



Solano Verde Ranch Homeowners Association

August 2008

Next Meeting

The date of our next meeting will be announced at a later date.

Board of Directors
Bill Taylor – President
Jonathan Bergman – Treasurer
Tom Godecki – Secretary
Michael Nostrant – Member-at-Large

For website access please logon to

www.solanoverde.org

FORECLOSURE OPTIONS

(from Davis-Stirling.com Newsletter)

Boards are required to collect delinquent assessments or face budget shortfalls. Because many owners are upside down in their mortgages (they owe more than the property is worth), some have stopped paying their mortgages and association dues.



To protect the membership, board must quickly file lien and foreclose on delinquent owners. To illustrate how the foreclosure process works, assume the following liens are on the property:

- 1st: Mortgage of \$600,000 on property worth \$400,000
- 2nd: Equity loan for \$10,000
- 3rd: Association's assessment lien for \$8,000
- 4th: Judgment for lien for \$15,000

Bank Foreclosure: If the 1st or 2nd lienholder forecloses ahead of the association, the association's lien will be wiped out and the \$8000 owed by the delinquent owner becomes unsecured. However, the association can still make a claim on any surplus funds resulting from the senior lienholder's sale. Usually there are none. Even though the association's position is wiped out, it can still sue the former owner and collect on the judgments by levying against the owner's bank account, recording a judgment lien against his other real property (If any), etc. If the former owner appears judgment proof, i.e., he has no assets, the board could write off the bad debt and not waste any further money on legal fees chasing uncollectable debt, especially if the owner declares bankruptcy.

Association Foreclosure: If the association is the first one to foreclose and is the successful bidder at the foreclosure sale, it takes title to the property subject to all senior liens and fees of all junior liens. This means the 4th lien for \$15,000 is wiped out because it is junior to the association's lien. However, the association takes ownership of the property subject to the \$600,000 mortgage and the \$10,000 second. If the association fails to make payments on the 1st and 2nd, both have the right to foreclose on the property but the association itself is not liable to the senior lien holders because it did not sign their promissory notes.

Outside Bidders: If an outside bidder acquires the property at the association's foreclosure sale, the association will recover its delinquent assessments and collection costs.

Right of Redemption: Regardless of who buys the property at the foreclosure sale, ownership is taken subject to a 90-day right of redemption, which allows the foreclosed owner to recover the property if he pays the delinquency and any fees and costs.

Summer Tips



Heat Stress

Your body provides warning signals of heat stress. Signs of heat exhaustion, a serious medical condition, include:

- Profuse sweating, tiredness
- Fainting, nausea, or vomiting
- Paleness, headache
- Fast, shallow breath, dizziness
- Muscle cramps, weakness
- A weak, rapid pulse

If left unchecked, heat exhaustion can progress to heat stroke, which is a very serious, life-threatening condition. Heat stroke occurs when the body cooling system fails. At this point, sweating stops and the body temperature quickly rises to over 106 degrees, Fahrenheit.

Symptoms of heat stroke include:

- Very high body temperature (over 105 degrees Fahrenheit)
- Rapid pulse
- Red, dry skin
- Confusion
- Throbbing headache
- Nausea
- Failure to sweat
- Unconsciousness
- Seizures

Who is Most at Risk?

Prolonged heat stress can be fatal to anyone. However, it poses the greatest risk to people over age 60, especially those who are frail or have medical conditions like heart disease, respiratory problems or diabetes.

Babies and young children are also vulnerable to heat stress. It is always dangerous to leave a child unattended in a car or enclosure, but this is even more risky during a heat wave. Children who communicate or display any symptoms of heat stress require immediate attention.

There are other people who run a higher than average risk of suffering from heat stress. For example, athletes, military personnel, manual laborers, farm workers, diabetics and people who are obese may become sick from overexertion.

Alcoholics and others who abuse substances are another higher risk group. Finally, anyone who is not used to high temperature and humidity may become ill during prolonged heat waves.

Pets can also suffer from heat stress. Give them plenty of clean water. Outdoor pets need a shady, cool place to get out of the hot sun. Indoors, if an air conditioner is not running, be sure that pets have enough fresh air circulating to keep them cool. For other tips on pet care during heat waves, contact your local Humane Society.

Ways to Avoid Heat Stress

Help those who need special assistance – for example, young children, people with certain disabilities, or the very elderly. In extreme heat, here are some good common sense tips to remember:

- Drink two, to five times more than the usual amount of water, (This may be supplemented with non-sugar, non-caffeine, non-alcoholic beverages.)
- Use SPF-15 or higher.
- Limit physical activity. If exertion is required, take frequent breaks. Also heed warning signs such as a pounding heart or shortness of breath, and stop to rest in a cool place.
- Wear loose fitting, lightweight clothing, and a hat that protects your face from the sun.
- Try to stay in air conditioned places. If you don't have an air conditioner, go to a public place with one. Fans and evaporative coolers may also help with cooling.
- Adopt a co-worker as a buddy if you work in a high heat environment.
- Choose cooler, early morning or evening hours for outdoor activities
- Listen to weather forecasts and cut back on unnecessary exertion on hot, humid days.
- Check in twice a day with friends or loved ones who are over 65 or at high risk for heat stress because of other factors.

Helping Heat-Related Illnesses

When a person shows signs of heat exhaustion, help them to cool off gradually. Give them non-alcoholic, low sugar, caffeine-free beverages to avoid dehydration. Other “cool down” treatments include resting in an air conditioned place, wearing less clothing and taking a cool shower.

Heat stroke is a serious illness that requires immediate emergency medical attention. **First, call “911”**. Then use any means available to start the cool-down process.

For example, move the person to a shady area, loosen clothing, and fan vigorously. If a garden hose is available, immerse the person in water. Keep cooling efforts going until emergency responders arrive.

The goal is to bring the person's body temperature down to 101-102 degrees Fahrenheit. Remember, however, the need for medical help is urgent, because heat stroke can be fatal.