

2025

SVCA Annual General Meeting & Election



Measures and Meet-the-Candidates Booklet



Dear Members,

I can't believe another year has gone by so quickly! I want to start by thanking our current board members, our committees as well as our many committee members and of course our wonderful staff. As you are aware our General Manager will have to leave in December unfortunately due to family health issues. We want to wish him the best and a big heartfelt thank you for all that he has been able to accomplish in the short time he has been here.

Last year we saw the reemergence of the Finance Committee, the Long Range Planning Committee as well as the newly formed ad hoc Safety Committee. The Safety Committee has done an excellent job with their Firewise presentation as well as focusing on general safety concerns within the valley. A Task Force was formed to focus on STR's or short term rentals and their impact on the Valley. This has led to an upcoming by law change that will let us register these STR's in the Valley in a meaningful way.

Our Maintenance Department has been very busy all year working throughout the Valley performing facility maintenance, amenity maintenance and completing repairs on equipment as needed. Turf care is keeping our golf course looking great and along with our Golf Director, Kevin LeDuc has led us to another successful year. Our Rec staff once again partnered with the YMCA to bring back swimming programs to the Valley for the many young families in our community. I think we should all thank the numerous volunteers that have contributed countless hours to ensure that we have a vibrant community that we are able to call home.

Many projects were completed in 2025 with a couple more wrapping by years end. The area Z Maintenance building has been completely remodeled this year and the administration offices, the Library and the Club House have all had their exteriors repainted and the asphalt golf cart paths have all been brought up to par (pun intended).

Next year we are planning to resurface the Marina tennis courts along with new fencing. We also hope to make significant headway on removing Barn 6 (before it falls down) thus making way for a new pavilion or multi use structure. Our 2025 Roads Program is wrapping up with a number of scheduled resurfacing and culvert projects as well. I look forward to another great year next year in continuing to improve the community we love.

A handwritten signature in black ink that reads "Keith McLean".

Keith McLean, SVCA Board President



**Sudden Valley Community Association
NOTICE OF ANNUAL GENERAL MEETING
November 1, 2025**

Notice is hereby given that the Annual General Meeting of the Sudden Valley Community Association hereinafter referred to as the SVCA, will be held in the Dance Barn within Sudden Valley on Saturday, the 1st of November, 2025 at 1:00 PM, the purpose of which shall be to conduct Association business.

AGENDA

- I. Call to Order
- II. Introduction of Parliamentarian
- III. Certificate of Quorum
- IV. Proof of Notice of Annual Meeting
- V. Approval of the 2024 AGM Minutes
- VI. Introduction of the Board of Directors Candidates
- VII. Introduction of the ACC Committee Candidate
- VIII. New Business:
 - a. Measure 1:
Shall the SVCA's 2026 Annual Consolidated Budget of **\$8,103,858** be approved or rejected?
 - i. Presentation of Budget by the Treasurer
 - ii. Discussion*
 - iii. Voting
 - b. Measure 2:
Bylaw Amendment: Shall Article VI, Section 7. Leasing be amended to provide for fines for owners who fail to comply with SVCA Bylaws and required government regulations pertaining to the leasing or rental of their property in Sudden Valley.
 - i. Discussion
 - ii. Voting
- IX. Committee Reports
- X. President's Report
- XI. Treasurer's Report
- XII. General Manager's Report

- XIII. Property Owner Comments
- XVII. Election Results/Announcements
- XVIII. Adjournment

**All members are invited to attend the Annual General Meeting.
Members must be present in-person to participate and count towards a quorum.**

**In order to give all members who wish to speak an opportunity to do so, individual comments may be limited by the Presiding Officer to 3 minutes in duration.*

Article II Section 7(a) of the SVCA Bylaws:

- (a) A member shall be entitled to one (1) vote for each lot which he/she owns as prescribed in paragraph (b) below.
- (b) At duly constituted Annual or Special General Meetings, each member in good standing may vote for candidates for the Board, candidates for the Nominations and Elections Committee and the Architectural Control Committee, and any other issues as determined by the Board. This vote shall be by ballot or in person at the meeting based on the number of lots owned.

All members, including those who are not in good standing, may vote on the proposed budget in person or by ballot. All members may vote in person on procedural issues raised at any meeting.

