

TEL: 714.835.9011
FAX: 714.667.7806
www.PLSDLAW.com

LAW OFFICES OF
PYKA · LENHARDT
SCHNAIDER · DAWKINS
A LIMITED LIABILITY PARTNERSHIP

IN REPLY REFER TO:
1600
kdawkins@plsdlaw.com
dlenhardt@plsdlaw.com

14701 MYFORD ROAD, SUITE B2 • TUSTIN, CALIFORNIA 92780

October 10, 2024

Via Email Only - catherine.laster@vmsinc.org

Catherine Laster, Executive Assistant
Village Management Services
P.O. Box 2220
24351 El Toro Road
Laguna Woods, CA 92654-2220

Re: Beckhart, et al. v Golden Rain Foundation of Laguna Woods et al.
Court Case No. 30-2023-01323047-CU-PO-CJC
Orange County Superior Court
Trip and Fall

To Whom It May Concern:

We are attorneys for Third Laguna Hills Mutual in the matter of Jerra Lynne Beckhart, et al. v. Golden Rain Foundation of Laguna Woods, 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, while walking in the association's common area walkway, tripped and fell due to alleged uneven pavement.

This case has been accepted by the insurance company for Third Laguna Hills Mutual, 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.

Catherine Laster, Executive Assistant

October 10, 2024

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Third Laguna Hills Mutual 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 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

A handwritten signature in black ink that reads "Krista Dawkins". The signature is written in a cursive, flowing style.

David P. Lenhardt

Krista Dawkins

KD:ms

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