

SOLERA STAR

2025 Budget



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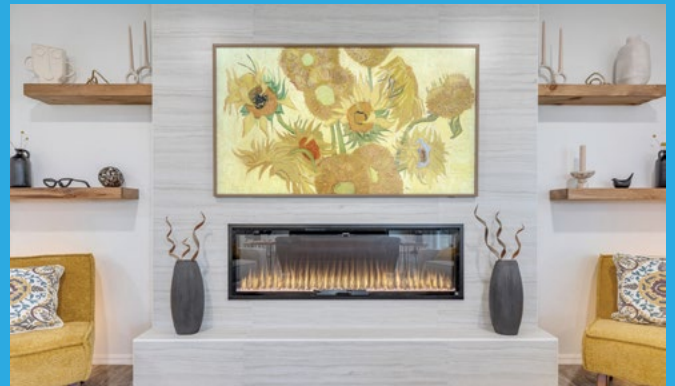
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NOVEMBER 2024

SOLERA STAR

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



22

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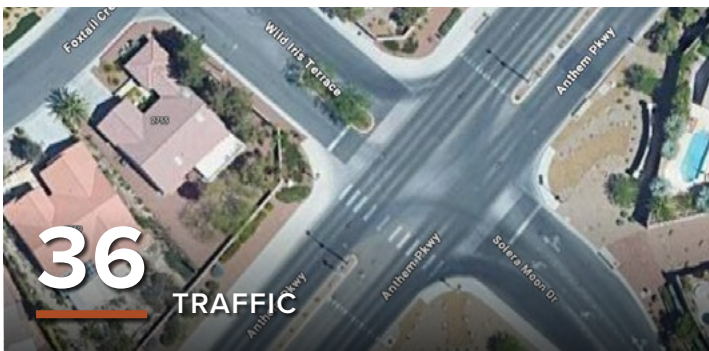
This issue shares the 2025 Solera at Anthem budget and related documents.



FLIGHTS OF GRATITUDE



UPCOMING EVENTS



TRAFFIC

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ASSOCIATION

COMMUNITY CONTACTS AND INFORMATION

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
Community Manager
florine@soleraatanthem.us

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

 **Genevieve Reyes** (702) 207-1424
Lifestyle Director
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

Ken Sawyer, President | solerakens@gmail.com

David DeOto, Vice-President | soleradavid@outlook.com

Susan Zinna, Secretary | susanzinna@hotmail.com

Mike Goff, Treasurer | mikesolera1@gmail.com

Frank Nobel, Director | fnobel@cox.net

Bob Waskowitz, Director | bdwaskowitz@yahoo.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=Ja9gL01-Fh4 ----->



Board of Directors Executive Session
November 6 | 9:30 a.m. | *Stardust*

Budget Town Hall Meeting
November 6 | 3 p.m. | *Stardust*

Board of Directors Open Session:
ARC Villas Design Guidelines, Effective Date Rule Change
Committee Application Rule Change
November 15 | 9:30 a.m. | *Stardust*

Budget Ratification Meeting
November 20 | 12:30 p.m. | *Stardust*

Board of Directors Executive Session
December 4 | 9:30 a.m. | *Stardust*

Board of Directors Meeting
December 11 | 9:30 a.m. | *Stardust*

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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

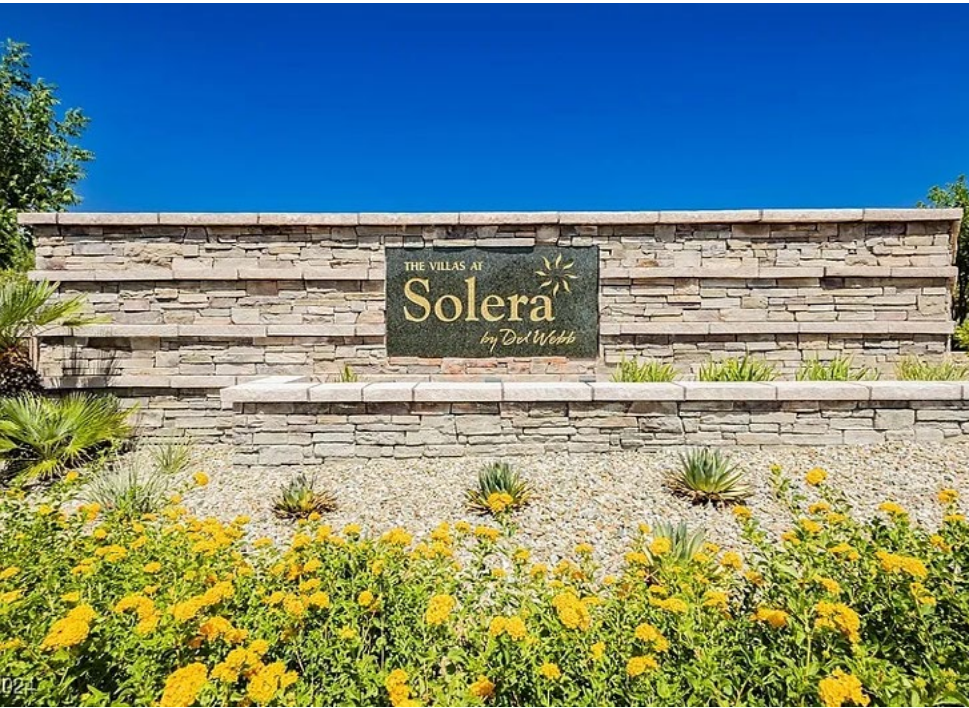
You can access the FirstService website by logging onto soleraatanthem.connectresident.com

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

COMMITTEES & CONTRIBUTORS



UPDATED SECTION V OF THE ARCHITECTURAL DESIGN GUIDELINES TO SOLERA TOWNHOMES (VILLAS)

BY THE ARCHITECTURAL REVIEW COMMITTEE

There are updated design guidelines for the Solera Townhomes.

The updated guidelines include Improvements to the Private Yard Area (back of home), Fencing, Window shading/Screens, other Attachments to the exterior of the Townhomes, Pavers, and Synthetic Turf. Refer to “Section V. B” for acceptable guidelines.

Front yard changes and additions include permission to add Landscape Accessories in certain areas of the front and rear of the Townhomes. The areas where these accessories are permitted are the front yard, front porch, and rear Private yard of the Townhomes. Refer to Section V.B.4 and Figure 11-A of the Architectural Design Guidelines for more information.

No Landscape accessories are permitted in the Townhomes side yards.

ARC approval is required to install landscape accessories in any approved area of the Townhome Landscape. A color photo of the accessory must be part of the specification and application.