Article I Section 2(a)

- (a) A member "in good standing" is any person who is current in the payment of all annual dues and assessments and all special assessments, and any charges associated therewith for each lot owned, including any and all use fees and monetary fines or penalties established pursuant to these Bylaws. A member is "current in the payment" if such member has
 - (i) made payment in full, or
 - (ii) has entered into a written payment plan authorized by the Board of Directors (hereinafter referred to as the "Board") and is not in default thereof.

The 2025 Sudden Valley Community Association Annual General Meeting may be viewed live on SVCA's YouTube Channel at:

<https://www.youtube.com/@suddenvalleycommunityassoc8743>

Measure 1 Proposed SVCA 2026 Annual Consolidated Budget

The Revised Code of Washington (RCW) 64.90.525 provides that the budget is ratified if not rejected by owners holding a majority of votes in the Association.

Ballot: Shall the SVCA's 2026 Annual Consolidated Budget, which provides for assessment revenue of \$5,907,161 and non-assessment revenue of \$2,196,697 (total combined assessment & non-assessment revenue of \$8,103,858) be approved or rejected?

Budget Explanation: This measure presents the annual consolidated budget for Operations and Capital as follows:

Note: Based on a 95% collections rate on a total of 3,116 lots: 2,777 developed lots and 339 undeveloped lots.

<u>2026 Consolidated Budget Revenue</u>	
Assessment Revenue	
Operations	\$ 3,048,318
Capital Repair and Replacement Reserve Fund (CRRRF)	1,422,317
Roads Reserve Fund	1,411,305
Mailbox Reserve Fund	25,221
Total 2026 Budget Assessment Revenue	<u>\$ 5,907,161</u>
Non-Assessment Revenue	
Other Operating Revenue	<u>\$ 2,196,697</u>
Total 2026 Consolidated Budget- Assessment Revenue & Non Assessment Revenue	<u>\$ 8,103,858</u>

If this measure does not pass, then the ratified 2025 budget and the assessments noted therein will control.

Recommendation: The Board of Directors adopted this budget on 09/04/2025 and recommends approval and ratification by the membership.

The total monthly dues (operations and capital dues) for the proposed 2026 Annual Consolidated Budget are \$167.21 for a developed lot and \$158.79 for an undeveloped lot.

2026 Proposed Annual Assessment Summary				
Based on 2,960 Dues Payors				
Which represents a 95% collections rate based on a total of 3,116 lots (2,777 Developed Lots and 339 Undeveloped Lots)				
	<u>Developed Lots (Monthly)</u>	<u>Developed Lots (Annual)</u>	<u>Undeveloped Lots (Monthly)</u>	<u>Undeveloped Lots (Annual)</u>
Operations Fund	\$ 86.73	\$ 1,040.76	\$ 78.31	\$ 939.72
Capital Repair & Replacement Reserve Fund	40.04	480.48	40.04	480.48
Roads Reserve Fund	39.73	476.76	39.73	476.76
Mailbox Reserve Fund	0.71	8.52	0.71	8.52
Total Proposed 2026 Dues	<u>\$ 167.21</u>	<u>\$ 2,006.52</u>	<u>\$ 158.79</u>	<u>\$ 1,905.48</u>
<i>Dollar Change from 12/31/2025 Dues</i>	<i>\$ 10.93</i>		<i>\$ 10.38</i>	
<i>Percent Change from 12/31/2025 Dues</i>	<i>7%</i>		<i>7%</i>	

