

**Baja Finisterra Condominium Association**

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

Deven Hussar
Seabreeze Management
26840 Aliso Viejo Parkway Suite 100
Aliso Viejo, CA 92656

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. Two sheets of candidate statements

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 statements enclosed in this election package.

September 11, 2026

A Meeting of the Members will be held as follows:

Date: October 13, 2026 (All mailed ballots must be received by us by October 12, 2026)
Time: 6:00 PM
Location: via zoom.com (Zoom info will be posted at: www.TheHOAElectionGuys.com/bajafinisterra)

If you do not have the ability to access zoom, the following physical location will be available with a device to access the zoom meeting: **The HOA Election Guys – 22521 Avenida Empresa, Ste 120, Rancho Santa Margarita, CA 92688**

This Meeting of the Members is being held to vote on the election of THREE directors. A vote on IRS Revenue Ruling 70-604 will also take place to address potential excess funds and reduce tax liabilities.

For the election to be held, a quorum of the membership must return a ballot, or attend the meeting.

The Baja Finisterra Condominium Association bylaws define a quorum as “51%” of the voting power of the association, or 61 members. This quorum requirement is lowered to 20% (24 members) at a reconvened meeting. If quorum is not reached at any meeting, the members in attendance at the meeting may vote to either (a) reconvene the meeting to a later date, or (b) close the meeting without reconvening, meaning no election will take place (this is done via a voice vote of the homeowners present at the meeting). 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!**

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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!)

Candidacy Statement Paula Snyder

For 26 years, I have had the privilege of serving on the Baja Finisterra Board, standing with our community through periods of extraordinary challenge and change. Throughout that time, I have seen how steady, experienced leadership protects homeowners, preserves our homes and shared assets, and keeps our association financially secure when the stakes are highest.

During the banking collapse, when bankruptcies and foreclosures swept through Baja, I worked to help keep our association stable and protected. When massive interior leaks created serious financial risk, I helped secure a bank loan, an essential step that prevented Baja Finisterra from entering bankruptcy. When the community shut down due to COVID-19 in March 2020, I immediately suspended all nonessential services because I did not know whether Baja homeowners would be able to continue paying their monthly assessments, or whether the association would be able to meet its obligations to vendors. These were difficult moments, but they were also defining ones, our community needed leadership, I was prepared, responsive, and focused on protecting homeowners.

My commitment remains grounded in **fiscal responsibility, protection of our homes and assets**, and **avoidance of self-inflicted lawsuits** that drain resources and weaken the association. Every decision we make should strengthen Baja Finisterra, not expose it to unnecessary financial or legal risk. That requires diligence, transparency, accountability, and the willingness to identify problems early, including failures in oversight, processes, and procedures—before they become costly crises.

Serving on this Board is **not an 8–5, Monday-through-Friday job**. It demands responsiveness, sound judgment, and genuine dedication to the wellbeing of our homeowners. Residents deserve Board members who understand the complexity of association governance, ask the right questions, follow through, and make decisions that protect both the community and individual homeowners. A board member must know civil codes, Davis-Sterling and our own governing CC&Rs.

I have demonstrated that commitment for more than two decades, and I continue to bring the same level of care, experience, and resolve to the role. I am running to help ensure Baja Finisterra remains financially strong, legally protected, accountable, and well managed—today and for the years ahead.

Thank you for your vote,

Paula



A Note from The Inspector of Elections:

After the nomination period closed, we received a nomination from the member below. As this nomination came in after the nomination period had closed, we are not able to print their name on the ballot. You can vote for this member by writing their name on the ballot, and casting vote(s) as you would for any of the other candidates. Please note that this member, or any other write-in candidates, would need to be nominated from the floor of the meeting to be elected to the board.

Mahdi (Matt) Kargar

See reverse for his statement

MATT KARGAR

Candidate for Baja Finisterra Board of Directors

Dear Baja Finisterra Homeowners,

My name is **Matt Kargar**, and I am running for the Baja Finisterra Board of Directors because, after living in our community, I believe there are opportunities to improve how our community is managed, particularly in the areas of maintenance, construction oversight, cost control, and efficiency.

I hold a **Master's degree in Mechanical Engineering** and have more than **20 years of experience in engineering, project management, and construction management**. Throughout my career, I have managed more than **50 industrial and infrastructure projects**, with budgets ranging from approximately **\$20,000 to \$100 million**.

My professional experience involves managing contractors, reviewing project scopes and proposals, overseeing construction and maintenance activities, controlling costs and schedules, and ensuring projects are completed efficiently, on time, and within budget.

I believe this experience can bring valuable technical and project-management knowledge to our Board. If elected, my priorities will be to:

- Ensure maintenance and construction work is properly planned, competitively evaluated, and completed to high standards.
- Carefully review contractor proposals, project scopes, schedules, and costs before homeowners' funds are committed.
- Identify opportunities for cost savings without compromising quality or necessary maintenance.
- Reduce unnecessary expenses and improve the efficiency of HOA operations.
- Promote greater transparency and accountability in Board decisions and the use of HOA funds.

My goal is simple: **protect homeowners' interests, use our HOA funds responsibly, and help maintain and improve the quality and value of our community**.

I would be honored to serve on the Baja Finisterra Board of Directors, and I respectfully ask for your **vote and support in the upcoming election**.

Thank you,

Matt Kargar

Project & Construction Management Professional