Owner is responsible for maintaining approved changes in private yard and obtaining the approval of neighboring Owner if a fence is proposed to be constructed. Approval form is found in Figure 11-B. ✨

ARCHITECTURAL REVIEW COMMITTEE (ARC)

Robert Brightwell
David Chavez
Terry Phelps
Ingrid Serina
Gregg Shiffbauer
Florence Hayashi
David Stefanik – *Alternate*
Liaison: Bob Waskowitz

BUILDINGS & GROUNDS

Craig Hardy
Carol Hendrickson
Mary Schramski
Tom Sweetko
Frank Tuozzo
Ray Zacharias
Liaison: Susan Zinna

COMMUNICATIONS

Marcia Adams
Betty Boyd
Larry Edsall
Charlie Jones
Shelley Payne-Pittman
Liaison: Frank Nobel

COMMUNITY STANDARDS

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Joseph Doll
Linda Freitas
Lowell Gervais
Linda Loane
Diane Meireis
Liaison: Ken Sawyer

FINANCE

Mike Goff
Steve Gordon
Thomas Mach
Charlene Whitener
Kathie Zeier
Liaison: David DeOto

LIFESTYLE

Lorraine Barcia
Annette Vozzo
Debbie Waskowitz
Gloria Street – *Alternate*
Liaison: Susan Zinna

PLEASE NOTE

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

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

Residents are welcome to attend any committee meetings that are of interest, except Covenants and ARC. Meeting dates are listed on page 19.



POPULATION TRENDS AND SENIOR SERVICES

BY THE FOUNDATION ASSISTING SENIORS

Did you ever wonder about the senior population in Henderson and Nevada?

Nevada's 65 and older population is projected to grow significantly in the coming decades due to a combination of factors such as an aging Baby Boomer generation, longer life expectancy, and the state's appeal as a retirement destination.

In the city of Henderson, 20 percent of the general population is seniors and veterans comprise 7.5 percent.

As you know, living in a senior community like Solera, you see homes changing ownership as seniors are moving to be close to families and new seniors are moving in.

The Foundation Assisting Seniors and Veterans services provided to you and your neighbors have also grown exponentially. We are always looking for delivery and maintenance volunteers. If you are willing to donate some time, just give us a call at (725) 244-2400. Volunteering is extremely satisfying and rewarding.

We are also looking for temporary pet foster volunteers. If you love pets, particularly cats and dogs, you can help a fellow senior in need. This service includes walking a dog, maybe taking in a foster for up to 30 days or tending to the pet in the senior's home.

Just as a reminder: With all the smoke from the California fires, and the change in season, it may be time to have your HVAC filters changed. Just give the Foundation a call to set it up. ✨



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WHAT IT MEANS TO BE A VETERAN

BY THE SOLERA VETERANS AND FIRST RESPONDERS CLUB

What does it mean to be a Veteran?

It means that we took an oath to support and defend the Constitution of the United States, against all enemies, foreign and domestic. An oath that we carry until our dying day. It means that we will always be there for our Brothers and Sisters that served by our side. It means that we always have each other's back. It means that we are here to help those that need assistance, our friends, our neighbors, and our communities.

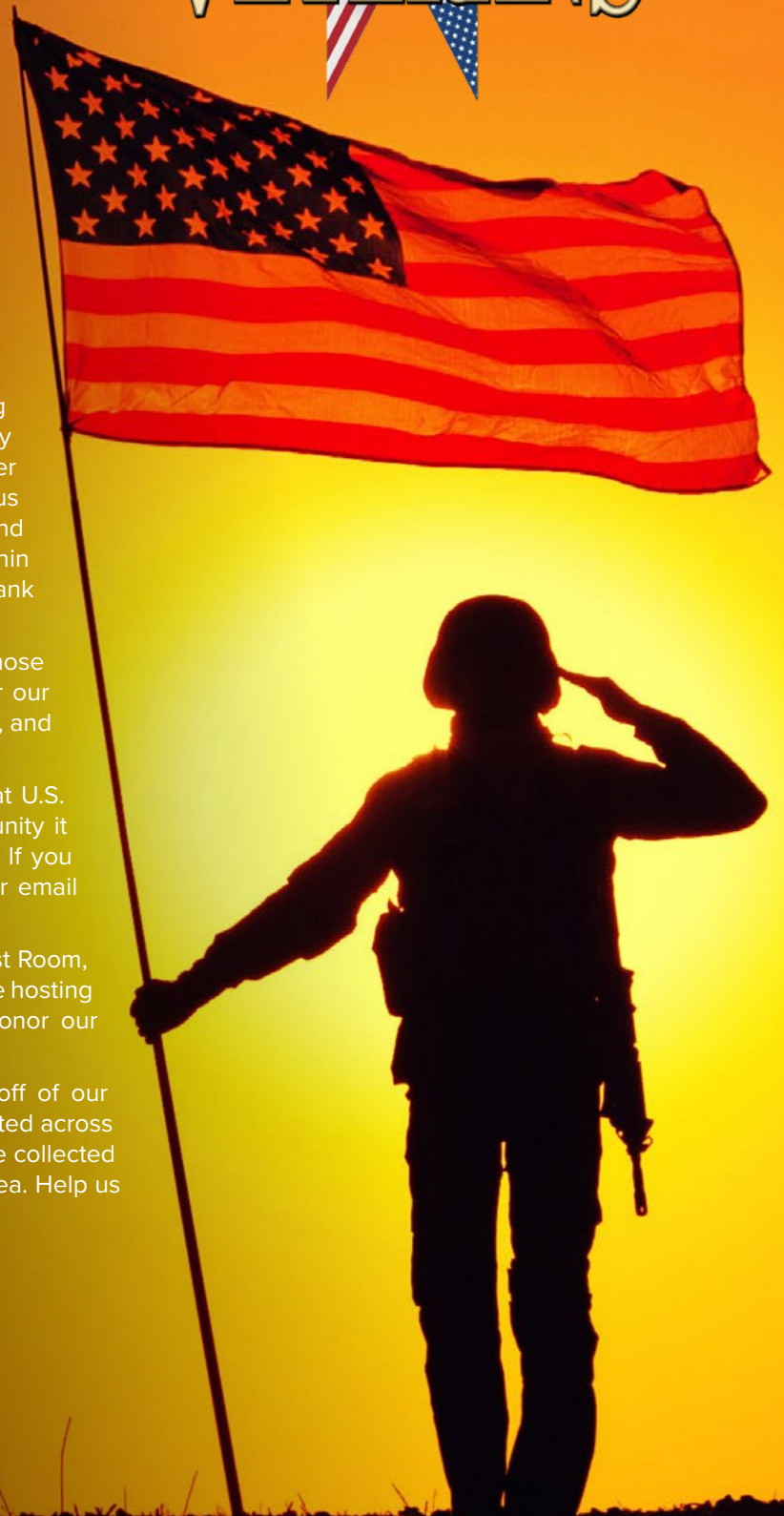
When someone thanks me for my service, I say thank you for your support, but thank my wife, she served right along with me. Our spouses played an integral part in our careers, while deployed, they stood strong in support of us, they raised our children, and they took care of the Homefront. Our spouses, whether being by our side during active duty, or serving with us after we were discharged fully support what we stand for as veterans. I look at all the volunteer spouses within our club and other veteran organizations and say Thank You, we could not do it without you!