	<u>2025 Projected</u>	<u>2026 Budget</u>	<u>Percent Funded on Start Date of January 1, 2026 on a Fully Funded Basis*</u>
CRRRF:			
Forecasted Beginning Balance:	\$ 3,172,197	\$ 2,810,826	22%
Dues Income	1,415,752	1,422,317	
Investment Income	9,657	6,000	
Other Income	1,200	-	
Anticipated Barn 8 Refurbishment Loan Funds	-	4,000,000	
CRRRF Loan Payments	(333,039)	(333,039)	
Anticipated Barn 8 Refurbishment Loan Payments	-	(173,333)	
Expenditures (Actual, Obligated, & Forecasted)	(1,454,941)	(5,248,475)	
Forecasted Ending Balance	<u>\$ 2,810,826</u>	<u>\$ 2,484,296</u>	
Roads Reserve Fund:			
Forecasted Beginning Balance:	\$ 2,102,138	\$ 1,975,479	26%
Dues Income	1,458,646	1,411,305	
Investment Income	6,900	6,000	
Other Income	-	-	
Expenditures (Actual, Obligated, & Forecasted)	(1,592,205)	(1,429,334)	
Forecasted Ending Balance	<u>\$ 1,975,479</u>	<u>\$ 1,963,450</u>	
Mailbox Reserve Fund:			
Forecasted Beginning Balance:	\$ 151,970	\$ 178,245	61%
Dues Income	26,057	25,221	
Investment Income	218	400	
Expenditures (Actual, Obligated, & Forecasted)	-	-	
Forecasted Ending Balance	<u>\$ 178,245</u>	<u>\$ 203,866</u>	

*2026 Budget Year Level II Reserve Study, Issued Date 8/22/2025

Sudden Valley Community Association
Proposed 2026 Consolidated Budget
AGM Measure 1

	2025 Budget Income & Expense Detail	2026 Budget Income & Expense Detail
Income, Operations:		
Dues, Operations	\$ 2,713,279	\$ 3,048,318
Golf Income	1,425,000	1,467,062
Marina Rental Income	230,301	242,857
Leases & Other Rental Income	70,000	88,678
Area Z Storage Rental Income	24,000	24,000
Views Advertising Income	40,000	40,000
New Home Construction Fee	100,000	185,000
Title and Recording Fees	40,000	35,000
Building Construction Compliance Fees & Fines	30,000	60,000
Recreation Center Pools Income	25,300	25,300
Other Income	22,900	28,800
Total Income, Operations	4,720,780	5,245,015
Anticipated Expenditures, Operations:		
Salaries/Wages & Benefits by Department:		
ACC / Security	(92,255)	(95,085)
Accounting	(389,737)	(401,668)
Administration	(472,420)	(447,726)
Facilities	(59,722)	(61,536)
Maintenance	(434,551)	(437,095)
Golf	(377,587)	(400,918)
Turf	(562,182)	(568,998)
Recreation and Pools	(272,790)	(386,943)
Total Salaries & Wages, by Department	(2,661,244)	(2,799,969)
Other Expenditures:		
Covenants, Conditions, & Restrictions/Mandates	(482,120)	(525,120)
Maintenance & Landscaping	(490,560)	(531,447)
Contracted & Professional Services	(211,800)	(288,800)
Utilities	(236,137)	(235,387)
Administrative Expenses	(189,528)	(212,176)
Regulatory Compliance	(234,235)	(389,147)
Insurance	(210,156)	(254,469)
Other Expenses	(5,000)	(8,500)
Total Other Expenditures	(2,059,536)	(2,445,046)
Total Expenses, Operations	(4,720,780)	(5,245,015)
Total Net Income from Operations	\$ -	\$ -

Note: Dues and Assessments are due on the first day of the billing period (1st of each month).

EXECUTIVE SUMMARY

The Budgeting Process

The Sudden Valley Community Association's (SVCA) budget is prepared every year. This annual budget is approved by the Board and voted on by the membership, to guide spending over the following calendar year. While maintaining the core concept of annual authorization, the annual budget is developed within a multiyear perspective through strategic and long-range planning, the preparation of a 10-year Capital Plan, and a 30-year Reserve Study.

Revenue and expenditure, as well as constraints on assessment increases, are considered together to determine annual budget targets. The budget covers all SVCA departments and operations, based on input and recommendations received from each department's manager. This process ensures the budget presented to the membership is a consolidated picture of operations and is voted on as a whole.

Sudden Valley's operating budget for 2026 balances \$5,245,015 in revenues with \$5,245,015 in expenditures.

