



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

Erica Healey
Platinum Management Group
65 Enterprise, Suite 460
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. Three double-sided pages 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 14, 2026

A Meeting of the Members will be held as follows:

Date: October 14, 2026
Time: 4:30 PM
Location: Platinum Management Group - 65 Enterprise, Suite 460, Aliso Viejo, CA 92656

Ballots may be mailed in or submitted to the Inspector of Elections at the meeting. ALL ballots must be received prior to the start of the Membership Meeting, at which time the polls will close.

This Meeting of the Members is being held to vote on the election of THREE (3) directors and ONE (1) delegate to the Lake Mission Viejo Association (LMVA).

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

The Finisterra Condominiums Association, Inc. bylaws define a quorum as "51%" of the voting power of the association, or 110 members. This quorum requirement is lowered to 20% (43 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!**

Erica Healey
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Aliso Viejo, CA 92656

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

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!)

(Additional statements on reverse)

Dear Neighbors,

My name is Derone Colbert, and I am seeking re-election to our Homeowners Association Board. I have been a proud member of our community for over 12 years and have served on the HOA Board since 2022 in various capacities, including Vice President, Secretary, Treasurer, and Member-at-Large.

I retired from the military after 25 years of service and later worked as a federal investigator. Throughout my military career, I gained extensive leadership experience managing people, resources, and complex responsibilities. These experiences shaped my commitment to integrity, accountability, responsible decision-making, and treating others with respect.



During my time on the Board, I have been proud to be part of decisions that have improved our Association's financial position. Our Board hired a new management company that has helped us become better stewards of HOA funds. From 2023 to 2025, our annual expenses decreased by more than \$220,000, and our reserve balance increased by approximately \$466,000.

Keeping HOA dues as low as responsibly possible remains one of my highest priorities. I have voted against dues increases in the past and believe homeowners should not be asked to pay more than necessary. If re-elected, I will continue to carefully review our budget and expenses and support only the minimum dues increases necessary to maintain our community and financial stability.

I remain committed to listening to residents, protecting our property values, and ensuring our HOA funds are managed wisely.

It has been an honor to serve our community since 2022. I respectfully ask for your support and your vote.

Thank you for your consideration!

Sincerely,

Derone Colbert

(Additional statements on reverse)

Nancy Goitia

Hello! I have enjoyed owning and living at Finisterra on the Lake for 7 years. Having been President and Treasurer at a small, self-managed association in San Clemente, I am not only familiar with the responsibilities of a board, but also the details of management and working with various contractors. I know and appreciate the time and effort that the board puts into keeping our complex beautiful, well maintained, and updated, all while striving to maintain a reasonable budget in these challenging times.

I am retired as a writer and designer from a marketing firm and keep busy using some of my skills in that capacity for volunteer organizations. On daily walks around the complex I notice maintenance issues and can contribute upkeep or safety suggestions to protect our property values. In addition, my schedule allows me to attend daytime meetings without inconvenience.

Thank you for your consideration.

Nancy Goitia

Frank Nin

I have been on the board for approximately a total of 14 years. My intention in serving on the board is to help our community thrive aesthetically, financially and through a strong commitment to safety. I have served on the Board as President, Vice President, and Treasurer I have gained invaluable experience by being part in overseeing and managing the following major projects in this community:

- * Full exterior community renovation
- * Pavement resurfacing throughout the entire community
- * Repiping of the entire 214 units in the community
- * The hiring of two new management companies
- * Volunteered as the lead in the architectural committee investigating HOA permitted construction
- * All wood replacement and painting of the entire community
- * Private community park research and presentations

I am honored and privileged to serve you and gain your confidence for the next two years. I will make certain that all homeowners voices are heard. Thank you for consideration.

Linda Reed

No statement was provided by this candidate.

(Additional statements on reverse)

Nabel Khogyani

Dear Neighbors,

My name is Nabel Khogyani, and I am excited to announce my candidacy for our Association's Board of Directors.

My wife, Megan, and I chose to make this community our home because we believe it is a wonderful place to raise our daughters, Shayla and Alanna.

We look forward to watching our girls grow up here, building lifelong friendships with our neighbors, and one day growing old in this community ourselves. Our family's future is here, and because of that, I am committed to helping ensure our neighborhood continues to thrive for generations to come.

Professionally, I have spent my career building strong business relationships, solving complex challenges, and making thoughtful, strategic decisions.

I have had the opportunity to serve in both buying and executive sales leadership roles, giving me experience evaluating proposals, negotiating agreements, managing budgets, and balancing the interests of multiple stakeholders.

Today, as Vice President of Sales for a national consumer products company, I work daily with some of the world's largest retailers, billion-dollar brands, and Fortune 500 companies.

These experiences have taught me the importance of transparency, accountability, financial responsibility, and finding solutions that create long-term value for everyone involved.

In addition, I am a licensed real estate agent and own and manage multiple residential properties throughout South Orange County.

That experience has reinforced the importance of protecting property values, planning for the future, and maintaining communities that residents are proud to call home.

If elected, my priorities will be to:

- * Protect and enhance our property values through responsible financial stewardship and long-term planning.
- * Foster transparent, respectful communication between the Board, management, and homeowners.
- * Ensure vendors and contractors are held accountable for delivering quality service and value.
- * Plan proactively for future maintenance and reserve funding to help avoid unnecessary financial burdens on homeowners.
- * Listen carefully to residents and make balanced, informed decisions that serve the best interests of our entire community.