Our biggest thanks, as Americans, needs to go to those that served before us. The sacrifices they made for our freedom. They sacrificed with their blood, their limbs, and too many times, their lives.

Another way to say thank you is by flying Our Great U.S. Flag. When I see a flag flying in our Solera community it warms my heart and makes me proud to live here. If you need a flag, contact Ken Pavese at 702-407-8111, or email SoleraVeterans@outlook.com.

On Monday, 11 November at 9:00 A.M. in the Stardust Room, the Solera Veterans And First Responders Club will be hosting our Annual Veterans Day Ceremony. Come and honor our veterans.

Also, the first week of November means the Kickoff of our annual Solera Toys For Tots Drive. Boxes will be located across from the desk in the Community Center. Last year we collected over 1600 toys for children in our local Las Vegas area. Help us beat last year's record! ✨





FLIGHTS OF GRATITUDE

HONOR FLIGHTS THANK VETERANS BY FLYING THEM TO THE NATION'S CAPITAL

BY BETTY BOYD

Back in 2005, the World War II Memorial opened in Washington, D.C. In conjunction with that event, Jeff Miller and Earl Morse founded a non-profit, the Honor Flights Network. Their goal was to honor veterans by flying them to visit the memorials on the National Mall, at first those from World War II but including those from the Korean and Vietnam wars, as well as any veteran who was critically ill.

I interviewed Belinda Morris, president and founder of Honor Flights for Southern Nevada. The honor flights from Nevada began in 2013.

Nationally, there have been 120 Honor Flights nationally, including 20 involving 591 veterans from Southern Nevada. The local flights take place twice a year, in April and November.

It is important to note that many of the veterans of the later wars were not treated with the respect and dignity that they should have been given. Many of the WWII veterans rode home on ships that dropped them at their port of entry so there was no real welcome home. Most of them had no way to get back home and had to hitchhike to their homes.

Many Korean veterans felt ignored compared to the welcome home for some WWII vets, and many Vietnam veterans returned to extreme bitterness over the controversial nature of that conflict.

Each flight, on average, accommodates 25 veterans. The experience is unique for each, with WWII veterans typically in their late nineties, and others in their late seventies.

The weekend is dedicated to visiting various war memorials. The veterans are often overwhelmed with emotions and the gratitude they receive. The letters and thank you cards

“received by the Southern Nevada chapter are a testament to the profound impact of the experience, which is often described as unforgettable and life-changing,” Belinda reports.

The flights are from Friday to Sunday. On Friday the veterans are strangers. On Saturday during the day, they share some of their war experiences as they visit seven different sites, including the National Archives that house the Constitution and the Bill of Rights. There is a dinner, and the veterans grow closer, exchanging stories, the war experiences and what the day meant to them.

Belinda commented on how she “sees how they change and grow together with peers.”

Spouses don't come on these flights, so seeing how they change and spend time with their peers is important, she adds. They can take spouses if they both served, but they don't travel as guardians because one of the goals is for the veterans to have the experience with their peers. Friendships have developed, including with the Honor Flight volunteers.

Each veteran, more than half of them are in wheelchairs, is accompanied by a volunteer guardian. While Honor Flight covers the veterans' expenses, the guardians pay their own way. Guardian push the wheelchairs and bring food to the veterans and eagerly hear the vet's stories. Also on each flight are two paramedics, two Honor Flight staffers and a photographer.

Currently, there are 200 on the waitlists for flights. To apply to participate, veterans and volunteers can use the honorflightsouthernnevada.org website. ✨

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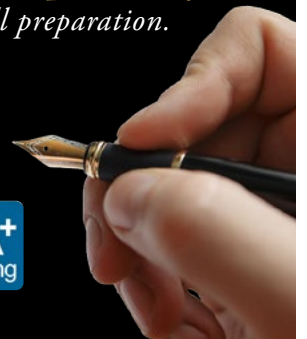
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2024



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NOV 10
DEC 8

NIGHT MARKET
NOV 16

TREE LIGHTING
NOV 27

**NUTCRACKER
NIGHT MARKET**
DEC 5, 12 & 19



SHOP SMALL
NOV 30 & DEC 1



HOLIDAY BAZAAR
DEC 7



HOLIDAY CRAFT & GIFT FESTIVAL
NOV 1-3



**WINTER WONDERLAND
CRAFT SHOW**
DEC 14 & 15



DESERT SHORES CRAFT SHOW
DEC 22



**GINGERBREAD
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NOV 24



HOLIDAY CRAFT & GIFT FESTIVAL
NOV 22-24



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

LIFESTYLE EVENT

SOLERA DAY COMMUNITY EVENT

SATURDAY, NOV. 2 | 10AM-2PM

FREE to ALL Solera Residents & Guests

Fall craft show, Car show in lower parking lot, Bake Sale by the Solera Ladies Club, Food Trucks, Skechers, & more

Food trucks include *Sin City Wise Guys* a twist on Chicago Style Italian food including bowls, sandwiches, and more. *Neon Ice* offering shaved ice, ice cream cones, sundaes, & much more. Please refer to menu day of for prices.



UNLV FOOTBALL GAME

SATURDAY, NOV. 16 | 7:30PM
ALLEGIANT STADIUM



\$55 per person (includes admission & transportation)
Bus will leave Solera at 5:30pm

Tickets will be available for purchase at the Clubhouse Lady Luck Room on Tuesday, October 22 at 9am



LIFESTYLE EVENT



MOVEMENTMORTGAGE

Join Movement Mortgage in discussing all your mortgage needs from home loans, refinancing, and valuable financial information.

WEDNESDAY, NOV. 20 | 2PM
STARDUST BALLROOM

If interested, please sign-up at the Clubhouse front desk.



