

**RAMS HIL COMMUNITY HOMEOWNERS ASSOCIATION
NOTICE TO HOMEOWNERS**

November 30, 2007

Dear Homeowner:

The Association's fiscal year will end December 31, 2007. The information contained herein is being provided to each homeowner pursuant to California Civil Code. Please review this information and keep it with your other important papers.

The Board of Directors has spent the last couple of months working on next year's budget. During this process, the Board took into consideration the month-to-month operations of the Association and the strength of the Associations reserve funds for future expenditures. **After careful consideration, the Board has voted to increase next year's assessments \$5 per month. Effective January 1, 2008 the dues will increase to \$135 per lot per month. Additionally, the Board does not anticipate the need for a special assessment in the coming year.**

Owner's should expect to receive their new payment coupons by mid December.

Included in this package are the following:

1. The 2008 operating budget and delinquency policy.
2. A statement as to whether the Board of Directors anticipates a levy of one or more special assessments to cover the cost of repair, replacement or restoration of any major component or provide adequate reserves thereof. (Included above)
3. A copy of the Association's insurance policy declaration page and summary page where available. Owners should contact their own personal insurance agent with this information to make sure they are adequately covered for any event that may occur in this Association.
4. A summary of the Alternative Dispute Resolution law*.

The Associations Reserve Study Summary and Reserve Disclosure Statement which are normally sent with this package of information have not yet been completed. As such they shall be sent to you under separate cover as soon as they have been completed.

California Civil Code stipulates that each owner has the right to have copies of the minutes of meetings of the Board of Directors. Upon written request, minutes are available for pick up at the management company office between the hours of 9:00 a.m. and 4:00 p.m., Monday through Friday. Minutes of meetings are available approximately 30 days after each meeting.

*Section 1354 of the California Civil Code stipulates that parties of the Association in disagreement must submit their dispute to a form of alternative dispute resolution such as mediation or arbitration before any legal action can be filed against the other party. For a copy of the complete resolution civil code please contact the Board of Directors or Management Company.

All questions regarding this information or any other Association matter should be directed to the property management company or your Board of Directors.

