



70030135215734755

GOBIERNO DEL ESTADO LIBRE Y SOBERANO DE QUINTANA ROO  
22 DE ENERO No. 1, CENTRO, C.P. 77000,  
ENTRE JUÁREZ Y HÉROES, CHETUMAL, OTHÓN P. BLANCO,  
QUINTANA ROO, MÉXICO  
RFC: GEL741008GY9

FOLIO FISCAL: 2E6C6CDD-B657-B1D2-BA4F-CBC5590B1E46  
No. DE SERIE DEL CSD DEL EMISOR: 0000100000202771790  
No. SERIE CERTIFICADO SAT: 0000100000202771790  
FECHA Y HORA DE EMISIÓN: 2015-05-27 13:13:47  
FECHA Y HORA DE CERTIFICACIÓN: 2015-05-27 13:08:42  
TIPO DE CFDI: FACTURA  
SERIE Y FOLIO: CA-414097



REGIMEN FISCAL: PERSONA MORAL CON FINES NO LUCRATIVOS

CONTRIBUYENTE / PROPIETARIO EL CANTIL 20 AV. NORTE #401, ENTRE JUAREZ Y 2 NORTE, , C.P. 77600 COZUMEL, QUINTANA ROO, MEXICO, RFC: XAXX010101000	LUGAR DE EXPEDICIÓN CHETUMAL, QUINTANA ROO
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INFORMACIÓN ADICIONAL			
MUNICIPIO: COZUMEL	RECEPTOR:	No. OPERACIÓN: 01030141409713	
FECHA PAGO: 2015-05-27	MODALIDAD: RECAUDADORA	No. CONFIRMACIÓN:	

CANTIDAD	UNIDAD DE MEDIDA	CONCEPTO	PRECIO UNITARIO	IMPORTE
1	NO APLICA	010258 1. Analisis y calificacion de documentos que contengan actos inscribibles Período pago Principal Actualización Recargos Multa 20150526-20150526 \$4,438.00 \$0.00 \$0.00 \$0.00	\$ 4,438.00	\$ 4,438.00
1	NO APLICA	010266 10. Fojas del documento incluyendo anexos (cantidad de fojas) Período pago Principal Actualización Recargos Multa 20150526-20150526 \$700.00 \$0.00 \$0.00 \$0.00	\$ 700.00	\$ 700.00
1	NO APLICA	010205 12. Expedición de escrituras publicas Período pago Principal Actualización Recargos Multa 20150526-20150526 \$550.00 \$0.00 \$0.00 \$0.00	\$ 550.00	\$ 550.00

IMPORTE CON LETRA: CINCO MIL SEISCIENTOS OCHENTA Y OCHO PESOS (00/100) M.N.	TOTAL:	\$ 5,688.00
FORMA DE PAGO: PAGO EN UNA SOLA EXHIBICIÓN		
MÉTODO DE PAGO: NO IDENTIFICADO		

OBSERVACIONES	DATOS GENERALES DEL COBRO
Delegación Cozumel Pago Referenciado: 70030135215734755 Número Escritura:	Declaracion: NORMAL

SELLO DIGITAL DEL EMISOR  
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CADENA ORIGINAL DEL COMPLEMENTO CERTIFICACIÓN DIGITAL DEL SAT  
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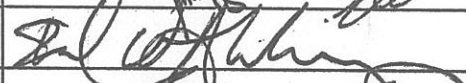
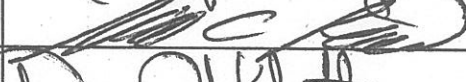

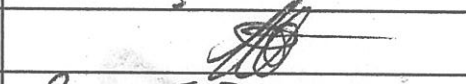
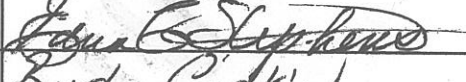
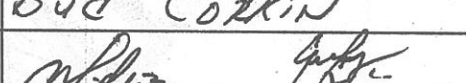


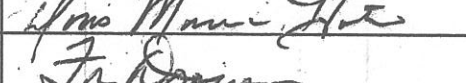
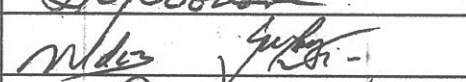


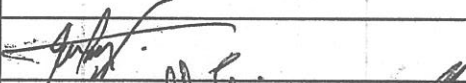
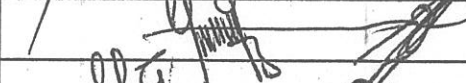
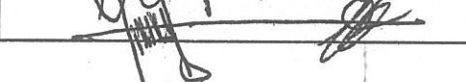



**SIN TEXTO**



# Assembly of El Cantil Condominiums Nov 11, 2014

## Roll Call and Sign in Sheet

	Owner of Record	Proxy Named	Signature	VOTING %	Owner/ not titled
LA-S	El Cantil Sa de Cv	Sandra Dominguez		2.20%	Ramon Villeneuve/ not titled
LB-S	David Ahrendsen	1		1.61%	
LC-S	Sid Stolper	2		2.41%	
3A-S	Dan Kliethermes	3		2.23%	
3B-S	Chris Sutton			1.68%	
3C-S	El Cantil Sa de Cv	Alan Dannerman		2.32%	Peter Pooles/Bobby Freeman /
4A-S	Manana LLC	4		2.18%	4.88
4B-S	Bud Corkin	5		1.74%	
4C-S	Gary Gomala	Saby Melendez Chan		2.33%	
5A-S	El Cantil Sa de Cv	Sandra Dominguez		2.18%	Jack Musser
5B-S	Jaime Olmo <i>Norma Pacheco</i>	6		1.74%	
5C-S	Doris Holter	7		2.34%	
6A-S	Frank <i>DOONAN</i> <del>Dunan</del>	8		2.19%	
6B-S	Greg Hanson	Saby Melendez Chan		1.70%	
6C-S	John Weissert	9		2.37%	
7A-S	William Mencarow			2.26%	
7B-S	Gordon Swanson			1.74%	
7C-S	Gustavo Vidolsola	Saby Melendez Chan		2.33%	
PHA-S	El Cantil Sa de Cv	Sandra Dominguez		3.03%	Joseph Clotti
PHB-S	El Cantil Sa de Cv	Sandra Dominguez		1.13%	Joseph Clotti





