Association pursuant to the terms of SB 33, then the Association shall make a good faith effort to verify whether the person is entitled to the protections of SB 33. If a member of the Association is not covered by SB 33 or such member of the Association fails to notify the Association that such member is covered by the protections of SB 33, then the Association will continue to proceed with its normal foreclosure process until it is advised otherwise. Any notification to the Association from an owner with the purpose of notifying the Association that the owner is afforded the protections set forth in SB 33 should be sent to the Association's manager.

22. Federal Employee and Tribal Worker Protections. The Federal Employees Civil Relief Act ("FECRA") was adopted by the Nevada Legislature and signed into law by the Nevada Governor on June 8, 2019. FECRA prohibits the foreclosure of the Association's lien against any unit in the Association if that unit is owned by a federal worker, tribal worker, state worker, or, upon application to court, a household member of such a worker during a government shutdown in certain circumstances where there is a lapse in appropriations at the state or federal level or for the tribal government. During the period of such shutdown from the time the shutdown begins until 90 days after the end of the shutdown, the Association shall not be permitted to conduct foreclosure activities against any person protected under FECRA. If you believe that you are entitled to the protections of FECRA and have any past due obligation to the Association, please provide information to the Association establishing the basis for your protection under FECRA.

Before the Association takes any action pursuant to Paragraph A of Subsection 4 of NRS 116. 31162, if information required to verify whether a unit's owner falls into one of the worker categories described above is entitled to protections afforded by FECRA have been provided to the Association pursuant to the terms of FECRA, then the Association shall make a good faith effort to verify whether the person is entitled to the protections of FECRA. If a member of the Association is not covered by FECRA or such member fails to notify the Association that such member is covered by the protection of FECRA, then the Association will continue to proceed with its normal foreclosure process until it is advised otherwise. Any notifications of the Association from an owner with the purpose of notifying the Association that the owner is afforded the protection set forth in FECRA should be sent to the Association's manager. The Association will attempt to verify such information as soon as it is provided to the Association.

23. Void Paragraph. If any provision of this Assessment Collection Policy is determined to be null and void, all other provisions of the Assessment Collection Policy shall remain in full force and effect.

IN WITNESS WHEREOF, this Collection Policy have been executed by the Association as of this _____ day of _____, 2019. The undersigned hereby certify that this policy has been adopted and approved in accordance with the NRS 116 and the Association's Governing Documents.

Solera at Anthem Community Association, a Nevada non-profit corporation

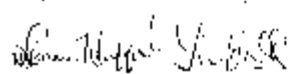
 
Lisa J. Young Joe L. Lantieri
Lisa J. Young Joe L. Lantieri
(Print Name) (Print Name)



Exhibit A
Red Rock Schedule of Fees - Nevada
Effective January 1, 2023

**Amounts set forth by Nevada Statutes and apply to all Collection Agencies for
Common-Interest Communities**

Intent to Lien Letter	\$240.00
Assessment Lien	\$520.00
Intent to Notice of Default	\$145.00
Notice of Default Preparation	\$600.00
Trustee Sale Guarantee	\$400.00 estimated
Intent to Notice of Sale	\$145.00
Notice of Sale Preparation	\$440.00
Final Notice of Sale	\$40.00
Posting & Publishing - Clark County	\$450.00 estimated
Posting & Publishing - all other counties	\$950.00 estimated
Conduct Foreclosure Sale	\$200.00
Prepare & Record Trustees Deed	\$200.00
Payment Agreement	\$50.00
Payment Plan Breach Letter	\$40.00
Escrow/Payoff Demand	\$240.00
Escrow/Payoff Demand *RUSH FEE*	\$100.00
Foreclosure Fee	\$240.00
Bankruptcy Package	\$160.00
Sale Postponement	\$120.00
Mailing Fee per item	\$3.20
Returned Check Fee	\$30.00
Lien Release	\$50.00
Rescission	\$50.00

Other Charges:
Recording Cost
Mailing Costs/Postage

Fees and cost may change without notice. Schedule of Fees may not be all-inclusive.

| 702.932.6887 | 770 E Warm Springs Rd, Suite 320, Las Vegas, Nevada 89119 | www.rrfs.com

Solera at Anthem Community Association**ACTIVE MILITARY & NV EMPLOYEES CIVIL RELIEF ACT NOTICE****ACTIVE MILITARY**

Service Member Name: _____

Current or Anticipated ACTIVE DUTY dates: _____

Current or Anticipated DEPLOYMENT dates: _____

If you are a service member, or a dependent of a service member, or a successor in interest of a service member, you may be entitled to certain protections in collection activity pursuant to Nevada Senate Bill 33, which became effective on May 29, 2017.

