SYNTHETIC QA DOCUMENT - FICTIONAL DATA - NOT FOR A REAL LOAN OR HUD SUBMISSION

WESTBRIDGE COMMUNITY MANAGEMENT

Community association services | Document desk

CONDOMINIUM QUESTIONNAIRE

Internal evidence summary - not an agency form

Project	Mesa Vista Condominiums	**Case**	SYN-FHA-PHOTO-001
Subject	300 Validation Mesa Drive, Unit 12, Sample City, CA 00000	**Phase**	Entire completed condominium project
Prepared	August 31, 2026	**Manager**	Lena Mercer (fictional)

PROJECT PROFILE

Metric	Reported value	Source note
Total declared units	24	Declaration and current roster
Owner-occupied units	16 of 24 (66.7%)	Dated occupancy roster
FHA-insured units	2 of 24 (8.3%)	Management certification
Largest single owner	2 of 24 (8.3%)	See ownership cross-check
Commercial floor area	0.0%	Residential project only

YES / NO REPRESENTATIONS

- [x] Project is physically complete
- [x] Association is owner controlled
- [ ] Manufactured housing included
- [ ] Transient or hotel-style use
- [ ] Pending project litigation
- [ ] Financial distress in past 3 years
- [x] Governing documents recorded
- [x] Separate operating and reserve accounts

WORKING NOTE

Numbers reconciled to the attached budget, aging ledger, ownership list, and policies.

REVIEW COPY

confirmed 8/31 - LM

Transmission: export from management portal | Ref. MVS-Q-083126 | revision 03

This working copy summarizes source records. It does not represent FHA, lender, unit, or project approval.

SYNTHETIC

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Mesa Vista Condominiums

Board-approved operating and reserve budget - fiscal year 2026

ADOPTED 12/18/2025

ANNUAL BUDGET

Account	Monthly	Annual	Notes
Regular assessments	$5,000.00	$60,000.00	24 equal residential units
Operating expenses	$4,250.00	$51,000.00	Utilities, grounds, insurance, management
Reserve contribution	$750.00	$9,000.00	Transferred monthly to reserve account
Net budget	$0.00	$0.00	Balanced budget

15.0% OF ANNUAL ASSESSMENTS

$9,000 reserve allocation / $60,000 assessments

CURRENT BALANCE SNAPSHOT - 08/31/2026

Operating cash $8,000 | Reserve cash $10,000

Maximum funds in custody: $18,000

ACCOUNT CONTROL CONFIRMATION

Control	Status	Evidence
Separate operating account	YES	Account ending 4412
Separate reserve account	YES	Account ending 7780
Capital expenditure reserve	YES	Board-restricted reserve account
Managing agent holds association funds	YES	Subject to management agreement controls

BOARD CERTIFICATION

The foregoing annual budget was approved by the board for the fiscal year ending December 31, 2026.

Maya Chen, President (fictional)

Theo Alvarez, Treasurer (fictional)

BOARD APPROVED

Export note: workbook tab FY26_FINAL; rounded display values; signed original retained in synthetic file.

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ASSESSMENT RECEIVABLE AGING

RUN: 090126-0744

Mesa Vista Condominiums | Through 08/31/2026 | 24 accounts reviewed

Unit	Current	31-60	61-90	90+	Status
03	$0.00	$0.00	$625.00	$0.00	Over 60 days
17	$0.00	$0.00	$0.00	$1,250.00	Over 90 days
All other 22 units	$625.00	$0.00	$0.00	$0.00	Current

UNIQUE-UNIT CROSS-CHECK

Regular assessment 60+ days: Units 03 and 17 | Special assessment 60+ days: none
Unique units in arrears: 2 of 24 = 8.3%

OWNERSHIP CONCENTRATION SCHEDULE

SYNTHETIC

Owner / entity	Units	Related party review	Aggregate
Sierra Harbor Holdings LLC (fictional)	04, 09	No affiliated owner identified	2 units
Twenty-two individual owners	One each	No relationship reported	22 units
Declared denominator	24 total	Schedule reconciled	24 units

8.3%

LARGEST OWNER / RELATED-PARTY CONCENTRATION

2 aggregated units / 24 declared units | relationship review complete

FAX HEADER: 09/01/26 07:44 FROM: WESTBRIDGE MGMT PAGE 3/5 QUALITY: FINE
Internal note: Unit 17 payment plan does not change the 60+ day aging classification.

rechecked against roster - no duplicate owners

Prepared from fictional association records for optical-recognition testing only.

ASSOCIATION INSURANCE EVIDENCE

Broker summary of fictional declarations and endorsements

EFFECTIVE 08/01/2026

NAMED INSURED Mesa Vista Condominiums

RISK LOCATION 300 Validation Mesa Drive, Sample City, CA 00000

MASTER PROPERTY	Limit / status	Evidence note
Building coverage limit	$7,200,000	All units and insurable common elements
Replacement cost estimate	$7,000,000	Replacement-cost valuation dated 07/15/2026
Property deductible	$25,000	Per occurrence
Replacement-cost coverage	YES	No coinsurance clause; not a pooled policy
Equipment breakdown / ordinance or law	INCLUDED	See endorsement schedule

GENERAL LIABILITY	Limit / status
Each occurrence limit	$1,000,000
Common areas and elements	INCLUDED
Named insured	Mesa Vista Condominiums

CRIME / FIDELITY	Limit / status
Employee dishonesty / fidelity	$25,000
Computer fraud	$25,000
Funds transfer fraud	$25,000
Managing-agent dishonest acts	INCLUDED
Self-insurance arrangement	NO

SYNTHETIC

POLICY CONTROL

Property PMM-884201 | Liability CHC-104455 | Crime JCF-250077

All companies, policy numbers, signatures, and coverage records on this page are fictional.

EVIDENCE COPY

limits match 8/1 declarations

This is an evidence summary, not a coverage opinion. Original fictional declarations control the synthetic benchmark.

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MESA VISTA CONDOMINIUMS

Special board meeting minutes and governing-document working excerpt

MEETING: 08/20/2026

1. Call to order and project status

The meeting was called to order at 6:04 p.m. Management confirmed that the entire 24-unit condominium project is physically complete, all units in scope have certificates of occupancy, and control of the association has transferred to the unit owners.

2. Physical condition and claims

No evacuation order is in effect. No critical repair, structural deficiency, safety litigation, uninsured litigation exposure, or current repair program was reported. Routine landscaping and pool-deck maintenance remain ordinary operating items and are not structural repairs.

RECORDED DECLARATION EXCERPT - WORKING COPY

Instrument: SYN-2018-000144 Recorded: June 1, 2018

Project: Mesa Vista Condominiums County: Sample County, California

Article IX contains resale, leasing, right-of-first-refusal, and transfer provisions. This selected excerpt is incomplete and does not provide a qualified conclusion regarding compliance with 24 CFR 203.41 or any applicable HUD exception.

REVIEW LIMITATION

Do not infer legal-restriction compliance from this page. Route the governing documents for qualified review. This item is intentionally expected to remain unresolved.

Motion Accept the management and physical-condition reports for the association record.

- [x] Motion carried unanimously
- [ ] Abstention
- [ ] Opposed

Maya Chen, Board President (fictional)

Leah Brooks, Secretary (fictional)

Scan note: working excerpt copied from a larger recorded instrument; page sequence intentionally incomplete.

UNQUALIFIED EXCERPT

Expected handling: project-completion and physical-condition facts may be proposed; legal-restriction compliance may not.