



The Bluffs Community Association

c/o The HOA Election Guys, Inc
27472 Portola Pkwy #205-412
Foothill Ranch, CA 92610

DO NOT DISCARD THIS PAGE

The perforated stub at the bottom will need to be signed and returned with your ballot.

In addition to this notice, this package contains the following:

1. One Official Ballot
2. One double-window envelope
3. One smaller Secret Ballot envelope
4. Candidate Statements (2 sheets)
5. Proposed Bylaw Amendment (1 page)

Please note: The candidates are solely responsible for the content in their statements, neither the Association, nor the Inspector of Elections have redacted or edited any of the content in the

PCM
Ryan Fettig
27051 Towne Centre Drive, Suite 200
Foothill Ranch, CA 92610

March 18, 2026

A Meeting of the Members will be held as follows:

Date: April 29, 2026
Time: 6:00 PM
Location: 18925 Evening Breeze Circle, Huntington Beach, CA 92648
All mailed ballots should be received by us by April 28, 2026.

Members may also hand their ballots in person to the Inspector of Elections before the meeting starts.

This Meeting of the Members is being held to vote on two measures: the election of THREE (3) directors and a Proposed Amendment to your Association's Bylaws. More information about the Bylaw Amendment is enclosed.

For the election to be held, a quorum of the membership must return a ballot, or attend the meeting. The Bluffs Community Association Bylaws define a quorum as "one-third (1/3)" of the voting power of the association, or 29 members. This quorum requirement is lowered to 20% (17 members) at a reconvened meeting.

For the Amendment to be approved, Article VIII, Section 1 of your Bylaws requires the vote or written assent of a majority of the membership, or 43 ballots must vote in favor.

If sufficient ballots are not received by the initial ballot-counting meeting or if additional participation by the membership is deemed in the best interests of the Association, the Board of Directors and Inspector of Elections reserve the right to repeatedly adjourn the ballot-counting meeting and extend the voting deadline. If a meeting is reconvened the deadline for receiving ballots will be extended as well. Please return your ballot so that we can meet quorum!

If you have any questions, please do not hesitate to contact your association's Inspector of Elections. The HOA Election Guys, Inc can be reached at (888) 380-3332 or by email at info@thehoaelectionguys.com

Detach along perforated line and place this stub in the provided window envelope.
Please make sure that the addresses are showing through the windows.

OWNER SIGN ABOVE (only one owner's signature is required) **Signature must show through window or ballot will not be counted!**

PCM
Ryan Fettig
27051 Towne Centre Drive, Suite 200
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Instructions:

- 1) Cast your vote(s) on the enclosed ballot.
- 2) Insert ballot into the smaller Secret Ballot envelope.
- 3) Insert the sealed Secret Ballot envelope into the window envelope.
- 4) Sign this stub in the left corner (**your ballot will not be counted if you do not sign this stub**)
- 5) Detach and insert this stub into the window envelope, making sure your signature and the addresses are showing through the windows.
- 6) Mail your ballot
(if not provided, make sure you apply postage!)

The Bluffs Community Association

c/o The HOA Election Guys - BluffsFILE
27472 Portola Pkwy #205-412
Foothill Ranch, CA 92610

CANDIDATE STATEMENTS
(Additional statements on reverse)

Tia Greenberg

My name is Tia Greenberg, and I have been a homeowner in our community since 2007. I was born and raised in New Jersey and moved to California in 1995 to begin my career as an associate veterinarian at an exotic animal specialty clinic. In 2000, I opened my own veterinary hospital, which was later recognized as Hospital of the Year for Design.

In addition to my professional career, I served eight years as an officer in the Army National Guard, where I gained valuable experience in leadership, organization, and teamwork.

I am also the founder of three nonprofit organizations:

- WAGS Pet Adoption in Westminster
- The Orange County Wildlife Foundation
- The Tia Greenberg Foundation for Exotic Animal Research

Currently, I serve as a council member of the Harrison's Avian Research and Conservation Collaborative.

I believe my background in business ownership, nonprofit leadership, and service makes me well qualified to serve our community. I am committed to helping our HOA move to a higher level by improving management, encouraging transparency, and supporting smart financial decisions that protect and increase our property values.

I also believe our community would benefit from fresh ideas and new perspectives. With much of the current board having served for several years, I feel this is a good time for thoughtful change and renewed energy. My goal is to work collaboratively to improve our community, reduce unnecessary costs, and ensure that decisions are made in the best interest of homeowners.

It would be an honor to serve as a Director of our Homeowners Association and to contribute positively to the future of our community.

Thank you for your consideration.

Tia Greenberg

CANDIDATE STATEMENTS
(Additional statements on reverse)

Jordan Bowman

I would like to help guide the community forward. Frontier FiOS has fiber optic cables run throughout the community. I'd like to see those enabled so we can have a choice of internet providers. I'd also like to see the community continue to modernize its design standards.