Service member – member of the U.S. Armed Forces, a reserve component thereof, or the National Guard.

Active Duty – full-time duty status in the active uniformed service of the United States, including members of the National Guard and Reserve on active duty orders pursuant to 10 USC §§ 1209 and 1211.

Deployment – movement or mobilization of a service member from his or her home station to another location for more than 90 days pursuant to military orders.

Dependent – (a) the service member's spouse; (b) the service member's child (as defined in 38 USC §101(4)); or (c) an individual for whom the service member provided more than one-half of the individual's support for 180 days immediately preceding an application for relief under 50 USC Chapter 50.

NEVADA EMPLOYEES CIVIL RELIEF ACT

If you are a federal worker, tribal worker, state worker, or a household member or landlord of such a worker, you may be entitled to certain protections under Assembly Bill 393 (referred to hereafter as the Nevada Employees Civil Relief Act, or "NECRA"). Subject to specific exceptions, NECRA provides that an association may not initiate the foreclosure of a lien by sale if the unit's owner, or his or her successor in interest, is a federal worker, tribal worker, or state worker, or a household member or landlord of such a worker during the period commencing on the date on which an applicable shutdown begins and ending on the date that is 90 days after the date on which the shutdown ends.

If you are a federal worker, tribal worker, or state worker, or the household member or landlord of such a worker, please check the appropriate box below, fill out the contact information, and return this form to Solera at Anthem Community Association, 2401 Somersworth Dr. Henderson, NV 89044.

If you have any questions, please contact the Association c/o FirstService Residential, Nevada, LLC, 8290 Arville St., Las Vegas, NV 89139.

I may be eligible for protection under the NECRA because I am a:

- ☐ federal worker
- ☐ tribal worker
- ☐ state worker
- ☐ household member
- ☐ landlord of such a worker

Federal, Tribal, or State Worker's Name: _____

Relationship to the Federal, Tribal, or State Worker: _____

The following definitions apply under the NECRA:

"Federal worker" means an employee of a federal agency or an employee of a contractor who has entered into a contract with a federal agency."

"Household member" means any person who is related by blood, marriage, adoption or other legal process and is currently residing with a federal worker, tribal worker or state worker affected by a shutdown.

"Qualified Indian tribe" means a federally recognized Nevada Indian tribe that receives at least a majority of its funding from the Federal Government.

"Shutdown" means any period in which there is a lapse in appropriations for a federal or state agency or tribal government that continues through any unpaid payday for a federal worker, state worker or tribal worker employed by that agency or tribal government.

"State worker" means an employee of a state agency or an employee of a contractor who has entered into a contract with a state agency.

"Tribal worker" means an employee of a qualified Indian tribe or an employee of a contractor who has entered into a contract with a qualified Indian tribe.



8290 Arville Street
Las Vegas, NV 89139
702.638.7770

fsresidential.com

**SOLERA AT ANTHEM COMMUNITY ASSOCIATION, INC.
RESOLUTION ADOPTING INVESTMENT POLICY
(Resolution # 101509-007-R1)**

WHEREAS, Section 5.1 of the By-Laws of the Solera Community Association, INC. (hereinafter Association), empowers their Board of Directors (hereinafter "The Board") to appoint committees of the Board; and

WHEREAS, the Board appointed a Finance Committee and requested said Committee review and create an investment Policy for the purpose of laddering the Association's Investments;

WHEREAS, the Finance Committee has provided all recommendations to the Board for their consideration;

NOW THEREFORE BE IT RESOLVED that the Board of Directors shall adopt this resolution:

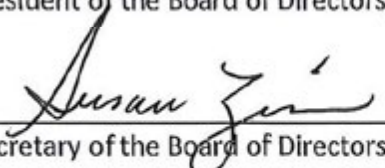
To provide continuity in the Association Investment Policy the Board of Directors shall have the sole authority to make investment decisions. When investments are made they shall be made in accordance with NRS 116 and all governing documents.

Additionally, the goals of the investment policy will be as follows: (1) to preserve and protect the principle investment by only seeking investments that eliminate or limit risk, (2) to provide adequate investment liquidity when and if needed, and (3) to maximize investment returns or yields.