RAMS HILL COMMUNITY ASSOCIATION
2008 BUDGET
December Year End

| Acct # | INCOME | Total Units | Unit Dues | Inc. per Unit | Monthly | 2008 Budget |
|--------|---------------------------------|-------------|-----------|---------------|--------------|---------------|
| 4100 | Association Dues | 416 | \$ 135.00 | \$ 135.00 | \$ 56,160.00 | \$ 673,920.00 |
| 4140 | Legal Reimbursement | | | \$ - | \$ - | \$ - |
| 4200 | Entrance Maintenance | | | \$ 10.26 | \$ 4,270.00 | \$ 51,240.00 |
| 4300 | Late Fees | | | \$ - | \$ - | \$ - |
| 4400 | HO Tree trimming income | | | \$ - | \$ - | \$ - |
| 4500 | Interest | | | \$ 2.00 | \$ 833.33 | \$ 10,000.00 |
| 4550 | Refuse collection fees | | | \$ 9.62 | \$ 4,000.00 | \$ 48,000.00 |
| 4600 | Miscellaneous | | | \$ - | \$ - | \$ - |
| | TOTAL INCOME: | | | \$ 156.88 | \$ 65,263.33 | \$ 783,160.00 |
| | EXPENSES: | | | Cost per Unit | Monthly | Annual |
| | ADMINISTRATIVE EXPENSES: | | | | | |
| 5105 | Office Expenses | | | \$ 1.00 | \$ 416.67 | \$ 5,000.00 |
| 5110 | Audit/Tax returns | | | \$ 0.15 | \$ 63.00 | \$ 756.00 |
| 5112 | Reserve Study - update | | | \$ 0.24 | \$ 100.00 | \$ 1,200.00 |
| 5120 | Insurance Premium | | | \$ 3.81 | \$ 1,583.33 | \$ 19,000.00 |
| 5130 | Federal Taxes | | | \$ 0.60 | \$ 250.00 | \$ 3,000.00 |
| 5135 | State Taxes | | | \$ 0.16 | \$ 66.67 | \$ 800.00 |
| 5140 | Legal | | | \$ 2.00 | \$ 833.33 | \$ 10,000.00 |
| 5145 | Consulting | | | \$ - | \$ - | \$ - |
| 5150 | Management/Accounting Fee | | | \$ 13.63 | \$ 5,670.08 | \$ 68,040.96 |
| 5180 | Bad Debt | | | \$ - | \$ - | \$ - |
| | MAINTENANCE EXPENSES: | | | | | |
| 5320 | Pest Control | | | \$ 0.12 | \$ 50.00 | \$ 600.00 |
| 5350 | Landscape Maintenance | | | \$ 52.26 | \$ 21,740.00 | \$ 260,880.00 |
| 5360 | Landscape Supplies | | | \$ 1.30 | \$ 541.67 | \$ 6,500.00 |
| 5370 | Janitorial Services | | | \$ 0.36 | \$ 150.00 | \$ 1,800.00 |
| 5400 | Gate Repairs | | | \$ - | \$ - | \$ - |
| 5410 | Waterfall Maintenance | | | \$ - | \$ - | \$ - |
| 5430 | Tree Trimming | | | \$ 4.41 | \$ 1,833.33 | \$ 22,000.00 |
| 5480 | Plumbing Repairs | | | \$ 0.10 | \$ 41.67 | \$ 500.00 |
| 5510 | Maintenance & Repairs | | | \$ 0.10 | \$ 41.67 | \$ 500.00 |
| 5520 | Common Area Supplies | | | \$ 0.15 | \$ 62.50 | \$ 750.00 |
| 5550 | Electrical Repairs | | | \$ 0.15 | \$ 62.50 | \$ 750.00 |
| | | | | \$ - | | |
| | OPERATIONAL | | | \$ - | | |
| 5030 | Payroll | | | \$ 19.81 | \$ 8,240.00 | \$ 98,880.00 |
| 5050 | Payroll Taxes | | | \$ 2.67 | \$ 1,109.50 | \$ 13,314.00 |
| 5070 | Office Lease | | | \$ 1.92 | \$ 800.00 | \$ 9,600.00 |
| | | | | \$ - | | |
| | UTILITIES: | | | \$ - | | |
| 5910 | Electrical | | | \$ 1.20 | \$ 500.00 | \$ 6,000.00 |
| 5915 | Telephone | | | \$ 0.54 | \$ 225.00 | \$ 2,700.00 |
| 5920 | Water | | | \$ 14.02 | \$ 5,833.33 | \$ 70,000.00 |
| 5925 | Refuse removal | | | \$ 10.92 | \$ 4,541.67 | \$ 54,500.00 |

| | | | | | | |
|------|------------------------|--|--|-----------|--------------|---------------|
| | TOTAL EXPENSES: | | | \$ 131.62 | \$ 54,755.91 | \$ 657,070.96 |
| 6000 | Allocation to Reserves | | | \$ 23.26 | \$ 9,674.09 | \$ 116,089.04 |
| 6500 | Reserve interest | | | \$ 2.00 | \$ 833.33 | \$ 10,000.00 |
| | | | | | | |
| | TOTAL | | | \$ 156.88 | \$ 65,263.33 | \$ 783,160.00 |

DELINQUENCY POLICY for RAMS HILL COMMUNITY MASTER HOMEOWNERS ASSOCIATION

Timely payment of regular and special assessments is of critical importance to the Association. A member's failure to pay monthly assessments when due creates a cash-flow problem for the Association and causes those owners who make timely payment of their assessments to bear a disproportionate share of the community's financial obligations. Therefore, the Board of Directors has enacted the following policies and procedures concerning collection of delinquent assessment accounts:

Assessment Due Date: All regular assessments shall be due and payable on the first day of each month. Special assessments shall be due and payable on the due date specified in the notice imposing the assessment. Regular and special assessments shall be delinquent if not paid within fifteen (15) days after they become due.

Late Fees: If any installment payment of a regular assessment, or payment of a special assessment, is not made within fifteen (15) days after it has become due, a late payment charge of \$10.00 shall be imposed, and the Association shall be entitled to recover any reasonable collection costs, including attorney fees, that the Association then incurs in its efforts to collect the delinquent sums.

Interest Charges: If an assessment payment is delinquent for more than thirty (30) days, interest may be imposed on all sums due, including the delinquent assessment, collection costs, and late charges, at an annual percentage rate of twelve percent (12%).

Lien policy: Prior to filing a lien for delinquent assessments, the Association or its agent shall send a warning letter, via certified mail, to the unit owner when the account is more than sixty (60) days past due. If the delinquent account is not paid current within thirty (30) days, the Association or its agent may cause to be recorded in the County Recorder's Office a Notice of Delinquent Assessment (assessment lien) concerning all sums that are then delinquent, including the delinquent assessment, late charges, costs, and reasonable attorney fees. Recording this notice creates a lien, which is subject to foreclosure, against the delinquent owner's property.