**SIN TEXTO**



PHC-S	El Cantil Sa de Cv	Alan Dannerman		2.95%
LA-N	Bill Bryan			1.53%
LB-N	Mark Kay			1.18%
LC-N	Jaime Olmo			1.21%
LD-N	El Cantil Sa de Cv	Alan Dannerman		1.89%
2A-N	Robert Schoenthaler			2.34%
2B-N	Jerry Jacobs			1.80%
2C-N	El Cantil Sa de Cv	Sandra Dominguez		1.96%
3A-N	Arnie Purisch			2.34%
3B-N	Gordon Swanson			1.80%
3C-N	George Baczynski			1.96%
4A-N	El Cantil Sa de Cv	Alan Dannerman		2.34%
4B-N	Earl Smith	Saby Melendez Chan		1.80%
4C-N	Kandy Stahl			1.96%
5A-N	<del>Wilke Brill</del> Jean Brill			2.34%
5B-N	Ramon Villeneuve			1.80%
5C-N	<del>Sid Stolper</del> Robert BALGENORTH			1.96%
6A-N	Richard Trepeta			2.34%
6B-N	<del>Trish Kieckhafer</del> TOM			1.80%
6C-N	El Cantil Sa de Cv	Alan Dannerman		1.96%
7A-N	El Cantil Sa de Cv	Sandra Dominguez		1.66%
7B-N	Robert Bonesco			1.12%
7C-N	El Cantil Sa de Cv	Alan Dannerman		1.26%



Peter Markuski/not titled  
 Mary Schoenthaler

Peter Markuski/not titled

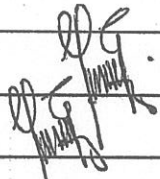
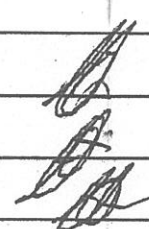
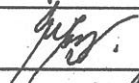
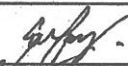


Alberto Villeneuve/not titled





**SIN TEXTO**



7D-N	El Cantil Sa de Cv	Sandra Dominguez		1.97%
PHA	El Cantil Sa de Cv	Sandra Dominguez		2.34%
PHB-N	El Cantil Sa de Cv	Alan Dannerman		1.80%
PHC-N	MikeJanssen	Saby Melendez Chan		2.01%
9A	El Cantil Sa de Cv	Saby Melendez Chan		3.85%
9B	El Cantil Sa de Cv	Saby Melendez Chan		3.02%
				100.00%

Gonzalez/not titled

Witnessed:	Name	Signature	Date
Secretary			
Vote Counter #1			
Vote Counter #1			



1298

1821



SIN TEXTO






**ASAMBLEA GENERAL DE CONDÓMINOS DEL CONDOMINIO TIPO RESIDENCIAL DENOMINADO  
"EL CANTIL", UNIDAD PRIVATIVA UNO. - EL CANTIL TORRE SUR y UNIDAD PRIVATIVA DOS. EL  
CANTIL TORRE NORTE  
NOVIEMBRE, 2014**



De conformidad con las disposiciones de los Artículos 2038, 2039, 2044 Fracción XII y demás aplicables del Código Civil para el Estado de Quintana Roo, así como el Artículo 30, Fracción II de la Ley de Propiedad en Régimen de Condominio, el Condominio Tipo Residencial conocido como "EL CANTIL" (UNIDAD PRIVATIVA UNO, EL CANTIL TORRE SUR y UNIDAD PRIVATIVA DOS, EL CANTIL TORRE NORTE), la empresa administradora del Condominio, "EL CANTIL HOA", A.C., convocan formalmente la presencia de todos los Condóminos a la Asamblea General de Condóminos que tendrá verificativo en **PRIMERA CONVOCATORIA** el día **10 de NOVIEMBRE DEL AÑO 2014** a las **9:00 a.m.** En caso de no reunirse suficiente quórum, a través de este conducto también se hace la **SEGUNDA CONVOCATORIA** para el día **10 de NOVIEMBRE** a las **12:00 horas**; y, de ser necesaria, la **TERCERA CONVOCATORIA** verificándose a el día **11 de NOVIEMBRE** a las **10:00 a.m.** La Asamblea se reunirá en la UNIDAD LDN, edificio El Cantil, Torre Norte sobre Avenida Rafael E. Melgar entre calles quince y diecisiete en la Isla de Cozumel, Quintana Roo y donde se desahogará el siguiente Orden del Día:

1. – Designación del Presidente de la Asamblea
2. – Designación de dos Escrutadores
3. – Lista de asistencia, verificación de poderes y, según corresponda, la declaración de que existe el suficiente quórum para llevar a cabo la Asamblea.
4. – Lectura y Ratificación de las Minutas de la Asamblea de Noviembre 2013
5. – Discusión y voto para permitir que las votaciones de los Condóminos en todas las mociones se realicen a través de papeletas para así aportar evidencia de la votación.
6. – Presentación, discusión y aprobación del Presupuesto de Gastos del Condominio de Septiembre 1º, 2013 a Agosto 31, 2014.
7. – Presentación, discusión y aprobación del Presupuesto de Gastos del Condominio para el periodo Septiembre 1º, 2014 a Agosto 31, 2015.
8. – Elección/ratificación/remoción de la empresa administradora.
9. – Discusión y voto de aceptación de la propuesta de Grupo Contable Integral, tal como se presenta en el paquete de información, para ser la empresa contable oficial de El Cantil HOA, A.C.
10. – Nominaciones de los asistentes que deseen servir en el Comité de Vigilancia; votación y notificación de resultados. Miembros iniciarán sus funciones al finalizar esta Asamblea.
11. – Asuntos Generales
12. – Designación del Delegado Especial que se encargará de protocolizar el Acta de Asamblea y obtener la inscripción correspondiente ante el Registro Público de la Propiedad y del Comercio del Estado .
13. – Redacción, discusión y lectura de la Minuta correspondiente.
14. – Clausura

El Administrador

  
ALAN CRAIG DANNERMAN  
PRESIDENTE DEL CONSEJO DE ADMINISTRACIÓN  
"EL CANTIL HOA", A.C.

