3.28.2024

Happy Thursday!!

The office will be closed tomorrow so I wanted to make sure that I get some information out there!

Today was our first Lunch and Learn and Bob Djupstrom had quite a turn out for his presentation on Mata Ortiz pottery. The weather could not have been any better!

As many of you know, we are in the process of shopping for insurance. NO NEED TO PANIC! We are shopping around for lower cost premium. American Family will renew us if we have an issue. The companies are asking the following questions:

* + Has the Federal Pacific electric panel inside the unit been replaced?
  + Does the unit have smoke detectors?
  + Has any of the wiring been updated?

Many of you have already responded and we want to thank you for the time you took to get back to us. We are asking our remaining owners to answer the above questions via email to [am@villaswest.org](mailto:am@villaswest.org). I am hoping to have a complete list to turn over to the insurance companies to hopefully help with the premiums. We greatly appreciate the assistance of our owners in getting this task done.

Speaking of insurance, we will have two presenters at our next Board Meeting. Marsh McLennan and American Family will be presenting information to our owners to hopefully explain the position we are in. I am asking you all to share this information with your neighbors and friends here in Villas West in case they do not receive this message.

The Association is now offering to purchase locks for trashcan lids. The cost to owners is $15 and the crew will install the locks. We have talked to our garbage supervisor, and he stated that he approves of these locks. Please sign up in the office.

This should go without saying… Please do not remove anything from another patio unless you have permission, even if they are not here. This happened recently here at Villas West, luckily the rightful owner was able to recover the missing item.

I recently had a conversation with a realtor regarding the lending issue we are having with loans on Villas. We know that WaFd is still lending, and I learned that Guaranteed Rate will also loan on Villas. In fact I was told that you can obtain a conventional loan with a lender that “portfolios” their loans. The issue with the 10% deductible is only an issue with the Federally Backed loans.

Many of you might notice that I like to share information. I was informed yesterday that there will be a “shredding” event held tomorrow. This event will be held at the Continental Mall from 9am-noon. You can bring a box filled with documents (bankers box size) and have it shredded for $5.00. This is a great opportunity to rid your self of all that old paper---30-year-old bank statement, 40 year old utility bills and all the other paper taking over your space.

I wish you all a Happy Easter and a wonderful weekend!

Dorothy