Enforcement of Lien: If the delinquent account is not paid current within thirty (30) days of the filing of the lien, the Association may enforce the lien in any manner permitted by law, including but not limited to foreclosure or lawsuit for money damages.

Foreclosure Costs: If a lawsuit or foreclosure procedure is initiated by the Association to recover assessments, the Association is entitled, by law and by the Declaration of Restrictions, to recover not only the amount in default, plus late charges, but also reasonable costs of collection, including trustee fees, title company charges, and attorney fees.

Reasonable Costs of Collection: The Association is entitled to collect all of the following as reasonable costs of collection: interest, late charges, collection expenses, administration fees, attorney's fees, reimbursement assessments or any other amounts due to the Association.

Application of Payments: Payments received on delinquent assessments will be applied to the owner's account as follows: payments shall be applied first to the principal delinquent balance. Only after the principle is paid in full shall any payments be applied to interest, late charges, collection expenses, administration fees, attorneys' fees, reimbursement assessments, or any other amount due to the Association which results in continued delinquencies.

Release of Lien: As soon as a delinquent owner has paid in full all delinquent assessments and charges, including attorney fees, the attorney will prepare a Release of Lien which will be recorded in the County Recorder's Office of the county in which the lien was recorded within twenty-one (21) days of payment.

No Waiver: Failure of the Association to strictly enforce this policy is not a waiver of its right to collect delinquent sums.

Note: All costs for the referenced actions are the responsibility of the homeowner. These costs are subject to change without notice and therefore are not noted in this policy.

There is a \$25.00 fee for all NSF or returned checks.

ACORD CERTIFICATE OF LIABILITY INSURANCE

OP ID AM
RAMSH-3

DATE (MM/DD/YYYY)
12/28/06

PRODUCER
LaBarre/Oksnee Insurance
Agency, Inc.
85 Argonaut Suite 110
Aliso Viejo CA 92656
Phone: 949-588-0711 Fax: 949-588-1275

INSURED

Rams Hill Community Assn.
Professional HOA Consultants
8181 Mission Gorge Road, Ste.E
San Diego CA 92120

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW

| INSURERS AFFORDING COVERAGE | NAIC # |
|---|--------|
| INSURER A: Philadelphia Indemnity Ins. Co | |
| INSURER B: Great American Insurance Co. | |
| INSURER C: | |
| INSURER D: | |
| INSURER E: | |

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR ADD'L LTR INSRD | TYPE OF INSURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YY) | POLICY EXPIRATION DATE (MM/DD/YY) | LIMITS | |
|----------------------|---|---------------|----------------------------------|-----------------------------------|---|------------------|
| A X | GENERAL LIABILITY | PHPK205419 | 01/01/07 | 01/01/08 | EACH OCCURRENCE | \$ \$1,000,000 |
| | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ |
| B | <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR | EPP5669697-03 | 01/01/07 | 01/01/08 | MED EXP (Any one person) | \$ \$5,000 |
| | <input checked="" type="checkbox"/> D&O Liability | | | | PERSONAL & ADV INJURY | \$ \$1,000,000 |
| | <input checked="" type="checkbox"/> \$2,000,000 | | | | GENERAL AGGREGATE | \$ \$2,000,000 |
| | GEN'L AGGREGATE LIMIT APPLIES PER: | | | | PRODUCTS - COMP/OP AGG | \$ \$2,000,000 |
| | <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC | | | | FIRE LEGL | \$100,000 |
| A | AUTOMOBILE LIABILITY | PHPK205419 | 01/01/07 | 01/01/08 | COMBINED SINGLE LIMIT (Ea accident) | \$ \$1,000,000 |
| | <input type="checkbox"/> ANY AUTO | | | | BODILY INJURY (Per person) | \$ |
| A | <input type="checkbox"/> ALL OWNED AUTOS | PHPK205419 | 01/01/07 | 01/01/08 | BODILY INJURY (Per accident) | \$ |
| | <input type="checkbox"/> SCHEDULED AUTOS | | | | PROPERTY DAMAGE (Per accident) | \$ |
| | <input checked="" type="checkbox"/> HIRED AUTOS | | | | AUTO ONLY - EA ACCIDENT | \$ |
| | <input type="checkbox"/> NON-OWNED AUTOS | | | | OTHER THAN AUTO ONLY: EA ACC | \$ |
| | | | | | AGG | \$ |
| | GARAGE LIABILITY | | | | EACH OCCURRENCE | \$ \$8,000,000 |
| | <input type="checkbox"/> ANY AUTO | | | | AGGREGATE | \$ \$8,000,000 |
| A | EXCESS/UMBRELLA LIABILITY | PHUB075523 | 01/01/07 | 01/01/08 | | \$ |
| | <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE | | | | | \$ |
| | <input type="checkbox"/> DEDUCTIBLE | | | | | \$ |
| | <input checked="" type="checkbox"/> RETENTION \$10,000 | | | | | \$ |
| | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY | | | | WC STATU-TORY LIMITS | OTH-ER |
| | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? | | | | E.L. EACH ACCIDENT | \$ |
| | If yes, describe under SPECIAL PROVISIONS below | | | | E.L. DISEASE - EA EMPLOYEE | \$ |
| | OTHER | | | | E.L. DISEASE - POLICY LIMIT | \$ |
| A | PROPERTY | PHPK205419 | 01/01/07 | 01/01/08 | \$1000 DED | \$100,000 |
| A | FIDELITY BOND | PHPK205419 | 01/01/07 | 01/01/08 | \$2500 DED | \$225,000 |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Coverage is for Association Common Area. Management Company is Additionally Insured on the General Liability, Directors & Officers Liability and Fidelity Bond.