Glittering LIGHTS SANTA TRAM OUTING

WEDNESDAY, DEC. 18 | 6PM
LAS VEGAS MOTOR SPEEDWAY

Instead of driving through the 2.5-mile course to see over five million lights, you'll get to ride on an outdoor open-air tram! You'll also have the opportunity to meet Santa, play games, have hot cocoa & kettle corn, and more.

Tickets are \$50
(includes admission, transportation, hot cocoa & kettle corn)

Tickets will be available for purchase at the Clubhouse Lady Luck Room on Thursday, November 21 at 9am.



LIFESTYLE EVENT



TIMESHARE LUNCH & LEARN

THURSDAY, DECEMBER 5 | 12-1PM
STARDUST BALLROOM

PLEASE SIGN-UP AT THE CLUBHOUSE FRONT DESK IF YOU ARE INTEREST IN ATTENDING.

What to do about that Timeshare!

Are you unsure of what to do with your timeshare? Do you want to get rid of it and don't know a safe way out? Have you tried using it and found no availability when you want to go? Are you looking to sell or rent it? Whatever your goals are with your timeshare, we offer answers and options. Our speaker will offer secrets from her experience in managing thousands of timeshares she owns personally and uses for profit! Educate yourself on the rental & resale markets, how to integrate your timeshare into the public travel sector, alternatives to exchange companies, and the scams to watch out for! Q&A to follow.

NOVEMBER 2024



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 Diwali First Day of American Indian Heritage Month	2 Solera Day Community Event 10am-2pm Day of the Dead
3 Daylight Saving Time End	4	5 ARC 9am Bulk Trash Day Election Day	6 Executive Board 9:30am Budget Town Hall Meeting 3pm	7 Communications 9:30am	8	9 Fitness Center Orientation 10am Yom Kippur
10	11 Covenants 9am Veterans Day	12	13	14	15 Board of Directors 9:30am	16 UNLV Football Game 7:30pm (Bus Leaves: 5:30pm)
17	18	19 Lifestyle 9:45am Bulk Trash Day	20 Buildings & Grounds 9:30am Budget Ratification Meeting 12:30pm Movement Mortgage Seminar 2pm	21 Bingo 6:30pm (Doors open: 5:30pm)	22	23
24	25	26	27 Finance Meeting 9:30am	28 Thanksgiving	29 Native American Heritage Day	30
DEC 1	2	3 ARC 9am Veterans & First Responders 6:30pm Bulk Trash Day	4 Executive Board 9:30am	5	6	7

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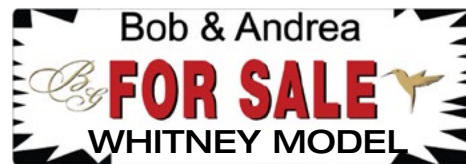
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CHARTERED CLUBS

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

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

Bunco Club | Second Tuesday | 5 p.m.
Karen Schanhals | (775) 721-4701
Sue Levine | (631) 871-8459

Canasta Club | Tuesdays & Wednesdays 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.
Judy Blankenship | (702) 457-0550

Colored Pencil | Tuesday | 1 p.m.
Elva Radick | (708) 466-1433

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) 487-5725

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
Sue Boylan | (702) 373-6055 | srb702@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.
Robert Propp | (509) 220-6304 | robert.propp1@gmail.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

Big Six Dominoes | Thursdays 1-4 p.m.
James Edwards | (303) 907-3908

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

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

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

Double Deck Pinocle Group
Wednesday | 5-8 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 | (702) 823-5441

Tai Chi Clinic | Monday & Thursday | 11:15 a.m.
Ken Pavese | (702) 407-8111

Yoga Friends | Tuesday & Thursday | 9 a.m.
Mary Schramski | drmary10@proton.me

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

PERSONAL TRAINING SERVICES

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KELLERWILLIAMS.

About Me

I am a 12 year resident of Solera after moving here from Washington state, and love our community. My hobbies are jewelry making, travel, spending time with my family, and Bingo at the Clubhouse.

I've always enjoyed Real Estate, and helping family and friends find houses. After a 34 year career as an ER/Trauma nurse, at 68 years of age I went back to school to get my Real Estate license. Yes, I'm a new agent, but have two amazing mentors at Keller Williams with over 20+ years of experience. Part of the Keller Williams mission statement is family before business which is very important to all of us. I also belong to an organization called Honor the Brave. A portion of my commission is donated to the organization who help Veterans, First Responders, Law enforcement, military and their families find homes.

I would appreciate your business and referrals in or out of state. It's so great to be a part of this Senior community!



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Dear Solera residents,

In the following pages you will find the 2025 Budget Ratification Mailer. This article serves as a preface to the information contained therein. The Board and Management will also be hosting a Budget Town Hall on Wednesday, November 6th at 3:00 PM in the Stardust Ballroom of the Clubhouse to further discuss the budget.

In the mailer you will first notice the cover letter. The approved assessment increase for Solera is \$2 per month (\$6 per quarter) for 2025; this will bring the Solera quarterly assessment to \$288. The Villas residents will also see an increase in their assessment. Their assessment increase is \$6 per month (\$18 per quarter) for 2025; the Villas quarterly assessment will be \$708, plus the \$288 assessment to the Solera At Anthem Community.

Over the past year we have experienced unprecedented increases in inflation as well as rising utility rates and overall operational costs to the Community's expenses. Fortunately, we have had a very proactive and engaged Board of Directors who recognized the necessity of future planning.

Throughout the year they have taken action to help balance the levels of increases that affect the operations of the Community. A few accomplishments to note in this future planning started with sourcing and implementing the findings of an Energy Audit that was conducted by the Board in the early part of the year. The Energy Audit identified current and trending costs of our Community Operations. It highlighted areas of improvement in which the Board took action to help control future costs and waste. In doing so the Board simultaneously addressed the maintenance and improvements to keep the Solera At Anthem Community at the beautification standard that affects your home's value and investment in Anthem.