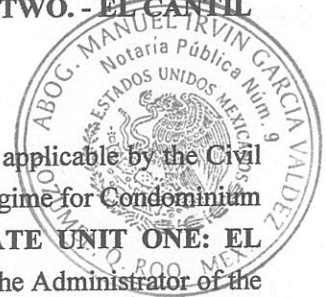


COZUMEL, Q. ROO., MEXICO  
NOVIEMBRE 1914

**SIN TEXTO**




**GENERAL CO-OWNERS' ASSEMBLY OF THE RESIDENTIAL TYPE CONDOMINIUM KNOWN AS "EL CANTIL" . PRIVATE UNIT ONE. - EL CANTIL SOUTH TOWER and PRIVATE UNIT TWO. - EL CANTIL NORTH TOWER  
NOVEMBER 2014**



In accordance with the provisions set-forth by Articles 2038, 2039, 2044 Section XII and others applicable by the Civil Code in force for the State of Quintana Roo, as well as Article 30, Section II of the Law on the Regime for Condominium Ownership Regime, the Residential Type Condominium known as "EL CANTIL" (PRIVATE UNIT ONE: EL CANTIL SOUTH TOWER and PRIVATE UNIT TWO: EL CANTIL NORTH TOWER), the Administrator of the Condominium, the association known as "EL CANTIL HOA", A.C., formally Calls all Co-Owners' attendance to the General Co-Owners Assembly to be held on **FIRST CALL** on the **NOVEMBER 10<sup>th</sup>, 2014 at 9:00 a.m.** If not enough quorum meets, the **SECOND CALL** is as well herein made for **NOVEMBER 10 at 12:00 noon**; and, if required, the **THIRD CALL** will take place on **NOVEMBER 11 at 10:00 a.m.** The Assembly will meet at UNIT LDN, El Cantil Building, North Tower, on Avenue Rafael E. Melgar between streets fifteen and seventeen in the Island of Cozumel, Quintana Roo, where the following Order of Business will be addressed:

1. – Appointment of Assembly Chairperson
2. – Appointment of two vote tellers
3. – Attendance list, verification of powers of attorney and, as applicable, declaration that the necessary quorum to hold the meeting is in attendance in order to call the Assembly to order
4. – Reading and Ratification of the Minutes of the November 2013 Assembly
5. – Discussion and vote to allow Voting by Members on all Motions to be done on paper ballots to provide proof of the tally
6. – Presentation, discussion and approval of the Condominium expense budget of the September 1, 2013 to August 31, 2014 term
7. – Presentation, discussion and approval of the Condominium expense budget for the September 1, 2014 to August 31, 2015 term
8. – Election/endorsement/removal of Administration Company
9. – Discussion and vote to accept Grupo Contable Integral's bid, as presented in the information packet, to be the official accounting company for El Cantil HOA, A.C.
10. – Nominations from the floor of persons wishing to serve on the Vigilance Committee, vote and notification of the results; New members will begin their duties at the conclusion of this meeting
11. – General Business
12. – Designation of the Special Agent who will cause formal record of the Assembly Minutes and who will obtain the respective record thereof before the State Property and Commerce Public Register of Deeds.
13. – Drafting, discussion, reading and approval of the respective Minutes.
14. – Adjournment

The Administrator

  
ALAN CRAIG DANNERMAN  
CHAIRMAN OF THE BOARD  
OF "EL CANTIL HOA", A.C.



NOTARÍA PÚBLICA  
COAHUILA DE ZARAGOZA

**SIN TEXTO**





## EL CANTIL HOA AC GENERAL ACCOUNT

Proposal Budget 2014-15

INCOMES	10% increase		10% increase		10% increase		10% increase		12% INCREASE	
	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	TOTAL	TOTAL
	1st		2nd		3th		4th			
SOUTH	\$35,990.40		\$35,990.40		\$35,990.40		\$35,990.40		\$143,961.60	\$143,961.60
NORTH	\$44,141.65		\$44,141.65		\$44,141.65		\$44,141.65		\$176,566.60	\$176,566.60
WATER BILL	\$7,500.00		\$7,500.00		\$7,500.00		\$7,500.00		\$30,000.00	\$30,000.00
12% INCREASE										\$38,463.38
	\$80,132.05	\$80,132.05	\$80,132.05	\$80,132.05	\$80,132.05	\$80,132.05	\$80,132.05	\$80,132.05	\$350,528.20	\$388,991.58

