



1. EXHIBIT C Travis Law Firm

August 6, 2025

Re: Amendments to Declaration for Tara Condominium Association

Dear Owner:

The Board of Directors for your community, the Tara Condominium Association (“Association”), requested our office provide this letter explaining the proposed amendments to the Declaration of Restrictions, Establishment of Board of Management and Lien Rights (“Declaration”).

Due to significant changes in the insurance marketplace over the past 12 months, the Association’s blanket or master insurance policy carrier has raised the Association’s insurance premiums. The Association received two proposals for a master insurance policy in the amounts of \$86,000 and \$94,000. The Association paid \$53,000 for a master insurance policy in 2024-2025. Therefore, the Association is asking for your vote to amend the Declaration to provide definitions of what constitutes the Common Elements and the Residential Units. Then, based on these definitions, the proposed amendments to the Declaration will no longer require the Association to provide property and liability insurance on the Residential Units. The Association will still insure the Common Elements as specified in A.R.S. §33-1253(A). The Association’s Board proposes these amendments to lower the total cost that Owners will pay for insurance. While Owners may pay more for their own insurance coverage on their Units, the Association will not need to increase the Owners’ monthly assessment to pay for the rapidly increasing master insurance policy.

For Unit Owners to obtain property insurance coverage for the entire Unit, inside and out, and the Association to not provide such master insurance coverage for the Units, the Association’s Declaration must be amended. To that end, the Association encloses a written consent form for each Owner to cast his/her vote on the proposed amendments. To amend the Declaration, at least 67% of the Owners must consent to the proposed amendments.

The Association’s Board seeks your consent to these amendments. The Association has a master insurance policy currently in place at an annual cost of \$86,000. This policy will remain in place if the Owners do not approve these proposed amendments.

Finally, you should speak with your individual insurance agent to discuss the coverage on your Unit.

Sincerely,

/s/ Chandler W. Travis

Chandler W. Travis

TravisLawAz.com

Homeowner Insurance Agents

talking points to discuss with your Insurance agent

Residential Unit Owners need to obtain property insurance on their Residential Unit and the improvements and betterments installed in their Residential Unit

You should ask for replacement value not cash value

Make sure aluminum wiring is OK

The roofs were replaced in our community in 2017 with 50 yr warranty asphalt shingles. We have T11 siding on our units. Units on 111th Ave and Silverbell have some brick veneer.

Bundling multiple policies such as home and auto can reduce the premiums.

List of insurance agents that will write homeowner policies for our community"

American Family - Andrew Montoya - 602-201-2551 (broker)

State Farm - John Dietz - 623-933-8271

Travelers Insurance - (I do not have an agent name) - 623-583-7999

Geico - (no agent) - 800-207-7847

State Farm - Bill Romney III - 623-875-3000

State Farm - Michele Fanelli - 623-584-8648