Highlights include:

1. Installing new variable speed pool pumps, led lighting and other water saving measures within the clubhouse
2. Villas Landscape Master Plan Renovation, saving 1.75 million gallons of water as of July 2024 in the Villas
3. Approving a new landscape maintenance contractor for both the Villas and Solera thereby saving money while increasing the level of service
4. Approving a more efficient new boiler system
5. Installing Low flow regulator for faucets and showerheads
6. Actively reviewing, approving, and implementing long-term strategies for investments returning the highest yield in returns
7. Requirement of a fitness equipment assessment log to identify replacement items and/or maintenance items with a Preventative Maintenance program
8. Approving maintenance and repair projects for the Villas area which were previously deferred and revisited to help maintain the beautification of the Villas Townhomes area
9. Approving the removal of 13 additional pine trees around the court area which were affecting the water irrigation consumption around the clubhouse
10. Approved communication avenues with the installation of LIVE Broadcast streaming for Board meetings
11. Included the purchase of AED devices and additional camera coverage for safety
12. Approval of the Solera Master Landscaping renovation which will result in more effective water consumption and reduced landscape maintenance costs
13. Approval of a reduction in the payroll budget
14. Approved the appointment of a representative for Anthem Community Council who actively prevented further increases to the assessment due to the Council

The assessment increases for 2025 are not as significant as the prior year, and the Board continues keep an active focus on cost and value. That said, the Board was conservative in its budgets as it foresees other increases that the community will not be able to control such as the rising cost of utility rates, and that of insurance coverages, whereby increases upwards of 30% are not uncommon to see.

This year the Board elected to do a Level 2 Reserve Study for both Solera and the Villas. A Level 2 study updates the prior study with a more detailed onsite inspection and 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 contribution for both Solera and the Villas assets. For the 2025 fiscal year, the Board approved reserve transfers of \$31,750 per month for Solera, and \$5,245 per month for the Villas. The reserve contributions ensure that adequate funds are available for the repair and replacement of our common assets upon the end of their useful life. This includes funding over the next 30 years for large ticket items, many of which were addressed this past year.

Budgetary decisions of the Association are not made lightly. Detailed analysis and an assessment of current run rates, and historical expenses are reviewed to make decisions, create a forecasted plan with an end goal that puts the Association in a positive financial picture. The Board and Committees work diligently to continue improvements which will further reduce expenses and create revenue while preparing for unexpected changes in any economic landscape. The following documents provide further details on the budget. In most cases these Community improvement topics are discussed in its inception at the Committee level for all Members to attend and participate. The Board of Directors and Management are available for any questions, concerns, or comments you may have.

Sincerely,

Florine Kay CMA®

General Manager for Solera at Anthem

ASSOCIATION

November 1, 2024

Dear Solera Homeowner:

Enclosed in this issue of the *Solera Star*, for your review, are the 2025 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 has been scheduled for Wednesday, November 20, 2024, at 12:30 PM. 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 will be a \$2 increase in the Solera monthly assessment for the 2025 fiscal year; the quarterly assessment will be \$288. No special assessments are anticipated for 2025. There will be a \$6 increase in the Villas monthly assessment for the 2025 fiscal year; the quarterly assessment will be \$708. 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 2025 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 2024.

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, 2025	\$2,170,801
Anticipated transfers from operating/capital	\$381,000
<u>Anticipated Interest Income</u>	<u>\$82,374</u>
Total Income	\$463,374
Total Expenses	\$678,875
Anticipated Reserve Fund as of December 31, 2025	\$1,955,300
Reserve Cash required by reserve study by December 31, 2025	\$2,896,613
Percent Funded as of December 31, 2025	68%



VILLAS

Anticipated Reserve Fund as of January 1, 2025	\$871,500
Anticipated transfers from operating/capital	\$62,940
<u>Anticipated Interest Income</u>	<u>\$36,882</u>
Total Income	\$99,822
Total Expenses	\$6,400
Anticipated Reserve Fund as of December 31, 2025	\$964,922
Reserve Cash required by reserve study by December 31, 2025	\$769,665
Percent Funded as of December 31, 2025	125%

**2025 BUDGET RATIFICATION MEETING AGENDA
2401 Somersworth Drive, Henderson, Nevada
November 20, 2024 – 12:30 PM**

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. 2025 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 Budget - 2025

GL	Description	2024 Monthly Budget	2024 Annual Budget	Proposed 2025 Monthly Budget	Proposed 2025 Annual Budget	2025 Monthly Unit Cost
REVENUE						
40005-010	Assessments- Operating	171,268	2,055,216	174,912	2,098,944	96
40021-010	Bad Debt - Contra- Operating	-	-	(75)	(900)	(0)
45045-010	Transfer Fees- Operating	-	-	-	-	-
45125-010	Arc Review Fees- Operating	667	8,000	833	10,000	0
45156-010	Late Fees- Operating	-	-	-	-	-
45245-010	Fines- Operating	-	-	-	-	-
45405-010	Gate Transmitters- Operating	-	-	-	-	-
45645-010	Int - Financial Institutions- Operating	417	5,000	600	7,200	0
45646-010	Int - Homeowners- Operating	-	-	-	-	-
45685-010	Guest Pass / Member Card Revenue- Operating	150	1,800	233	2,800	0
45965-010	Room Rental Revenue- Operating	167	2,000	500	6,000	0
46045-010	Social Events & Activities- Operating	2,667	32,000	2,667	32,000	1
46700-010	Other Revenue- Operating	-	-	-	-	-
	**TOTAL REVENUE	175,335	2,104,016	179,670	2,156,044	99
EXPENSES						
50005-010	COS - Newsletter- Operating	500	6,000	333	4,000	0
60005-010	Payroll- Operating	58,333	700,000	59,125	709,500	32
70005-010	LS - Maintenance- Operating	6,254	75,048	6,695	80,340	4
70025-010	LS - Repairs & Maint- Operating	833	10,000	417	5,000	0
71410-010	LS - Projects- Operating	250	3,000	-	-	-
72000-010	R/M - General- Operating	1,250	15,000	1,500	18,000	1
72040-010	R/M - Pest Control- Operating	250	3,000	250	3,000	0
72070-010	R/M - Life Safety/Fire Protection- Operating	1,083	13,000	625	7,500	0
72080-010	R/M - Doors- Operating	200	2,400	200	2,400	0
72110-010	R/M - Lighting Repair/Supp- Operating	100	1,200	100	1,200	0
72130-010	Clubhouse Supplies- Operating	750	9,000	667	8,000	0
72200-010	Janitorial Supplies- Operating	750	9,000	917	11,000	1
72310-010	Pool/Spa Repairs & Supplies- Operating	1,250	15,000	1,000	12,000	1
72360-010	R/M - Plumbing- Operating	167	2,000	333	4,000	0
72490-010	R/M - HVAC- Operating	1,000	12,000	833	10,000	0
74005-010	Electricity- Operating	6,833	82,000	6,083	73,000	3
74065-010	Water- Operating	4,000	48,000	3,833	46,000	2
74070-010	Sewer- Operating	500	6,000	375	4,500	0
74095-010	Gas- Operating	4,333	52,000	6,000	72,000	3
74125-010	Telephone- Operating	725	8,700	600	7,200	0
74155-010	Cellular Telephone- Operating	358	4,300	267	3,200	0
74185-010	Cable/Internet Service- Operating	550	6,600	583	7,000	0
74205-010	Trash Service- Operating	350	4,200	400	4,800	0
75115-010	Security and surveillance system- Operating Fund	117	1,400	150	1,800	0
77005-010	Bad Debt - Assessments- Operating	-	-	75	900	0
77015-010	Fees & Permits- Operating	300	3,600	250	3,000	0
77016-010	Administrative Compliance Fee- Operating	1,806	21,672	1,991	23,893	1
77020-010	Payment Processing Fee- Operating	19	230	10	120	0
77035-010	Ombudsman Expense- Operating	650	7,800	650	7,800	0
77055-010	Anthem Council MA- Operating	27,482	329,782	27,222	326,666	15