EXPENSES	QUARTER								TOTAL	TOTAL
	1st		2nd		3th		4th			
<u>MANTENIMIENTO</u>										
GENERATOR R AND M , NORMAL, NEED TECH FROM MEXICO CITY FOR MAJOR		\$500.00		\$500.00		\$500.00		\$500.00	\$2,000.00	\$2,000.00
Elevator Maintenance	\$4,500.00	\$4,750.00	\$4,500.00	\$4,750.00	\$4,500.00	\$4,750.00	\$4,500.00	\$4,750.00	\$19,000.00	\$18,000.00
Fumigation	\$1,761.00	\$1,750.00	\$1,761.00	\$1,750.00	\$1,761.00	\$1,750.00	\$1,761.00	\$1,750.00	\$7,000.00	\$7,000.00
LP Gas	\$727.10	\$1,200.00	\$6,605.16	\$7,100.00	\$4,688.50	\$5,300.00	\$374.05	\$425.00	\$14,025.00	\$14,025.00
maintenance other expense		\$15,000.00		\$15,000.00		\$15,000.00		\$15,000.00	\$60,000.00	\$60,000.00
<u>PREVENTIVE AND NORMAL</u>										
<u>AREAS VERDES</u>										
Garden Maintenance	\$638.25	\$745.00	\$666.00	\$745.00	\$622.60	\$745.00	\$696.27	\$745.00	\$2,980.00	\$2,980.00
<u>ALBERCA</u>										
Pool chemicals	\$462.00	\$250.00	\$246.42	\$150.00		\$150.00	\$2,710.62	\$150.00	\$700.00	\$700.00
Soap Liquid and Supplies	\$84.00	\$95.00	\$94.10	\$100.00	\$44.00	\$95.00	\$124.00	\$95.00	\$385.00	\$385.00
Black Plastic Bag for garbage	\$111.20	\$135.00	\$144.20	\$135.00	\$161.20	\$145.00	\$164.00	\$135.00	\$550.00	\$550.00
Toilet paper and paper towels for the half guest bathroom	\$105.00	\$105.00	\$125.00	\$125.00	\$93.35	\$93.35	\$160.00	\$160.00	\$483.35	\$483.35
<u>ADMINISTRATION EXPENSE</u>										
ADMINISTRATOR	\$6,450.00	\$6,450.00	\$6,450.00	\$6,450.00	\$6,450.00	\$6,450.00	\$6,450.00	\$6,450.00	\$25,800.00	\$25,800.00
PART TIME 2 AUX ACCOUNTING 30% TIME		\$2,000.00		\$2,000.00		\$2,000.00		\$2,000.00	\$8,000.00	\$8,000.00
PART TIME ENGINEER/ARCHITECT ESTIMATOR		\$2,500.00		\$2,500.00		\$2,500.00		\$2,500.00	\$10,000.00	\$10,000.00
DRIVER 20%		\$200.00		\$200.00		\$200.00		\$200.00	\$800.00	\$800.00
OFFICE RENTAL, TEL, INTERNET, ELECTRICITY		\$600.00		\$600.00		\$600.00		\$600.00	\$2,400.00	\$2,400.00
LICENSES, WATER,										
OFFICE SUPPLIES, COMPUTER DEPRECIATION, PAPER, PRINTERS,		\$600.00		\$600.00		\$600.00		\$600.00	\$2,400.00	\$2,400.00

*Handy Jean Stahl*





FECHA	DESCRIPCION	MONEDA	CANTIDAD	TOTAL
1998/01/01	...	...	...	...
1998/01/02	...	...	...	...
1998/01/03	...	...	...	...
1998/01/04	...	...	...	...
1998/01/05	...	...	...	...
1998/01/06	...	...	...	...
1998/01/07	...	...	...	...
1998/01/08	...	...	...	...
1998/01/09	...	...	...	...
1998/01/10	...	...	...	...
1998/01/11	...	...	...	...
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1998/02/17	...	...	...	...
1998/02/18	...	...	...	...
1998/02/19	...	...	...	...
1998/02/20	...	...	...	...
1998/02/21	...	...	...	...
1998/02/22	...	...	...	...
1998/02/23	...	...	...	...
1998/02/24	...	...	...	...
1998/02/25	...	...	...	...
1998/02/26	...	...	...	...
1998/02/27	...	...	...	...
1998/02/28	...	...	...	...
1998/02/29	...	...	...	...
1998/03/01	...	...	...	...
1998/03/02	...	...	...	...
1998/03/03	...	...	...	...
1998/03/04	...	...	...	...
1998/03/05	...	...	...	...
1998/03/06	...	...	...	...
1998/03/07	...	...	...	...
1998/03/08	...	...	...	...
1998/03/09	...	...	...	...
1998/03/10	...	...	...	...
1998/03/11	...	...	...	...
1998/03/12	...	...	...	...
1998/03/13	...	...	...	...
1998/03/14	...	...	...	...
1998/03/15	...	...	...	...
1998/03/16	...	...	...	...
1998/03/17	...	...	...	...
1998/03/18	...	...	...	...
1998/03/19	...	...	...	...
1998/03/20	...	...	...	...
1998/03/21	...	...	...	...
1998/03/22	...	...	...	...
1998/03/23	...	...	...	...
1998/03/24	...	...	...	...
1998/03/25	...	...	...	...
1998/03/26	...	...	...	...
1998/03/27	...	...	...	...
1998/03/28	...	...	...	...
1998/03/29	...	...	...	...
1998/03/30	...	...	...	...
1998/03/31	...	...	...	...

**SIN TEXTO**





REPLACEMENT INK, BINDERS, ARCHIVES, COMPUTER DEPRECIATION

Attorney Fees and Assembly Fees Estimates, depending on hours billed for HOA questions	\$5,000.00		\$2,000.00		\$2,000.00		\$2,000.00	\$11,000.00	\$11,000.00
Preparation of Water Bill Sub-Out ( Kandy has agreed to do this bi monthly)	\$150.00		\$150.00		\$150.00		\$150.00	\$0.00	\$0.00