Adopted this day, April 10, 2024 by majority vote of the Board as recorded in the minutes as a duly constituted meeting of the Board of Directors of the Solera at Anthem Community Association, INC. and attested to by the officer's signature below.



President of the Board of Directors, Ken Sawyer



Secretary of the Board of Directors, Susan Zinna

(Resolution 062107-005)

SOLERA AT ANTHEM COMMUNITY ASSOCIATION

RULES ENFORCEMENT & FINE RESOLUTION

A RESOLUTION PERTAINING TO: BY-LAW ARTICLE III, SECTION 3.17 AND CC&R ARTICLE 3, SECTION 3.3 (a)**AUTHORITY AND PURPOSE OF RESOLUTION:**

WHEREAS, the Solera at Anthem Community Association (the Association) is a Nevada Non-Profit Corporation duly organized and existing under the laws of the State of Nevada; and CC&R Section 2, Section 2.7, gives the Board Enforcement and Remedies authority and details the action which may be taken to enforce the obligations of each Owner to obey the Association Rules and Restrictions through the use of such remedies as are deemed appropriate by the Board and available by law or in equity, including, but not limited to the hiring of counsel, the imposition of fines and monetary penalties, the pursuit of legal action, corrective action in an emergency or/and the suspension of the Owner's right to use the Common Areas; and

WHEREAS, there is a need to establish an orderly procedure for violations of the Declaration, Bylaws and Rules & Regulations for the Association, and NRS 116.3102 gives the Board rule-making authority to impose reasonable fines for violations of the governing documents of the association only if the Association complies with the requirements set forth in NRS 116.31031.

PLEASE BE ADVISED THAT IF A HEALTH, SAFETY OR WELFARE VIOLATION IS NOTED, THIS POLICY WILL BE EXPEDITED AND/OR ABANDONED WITH OTHER STEPS TAKEN TO ELIMINATE THE LIABILITY AS SOON AS POSSIBLE.

RESOLUTION

NOW, THEREFORE, BE IT RESOLVED that the enforcement procedure be as follows:

- 1.0 Inspection. A monthly inspection will be conducted by an unbiased individual. The report will be continuous and list all outstanding violations by date.
- 2.0 Procedure.
 - 2.1 Courtesy Notice. The homeowner(s) will be sent a Courtesy Notice via regular U.S. mail advising them that they are in violation of the Covenants, Conditions & Restrictions (CC&Rs) or Rules and Regulations of the Association. This notice is intended to remind the owner of the rule and provide them with 14 days to correct the violation. A copy of the letter will be sent to the community address in addition to the Member's mailing address if the two addresses are different.
 - 2.2 Formal Notice. The homeowner(s) will be sent a Formal Notice via regular U.S. mail and given 14 days to correct the violation. The letter advises the homeowner of appeal rights and their right to a hearing. A copy of the letter will be sent to the community address in addition to the Member's mailing address if the two addresses are different.
 - 2.3 Hearing Notice / Fine Pending Notice. If the violation still exists at the time of the next monthly inspection, the homeowner will be sent a notice of violation and hearing via certified mail. This notice informs the homeowners of their scheduled date and time for their hearing with the Association's Covenants Committee (see section 4.0 Hearings). This notice also informs the owner that a fine may be assessed if the violation is not cured. A copy of the letter will be sent to the community address in addition to the Member's mailing address if the two addresses are different.
 - 2.4 Letter of Determination. After the hearing is held by the Covenants Committee, a letter will be sent to the owner via regular and certified mail within five (5) business days after the hearing concludes advising the owner of the following:
 - a. the decision made by the Covenants Committee;
 - b. the fine imposed (if any);
 - c. any other sanctions imposed (if any);
 - d. the 14-day time limit to cure the violation or additional fines will be imposed;
 - e. a non-compliance lien may be filed against the Member's property and the lien will not be removed until and unless the Member pays the costs associated with the filing of the lien and all fines, even though the violation may be cured.