Factors Impacting the 2026 Budget

- Dues and Assessments for 2026 calculated at an anticipated 95% collections rate. The year-to-date collections rate in July 2025 was 97.3%.
- Increase in hazardous tree removal costs of \$150,000 (150%) to address rising hazardous tree mitigation concerns.
- Anticipated increase in 2026 general Association insurance renewal costs of 15%.
- Increases in compensation and benefits in response to the Association's Union Collective Bargaining Agreement.
 - Payroll changes: 3% increase to Salaries & Wages as compared to 2025's actual rates, 10% increase in health care benefit costs per employee plan and estimated 401(k) matching costs.
- Anticipated increases in general fuel, utility, and repair and maintenance costs.
- Continued focus on financial best practices, cost savings, and efficiencies.
- Continued prioritization of funding Reserves for long-term capital improvements and major maintenance and repairs.
- A Roads Budget contribution of \$106,922 for major maintenance of ditches, culverts, and swales - per 2016 Special General Meeting (SGM).

Linking Budgeting and Strategy

Successful organizations use strategic long-term planning to identify vital and measurable goals. SVCA's mission, vision, and strategic priorities act as the guiding principles for Association decisions and actions taken by both the Board and staff.

2026 Operational Budget Background

Recent challenges are reflected in the 2026 budget. Specifically, expected increases in hazardous tree removal, payroll expense, property & casualty insurance, fuel, and utilities were accommodated. Additionally, the prioritization of the maintenance of infrastructure and facilities, a significant goal of previous budgets, has been continued.

Although the 5-year Recreation Special Assessment – which included recreation, pools, and parks – expired in May of 2023, there continues to be no plan to reinstate use fees for these facilities in 2026. Also of note, insurance costs increased by another \$35,804, or 19.5%, upon renewal in June of 2025.

Funds collected because of the proposed 2026 dues increase of 7% will be largely allocated to operations, and \$1.41 of the monthly dues increase will be further allocated to the CRRRF capital fund.

RESERVE STUDY

The Association had a 2026 Budget Year Level II Reserve Study, issued date 8/22/2025, performed which meets the requirements of RCW 64.90.550. The 2026 Budget Year Level II Reserve Study is an annual update with a visual site inspection. The Association has three separate Reserve Studies: one (1) for the Capital Repair and Replacement Reserve Fund (CRRRF); one (1) for the Roads Reserve Fund; and one (1) for the Mailbox Fund.

Reserve Studies are supplemental to the maintenance and operating budget of the Association. A Reserve Study is a budgeting and planning tool that assists with long-term capital planning by identifying the current status of the reserve fund and provides an equitable funding plan to offset ongoing deterioration. When created and implemented properly, a Reserve Study aids the Association in ensuring sufficient funds are available when anticipated major common area expenditures actually occur.

The 2026 Budget Year Level II Reserve Study (update with visual site inspection) was performed by SmartProperty (Reserve Study Professionals). SmartProperty used an interest rate of 2% and an inflation rate of 4%. SmartProperty is an independent firm not affiliated with the SVCA.

The following information from the 2026 Budget Year Level II Reserve Study is required by law to be included in the Budget Measure.

The starting 2026 Budget Year Level II Reserve Study fully funded balance deficits per unit are as follows for the three separate funds:

CRRRF Fund: (\$3,289.64) deficit per unit
Roads Fund: (\$1,797.89) deficit per unit
Mailbox Fund: (\$36.82) deficit per unit

The 2026 Budget Year Level II Reserve Study is available on the SVCA Resident Resources website: <http://suddenvalley.com/residents-resources/>

The following table represents the current (deficiency) per member per month in budgeted dues collections to meet the annual contribution requirements outlined in the 2026 Budget Year Level II Reserve Study on both a fully funded and baseline funded basis for the combined monthly totals of the CRRRF Fund, Roads Fund, and Mailbox Funds over the next 30 years. The 2026 Budget Year Level II Reserve Study is calculated to achieve a targeted fully funding goal of 100% in 30 years by 2055. Additionally, the recommended funding plan for the CRRRF Fund, Roads Fund, and Mailbox Fund by SmartProperty (Reserve Study Professionals) is the Fully Funded Plan.

2026 Budget Year Level II Reserve Study, Issued Date 8/22/2025

Calculated internally using Reserve Study.