SUELDOS Y SALARIOS # ESTIMATED, BILLED MONTHLY

CLEANING PERSONAL#	\$3,490.42	\$3,775.00	\$13.00	\$6,845.00	\$25.00	\$5,105.00	\$50.00	\$3,775.00	\$19,500.00	\$19,500.00
DOORMEN/PORTERS 2 SHIFTS 5 PERSONS#	\$10,775.00	\$8,182.00	\$152.00	\$10,775.00	\$6.00	\$10,775.00	\$122.00	\$10,775.00	\$40,507.00	\$40,507.00
GUARDIAS BLANCO -PRIVATE SECURITY NIGHT SHIFT 1 GUARD ON PATROL#		\$2,575.00		\$2,575.00		\$2,575.00		\$2,575.00	\$10,300.00	\$10,300.00
POOL ATTENDENT #	\$2,037.18	\$2,220.00	\$2,037.18	\$2,220.00	\$2,037.18	\$2,220.00	\$2,037.18	\$2,220.00	\$8,880.00	\$8,880.00
ENGINEER PART TIME 4 HR#	\$2,632.94	\$2,800.00	\$2,632.94	\$2,800.00	\$2,632.94	\$2,800.00	\$2,632.94	\$2,800.00	\$11,200.00	\$11,200.00
ENGINEER PART TIME 4 HR#	\$2,802.00	\$3,005.00	\$2,802.00	\$3,005.00	\$2,802.00	\$3,005.00	\$2,802.00	\$3,005.00	\$12,020.00	\$12,020.00
RADIOS, PERMITS AND R AND M OF 5 UNITS		\$150.00		\$150.00		\$150.00		\$150.00	\$600.00	\$600.00

AGUA POTABLE /CITY WATER

Agua (CAPA)	\$10,467.57		\$11,745.44		\$12,496.67		\$11,140.00		\$59,000.00	\$59,000.00
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ASEGURADORA PARA EDIFICIO

Insurance	\$21,000.00				\$21,000.00				\$0.00	\$42,000.00
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IMPUESTOS

zona federal		\$2,100.00	\$1,950.60	\$2,100.00		\$2,100.00	\$2,170.00	\$2,100.00	\$8,400.00	\$8,400.00
recoja de basura		\$750.00	\$1,290.20	\$750.00		\$750.00	\$1,681.00	\$750.00	\$3,000.00	\$3,000.00

Attorney Fees and Assembly Fees Estimates, depending on hours billed for HOA questions

Confusion difference in the amount of the budget

Suma Totales	\$68,043.66	\$67,587.00	\$43,215.24	\$76,075.00	\$59,320.44	\$72,508.35	\$39,575.06	\$66,360.00	\$340,930.35	\$388,130.35
--------------	-------------	-------------	-------------	-------------	-------------	-------------	-------------	-------------	--------------	--------------

Profit (loss)	\$12,088.39	\$12,545.05	\$36,916.81	\$4,057.05	\$20,811.61	\$7,623.70	\$40,556.99	\$13,772.05	\$9,597.85	\$861.23
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PROFIT OR LOSS \$9,597.85 \$861.23

*Kandy Jean Stahl*





**SIN TEXTO**







EL CANTIL HOA AC, RESERVE Budget 2014-15

INCOMES

CONDO FEES

Suma Totales

EXPENSES

repair to roof on north and south tower , north tower, needs to be done in May to august

change over lighting in common area hallways to LED and possible motion activated

replacement of 2 softner computadoras system

replacement of check valves and computer module to control pressure in south tower

Suma Totales

PROFIT OR LOSS

1st Q	2nd Q	3th Q	4th Q	TOTALES
41,814.60	41,814.60	41,814.60	41,814.60	167,258.40
41,814.60	41,814.60	41,814.60	41,814.60	167,258.40
			37,500.00	37,500.00
		9,575.00		9,575.00
	3,200.00		6,000.00	3,200.00
				-
	3,200.00	9,575.00	43,500.00	56,275.00
				110,983.40

waiting on bids additional

waiting on 2 more bids on equipment our eng

2014-2015

*Kandy Jean Stahl*





**SIN TEXTO**





**MY BACKGROUND:** A little background about my professional experience to establish my credibility may be in order before proceeding much further. I promise to do so quickly:

- Bachelor in Business from the University of Washington, Accounting emphasis
- Licensed CPA for 25 years
- Comptroller for division of the Howard Hughes Estate for 4 years
- 25 years in various financial/operational positions with Northrop Grumman Corp, retiring as Director of Business Mgt of \$1B unit with functional responsibility for
  - Financial Planning & Reporting
  - Resource Planning & Management
  - Program Cost & Schedule Control
  - Contracts & Subcontracts
  - Pricing & Estimating

**PROBLEM BACKGROUND:** As a professional familiar with evaluating financial information, the FY 2012 – 2013 financial statements presented to Co-owners prior to the November 2013 Assembly did not appear to “hang together” properly and, therefore, did not appear to provide a fair representation of the Homeowners Association’s (referred to herein as the “HOA”) financial position. For example:

- Financial Position (Assets, Liabilities and Equity)
  - Included bank accounts and Accounts Payable (referred to herein as A/P) which did not belong to the HOA
  - Some reported HOA A/P balances were not in agreement with the A/P detail provided
- General Statement (Accumulated Profit/Loss Annual Statement)
  - Some expenses differed from previous quarterly statements provided
  - No insurance expense was reported for the FY and this had always been a significant expense for the HOA
- Reserve Statement (Accumulated Profit/Loss Annual Statement)
  - No previous year’s accumulated Profit (loss) was reported although assessments were collected in FY 2011-2012
  - No Income was reported for the first quarter although assessments were collected in Q1
  - Expenses previously reported as expenses in the General Account were also reported in the Reserve Account
  - Maintenance expenses historically have been covered by regular assessments, i.e. paid out of the General Account. It is my understanding that the use of the Reserve Account is for “extraordinary” type expenses.



Numerous discussions were held with our Administrator attempting to reach an understanding before the Assembly. However, without examining the financial records of the HOA, it was impossible to understand what the issues and their corresponding solutions were.

**REVIEW PROCESS:** The process employed to understand the HOA’s financial position as of August 31, 2012 was simple:

*Hardy Gear Stall*



My background shows my professional experience to establish  
I am in order to proceed with further, I promise to do so quickly.