I believe effective leadership begins with listening.

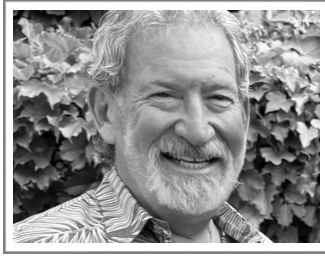
My commitment is to approach every decision with integrity, common sense, and a long-term perspective. I am not seeking this role simply because I have experience—I am seeking it because this is the community where my family is building our future.

I want to help ensure it remains a safe, beautiful, financially strong, and welcoming place for all of us to enjoy for many years to come.

I would be honored to earn your trust and your vote.

Thank you for your consideration,
Nabel Khogyani

(Additional statements on reverse)



RON NATHAN

Candidate for the Board of Directors

Hello neighbors, my name is Ron Nathan. I've been a resident of Finisterra on the Lake for 13 years and care deeply about maintaining the quality, safety, and harmony of our neighborhood. You may have seen me walking with my lovely wife Belén, and our 2 dogs Belle & Cooper, or riding my Harley. I've been attending Board meetings since we've moved here, and I'm running for the Board because I want to contribute positively and help ensure our community remains a great place to live.

Experience

My background includes owning my own business, Nathan Financial Services. I'm a Financial Professional for 45 years helping people design comprehensive strategies for their overall wealth, investments, and retirement goals. I have worked with Landscape & Architectural Committees for about 20 years, helping manage 800 homes in Anaheim Hills and volunteering here in Finisterra. In my younger years, I was fortunate enough to have worked in the motion picture industry's Special Effects Department; on films like Star Wars, Battlestar Galactica, Star Trek, and Caddyshack. These experiences have prepared me to understand budget, manage the association's finances, deal with disputes, discuss and carry out ideas, and listen to the members.

Priorities

- Improve communication and transparency
- Support responsible & ethical budgeting and financial management
- Strengthen community engagement and trust
- Maintain shared spaces and protect property values

Commitment

I am committed to being accessible, listening to varied viewpoints, and making informed decisions that reflect the best interests of the entire community. My goal is to work harmoniously with other Board members and volunteers as well as the Management Team, and help the Board operate transparently and respectfully.

Values

I believe in accountability, transparency, and thoughtful stewardship of shared resources. My goal is to help ensure our neighborhood remains a well-managed, welcoming place for every homeowner.

Thank you for your consideration, and I would be honored to earn your vote.

Respectfully,

Ron Nathan

(Additional statements on reverse)

Najib Saadeh

Dear Homeowners,

I am pleased to submit my candidacy for a position on the Board of Directors of the Finisterra Condominiums Association.

As President of Pyramid Group International, I bring over two decades of experience in environmental engineering, project management, and strategic consulting. My professional background is centered on helping public agencies and private organizations manage complex programs, balance competing priorities, and make sound, forward-looking decisions, skills that directly translate to effective HOA leadership.

Throughout my career, I have managed multi-faceted projects with significant budgets, ensuring that resources are allocated efficiently while maintaining a strong focus on accountability and transparency. I am experienced in reviewing contracts, overseeing consultants and vendors, and implementing cost-effective solutions that protect both short-term financial stability and long-term asset value.

My approach combines both short-term responsiveness and long-term strategic planning. I understand the importance of addressing immediate operational needs, such as maintenance, safety, and resident concerns, while also planning for capital improvements, reserve funding, and the sustained enhancement of our community.

Key strengths I would bring to the Board include:

1. **Project Management:** Proven ability to oversee complex initiatives from planning through execution, ensuring they are delivered on time and within budget.
2. **Budget Oversight:** Strong financial acumen with experience managing and optimizing budgets, identifying efficiencies, and ensuring responsible fiscal stewardship.
3. **Strategic Planning:** Ability to develop and implement both short- and long-term strategies that align with community goals and preserve property values.
4. **Contract & Vendor Management:** Skilled in negotiating and managing contracts to ensure quality service and value for the Association.
5. **Communication & Leadership:** Clear, professional communication style and a collaborative approach to decision-making that values input from homeowners.

Above all, I am committed to serving the best interests of the Association and its members. My goal is to help maintain and enhance the quality, financial health, and long-term value of our community, while ensuring that decisions are made thoughtfully, transparently, and with accountability.

Thank you for your consideration. I would be honored to serve and contribute to the continued success of Finisterra.

Sincerely,
Najib Saadeh

(Additional statements on reverse)

KAREN VAILLANCOURT

CANDIDATE FOR BOARD OF DIRECTORS



Dear Neighbors,

My name is Karen Vaillancourt, and I am asking for your vote for the HOA Board.

I have been a proud resident of our community for 16 years and have a strong commitment to preserving and improving the neighborhood we all call home.

Throughout my 32-year career in supply chain, I have developed skills in budgeting, contract management, negotiation, problem-solving, and making thoughtful, fiscally responsible decisions.

I am running for the HOA Board because I believe in transparency, open communication, and serving the best interests of our community. I want to help ensure that homeowners are well informed, their voices are heard, and decisions are made with fairness, accountability, and the long-term well-being of our neighborhood in mind.

If elected, I will work collaboratively with fellow board members, listen to residents' concerns, and do my best to make decisions that benefit our entire community.

Thank you for your consideration and your vote.

Sincerely,

Karen Vaillancourt