CERTIFICATE HOLDER

PROFFES

Professional HOA Consultants
8181 Mission Gorge Rd. Ste. E
San Diego CA 92120

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE
S. Curt LaBarre

3152 Am. Insur.



INSURANCE GROUP
580 WALNUT STREET, CINCINNATI, OHIO 45202

**Declarations for
Non-Profit Organization
Executive Protection and
Employment Practices Liability
Insurance Policy**

Insurance is afforded by the company indicated below: (Each a capital stock corporation)

- X• Great American Insurance Company • Agricultural Insurance Company
- American National Fire Insurance Company • Other _____

Policy Number: EPP5669697-03 Policy Form Number: D 9100

Item 1. Name of Organization: **Rams Hill Community Association**

Mailing Address: **c/o Professional HOA
8181 Mission Gorge Rd Ste E**

City, State, Zip Code: **San Diego, CA 92120**

Item 2. Policy Period: From 1/1/2007 To 1/1/2008
(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Organization as stated in Item 1)

Item 3. Limit of Liability: **\$2,000,000** Aggregate Limit of Liability for Each Policy Year

Item 4. Retention: **\$1,000** Each Claim

Item 5. Premium: **\$3,279.00**

Item 6. Endorsements Attached:
Non-Profit Organization Executive Protection and Employment Practices Liability Insurance Policy D 9100 (12/99)
Property Managers Endorsement D 9718 (01/97)
Elite Coverage Amendments D 9718.012 (01/97)
Punitive Damage Endorsement D 9713-2 (01/97)
Terrorism Coverage Endorsement D 9876 (12/02)
Terrorism Coverage Premium Disclosure D 9800-1 (02/03)
General Limitation of Coverage Endorsement D 9500 1-2 (01/97)
Subsidence of Land Endorsement D 9714 (01/97)

Item 7. Notices: All notices required to be given to the Insurer under this Policy shall be addressed to:
*Great American Insurance Companies
Executive Liability Division
P.O. Box 66943
Chicago, Illinois 60666*

Item 8. Initial Coverage Date: 1/1/2004

These Declarations along with the completed and signed Proposal Form and Non-Profit Organization Executive Protection and Employment Practices Liability Insurance Policy, shall constitute the contract between the Insureds and the Insurer.

NOT REQUIRED
(Authorized Representative)

NOT REQUIRED
(Countersignature Date)

D 9102 (3/97)

**STATE
COMPENSATION
INSURANCE
FUND**

| | | |
|--|---------------|---------------------------|
| HOME OFFICE | SAN FRANCISCO | ANNUAL RATING ENDORSEMENT |
| IT IS AGREED THAT THE CLASSIFICATIONS AND RATES PER \$100 OF REMUNERATION APPEARING IN THE CONTINUOUS POLICY ISSUED TO THIS EMPLOYER ARE AMENDED AS SHOWN BELOW. | | |

HERE ARE YOUR NEW RATES FOR THE PERIOD INDICATED. IF YOUR NAME OR ADDRESS SHOULD BE CORRECTED OR IF INSURANCE IS NOT NEEDED FOR NEXT YEAR, PLEASE TELL US.