- Director in Business from the University of Washington, Academic affairs
- Director of Business for 25 years
- Director of Business for 25 years
- Director of Business for 25 years

- Financial Planning & Reporting
- Resource Planning & Management
- Program Cost & Schedule Control
- Contract & Procurement
- Pricing & Estimating

PROFESSIONAL EXPERIENCE: As a professional, familiar with the financial reporting the FY 2017  
- 10 years of financial reporting to co-owners prior to the formation of the Assembly did not  
appear to have included property and business, but not reports provided to the Association of  
the co-owners. Association's failure to report to the HOA is a significant error. For example:

**SIN TEXTO**

- Financial Position (Assets, Liabilities, Equity)
- Included bank statements to pay the HOA dues (which are not included in the HOA's financial statements)
- The HOA's financial statements do not include the HOA's financial position
- Some expenses omitted from the HOA's financial statements provided
- The financial expense was reported for the HOA, but was not a significant
- expenses for the HOA

Financial Position (Assets, Liabilities, Equity) and the HOA's financial position were  
the previous year's financial statements (which were not included in the HOA's financial statements)  
included in FY 2017-2018  
No items were reported for the first quarter, although statements were included in Q1  
Expense previously reported as expense in the HOA's financial statements were also reported in  
the Reserve Account  
Financial statements historically have been covered by a grant or donation for HOA  
the HOA's financial position. It is my understanding that the HOA's financial position  
is a responsibility of the HOA.

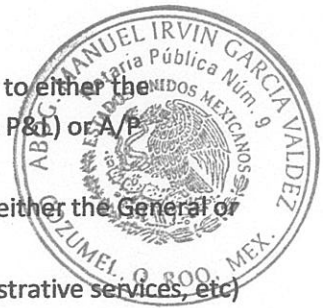
There are two ownership held with one signature, attempting to reach an agreement with before  
the HOA's financial position, which is a significant error of the HOA's financial position to  
understand as at the time and their own financial statements were.

HOA'S FINANCIAL POSITION: The HOA's financial position is a significant error of the HOA's financial position  
and the HOA's financial position.



Handwritten signature or scribble on the left margin.

- trace 100% of the transactions in each of the HOA's four (4) bank accounts to either the appropriate Profit and Loss Annual Statement (hereafter referred to as the P&L) or A/P worksheet provided by the Administrator to verify accounting
- validate income by tracing assessments from owner account (i.e. mine) to either the General or Reserve HOA accounts
- trace expenses not paid and owing to Prima Holding (eg. Doormen, administrative services, etc) or Cozumel Construction (eg maintenance) to the A/P worksheet provided
- evaluate the reasonableness of expenses by examining supporting documentation for reported expenses over \$500
- Follow up with Administration personnel with questions and/or to obtain data



Draft financial statements were prepared for review with the Admin and President of the VC in February. All beginning balances equated to the FY 2011-2012 ending balances as approved by the Assembly, and all transactions running through the bank accounts were incorporated into a P&L or A/P type account. It should be noted that FY 2011-2012 Financial statements were approximately \$12,300 out of balance. It should also be noted that a P&L for the Reserve Account was not provided with FY2011-2012 financial statements, so a beginning balance for accumulated profit/loss had to be developed.

Given the differences in my findings (see Exhibits 1, 2 & 3) and what was previously reported, the outcome of the meeting in February was to hire a local Mexican accounting firm to conduct an audit of the fiscal year.

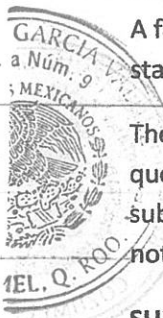
An Audit Report was provided in June 26, 2014. Unfortunately it did not contain a Statement of Accumulated Profit/Loss for either the General or Reserve accounts though it did contain positions on Accounts Payable for both the "main activity" of the HOA and "not from the main activity" of the HOA. A follow on meeting with the Auditor was conducted in July. My objectives were to obtain his P&L statement positions and to understand how the Accounts Payable positions were derived.

The Auditor re-released the results of his findings in August, and while our respective results are closer, questions still remain. I am unaware of an Audit Report being provided to the Administrator or any subsequent changes to these findings. So if there have been any other revisions by the Auditor, they are not included in the comparisons contained in my review. See Exhibits 1, 2 & 3.

**SUMMARY FINDINGS:**

**INCOME:**

**General Account** income for the year appears appropriately stated. Prima Holding paid the HOA on behalf of 100% of the owners, including those they did not manage, at or before the beginning of each quarter required. These payments in full resulted in NO amounts owing from Owners to the HOA at the end of the year.



*Handwritten signature: Kandy Pearl Hall*



**SIN TEXTO**



**Reserve Account** income for the year was understated by the omission of 1<sup>st</sup> Quarter assessments of \$20,033.01 (3 monthly reserve assessments of \$6,677.67). These amounts appear to have been collected from owners and were deposited into the Reserve bank account. Additionally, Prima Holding made an extra deposit of \$6,677.67 during the year which should be treated as Payable to them:



As mentioned before a position for accumulated profit/loss had to be developed for the Reserve Account as FY2011-2012 financial statements had not been previously provided. A review of FY2011-2012 Reserve bank account activity was provided by the HOA's Accountant. For the most part, it was consistent with my understanding of Reserve activity – assessments were collected, no expenses incurred, and a transfer of income (\$46K) to the General Account was made. However, there was a deposit and a bank transfer, resulting in a net reduction of cash of \$6,347.11 which did not appear to be related to HOA activities. For accounting purposes I have treated this position as an offset to unknown Payables.

**EXPENSES:**

**General Account** expenses in total were understated by about \$62K. Items of note include:

- No insurance was recorded and this is a major expense item for the year - ~\$39.5K.
- Based on review of bank transfers and supporting documentation, pool furniture appeared understated by ~\$10K
- The agreement with the Administrator to pay 10% of the HOA's water expense was terminated though not communicated to Accounting Staff - ~\$5K
- Miscellaneous net expenditures not reported - ~\$7K

**Reserve Account** expenses were overstated by \$3K for expenses which were already reported in the General Account and accrued as Accounts Payable. Of particular surprise was the use of the Reserve Account to pay for ordinary common area maintenance expenses and the Christmas bonus for Prima Holding staff approved by the Assembly. Using the Reserve Account to pay ordinary maintenance and operating expenses has a tendency to mask the ongoing cost of operations and potentially understate the assessments required.