Year	Fully Funded Method Projection Current (Deficiency) Per Member per Month to Meet Annual Contribution	Fully Funded Method Projection Monthly Contribution Per Member to Meet Annual Contribution	Baseline Funding Model Projection Current (Deficiency) Per Member per Month to Meet Annual Contribution
2026	\$ (19.03)	\$ 99.51	\$ 5.34
2027	(22.02)	102.50	3.08
2028	(25.09)	105.57	0.76
2029	(28.26)	108.74	(1.63)
2030	(31.52)	112.00	(4.09)
2031	(34.88)	115.36	(6.63)
2032	(38.34)	118.82	(9.24)
2033	(41.91)	122.39	(11.93)
2034	(45.58)	126.06	(4.17)
2035	(49.36)	129.84	(6.71)
2036	(53.26)	133.74	(9.33)
2037	(57.27)	137.75	(12.02)
2038	(61.40)	141.88	(14.80)
2039	(65.66)	146.14	(17.65)
2040	(70.04)	150.52	(19.25)
2041	(74.56)	155.04	(22.24)
2042	(79.21)	159.69	(25.33)
2043	(84.00)	164.48	(28.50)
2044	(88.93)	169.41	(31.77)
2045	(94.01)	174.49	(35.14)
2046	(99.25)	179.73	(38.60)
2047	(104.64)	185.12	(42.18)
2048	(110.19)	190.67	(45.86)
2049	(115.91)	196.39	(49.65)
2050	(121.81)	202.29	(137.00)
2051	(127.87)	208.35	(27.53)
2052	(134.12)	214.60	(30.77)
2053	(140.56)	221.04	(34.11)
2054	(147.19)	227.67	(37.55)
2055	\$ (154.02)	\$ 234.50	\$ (41.09)

Note: Year 2026 factors in a four million dollar loan CRRRF reserve contribution to finance the 2026 Barn 8 refurbishment project.

BYLAW AMENDMENT

Requires approval by 2/3 of the members voting to pass.

Measure 2

Ballot: Shall Article VI, Section 7. Leasing be amended to provide for fines for owners who fail to comply with SVCA Bylaws and required governmental regulations pertaining to the leasing or rental of their property in Sudden Valley.

Explanation/Purpose: The current Bylaw language lacks penalties for members or owners who lease their properties without notifying the Association. Although there are many properties being leased, compliance with the Bylaws in providing necessary information is not occurring. This information is critical for the Association to respond to complaints and to monitor usage of facilities.

Short Term Rentals provide an even greater opportunity for owners to rent their properties without notifying the Association. In addition, there are County and State regulations regarding short term rentals that owners must comply with to lease or rent their properties. This amendment is intended to enhance member compliance with the Bylaws and applicable laws.

Detailed Changes: ~~{Text as added, or as deleted.}~~

Section 7. Long Term Leasing. A member or owner may lease or otherwise transfer use or occupancy of any lot for residential purposes only. The term "tenant" as used herein is defined as a person(s) to whom a member(s) has extended use of his/her lot as evidenced by a written lease or rental agreement. The lease or rental agreement and the name of the property manager (if different from the owner) a copy of which shall be filed with the Association prior to the commencement of each rental period. Failure to provide a copy to the Association will result in a fine as defined in the Fee and Fine Schedule to the owner of the property. Neither the lease nor the rental agreement shall relieve or release owners from obligations and responsibilities incidental to their membership, including the personal obligation to pay annual dues and assessments, special assessments, **fines**, or charges associated therewith. If an owner rents to another member in good standing, then the owner need not assign his membership rights and privileges.

~~Only one (1) couple with their dependents, or not more than three (3) unrelated adults, are permitted in any one (1) single family dwelling unit and are considered tenants for amenity use purposes.~~

A member in good standing who leases his/her residential unit may assign membership privileges to the tenant; provided, however, that the tenant shall have no right to vote or right to notice of any regular or special meeting of the Association. Privileges shall be reinstated automatically upon expiration of the lease.

Short Term Rentals. Any member or owner leasing or renting property for fewer than thirty (30) consecutive nights is considered a Short Term Rental (STR) under RCW 64.37.010 and shall be required to meet all County and State regulations applicable to STR's for such activity

Owners of a Short Term Rental (STR) shall be required to supply information register the property with the Association including the address of the property and any contact information for said property. Failure to do so will result in a fine for the owner of the property. A member in good standing who leases or rents his/her residential unit may not assign membership privileges to the transient tenants renting on a short term basis as assigning membership privileges requires the names of the tenants assigned the privilege.