IMPORTANT THIS IS NOT A BILL
SEND NO MONEY UNLESS STATEMENT IS ENCLOSED

CONTINUOUS POLICY 1780784-07

THE RATING PERIOD BEGINS AND ENDS AT 12:01AM
PACIFIC STANDARD TIME

RATING PERIOD 3-31-07 TO 3-31-08

RAMS HILL COMMUNITY ASSOCIATION
8181 MISSION GORGE RD STE E
SAN DIEGO, CALIF 92120

| | |
|---------------------------|-------------|
| DEPOSIT PREMIUM | \$758.00 |
| MINIMUM PREMIUM | \$650.00 |
| PREMIUM ADJUSTMENT PERIOD | SEMI-ANNUAL |
| | R SD |

NAME OF EMPLOYER- RAMS HILL COMMUNITY ASSOCIATION
(A NON-PROFIT CORP.)

CODE NO. PRINCIPAL WORK AND RATES EFFECTIVE FROM 03-31-07 TO 03-31-08

| | | PREMIUM BASIS | BASE RATE | INTERIM BILLING RATE* |
|----------|-------------------------|------------------|--------------|-----------------------------|
| _ 9066-1 | HOMEOWNERS ASSOCIATIONS | 0 | 8.09 | 8.09 |

*****BUREAU NOTE INFORMATION*****

FEIN 330668247

TOTAL ESTIMATED ANNUAL PREMIUM \$650

Alternative Dispute Resolution Summary

Request for Resolution

Prior to the filing of litigation for the purpose of obtaining a court order to enforce or interpret the governing documents, whether initiated by an individual owner or the homeowners Association, it is required that the parties endeavor to submit their dispute to a form of Alternative Dispute Resolution such as mediation or arbitration.

Any party wishing to initiate this process must do so by serving on the other party to the dispute a Request for Resolution, which includes the following information:

1. A complete description of the dispute between the parties;
2. A request for alternative dispute resolution; and
3. A notice that the party receiving the Request for Resolution is required to respond thereto within 30 days of receipt or it will be deemed rejected.

The Request for Resolution can be delivered via certified mail or personally served by any individual over 18 years of age who is not a party to the dispute. If Alternative Dispute Resolution is accepted by the party upon whom the request is served, the process is required to be completed within 90 days of receipt, unless both parties agree in writing to extend the time. The costs of the process are to be borne by the parties.

Filing Litigation

In the event the other party to the dispute responds that they are not willing to participate in Alternative Dispute Resolution ("ADR") or fails to respond within the 30 days period, litigation may be initiated. Besides filing the complaint, which initiates the lawsuit, the plaintiff must also file a certificate stating that they have complied with the requirements of ADR outlined above. The failure to file a certificate is a basis for immediate dismissal of the lawsuit.

Exceptions

The new law does provide certain exceptions to this procedure. In other words, there are circumstances where the Request for Resolution does not need to be made prior to filing a lawsuit. The following is a summary of those situations:

1. At the time of filing the lawsuit there are 120 days or less left to the expiration of the statute of limitations.
2. The action is for collection of homeowner association assessments.
3. The lawsuit, in addition to seeking enforcement of the governing documents, is also seeking damages in excess of \$5,000.
4. The circumstances require an immediate emergency court order such as a temporary restraining order.
5. A determination by the court that dismissal of the action for failure to comply with the Request for Resolution procedure would result in substantial prejudice to one of the parties.

Failure of any member of the Association to comply with the prefiling requirements of Section 1354 of the Civil Code may result in the loss of your rights to sue the Association or another member of the Association regarding enforcement of the governing documents.

Section 552

1. In the case of a request for records, the agency shall, to the extent practicable, make a determination of the applicability of any exemption from disclosure under the Act. If the agency determines that an exemption applies, it shall so indicate in its response.

2. Any records withheld in whole or in part shall be so indicated on the copies of the records released to the requester, with a brief explanation of the exemption.

3. In the case of a request for records, the agency shall, to the extent practicable, make a determination of the applicability of any exemption from disclosure under the Act. If the agency determines that an exemption applies, it shall so indicate in its response.

4. The Freedom of Information Act shall apply to all records held by an agency, whether or not such records are in the possession, custody, or control of the agency.

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