See the following Exhibits 1 and 2 for comparisons of my review findings of Statements of Accumulated Profit/Loss for the General and Reserve Accounts, respectively, to those reported on behalf of the HOA by the Administration and the Auditor.

Of particular concern was there were NO contracts with Prima Holding, Cozumel Construction, nor any regular vendors which could substantiate agreements relative to scope and price of services to be provided.

*Krudy Jean Stahl*



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- The Reserve Account should not be used to pay for Maintenance and Administrative expenses. This is the purpose of the General Account. To do so masks the potential understatement of assessments.
- The HOA should have contracts in place with both the Administrative Company and Cozumel Construction which outline scope, pricing, and terms and conditions. Without such written agreements differences in expectations are highly likely and differences in recollections of verbal agreements are impossible to substantiate.
- Annual Profit and Loss statements should include foreign exchange impacts.
- Monthly the Administrator and the VC should review actual performance (income & expense) vs the approved budget for both the General and Reserve accounts. The use of funds for the next month should also be reviewed with the Administrator to foresee any cash management issues which may require a vote by the Co-owners to rectify.
- Monthly financial statements should be reconciled to the bank statements.
- The following financial information should be provided to Co-owners quarterly:
  - Statement of income/expense
  - Projection of expense for the upcoming quarter
  - An Accounts Payable Report for ALL accounts,
  - A statement of amounts owed from Co-Owners
- Quarterly financial statements should be reviewed by an accountant other than the one preparing them before being provided to the Administrator. The Administrator and/or the VC should review the statements before release to Co-owners to ensure they reflect current operations accurately and completely.
- Quarterly financial statements provided to Co-owners should be in a file format, e.g. pdf or Excel with password protection), which does not allow for manipulation.
- Changes to previously reported financial information should be consistently highlighted in reports or reported as an adjustment to information in the current period.
- A process whereby Owners can ask questions regarding financial information and receive timely answers needs to be developed and communicated.



*Handy Gear Stall*

In conclusion, I would state that the proposed financial statements provided as attachments provide a more accurate and complete representation of the HOA's financial position as of August 31, 2013.

Respectfully submitted,  
 Jean Brill



The Reserve Account should not be used to pay for maintenance and Administration and Administrative Expenses. This is the purpose of the General Account. To do so masks the potential underperformance of the investment agreement.

The HOA should have records in place with both the HOA and the Administrator's Office. The HOA should have records which outline the budget, the actual and budgeted expenses, and the actual and budgeted income. Significant differences in expenditures are highly likely and differences in collections of dues and assessments are inevitable.

Annual Profit and Loss statements should be prepared for each year. The Administrator and the HOA should review the statements and the HOA should review the statements and the HOA should review the statements. The use of funds for the HOA should be reviewed with the Administrator to ensure that cash management issues are being addressed by the HOA.

The HOA's financial statements should be reviewed by the HOA. The HOA's financial statements should be reviewed by the HOA. The HOA's financial statements should be reviewed by the HOA.

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EXHIBIT 1 – Statement of Accumulated Loss, General Account



**EL CANTIL**  
ANNUAL STATEMENT 2012-2013  
Amounts reported in US Dollars (\$)

	HOA REPORT	AUDITOR	J BRILL	Review vs	Explanation for material differences with Auditor
	ACTUAL	ACTUAL	REVIEW ACTUAL	Audit Delta	
<b>INCOMES</b>					
CONDO FEE	320,528.20	320,528.20	320,528.20		
RESERVE	12,019.81	12,019.81	12,019.81		
	<b>332,548.01</b>	<b>332,548.01</b>	<b>332,548.01</b>		
<b>EXPENSES</b>					
<b>CONTRACT LABOR &amp; SALARIES</b>					
Grounds Maintenance	17,013.45	17,013.45	17,013.45		
Doormen	50,332.03	50,332.03	50,332.03		
Administrator	25,800.00	25,800.00	25,800.00		
Pool Maintenance	8,792.57	8,792.57	8,792.57		
<b>MAINTENANCE</b>					
Engineer Part time Contract Labor	15,683.85	15,683.85	16,017.70		
Elevator Maintenance	20,512.29	20,512.29	20,512.29		
Fumigation	5,500.51	5,500.47	5,500.51		
Pool Furniture	14,602.31	14,629.17	24,807.24	10,178.07	Q2 Payments to vendor not recorded in P&L
Other Maintenance	65,504.82	49,173.65	49,921.33		
<b>OUTSIDE SERVICE FOR GARDEN MAINTENANCE</b>					
	4,259.30	4,259.30	4,259.30		
<b>POOL SUPPLIES</b>					
	2,188.30	2,188.30	2,188.30		
<b>ACCOUNTING &amp; ADMIN - PRIMA HOLDING</b>					
	12,300.00	12,300.00	12,300.00		
<b>UTILITIES</b>					
LP Gas	14,602.31	16,151.27	16,151.28		
Electricity	20,114.34	20,114.34	20,114.34		
Cable TV	16,976.72	16,976.72	16,976.72		
Water	48,575.83	48,575.83	48,575.83		
10% Payment for Restaurant	(4,857.58)	(4,857.58)		4,857.58	Change in Agreement to Pay HOA
Telephone	327.13	327.13	1,437.28	1,204.41	Q3 Payment to vendor not recorded in P&L
Trash	4,730.98	4,730.98	4,730.98		
<b>INSURANCE</b>					
	6,156.48	39,462.96	39,462.96		
<b>PROFESSIONAL FEES</b>					
		5,638.08	6,757.28	1,119.20	Reclassified as Professional Fee
<b>TAXES &amp; LICENSES</b>					
Federal Zone	6,905.69	10,832.70	10,447.89		
Social Security taxes	5,870.26	5,198.80	6,392.62		
ISR Retirement	7,200.00	7,200.00	7,200.00		
Bank fees	114.29	264.68	264.48		
Foreign Exchange			(354.97)	(354.97)	Foreign exchange Not recorded in P&L
Other			389.70	(74.09)	Misc rounding differences
Freight		518.40	518.40		
<b>Audit Adjustments</b>					
Diferencia HOA Empleos		333.85			
Monica Laura		1,119.20		(1,119.20)	Reclassified as Professional Fee
Diferencia tax for social security		1,843.75			
Varios Gastos		949.78		(651.47)	Q1 Payment was Y/E AP not expense
Manuel de Jesus Uc		1,444.00		(1,460.00)	Duplicate factura, not valid without unique factura
Juan Carlos Maldonado		**			
Esteban Leon		**			
Suma Totales	<b>354,603.66</b>	<b>402,809.97</b>	<b>416,509.51</b>	<b>13,699.53</b>	
<b>Profit (loss) Quarter</b>					
Previous Balance Aug 31,2012	(22,055.55)	(70,261.96)	(83,961.50)	(13,699.53)	
Accumulated Profit (loss)	(80,036.71)	(80,036.71)	(80,036.71)		
	(102,092.26)	(150,298.67)	(163,998.21)	(13,699.53)	

