

TEL: 714. 835.9011  
FAX: 714.667.7806  
www.PLSDLAW.com

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**PYKA · LENHARDT**  
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IN REPLY REFER TO:  
1600  
[kdawkins@plsdlaw.com](mailto:kdawkins@plsdlaw.com)  
[dlenhardt@plsdlaw.com](mailto:dlenhardt@plsdlaw.com)

14701 MYFORD ROAD, SUITE B2 • TUSTIN, CALIFORNIA 92780

October 10, 2024

*Via Email Only - [catherine.laster@ymsinc.org](mailto:catherine.laster@ymsinc.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 United Laguna Woods 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 United Laguna Woods 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

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unlikely that any individual home's property value would be affected by this lawsuit because there is adequate insurance to address this lawsuit.

United Laguna Woods 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, appearing to read "Krista Dawkins". The signature is fluid and cursive, with the first name "Krista" and last name "Dawkins" clearly distinguishable.

**David P. Lenhardt**

**Krista Dawkins**

KD:ms

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