

November 14, 2022

Over the last year or two, I have heard countless stories about bad experiences with paying Bancomer annual trust fees. In some cases, Vecinos have been charged unexplained late fees, told they still owe for years they have paid receipts and in many cases, had their accounts turned over to a collection company called "Nester". In my own case, my account was turned over to the collection company, even though I provided receipts back to 2005. My situation has been going on since January of 2021. The only response I get from Bancomer and Nester is "we are still researching your account". They would not send me the link to pay my annual fee for 2021 and 2022. Soon 2023 fees will be due. Your Vecinos Board is interested in how many Vecinos, like me, are in trust fee limbo. If we make a group effort on the part of everyone involved, maybe we can get an answer. If you would like to join our effort, please respond to this email with the name(s) on your trust, M/L numbers and your Bancomer trust number. I am sure many Vecinos in Bancomer limbo have felt helpless trying to get a resolution on their own, except paying for past years that were previously paid. If we make a group effort on the part of everyone involved, maybe we can get an answer, a settlement process or at least a decision-making contact's name.

We have been encouraging our members who have not completed the bank trust process to stop procrastinating. Your fideicomiso (bank trust) is comparable to a title deed at your county recorder's office back in your home state. Without a fideicomiso, you do not legally own your property. <u>Here's a link</u> to a flyer with "tried & true" fideicomiso agents who can guide you through the process. If you are not sure if you have a fideicomiso, you probably don't. The easiest way to find out is by looking at your annual property tax bill (predial). If you are not listed as the owner, your property remains in the seller's name.

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	ESTADO DE CUENTA DE PREDIO				
Impresión: INERTET INTERNET INTERNET		02/02/2022 10:21:45 A.M		FOL	IO 4159 our name ould be here
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PARTICIPE: UBICACIÓN: NOTIFICACIÓN:	PROMOTORA TURISTICA PLAYA ESCONDIDA CALLE SIN NOMBRE L5 M24 CALLE SIN NOMBRE BAHIA LA CHOYA PUERTO PEÑASCO SONORA				
CONCEPTO	ADEUD	O RECARGOS	DESCUENTOS	ADICIONALES	SUBTOTAL
AP-2022	\$30.00	\$0.00	\$0.00	\$0.00	\$30.00
DAP 2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DAP 2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DAP 2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DAP 2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DAP 2016	\$648.0		\$0.00	\$0.00	\$648.00
DAP 2017	\$648.0	0 \$0.00	\$0.00	\$0.00	\$648.00

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We have been made aware of an ongoing investigation initiated by the State of Arizona. This investigation is concerning ownership of a piece of Sandy Beach front property between Sonoran Sun and Esmeralda. Recently, the State of Sonora's attorney general has opened a parallel investigation. Your Vecinos Board wants you to be aware of this investigation, but we have no opinion on the veracity of the allegations.

\$696.00

\$720.00

\$744.00

\$780.00

\$804.00

Link to State of Arizona Investigation

DAP 2018

DAP 2019

DAP 2020

DAP 2021

DAP_2022

Link to an Article in a Mexican newspaper

\$696.00

\$720.00

\$744.00

\$780.00

\$804.00

Each Holiday Season in Cholla Bay, Mexico, residents raise money for the Mexican children and families who live and work in the community. The Annual Cholla Children's Christmas Party will be held on December 10 th this year and we are asking for donations to help make the party a happy and joyful event. The Celebration begins with La Posada* followed by the singing of Christmas Carols. Santa arrives and each child from infant to thirteen years of age has their picture taken with him and receives a gift from Santa's helpers. Each child will then enter the "Gift Shop" to pick out a present for their mother. The party ends with piñatas* for each age group and all the mothers.

Following the party, volunteers deliver a Christmas cash "bonus" to the families living in Cholla.

*The word posada means inn or lodging, and traditionally posadas are a celebration of the Christmas story and commemorate the Virgin Mary and St. Joseph's search for a place to stay where Jesus could be born.

*The traditional piñata is shaped like a seven-pointed star, each point representing one of the seven deadly sins. Hitting the piñata until it breaks symbolizes the fight against evil, and the sweets and fruits represent the goods obtained by preferring good over evil.

Please consider donating to the Cholla Children's Christmas Party with your check or preferably cash gift. Make your checks payable to the CBSC with the words "Cholla Children's Christmas Party" in the memo. Mail your check to Enedina Otañez at 1232 Glorioso Drive • Rio Rico AZ 85648 or give your cash donation to Kathy Barnard (kbarr822@gmail.com) or Nancy Schmidli (nschmidli645@gmail.com).

The next Vecinos Board meeting is scheduled on Sunday, December 11 at 9:00AM. All Board meetings are held at the Community Clubhouse. We encourage all Association members to attend. Once again we are using a procedure to allow members input during the meeting, rather than after adjournment. We ask that you fill out a card with your input on any subject on the agenda prior to the meeting. You may ask to address the Board or just have your written question or comment read when your subject of interest is being discussed. Please come a little early to fill out a card if you would like to give your input during the meeting.