All occupants of any such lot, by occupying the lot, agree to abide by, and be subject to, all provisions of the Restrictive Covenants, these Bylaws and the Rules and Regulations of the Association, use restrictions, fines, penalties, or injunctive relief promulgated pursuant thereto by the Association or the Board, which govern the conduct of owners and which provide for sanctions against owners, notwithstanding the absence of any such agreement of the tenant set forth in such tenant's lease agreement.

~~If the Association agrees, the Lessor may delegate and assign to the Association the authority to evict the tenant on behalf of and for the benefit of the owner. In the event the Association proceeds to evict the tenant, any costs, including attorneys' fees and court costs, associated with the eviction shall be specially assessed against the owner, and shall be a personal obligation of the owner. Once membership rights are assigned by an owner, the owner shall not have privileges to use the amenities or facilities unless otherwise provided by resolution of the Board.~~

Candidate Biographies Board of Directors Candidates



Linda Bradley

My name is Linda Bradley. I have lived in Sudden Valley since 1996. I am retired and enjoy my free time. I have served on various committees and the Board since moving here. I have two adult children, my daughter who also lives in Sudden Valley and my son who lives on Maui. I also became a grandmother last year and look forward to my trips to see my grandson. I have always remained involved in the Community and hope to have a positive impact if elected to the Board.

I co-founded The Animal Critical Care and Emergency Services hospital in 2003. In 10 years, the business grew to a midsize company and was sold in 2013. I obtained a MBA in 2016 and worked for a medical device company before moving to Sudden Valley in 2020.

I have belonged to several professional and leadership organizations. I have volunteered on several boards including the Lake Forest Park Planning Commission. I am currently volunteering at the Bellingham Food Bank and reside on the SV Finance Committee. I enjoy hiking, golfing, walking the dog, working out and meeting people.



Jean Maixner



Joseph Adams

My name is Jo Adams, and my husband and I chose Sudden Valley as the place to put down roots, raise our family, and enjoy the rare balance of natural beauty with access to nearby cities. Originally from the East Coast, I was drawn to this community's energy and the way neighbors look out for one another.

At 37, I bring nearly two decades of experience in brand, communications, and marketing—managing multimillion-dollar budgets and building engagement for organizations large and small. I believe the board's role is about shared responsibility: keeping residents informed, heard, and included in decisions.



Sean Chaffee

I am an outdoor enthusiast who moved to Washington 3 years ago and quickly fell in love with Sudden Valley. I attended San Francisco State University, earning degrees in Political Science and Urban Studies & Planning.

My wife and I are raising three wonderful children, and for over a decade I have built my career in sales and marketing within the adult beverage industry.

I enjoy camping, fishing, snowboarding, and hiking long trails, and when I'm not working, I spend time exploring Washington, traveling, and making lasting memories with family, friends, and neighbors.

Architectural Control Committee (ACC) Candidate



Terry Niblack

I moved to Sudden Valley in 2019 with my husband of 47 years after living in 17 states due to a childhood in a military family and an academic career in plant-related sciences. I generated research and extension publications, and trained students who themselves became productive practitioners and scientists.

My responsibilities as a department Chair and Senior Associate Dean at The Ohio State University included planning and completion of several capital improvement projects. My recognitions included election as Fellow of the Society of Nematologists and a Distinguished Alumni Award. Today, I serve as Mycologist for Skagit Gourmet Mushrooms, LLC.

METHODS OF VOTING

Follow Voting Instructions on backside of the Official Ballot
CAREFULLY to ensure your vote is counted.

VOTING INSTRUCTIONS:

Mailed Ballots

Sign the backside of the provided Return Envelope where indicated.

Your vote will not count unless you sign the envelope. Your unique associated barcode is pre-printed onto the back of the Return Envelope. Do not remove or deface your name, lot and division number or your unique associated barcode. We must be able to identify your eligibility for your vote to count.