GL	Description	2024 Monthly Budget	2024 Annual Budget	Proposed 2025 Monthly Budget	Proposed 2025 Annual Budget	2025 Monthly Unit Cost
77070-010	Reserve Study Preparation- Operating	292	3,500	317	3,800	0
77135-010	Training & Seminars- Operating	83	1,000	83	1,000	0
77200-010	Management Fees- Operating	6,342	76,100	6,659	79,908	4
77230-010	Office Supplies- Operating	783	9,400	600	7,200	0
77245-010	Copies- Operating	12	140	20	240	0
77260-010	Postage- Operating	25	300	50	600	0
77350-010	Social Events & Activities- Operating	3,333	40,000	3,333	40,000	2
77490-010	Lease - Copier/Fax- Operating	317	3,800	333	4,000	0
77515-010	Bank Service Charges- Operating	35	420	35	420	0
77645-010	R/M - Fitness Equipment & Supplies- Operating	833	10,000	417	5,000	0
77720-010	IT Consulting & Services- Operating	1,000	12,000	1,000	12,000	1
77750-010	Audit & Tax Service- Operating	492	5,900	563	6,750	0
77760-010	Legal Fees- Operating	1,667	20,000	1,000	12,000	1
77860-010	Miscellaneous Expense- Operating	-	-	-	-	-
77950-010	Depreciation Expense- Operating	-	-	583	7,000	0
78045-010	Tax - Federal Income - Operating	500	6,000	3,333	40,000	2
78105-010	Ins - General Liability/Property- Operating	5,646	67,750	6,500	78,000	4
78190-010	Ins - Directors & Officers- Operating	192	2,300	200	2,400	0
78240-010	Ins - Workmens Comp- Operating	83	1,000	50	600	0
78251-010	Cyber Insurance- Operating	-	-	30	360	0
90000-010	Reserve Transfer- Operating	31,750	381,000	31,750	381,000	17
	**TOTAL EXPENSES	174,378	2,092,542	178,341	2,140,097	98
	**EXCESS OF REVENUE/EXPENSES - OPERATING	956	11,474	1,329	15,947	-

Solera at Anthem-2025

ASSOCIATION

Solera at Anthem Community Association

Villas Budget - 2025

GL	Description	2024 Monthly Budget	2024 Annual Budget	2025 Proposed Monthly Budget	2025 Proposed Annual Budget	2025 Monthly Unit Cost
	REVENUE					
40005-410	Assessments- Townhome Operating - SOLE	20,700	248,400	21,240	254,880	236.00
40021-410	Bad Debt - Contra- Villas - Sole	-	-	(75)	(900)	(0.83)
45645-410	Int - Financial Institutions- SOLE Townhome Operating	292	3,500	100	1,200	1.11
46700-410	Other Revenue- Villas Operating - SOLE	-	-	-	-	-
	**TOTAL REVENUE	20,992	251,900	21,265	255,180	236.28
	EXPENSES					
70005-410	LS - Maintenance- SOLE Townhome Operating	5,070	60,840	4,475	53,700	49.72
70025-410	LS - Repairs & Maint- SOLE Townhome Operating	50	600	63	750	0.69
72000-410	R/M - General- SOLE Townhome Operating	700	8,400	50	600	0.56
72040-410	R/M - Pest Control- SOLE Townhome Operating	350	4,200	300	3,600	3.33
72060-410	R/M - Fire Protection- SOLE Townhome Operating	13	150	13	150	0.14
72110-410	R/M - Lighting Repair/Supp- SOLE Townhome Operating	25	300	13	150	0.14
72220-410	Gate Maintenance- SOLE Townhome Operating	125	1,500	150	1,800	1.67
74005-410	Electricity- SOLE Townhome Operating	146	1,750	133	1,600	1.48
74065-410	Water- SOLE Townhome Operating	2,000	24,000	1,250	15,000	13.89
74070-410	Sewer- SOLE Townhome Operating	2,333	28,000	2,333	28,000	25.93
74125-410	Telephone- SOLE Townhome Operating	46	550	46	550	0.51
77005-410	Bad Debt - Assessments- SOLE Townhome Operating	-	-	75	900	0.83
77070-410	Reserve Study Preparation- Townhomes	125	1,500	150	1,800	1.67
77760-410	Legal Fees- SOLE Townhome Operating	-	-	250	3,000	2.78
78105-410	Ins - General Liability/Property- SOLE Townhome Operating	4,333	52,000	6,500	78,000	72.22
78251-410	Cyber Insurance- Villas	-	-	33	400	0.37
90000-410	Reserve Transfer- SOLE Townhome Operating	5,700	68,400	5,245	62,940	58.28
	**TOTAL EXPENSES	21,016	252,190	21,078	252,940	234.20
	**EXCESS OF REVENUE/EXPENSES - OPERATING	(24)	(290)	187	2,240	-

