



**Vilamoura at Rancho San Clemente
Homeowners Association**
c/o The HOA Election Guys, Inc
27472 Portola Pkwy #205-412
Foothill Ranch, CA 92610

Keystone- Rosmen Paguio
240 Commerce, Suite 200
Irvine, CA 92602

DO NOT DISCARD THIS PAGE

The perforated stub at the bottom will need to be signed and returned with your ballot.

In addition to this notice, this package contains the following:

1. One Official Ballot
2. One double-window envelope
3. One smaller Secret Ballot envelope
4. Two double-sided pages of candidate statements

Please note: The candidates are solely responsible for the content in their statements, neither the Association, nor the Inspector of Elections have redacted or edited any of the content in the statements enclosed in this election package

December 10, 2024

A Meeting of the Members will be held as follows:

Date: January 15, 2025
Time: 5:15 PM (Registration) and 5:30 PM (Call to Order)
Location: St. Andrew' By the Sea UMC – 2001 Calle Frontera, San Clemente, CA 92673
All mailed ballots should be received by us by January 14, 2025

This Meeting of the Members is being held to vote on the election of THREE (3) directors. A vote on IRS Revenue Ruling 70-604 will also take place to address potential excess funds and reduce tax liabilities.

For the election to be held, a quorum of the membership must return a ballot, or attend the meeting.

The Vilamoura at Rancho San Clemente Homeowners Association bylaws define a quorum as “50%” of the voting power of the association, or 99 members. This quorum requirement is lowered to 20% (40 members) at a reconvened meeting. If quorum is not reached at any meeting, the members in attendance at the meeting may vote to either (a) reconvene the meeting to a later date, or (b) close the meeting without reconvening, meaning no election will take place (this is done via a voice vote of the homeowners present at the meeting). If a meeting is reconvened the deadline for receiving ballots will be extended as well. Please return your ballot so that we can meet quorum!

If you have any questions, please do not hesitate to contact your association’s Inspector of Elections. The HOA Election Guys, Inc can be reached at (888) 380-3332 or by email at info@thehoaelectionguys.com

Detach along perforated line and place this stub in the provided window envelope.
Please make sure that the addresses are showing through the windows.

OWNER SIGN ABOVE (only one owner’s signature is required) **Signature must show through window or ballot will not be counted!**

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**Vilamoura at Rancho San Clemente
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c/o The HOA Election Guys – VilamouraFILE
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Instructions:

- 1) Cast your vote(s) on the enclosed ballot.
- 2) Insert ballot into the smaller Secret Ballot envelope.
- 3) Insert the sealed Secret Ballot envelope into the window envelope.
- 4) Sign this stub in the left corner (**your ballot will not be counted if you do not sign this stub**)
- 5) Detach and insert this stub into the window envelope, making sure your signature and the addresses are showing through the windows.
- 6) Mail your ballot
(if not provided, make sure you apply postage!)

CANDIDATE STATEMENTS
(Additional statements on reverse)

Barbara Bagdasarian

WHY WOULD YOU LIKE TO SERVE AS A BOARD MEMBER?

To assist the Board in assuring our community is a financially responsible entity.

WHAT IS YOUR BACKGROUND?

I have lived in Vilamoura for over 11 years. My husband has served on the Vilamoura HOA board for two terms. My son and his family also live in Vilamoura, thus I am truly vested in this community. I am familiar with both our governing documents, and the Davis-Stirling Act, which are the laws regulating community associations. I have worked as a legal assistant for over 30 years.

WHAT IS YOUR VISION FOR THE COMMUNITY AND WHAT WOULD YOU LIKE TO ACCOMPLISH DURING YOUR TERM OF OFFICE?

I envision a community working together, respecting their neighbors, and maintaining an aesthetically pleasing place to live to increase the value of our investments.

During my term of office, I would like to be proactive in addressing the conditions of our aging buildings and grounds along with finding a solution to increase our reserves so the community will be better prepared for emergencies and repair/replacement of community components.

