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May 1, 2019

Via Email Only - catherine.laster@vmsinc.org

Catherine Laster, Executive Assistant
Village Management Services
Post Office Box 2220
24351 El Toro Road
Laguna Woods, CA 92654-2220

Re: **Benjamin Alvarez, et al. v. Golden Rain Foundation**
Case No.: 30-2018-01010288
Orange County Superior Court
Wrongful Death

To Whom It May Concern:

We are attorneys for Golden Rain Foundation of Laguna Woods in the matter of Benjamin Alvarez, et al. vs. Golden Rain Foundation of Laguna Woods; Third Laguna Hills Mutual, United Laguna Woods Mutual, et al., and as such, continually advise our client of developments in this matter. We have received a request for our legal opinion as to this lawsuit and its effect on real property within the Laguna Woods Village community. This case involves an allegation that the plaintiff's decedent died while working within the community.

This case has been accepted by the insurance company for Golden Rain Foundation of Laguna Woods, and we have been advised as to the insurance coverage applicable to this incident and it appears that the coverage is sufficient for any claimed losses in this litigation. This lawsuit should not affect a homeowner's ability to transfer title. Further, a typical uninvolved homeowner will not be affected by this lawsuit.

Since we report directly to our clients and all of those conversations and our opinions are attorney-client privileged information, we cannot give you a more detailed analysis of this file without revealing attorney-client privileged information. However, it is very unlikely that any individual home's property value would be affected by this lawsuit because there is adequate insurance to address this lawsuit.

Golden Rain Foundation of Laguna Woods maintains insurance for such legal matters, and while the result of these legal matters cannot be predicted with certainty, it is extraordinarily unlikely that the final outcome of such matters will have a material

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adverse effect on any of these entity's financial statements. If the matter is resolved in favor of the plaintiff, the associations have sufficient assets to cover the loss.

Please do not contact this office regarding this matter as we are unable to discuss this lawsuit with anyone except our client.

Very truly yours,

PYKA · LENHARDT · SCHNAIDER · DAWKINS



Krista Dawkins

KD:mf