



ASOCIACION DE VECINOS FRACCIONAMIENTO PLAYA DE ORO, A.C.

(referred to as the “Association” of the “Playa de Oro HOA”)

Playa de Oro HOA

874 S. Main St. #3737 - #55

San Luis, AZ 85336

Email: PDOHOA.BOD@gmail.com

Website: <https://pdohoa.com/>

General Board of Officers Meeting

AGENDA

Date: December 20, 2025

Time: 10:00 AM Pacific Time

Location: Zoom / Owners are welcome to join us via Zoom

<https://us06web.zoom.us/j/81599152016?pwd=6c1KV1o1b15lYB7JwtrnCQbyl8cG0o.1>

BOD: Lupe Amith (President), Greg Tiwald (Vice President), Allison Thanongsinh (Secretary), Terry McCullough (Treasurer), Jeff Holden (Parliamentarian)

Alternates: none

1. Call to Order
2. Presidents Welcome
3. Treasurer’s Report
4. Architectural Committee Report
5. Past Dues Committee Report: none
6. Old Business:
 - a. Status of Compliance Document Recording
 - b. Jacuzzi Proposal
7. New Business:
 - a. Special Assessment Funds in Reserve
 - b. Community Communications
 - c. Water Meters
8. Adjourn to Confidential Session to Discuss:
 - a. Community Violations
 - b. HOA Contracts
 - c. Collections
9. Adjourn to next Board meeting: Saturday January 2026



ASOCIACION DE VECINOS FRACCIONAMIENTO PLAYA DE ORO, A.C.

(referred to as the "Association" of the "Playa de Oro HOA")

Playa de Oro HOA

874 S. Main St. #3737 - #55

San Luis, AZ 85336

Email: PDOHOA.BOD@gmail.com

Website: <https://pdohoa.com/>

General Board of Officers Meeting

MINUTES

Date: December 20, 2025

Time: 10:00 AM Pacific Time

Location: Zoom / Owners are welcome to join us via Zoom

<https://us06web.zoom.us/j/81599152016?pwd=6c1KV1o1b15lYB7JwtrnCQbyl8cG0o.1>

BOD Present: Lupe Amith (President), Greg Tiwald (Vice President), Allison Thanongsinh (Secretary), Terry McCullough (Treasurer)

Absent: Jeff Holden (Parliamentarian)

Alternates: none

1. Call to Order
2. Presidents Welcome
3. **Treasurer's Report** – Financial Review and Tax Implications

The meeting focused on financial discussions, including CFDI (Mexico's electronic invoice format) and its implications for tax deductions. Terry and Lupe reviewed financial reports, noting an overcollection of \$20,000 and underspending of another \$20,000, with security department having a positive balance despite upcoming December bonus payments. They also discussed salary limits in Mexico, with guards being paid at the maximum to stay in the lowest tax bracket and addressed issues with the computer system's inconsistent late charge application and automated messages for unpaid invoices.

Financial Status and Budget Review

Terry reported on the financial status, noting that while November collections of \$2,800 left a \$9,000 outstanding balance for 2025 dues, the overall budget showed an excess of \$21,000 due to past due payments. Security department expenses showed a healthy balance of \$31,500, though this would be reduced by approximately \$16,000 for December's guard bonuses and salary payments. The board discussed a \$500 over-expenditure on capital

improvements, and Terry clarified that an extraordinary expense item in July was related to advertising costs. Lupe will discuss with MEXTAX adding a line item offsetting an extraordinary expense related to an ambulance fund. The committee agreed to explore a clearer presentation of offsetting expenses in future financial reports.

Terry reported on collections efforts for 2025 dues, with about 20 invoices sent, and the board agreed to continue monthly follow-ups, alternating between Terry and Lupe. The board also discussed 2026 dues payments, confirming that Margarita handles the distribution of passes and tags based on received payments, with a January 31st deadline before late charges apply. The conversation ended with a reminder about upcoming 2026 assessment invoices and encouragement to use online payment methods to avoid postal delays and losses.

4. **Architectural Committee Report** – The Architectural Committee discussed ongoing property violation cases, emphasizing their focus on safety and compliance with CC&Rs while maintaining privacy. Terry and Greg highlighted the importance of following construction guidelines and noted a new housing start in the community.
5. **Past Dues Committee Report:** Awaiting report back from Deborah Wolfe on options and attorney feedback. They will be convening to discuss their plan of action in the next few months.
6. **Old Business:**
 - a. Status of Compliance Document Recording – Lupe confirmed the completion of compliance documents with the Registro Publico
 - b. **Board Pool Committee** – The board discussed repairing the jacuzzi and cool deck, with Terry presenting recommendations from the pool committee to use Waters Pools for a plaster repair with a 2-year warranty, despite HJD Construction offering a lower price. The board agreed with Terry and the pool committee's decision to proceed with Waters Pools, as the thicker plaster and warranty were deemed more valuable than HJD's offer. Greg made a motion to begin the repair process with Waters Pools, which Terry seconded, and the board approved the motion.

The board discussed pool maintenance and repairs, with Terry reporting that pool replastering and cool deck refurbishing would cost approximately \$25,000. The jacuzzi repairs could be completed by the end of January for a cost of \$4000 pending contractor availability. Greg raised concerns about dust from the jacuzzi work potentially affecting the lower pool, suggesting both pools might need to be closed during construction. The board agreed to the pool committee's recommendations including turning off the upper pool waterfall permanently and maintaining the lower pool temperature at 85 degrees Fahrenheit.

7. **New Business:**
 - a. **Special Assessment** - Regarding special assessment funds, Terry proposed splitting \$40,000 between pool repairs (\$25,000) and road maintenance (\$10,000), with \$5,000 reserved for emergencies. Greg suggested testing a new road repair method using slag and

gravel, while Lupe advocated for forming a dedicated roads committee to develop a comprehensive maintenance and improvement plan.

Road Maintenance and Repair Planning

The board discussed road maintenance issues, agreeing that filling ruts with gravel or slag was a necessary short-term solution to address complaints about deteriorating roads. We will work with Paul and Cesar to get pricing for road repairs, with Paul offering his construction expertise and Cesar confirming that dump trucks could deliver materials cheaply. Terry mentioned his experience with gravel costs, which Lupe confirmed were in line with expectations, and the group agreed to focus on main roads and problem areas at intersections.

Emergency Funds and Infrastructure Updates

The board discussed the decision to keep emergency reserve funds collected through a special assessment, as 76% of voters preferred to maintain the funds rather than allocate them for an office and bathroom facility. They addressed road maintenance concerns, including a repair near Jim Greene's house that is being monitored by Caesar due to a water company excavation.

- b. **Community Communications** – The HOA board discussed community violations, including the pergola issue which was resolved with ACC member, Jose Bueno Jr.'s inspection, and an ongoing RV parking violations at resident's property.

Website Committee - The board acknowledged two volunteers who signed up for the website committee and discussed the productive nature of community forums.

- c. **Water Meters** – completed but not Water Project. We are waiting on CESPMP to install a water pump for our campo so every property receives the same water flow.

8. Adjourn to Confidential Session to Discuss:

- a. Community Violations
- b. HOA Contracts
- c. Collections

9. Adjourn to next Board meeting: Saturday January 2026