Replacement Ballots: If you need to replace your mail-in ballot, or do not receive a ballot by October 1, 2025, call UniLect's Ballot Request Call Center at 1-866-466-6455 as soon as possible. You will need to let Operators know you are with SVCA and provide further identifying information. Operators are standing by and available 24/7 throughout the balloting period. **THE DEADLINE FOR U.S. HOMEOWNERS TO REQUEST A REPLACEMENT PAPER BALLOT BY-MAIL IS 2:00 PM ON WEDNESDAY, OCTOBER 22, 2025.**

A. VOTE BY MAIL:

Vote & Mail your Ballot Early

Your mail-in ballot must be received by mail in UniLect's post office box no later than 12 PM (noon) on Friday, October 31, 2025. Mailed ballots will be returned to SVCA Annual General Meeting & Election, Inspector of Elections, PO Box 171, Pacific Palisades, CA 90272-9817.

B. VOTE BY SVCA BALLOT BOX:

SVCA Ballot Box

Drop your mail-in ballot into the SVCA Ballot Box no later than 4:30 PM on Friday, October 31, 2025. The SVCA Ballot Box is located inside the Clubhouse entrance at 4 Clubhouse Circle in Sudden Valley. **You must sign and use your return envelope to submit your ballot.**

C. ONLINE VOTING E-BALLOT:

New in 2025 the option to vote your ballot online is being offered. If selecting this method an online consent form needs to be submitted to Administration that contains online contact information for you either an email address or cell phone number to receive an e-ballot from UniLect that you can then vote and submit. In addition to your ballot, instructions on how to vote and the Voter Booklet are included in the text and/or email. **The deadline to consent to receiving an e-ballot with SVCA is 12:00 Noon on Monday, October 27, 2025.** A confirmation email will be sent to you confirming your online ballot was received. A video and additional fact sheet is in the information online regarding the 2025 AGM. The

deadline for online voting is the same for mailed ballots, 4:30 PM on Friday, October 31, 2025.

D. VOTE IN-PERSON:

You must register to vote in-person.

In-person voter registration is Saturday, November 1, 2025, from 9 AM to 12:30 PM in the Community Center located at 8 Barn View Ct in Sudden Valley. You will be issued a new ballot at registration on which to cast your vote

Cast your new ballot.

You may mark your ballot during registration and deposit it in a ballot box at the Community Center or you can wait and bring your new ballot to the AGM and vote there.

E. VOTE BY PROXY

Obtain proxy forms.

Beginning October 1, 2024, a member wishing an original SVCA proxy form may address their written, signed, hard copy request to the N&E Committee, in care of the SVCA Admin Office, 4 Clubhouse Circle, Bellingham, WA 98229. Instructions to complete the form are included with the form.

Return proxy forms.

To be valid, you must return your completed proxy directly to the SVCA office in a sealed return envelope addressed to the N&E Committee in care of the SVCA Admin Office, 4 Clubhouse Circle, Bellingham, WA 98229 no later than 4:30 PM, Thursday, October 30, 2025.

The Annual General Meeting starts at 1:00PM in the Dance Barn.

OUT-OF-STATE OR COUNTRY PROPERTY OWNERS

**Protect your vote and
ensure on-time delivery**

Vote & Mail your Ballot early*

**Ballots must be mailed by
October 15th, but delivery by
November 1st is not guaranteed**

**MAIL-IN BALLOTS
MUST BE RECEIVED NO LATER
THAN:
12:00 PM (Noon)
Friday, October 31, 2025**

OWNERS WITH MULTIPLE PROPERTIES VOTING BY MAIL

**Protect your vote and
ensure on-time delivery
Ensure ALL your Votes count!**

**Each paper ballot MUST be cast
in its original Official Return
Ballot Envelope with secrecy
envelope.**

**Each ballot must be cast
separately.**

**DO NOT place multiple ballots in
a single envelope.**

ONLINE E- BALLOTS
See information above under
Section C. for e-ballot voting
For each lot owned a separate
ballot must be voted and
MUST BE SUBMITTED NO LATER
THAN:
4:30pm (Noon) Friday
October 31, 2025.

***Out of Country Owners will need to provide postage on the return envelope.**

If you have any questions, please contact the N&E Committee Chair at
BODGibbs@suddenvalley.com or
contact the Administration Office at 360-734-6430

If you need to replace your paper ballot, or do not receive a ballot by October 1, 2025, call UniLect's Election Services Ballot Request Center toll free at 866-466-6455. Operators are available 24/7 throughout the balloting period