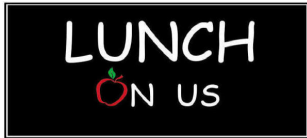




Four Rules of Homeowner Association Assessment Rates

Rule #1:



There is no Free Lunch!

Rule # 2:



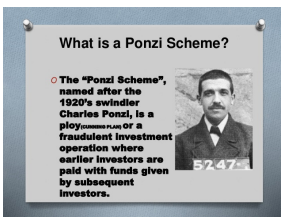
HOA Assessments are simply a matter of Pay Now or Pay Later!

Rule #3:



Selling your house in an underfunded HOA is like trying to find someone to give your house to when it is financially under water. You get a lot of interest in your “free” house until the person that you are trying to give it to suddenly realizes that you owe more on the house than it is worth and since you are giving him/her the house (more correctly, your “negative equity” in the house) if he/she will assume the mortgage, he/she is no longer interested.

Rule #4



Underfunded HOA's are a Ponzi scheme: You better hope that you can sell your house and bail out before the house of cards crash!