ASSOCIATION

- f. all costs and fees incurred by the Association to compel compliance may be charged back to the Member, and
- g. If the owner does not agree with the Covenants Committee's decision, the owner has 14 days to request in writing an *Appeal Hearing* before the Board of Directors to be held within 30 days of their request. All fines will be temporarily suspended until the appeal is heard. If an *Appeal Hearing* is not requested in writing within 14 days, the right to an *Appeal Hearing* is forfeited. If the Appeal is denied, the fines will be reinstated and are retroactive to the date of the original decision by the Covenants Committee.
- 2.5 Continuing Violation Letter - If the violation still exists at the time of the next monthly inspection, a Continuing Violation Letter will be mailed to the owner via regular and certified mail advising them of the continuing violation and of that a \$100/week fine will be assessed to their account until the violation is cured along with any other sanctions that are imposed.
- 2.6 Refer to Legal Letter - If the violation still exists by the time of the following monthly inspection (approximately 120 days from the start of the enforcement process), the homeowner will receive a letter advising them that their file will be referred to the Association's legal counsel for further action to be taken in order to correct the violation and collect the fines.
- 2.7 Repeat Violations - If a repeat violation occurs (same as previously documented and same owner), the homeowner will be fined immediately and sent a notice of violation and a fine of \$100/week via certified mail.
- 2.8 If the violation still exists by the time of the next subsequent monthly inspection, legal action may be taken to correct the violation and collect the fines.
- 3.0 Costs of Violations - All legal costs necessary to correct the violations and collect fines may be charged to the violator (mailings, attorney fees, etc). Fines that have been assessed shall not be removed unless approved by the Board. Costs shall not be removed.
- 4.0 Hearings - Every homeowner who is alleged to be in violation of the CC&Rs will be advised of his or her right to have a hearing at the first occurrence of a violation before a fine is assessed. Hearings will be scheduled within 30 days of the request. No fines will be assessed if a hearing is scheduled. Since the homeowner is given an opportunity for a hearing on every first-time violation, fines will be assessed without hearings on repeat violations (see 2.7 above).
- 5.0 Liens - Property may have a lien applied for violation cost and fines.

This resolution is adopted and made a part of the minutes of the June 21, 2007 Board of Director's Meeting and distributed annually.

BY: [Signature]
President

ATTESTED BY: [Signature]
Secretary

NOTICE OF RULES AND REGULATION CHANGES

Community Rules and Regulations

III. Member Code of Conduct

- B. 10. Firearms are strictly prohibited in any common area or facility, unless carried by an active duty law enforcement officer.

Per of the CC&Rs – Article VII, Section 7.4 Compliance and Enforcement

In the event that any Occupant, tenant, guest, or invitee of a Lot violates the Governing Documents and a fine is imposed, the fine shall first be assessed against the violator; provided however, if the fine is not paid by the violator within the time period set by the Board, the Owner shall pay the fine upon notice from the Board and will:

- Suspend an Owner's right to vote;
- Suspend any Person's right to use the recreational facilities within the Common Area.
- Suspending any services provided by the Association to an Owner or the Owner's Lot if the Owner is more than 30 days delinquent in paying any assessment or other charge owed to the Association.

FALL IN LOVE WITH BIG BEAR

3.5 HOURS FROM LAS VEGAS



THE VILLAGE

Shops, dining, and nightlife.
Explore locally brewed beer at
Big Bear Lake Brewing Co. or
sample local wines at Barrel 33.



BEAR MOUNTAIN & SNOW SUMMIT

Full-, half-, and multi-day lift tickets
are valid for same-day use at both
mountains, which means access to
over 400 skiable acres, 19 lifts, and
more than 58 runs.

STAY WITH US!

BRING YOUR FRIENDS & FAMILY. ENJOY & CREATE MEMORIES.

STAY A FEW DAYS OR STAY A MONTH. AFFORDABLE PACKAGES TO FIT YOUR BUDGET.

WE LOVE BIG BEAR™

SPEAK WITH A BIG BEAR SPECIALIST NOW!

(877)-417-6504

BIGBEARVACATIONS.COM

FOUNDED IN 1907, WE HAVE SERVED OVER 1.3 MILLION GUEST NIGHTS OVER THE LAST 113+ YEARS!

COMMUNITY SERVICE GUIDE

AC/HEATING SERVICES

Eli's Air Conditioning | 702-327-7850

A/C, heating, repair/maintenance, new units, bonded/insured. Lic. #72945

Lic #s
50307,
55184,
58125,
77857,
80905



**HVAC, Plumbing, Electrical, Drains & Sewers,
& Expert Handyman Services**

Your One-Stop-Home-Services-Shop!
FREE ESTIMATE. SENIOR DISCOUNT.

callchampionservices.com **702-896-0000**

Mighty Oak Air | 702-335-9918

A/C & Heating repair, maintenance, and replacement.
mightyoakair.com Licensed & Insured.