CANDIDATE STATEMENTS
(Additional statements on reverse)

Carol Geraghty

WHY WOULD YOU LIKE TO SERVE AS A BOARD MEMBER?

I would like to serve as a board member to contribute to the betterment of our community, utilize my skills and experience to make informed decisions, and help achieve the community's goals. Serving on the board allows me to have a direct impact on the quality of life in our neighborhood and ensure that the community's needs and interests are effectively represented.

WHAT IS YOUR BACKGROUND?

I have a customer service background which allows me to ensure that both the homeowner and the board are in sync. I am logical and cost-conscious, and I am able to look at both sides of the issues, both as a homeowner and from the business side.

WHAT IS YOUR VISION FOR THE COMMUNITY AND WHAT WOULD YOU LIKE TO ACCOMPLISH DURING YOUR TERM OF OFFICE?

Our community is currently in a severe financial situation based on previous mismanagement of our money. I have been a homeowner here for the last 2 years and our dues have increased 3 times. I would like to see our financial situation improve over the next year. Unfortunately, in our current situation, we will have to buckle up and work hard to bring us back to solvency. This will take quite a bit of sacrifice and hard decisions on our community and not every homeowner is going to agree with the final decisions. What I am seeing so far with the new board is opening up our financial situation and putting it all out there for us to see. Our home values have increased over 30% since I have moved here, and that is with higher interest rates, and our current financial overall situation. We need to do our best to bring us closer to our goal to allow our values to continue to grow.

CANDIDATE STATEMENTS
(Additional statements on reverse)

David Wolff

WHY WOULD YOU LIKE TO SERVE AS A BOARD MEMBER?

I was appointed as the interim board treasurer in March of this year. During my 7 months as the Vilamoura board treasurer, the board has completed a transition to a new management company, clearly defined common area responsibilities, and worked hard to trim our association's costs. I would like to continue to make progress on this agenda and I am willing to volunteer my time to improve our community.

WHAT IS YOUR BACKGROUND?

Volunteer Experience: Served on non-profit organizations boards before moving to Vilamoura.
Professional Experience: 13 years of experience in land development utility infrastructure consulting, including project cost analysis, project management, and utility design.
HOA Experience: 7 months as Vilamoura board treasurer. Chair of Balcony and Architectural Committees.

WHAT IS YOUR VISION FOR THE COMMUNITY AND WHAT WOULD YOU LIKE TO ACCOMPLISH DURING YOUR TERM OF OFFICE?

When I originally moved to Vilamoura in 2022 I had a vision for a renovation project for the pool area so residents could enjoy views of the Catalina from their infinity salt water pool, and host events and parties in a new clubhouse. I also saw the need for curb ramps on Via Presa so our less mobile residents could traverse the sidewalks with ease and safety. Our pocket parks could be transformed into spaces with real utility for our residents.

Once I joined the board I got a reality check, and my vision shifted to implementing cost-saving measures to replenish our association's reserves. Like many residents have noticed, our community is aging, leading to unexpected repair costs that strain and overrun the budget. Over the next few years we are going to have to make investment in our common ownership areas to keep property values high. The path forward will require financial prudence and hard work, but if the community entrusts me with another term on the board, I'm confident we can steer Vilamoura toward becoming one of San Clemente's premier communities.

CANDIDATE STATEMENTS
(Additional statements on reverse)

Daniel Zosh

WHY WOULD YOU LIKE TO SERVE AS A BOARD MEMBER?

With my experience and background in business, I believe I can have a positive effect on the community and will work toward making the landscape nice for residents.

WHAT IS YOUR BACKGROUND?

Retired Air Force (Col.); Retired Business owner
Two master degrees (Finance + management)

WHAT IS YOUR VISION FOR THE COMMUNITY AND WHAT WOULD YOU LIKE TO ACCOMPLISH DURING YOUR TERM OF OFFICE?

Keep residents happy + Assoc. fees affordable.
Make sure the services (such as gardening) are ^{road up keep} being maximized to have a beautiful view of landscape the residents can be proud of.