

4 o'clock

### **Welcome to the HOA Database**

Here you will be able to post your opinions regarding HOA's you live in or formerly have lived in. You can have general discussions with others on the Database: Discuss what is going on in the news regarding HOAs, suggest solutions for those who have concerns about their HOA, direct contributors to local legal services, discuss the future of HOAs.

- 1) To post a NEW TOPIC, first go to your STATE.
- 2) Then click on your CITY or the closest matched city where your HOA is located.
- 3) Once in your city's forum page, then click POST A NEW TOPIC.
- 4) You do not have to REGISTER to post on the HOA Database, although it is encouraged if are going to be a frequent visitor.
- 5) Type in your SUBJECT. An example of the subject would be your HOA's name.
- 6) Type in the RANDOMIZED CONFIRMATION CODE exactly how it appears in the image.
- 7) Then type out your TOPIC.
- 8) After you are done. Click SUBMIT.

YOUR TOPIC HAS NOW BEEN POSTED.

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Here is a little contest for you. I have recorded throughout the city. Can you tell which of these homes are in a HOA and which are not? Is it true that HOA homes are better than non-HOA homes? Did you know that the taxation on a non-HOA home is the same as that on a HOA home? Do you really know the difference between a HOA home and a non-HOA home?

So the truth is, you can't tell which is a HOA home and which is a non-HOA home. They are all the same. Yes, there are some homes that aren't the best or the cleanest, but they are in both HOAs and non-HOAs. Living in a HOA provides the HOA the ability to go after you, hand and foot, for the slightest infraction--even though they look exactly the same.

Become familiar with the legal action cases in your area. Review the documents I provide throughout the book. See if they may help you fight what you're dealing with.

Another document is a civil litigation and financial expectation response to a case. This will be very helpful for those of you over the age of 62.

Taking a look at the next document you realize that it is necessary to order CC&R and Bylaw documents from your HOA. In reality, you may not even get a response.

Take a look at some of the billboards that have been placed all over the country. Some of them are warnings. Humorous cartoons are popping up on the internet. But, the truth is, more and more people are taking action against Home Owners Associations in the form of billboards, cartoons and anti-HOA websites.