ELECTRICAL



ELECTRICAL & AIR CONDITIONING
FREE ESTIMATES
Call Steve (Local Resident)
Lic, Bonded & Insured

AC Lic# 88950 • Electrical Lic# 88951



702.277.5031
Licensed and Reliable
Commercial / Residential Electricians
FREE ESTIMATES
Lic#NV C-2 0070592-A
tbmelectriclasvegas.com

GARAGE DOORS REPAIR

All Access Garage Door Company | (702) 882-1320

Honest pricing. No Gimmicks. Broken springs replaced.
Full Service on doors & motors. **vegasgarageco.com**
#0066752. See ad pg. 11

HANDYMAN SERVICES



HOMEMEND
ALL ABOUT HOME SERVICES
HANDYMAN SERVICES • HOUSE PAINTING • & MORE
HomeMendNV@gmail.com **702-701-6119**



COMPLETE HANDYMAN SERVICE
Reliable | Affordable | Professional
(702) 900-8633
Licensed & Insured SENIOR DISCOUNT | 10% OFF • VETERAN DISCOUNT | 15% OFF

HOME WATCHERS

Anthem Home Watchers | (702) 706-3301

Home watch services for absentee homeowners.
anthemhomewatchers.com Licensed & Insured.

PEST CONTROL

Amazon Pest Control | (702) 558-3730

No start-up fee. Monthly starting at \$30.
Three month minimum. Licensed #5259 & Insured

REAL ESTATE



Jimmi McKee
Realtor® - Broker
(702) 969-4389
jimmireliablerealtylv@gmail.com
reliablerealtylv.com
B.0146081/PM.0167888
Residential listings & sales, land, & property mgmt



WINDOWS & GLASS

LIC 0090840



DELUX
WINDOWS AND GLASS
(702) 843-3578
FAST SERVICE • LOW PRICES • HIGH QUALITY

DUAL PANE GLASS REPLACEMENT*
\$99.99
Clear Glass up to 24x36
www.deluxwag.com



CONTACT US TO PLACE YOUR AD
IN THE COMMUNITY SERVICE GUIDE
TERNIONSAGE.COM | 702-982-6681

CAN A REVERSE MORTGAGE BENEFIT YOU?



COMMUNITY ACCESS LENDING AND I WILL ENSURE YOU HAVE ALL THE GUIDANCE YOU NEED.

We want to help you take advantage of the benefits many other homeowners have received if you decide that a reverse mortgage is right for you.

MISCONCEPTIONS OF REVERSE MORTGAGES

- The borrower must give up the home to the lender.
- The heirs of a reverse mortgage borrower may be burdened with debt.
- A home must be totally paid for in order to secure a reverse mortgage.

CALL TODAY! 702.785.2505

communityaccesslending.com

HONESTY | INTEGRITY | EXPERIENCE

871 Coronado Center Dr. #210 Henderson, NV 89052
License #4970. NMLS#1854273



COMMUNITY ACCESS LENDING
PEOPLE HELPING PEOPLE



Shavonne Schofield
Loan Officer

shavonne@communityaccesslending.com

NMLS #2042229



Hello Solera
Homeowners!

I hope that you are all enjoying the beautiful Fall weather! The real estate market is definitely enjoying it... Cooler temperatures make home shopping (and moving) much more enjoyable, which is one of the reasons Fall is a busier time of year for real estate sales in the 55+ communities. If you are thinking of making a move, I would be happy to discuss your options with you. Call me today!



Fantastic Lewis Floorplan on a Premium Elevated lot w/ Mountain Views! 1,142 SF, 2 BR, 2 BA, 2 Car-GR. Kitchen w/ Corian Counters, Tumbled Travertine Backsplash, & Upgraded Cabinets, Laminated Wood Flooring, Plantation Shutters, Custom 2-Tone Paint, Owner's Suite w/ W/I Closet, 2 Car Garage w/ storage & epoxy flooring!

2425 GAMMA RAY PL

\$399,000



2616 RED PLANET ST

\$405,000



Beautifully Upgraded Lewis Model! 1,142 SF, 2 BR, 2 BA, 2-Car GR. New 14 SEER HVAC (2024). Kitchen w/ designer leather finish granite countertops, upgraded cabinetry, nook w/ custom table & bench w/ storage, LVP flooring, and stainless steel appliances. Private backyard w/ covered patio w/ ceiling fan, low maintenance landscaping, and Spa!

