

**CALIFORNIA REFLECTIONS COMMUNITY ASSOCIATION
BOARD OF DIRECTORS' MEETING
JANUARY 5, 2026**

MINUTES

Upon receiving and giving due notice, the Board of Directors of the California Reflections Community Association held its Board meeting via Zoom on January 5, 2026. The Board meeting was called to order at 6:00 p.m.

DIRECTORS PRESENT

Jay Loyola, President

Lisa Sperou, Treasurer

Ravi Singh, Vice President

Wyatt Fleming, Secretary

DIRECTORS ABSENT

Susan Richeson, Director

ALSO ATTENDING

Kristie Vander Meulen, Common Interests, Inc.

OPEN FORUM

Jay Loyola noted that someone had taken the timers for the holiday lighting at the entry, so he would be installing a mechanism to prevent that from happening again.

ADMINISTRATIVE MATTERS

The Board reviewed the minutes from the regular meeting and executive session held on December 1, 2025, as presented. Ravi Singh made a motion, seconded by Jay Loyola, to approve the Board meeting minutes as presented. The motion passed unanimously.

The Board of Directors reviewed the action items for December 1, 2025.

The Board reviewed the violation log, the violation letters sent to homeowners, and the homeowners' responses. The Board agreed that management should issue a violation letter

for each home that remains non-compliant. The Board also decided to continue addressing any fines and hearings on a case-by-case basis, understanding that some residents may face hardships. Fine and hearings were discussed in the executive session.

The Board of Directors reviewed correspondence from a homeowner regarding violations throughout the community, heard her concerns about the compliance process, and wanted to ensure the Board was aware of and following the violation procedures. Management was directed to respond to the homeowner that the Board is aware and following the proper procedures, however, there is only so much they can do to obtain compliance.

The Board of Directors reviewed the Patrol One parking reports. No action was necessary.

FINANCIAL

The Board of Directors reviewed the November 30, 2025, financial statements. Lisa Sperou noted that the beginning and ending balances for the Bank account don't match for October, and she would still like the operating account bank reconciliation for that month. Management was directed to obtain the information.

The Board of Directors agreed to place an additional \$150,000.00 in a CD at Pacific Western Bank at the best available interest rate. Management was directed to open a CD for \$150,000.00 and designate Jay Loyola as the signer on the account.

NEW BUSINESS

The Board of Directors agreed that the next meeting would be held on Monday, February 2, 2025, at 6 p.m., via Zoom.

ADJOURNMENT

There being no further business to come before the Board at this time and upon a motion moved and seconded, the meeting was adjourned at 6:50 p.m.

ATTEST

DIRECTOR