Solera at Anthem Villas -2025

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
2025	\$647,681	\$871,500	135%	\$73,920	\$36,882	\$6,400	\$975,902	\$769,665
2026	\$769,665	\$975,902	127%	\$77,986	\$40,484	\$42,432	\$1,051,939	\$863,165
2027	\$863,165	\$1,051,939	122%	\$82,275	\$44,093	\$21,632	\$1,156,675	\$986,310
2028	\$986,310	\$1,156,675	117%	\$86,800	\$48,590	\$14,848	\$1,277,217	\$1,125,881
2029	\$1,125,881	\$1,277,217	113%	\$91,574	\$53,211	\$33,867	\$1,388,135	\$1,255,878
2030	\$1,255,878	\$1,388,135	111%	\$96,610	\$56,367	\$105,818	\$1,435,294	\$1,321,052
2031	\$1,321,052	\$1,435,294	109%	\$101,924	\$60,512	\$1,961	\$1,595,770	\$1,501,844
2032	\$1,501,844	\$1,595,770	106%	\$107,530	\$65,133	\$101,672	\$1,666,761	\$1,591,369
2033	\$1,591,369	\$1,666,761	105%	\$113,444	\$70,174	\$2,121	\$1,848,258	\$1,793,415
2034	\$1,793,415	\$1,848,258	103%	\$119,683	\$76,494	\$61,131	\$1,983,303	\$1,947,796
2035	\$1,947,796	\$1,983,303	102%	\$126,266	\$81,215	\$106,022	\$2,084,762	\$2,067,514
2036	\$2,067,514	\$2,084,762	101%	\$133,211	\$78,957	\$426,737	\$1,870,193	\$1,864,562
2037	\$1,864,562	\$1,870,193	100%	\$140,537	\$56,113	\$1,126,326	\$940,518	\$932,244
2038	\$932,244	\$940,518	101%	\$148,267	\$40,948	\$19,148	\$1,110,585	\$1,120,677
2039	\$1,120,677	\$1,110,585	99%	\$156,421	\$47,029	\$68,964	\$1,245,070	\$1,271,682
2040	\$1,271,682	\$1,245,070	98%	\$165,025	\$48,082	\$294,837	\$1,163,340	\$1,200,936
2041	\$1,200,936	\$1,163,340	97%	\$174,101	\$49,884	\$51,975	\$1,335,350	\$1,387,336
2042	\$1,387,336	\$1,335,350	96%	\$183,677	\$54,912	\$158,754	\$1,415,184	\$1,477,839
2043	\$1,477,839	\$1,415,184	96%	\$193,779	\$61,540	\$3,140	\$1,667,363	\$1,741,805
2044	\$1,741,805	\$1,667,363	96%	\$204,437	\$66,166	\$291,061	\$1,646,905	\$1,725,217
2045	\$1,725,217	\$1,646,905	95%	\$215,681	\$69,662	\$89,781	\$1,842,467	\$1,925,954
2046	\$1,925,954	\$1,842,467	96%	\$226,465	\$77,775	\$93,429	\$2,053,277	\$2,139,930
2047	\$2,139,930	\$2,053,277	96%	\$237,788	\$88,425	\$3,555	\$2,375,935	\$2,465,299
2048	\$2,465,299	\$2,375,935	96%	\$249,677	\$87,683	\$697,206	\$2,016,089	\$2,092,024
2049	\$2,092,024	\$2,016,089	96%	\$262,161	\$69,806	\$867,550	\$1,480,506	\$1,536,789
2050	\$1,536,789	\$1,480,506	96%	\$275,269	\$63,076	\$139,890	\$1,678,961	\$1,726,645
2051	\$1,726,645	\$1,678,961	97%	\$289,033	\$74,204	\$4,297	\$2,037,900	\$2,076,065
2052	\$2,076,065	\$2,037,900	98%	\$303,484	\$87,883	\$65,128	\$2,364,139	\$2,387,592
2053	\$2,387,592	\$2,364,139	99%	\$318,659	\$102,211	\$29,387	\$2,755,622	\$2,760,599
2054	\$2,760,599	\$2,755,622	100%	\$334,591	\$113,632	\$267,658	\$2,936,187	END



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, or 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;
 - 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.

ASSOCIATION

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.

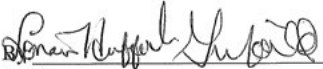
22. Federal Employee and Tribal Worker Protections. The Federal Employees Civil Relief Act ("FECRA") was adopted by the Nevada Legislature and signed into law by the Nevada Governor on June 8, 2019. FECRA prohibits the foreclosure of the Association's lien against any unit in the Association if that 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 Provisions. 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 11 day of September, 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.


Its: Secretary
(Print Name): Lorraine Hufford Greenfield



By: _____
its: President
(Print Name): JOE LIGHTOWLER



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

(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 NRS116.31031.

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:

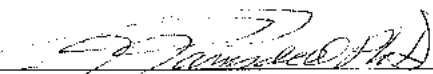
- 1.0 Inspection. A monthly inspection will be conducted by an unbiased individual. The report will be continuous and list all outstanding violations by date.
- 2.0 Procedure.
 - 2.1 Courtesy Notice. The homeowner(s) will be sent a Courtesy Notice via regular U.S. mail advising them that they are in 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.


ASSOCIATION

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:
- the decision made by the Covenants Committee;
 - the fine imposed (if any);
 - any other sanctions imposed (if any);
 - the 14-day time limit to cure the violation or additional fines will be imposed;
 - 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.
 - all costs and fees incurred by the Association to compel compliance may be charged back to the Member, and
 - 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: 
President

ATTESTED BY: 
Secretary

**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

INTERCESSION AT THE INTERSECTION

RESIDENTS, CITY PROPOSE SOLUTIONS FOR SOLERA EXIT ROUTES

BY MLARRY EDSALL

Do you feel like you take your life in your hands every time you turn your vehicle onto Anthem Parkway? As if the curving, hilly topography, and view-blocking shrubbery of our two intersections — at Somersworth and Solera Moon — aren't daunting enough, there's the likelihood that the traffic on Anthem Parkway is moving at speeds well in excess of the 45 miles per hour posted limit.

Several Solera residents have been among a group trying to convince the City of Henderson to install a red-yellow-green traffic signal for at least one of our two intersections.

The city reportedly dismisses the Somersworth intersection for stoplight consideration because it is a T-style intersection (yet it has signals at other Anthem Parkway T-style intersections, notably at Anthem Country Club, at Bicentennial and at Volunteer).