HOMES LISTED FOR SALE*

Address	List Price	SQFT	Model	Address	List Price	SQFT	Model
2508 Chasma Dr	\$390,000	1,142	Lewis	2401 Sky Watcher St	\$459,900	1,584	Monroe
2616 Red Planet St	\$395,000	1,142	Lewis	2425 Sky Watcher St	\$425,000	1,584	Monroe
2348 Celestial Moon St	\$397,000	1,142	Lewis	2251 Bildad Dr	\$434,999	1,596	Whitney
2341 Celestial Moon St	\$400,000	1,142	Lewis	2610 Anani Rd	\$439,000	1,596	Whitney
2545 Divine Sky Dr	\$425,000	1,142	Lewis	2409 Hamonah Dr	\$440,000	1,596	Whitney
2425 Gamma Ray Pl	\$399,000	1,142	Lewis	2467 Moonlight Valley Ave	\$444,900	1,596	Whitney
2362 Amana Dr	\$425,000	1,142	Lewis	2345 Minolta Ct	\$448,000	1,596	Whitney
2508 Nashira St	\$380,000	1,142	Lewis	2343 Galilean Moon St	\$450,000	1,596	Whitney
2573 Palentina St	\$410,000	1,142	Lewis	2590 Anani Rd	\$459,900	1,596	Whitney
2350 Garnet Star St	\$390,000	1,248	Clark	2623 Red Planet St	\$530,000	1,596	Whitney
2558 Divine Sky Dr	\$409,000	1,248	Clark	2473 Luminous Stars St	\$469,000	1,768	Franklin
2526 Crater Rock St	\$415,900	1,248	Clark	2541 Cosmic Dust St	\$475,000	1,768	Franklin
2496 Ashen Light Dr	\$424,999	1,248	Clark	2563 Sargon St	\$479,980	1,768	Franklin
2436 Gamma Ray Pl	\$410,000	1,248	Clark	2486 Divine Sky Dr	\$499,000	1,768	Franklin
2536 Binary Stars St	\$438,000	1,425	Fremont	2367 Peaceful Sky Dr	\$525,000	1,768	Franklin
2352 Neutron Star St	\$415,000	1,425	Fremont	2503 Stardust Valley Dr	\$489,900	1,768	Franklin
2429 Sun Grazer St	\$460,000	1,520	Jefferson	2740 Solar Flare Ln	\$530,000	1,768	Franklin
2453 Vivid Sky Pl	\$454,900	1,584	Monroe				

HOMES LISTED FOR RENT*

Address	List Price	SQFT	Model	Address	List Price	SQFT	Model
2581 Palentina St	\$1,750	1,142	Lewis	2558 Divine Sky Dr	\$2,100	1,248	Clark
2441 Erastus Dr	\$1,805	1,142	Lewis	2360 Mystic Star St	\$1,950	1,425	Fremont
2316 Peaceful Moon St	\$1,825	1,248	Clark	2403 Andromeda Ave	\$2,000	1,425	Fremont
2439 Andromeda Ave	\$1,950	1,248	Clark	2576 Chasma Dr	\$2,200	1,596	Whitney

LVR MLS. Information Deemed Reliable but Not Guaranteed. Properties may have pending offers or applications.



CALL LAURA TODAY!
702-777-1234

Laura@HarbisonRealEstate.com | LauraHarbisonRealEstate.com

Broker/Owner

B.0026537.LLC/ PM.0164922.BKR
Accredited Buyer Representative® (ABR)
At Home With Diversity (AHWD)
Broker Price Opinion Resource (BPOR)
Certified Distressed Property Expert® (CDPE)
Certified Residential Specialist (CRS)
Distinguished Real Estate Broker® (DRB)
Graduate, REALTOR® Institute (GRI)
Pricing Strategy Advisor® (PSA)
Certified Probate Specialist (PSC)
Resort & Second-Home Property Specialist (RSPS)
Seniors Real Estate Specialist® (SRES)
Equator Platform Platinum Certification
Equator Short Sale Agent Certification
Advanced Evaluations Certification
NVS Institute BPO Certification
Five Star BPO Designation
NAWRB Certified Delegate Spokeswoman

**REALTY
EXECUTIVES**

SOUTHERN NEVADA PROPERTIES