Edward Zappia

I am a 30 year lawyer, and have served on this HOA twice before. My focus for this term will be:

CORRECTING INCREASING ARCHITECTURAL ISSUES - Recent home remodels in our community have been inconsistent with the community design and look in violation of our architectural guidelines, look out of place, have taken years to complete, causing excessive noise and disruption, and been unsupervised and mismanaged. Our community look and design is already being impaired by several new non-compliant remodels. These changes have occurred without majority's owners' consent approval, are out of place, adversely impact the design, look, and valued consistency of our community, and needs to be addressed.

LANDSCAPE/FINANCIAL - Our community has recently been spending \$10s of \$1000s on unnecessary and overly elaborate landscape changes which no one notices or is likely even aware of, and done without owners' approval, but paid for by owners' dues.

REASONABLE NOISE RESTRICTIONS - A bedrock of our exclusive community is "quiet enjoyment" in our homes. Our community has absolutely NO reasonable noise restrictions, and permits loud gas-powered leaf blowers, lawn mowers, jack hammers, power washers, etc. ALL DAY EVERY DAY beginning promptly immediately at 8:00 AM. While home and lawn maintenance and repair is necessary and encouraged, we can still place reasonable day/time/noise restrictions while providing ample days/times for gardeners, carwashers, and home repair.

CANDIDATE STATEMENTS

January Lopez

I have been a resident of our wonderful Bluffs community since 2015 along with my husband and our two teenage children. I'm a practicing physician and have had the pleasure of serving on the Bluffs HOA board since 2024.

I've learned a lot over the past 2 years serving on the board and have seen many great changes. I'm proud of the new, updated color palette, which provides so many more options for homeowners to choose from in a transparent and accessible way, especially compared to our previous 20+ year old system. The social committee is re-emerging from the ashes after years and conducted an awesome holiday lighting contest community event that many enjoyed, allowing us the opportunity to get to know each other and have some fun. After a rocky start with our previous management company, we're also finally establishing some stability with our new management company, PCM, which has a great online platform to do many things: pay dues, submit tickets, even conduct polls and socialize.

Is everything perfect? Definitely not. And I've learned that making changes in this community can be extremely challenging as there are many obstacles both within and outside the community, legally, financially, politically, and otherwise. But I'll continue to do my best if I get re-elected!

Kevin Smith

I am honored to serve on The Bluffs Board and proud of what we have accomplished during our tenure. Having served two non-consecutive terms, I understand that board service is ongoing and demanding but essential to ensuring stable, effective oversight of our HOA. My wife and I have lived here for over thirteen years and truly love this community. Because of that commitment, I am eager to serve another term as a Board Director. As in the past, I will continue to make decisions guided solely by what is best for all residents.

Background qualifications

30+ years in Healthcare Administration
Current Board Chairman, Community Hospital (San Gabriel Valley)
Director, Private Charitable Foundation
Past Board Chairman, Retail Bank (San Gabriel Valley)
Licensed Real Estate Broker, California
Licensed General Contractor, California
Knights of Columbus, Warden
Past HOA President / Director (San Gabriel Valley)

Respectfully,
Kevin Smith

The Bluffs Community Association

Written Ballot
(Corporations Code section 7513, 7514)

Purpose of the Written Ballot:

Since the year 2000, elections for the Bluffs Board of Directors have been conducted on a staggered two-year cycle, with three seats elected in one year and two seats elected the following year. Although amendments to the Bylaws were adopted around the year 2000 to permit this staggered election process, documentation of those amendments cannot be located.

The current Bylaws call for a five-member Board with all Directors serving one-year terms. Under this structure, all five board positions would be subject to election each year, resulting in a lack of continuity in Board leadership.

This ballot is being provided to obtain formal written approval by the members of the Association to amend that portion of Article V, Section 3 of the Bylaws that calls for concurrent terms to provide staggered two-year terms, rather than concurrent one-year terms.

If approved, the three Directors elected at this year's annual meeting will be elected to two-year terms. The two remaining Directors will continue serving the remainder of their current terms and will be up for election at next year's annual meeting. At that time, those two seats will be elected to two-year terms. Thereafter, the Board will maintain staggered two-year terms, with either two or three Director seats up for election each year.

Number of Approvals Needed to Approve Bylaw Amendment:

Article VIII, Section 1 of the Bylaws requires the vote or written assent of a majority of the Members.

Proposed Amendment:

Article V, Section 3 of the Bylaws that currently reads as follows shall be amended:

Until (i) the holding of the first meeting of the Members referred to in Article IV of these Bylaws entitled "Meeting of Members" or (ii) the earlier resignation from the board, the Board shall consist of those directors named in the Articles. All directors shall be elected by secret written ballot at each annual meeting of Members, but if any such annual meeting is not held, or if the directors are not elected thereat, the directors may be elected at any special meeting of Members held for that purpose. All directors shall hold office until their respective successors are elected.

That portion of Article V, Section 3 of the Bylaws shall be amended to read as follows:

The Directors shall hold staggered terms. At annual meetings, either two or three Directors shall be elected to fill a two-year term based on the number of terms that are expiring. Directors shall be elected by secret written ballot at each annual meeting of Members, but if any such annual meeting is not held, or if the directors are not elected thereat, the directors may be elected at any special meeting of Members held for that purpose. Unless vacated sooner, each Director shall hold office until the Director's term expires, and a successor is elected.