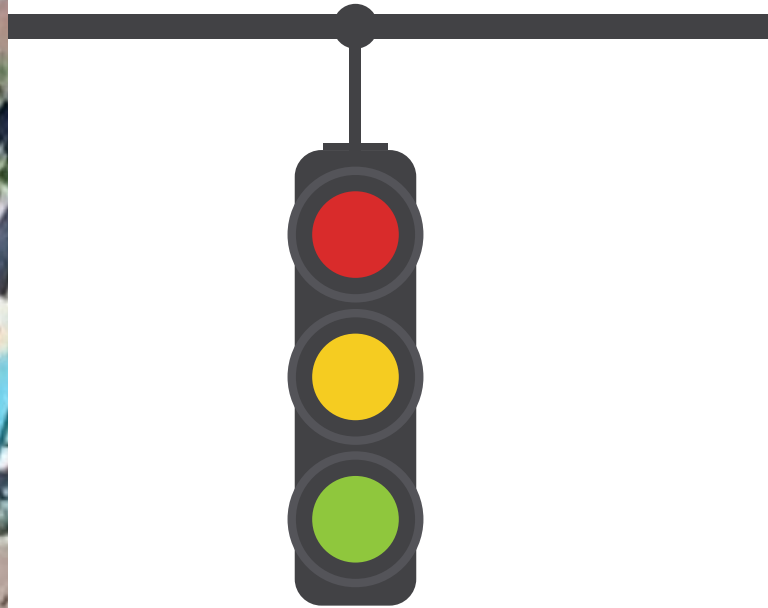
The presence of the Wild Iris Terrace entrance to Sun City Anthem's Big Sky Village makes Anthem/Solera Moon a four-way intersection and thus open to consideration for a traffic control device. However, the city operates under the "national standard criteria" as outlined in the federal Manual On Uniform Traffic Control Devices, and reports that the number of collisions at the Anthem/Solera Moon/Wild Iris intersection — only six, and none resulting in injuries to people, from 2020-2024 — "is about 1/3 of the minimum threshold that needs to be met for a signal."

At a Road Projects, Traffic and Safety briefing held in Inspirada in August, the city informed those in attendance that there are more crashes at the Anthem Parkway/Hampton Road intersection, where there is a traffic signal, because as the light turns green and stopped cars have yet to move and vehicles coming down the hill strike them from behind.



Those at the meeting also were informed that:

- the average daily traffic on Anthem Parkway near Solera Moon is around 12,000 vehicles;
- two speed studies have been done on the Anthem Loop, in 2008 and 2024 and, near Solera Moon, the 85th percentile speed (which is used by traffic engineers to determine prevailing speeds) was 60 mph in 2009 and in 2024 is 51 mph (traffic engineers use the 85th percentile to determine prevailing speeds, meaning that only 15 percent of drivers are exceeding that speed);
- there is sufficient "sight visibility in both directions to make a turn from the minor street onto the major street;"
- during peak traffic hours there is an acceptable gap (approximately 8+ seconds) between vehicles on Anthem Parkway.



The city also said it was open to hearing from residents regarding the intersections.

To provide such feedback, Kathy Tatasciore, at the time a member of the Solera Board of Directors, invited neighbors to sign a petition seeking a traffic control device for safer exits from Solera. She also was introduced to Monica Larson, an Inspirada resident who travels Anthem Parkway daily and who is running for the Henderson City Council. The candidate decided to take the petition drive another step, on two weekends collecting signatures under an easy-up tent and even staging a gathering at the Anthem/Solera Moon corner and promising to present petitions, now with several hundred signatures, at a Henderson City Council meeting in September.

In the meantime, Dan Shaw, an incumbent city councilman who is running for re-election, sent residents a mailing with “an important traffic safety update” and claiming, “another candidate in the race is politicizing this issue.” He also shared his solution, which turns out to be the same solution being suggested by the city’s Public Works Department.

The Public Works Department reports doing engineering evaluations in 2011, 2015 and in July 2024 and that while the Solera Moon intersection “...has not met the minimum criteria for a signal in any of those studies. To address safety concerns of our residents, the city is proposing the installation of an S-island that would be an immediate alternative to mitigate the safety concerns by eliminating a left turn.”

The Public Works Department recently installed such a device at the intersection of Via Contessa and Bicentennial Parkway near the new library and shopping area in Inspirada. In the case of Solera Moon, such a device would prevent residents from turning left onto Anthem Parkway. Instead, they could make only right turns, then proceeding to Laurel Heights Lane to make a U turn to take them in the direction of Inspirada.

As part of the city’s proposal, it staged an online survey asking residents to vote “yes” or “no” regarding an S-island. On September 19, the city reported that 78 percent of resident respondents were not in favor of the S-island solution, adding:

“Please know that safety remains our top priority. We will continue to monitor this intersection in the same best-practice manner we use with all other Henderson roadways. In the interim, the city is working with your HOAs to improve the intersection’s sightline visibility. This includes trimming the landscape to ground level in the median at Anthem Parkway and Solera Moon Drive.” ✨

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Hello Solera Homeowners!

In this season of gratitude, I just want to pause to say thank you for your past (and your future) business, and wish you a Happy Thanksgiving, from my home to yours. May this season be filled with health and happiness for you and those who are important to you.

As the weather is (finally!) cooling off, the real estate market is heating up. It's been a little quieter due to many factors (such as the interest rates and the election) but with interest rates improving and the election cycle ending, we are already seeing more movement as homebuyers who were on the sidelines are now starting to move. So, if you have put your own move on the back burner, you probably shouldn't delay your plans any longer.

Please feel free to reach out to me for the information that you need to form a comprehensive plan that is tailored to your unique situation and needs. I'm here to help.



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HOMES LISTED FOR SALE*

Address	List Price	Approx Liv Area	Model	Address	List Price	Approx Liv Area	Model
2601 Darda St	\$365,000	1,142	Lewis	2513 Moonlight Valley Ave	\$464,900	1,596	Whitney
2591 Sargon St	\$405,000	1,142	Lewis	2448 Jada Dr	\$479,900	1,596	Whitney
2519 Starlight Valley St	\$410,000	1,248	Clark	2508 Corvus St	\$484,000	1,596	Whitney
2540 Sirius Star St	\$419,900	1,248	Clark	2319 Bildad Dr	\$489,000	1,596	Whitney
2339 Tranquil Moon St	\$435,000	1,248	Clark	2428 Hydrus Ave	\$525,000	1,596	Whitney
2586 Darda St	\$425,000	1,248	Clark	2538 Venus Star St	\$455,000	1,596	Whitney
2344 Neutron Star St	\$430,000	1,425	Fremont	2549 Venus Star St	\$470,000	1,768	Franklin
2341 Neutron Star St	\$449,900	1,425	Fremont	2435 Moonlight Valley Ave	\$489,000	1,768	Franklin
2401 Sky Watcher St	\$454,900	1,584	Monroe	2310 Jada Dr	\$478,900	1,768	Franklin
2651 Solera Moon Dr	\$449,900	1,596	Whitney	2512 Corvus St	\$499,000	1,768	Franklin

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

HOMES LISTED FOR RENT*

Address	List Price	Approx Liv Area	Model	Address	List Price	Approx Liv Area	Model
2514 Nashira St	\$1,850	1,248	Clark	2603 Solera Moon Dr	\$1,999	1,248	Clark
2376 Rift Valley St	\$1,850	1,248	Clark	2546 Stardust Valley Dr	\$1,799	1,425	Fremont

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