\*\* Auditor worksheet identifies expenses for these items but does not include them in the expense totals



*Kandy Jean Hall*



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EXHIBIT 2 – Statement of Accumulated Profit, Reserve Account



**EL CANTIL**  
ANNUAL STATEMENT 2012-2013  
Amounts Reported in US Dollars (\$)

	YEAR	YEAR	JMB REVIEW	Review	
	ACTUAL	per Audit	ACTUAL	v/s Audit	Explanation for differences with Auditor
	ACTUAL	ACTUAL	ACTUAL	Delta	
<b>INCOMES</b>					
RESERVE PAYMENTS	179,206.02	179,206.02	179,205.42		
ASSESSMENT		20,033.01	20,033.01		
	<b>179,206.02</b>	<b>199,239.03</b>	<b>199,238.43</b>	<b>0.60</b>	
<b>EXPENSES</b>					
CHRISTMAS BONUS		3,352.00	3,352.00		
MANTENIMIENTO	26,978.35	30,622.63	33,550.23		
abono a account payables	2,927.60	2,927.60			
BANK FEES	159.84	239.76	122.87		
Suma Totales	40,065.79	37,141.99	37,025.10	(116.89)	Primarily foreign exchange
Profit (loss) Quarter	139,140.23	162,097.04	162,213.33	117.49	
Cumulative Profit Prior Yrs	7,751.92	7,751.92	14,099.03	6,347.11	NON HOA Transactions
Accumulated Profit (loss)	146,892.15	169,848.96	176,312.36	6,464.60	

**ASSETS:**

My review verified the cash balances as reported at year end. However, a review of the bank statements revealed the following:

1. There were deposits made to the accounts that were not for assessments, i.e. they did not pertain to HOA business. In discussion with the Administrator and Accounting staff, cash received for rentals or cash from Prima Restaurant were the likely reasons for the deposits. None of these items were reported in either a P&L or on the A/P Worksheet.
2. There were transfers to Prima Holding, Prima Group & Cozumel Construction that were not recorded in the Accountant's A/P Worksheet. Some of these transactions were explained as offsets for the deposits noted above; others were unexplained as to their purpose.
3. In the subsequent Audit, the Auditor referred to Items 1 and 2 above as "not from the main activity of the HOA" and recommended the net result of these transactions be paid back. I have accounted for them in the draft financials as "Non HOA" A/P activity.
4. Payments for ordinary expense items of the General Fund were made out of the Reserve Fund when funds were not available in the General Account. It is my opinion that approval from the Assembly is required to do so.

*Kandy Jean Stahl*



**ACCOUNTS PAYABLE**

As far as reviewing the Accountant's Accounts Payable Report, the following items were noted:



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- As mentioned previously, **non HOA transactions (deposits & transfers/withdrawals) were not** reported in the Accountant's **Accounts Payable Worksheet**
- The HOA pays for 2 part-time engineers and that expense is recorded in the P&L; however, the A/P Report does NOT include the second engineer's salary. Thus the A/P was understated.
- There were a number of direct payments to vendors for expenses that were also recorded as owing to Cozumel Construction. The net effect is an overstatement of Payables to Cozumel Construction.
- There were also some withdrawals from the bank accounts for compensation to the Administrator or affiliated companies that did not get recorded as payments in the A/P

In summary, my review estimates the total Accounts Payable, net of Accounts Receivables from affiliated companies, to be overstated by approximately \$43K.

**EXHIBIT 3 – Accounts Payable (including Non HOA activity) Summary**

**ACCOUNTS PAYABLE AS OF AUGUST 31, 2014**  
Amounts Reported in US Dollars (\$)

	Auditor Balance	Difference	Br II Review Balance	Adjustment explanation	Original Y/E Balance
HOA Employees	13,048.98	(1,406.20)	11,642.78	Auditor amount includes Admin SS Tax for Q1	15,160.34
Maintenance	(7,691.14)	15,550.00	6,998.86	Payments were made from Reserve Acct - see below	25,640.33
Maintenance Reserv		(1,460.00)		Duplicate Factura for transformer work	
Albert Salary	15,050.00	(4,300.00)	10,750.00	Auditor balance missing 2 payments in December	23,650.00
ISR RET Salary	600.00		600.00		600.00
Administration Account	1,100.00		1,100.00		1,100.00
El Cantil Condominios	8,000.00	(8,000.00)	0.00	This balance is a NON HOA Activity; moved to NON HOA Activity Summary	
Purish* El Cantil Admin	9,000.34	(9,000.34)	0.00	This balance is a NON HOA Activity; moved to NON HOA Activity Summary	
Beach Repair	11,870.00		11,870.00		11,870.00
Albert (opening acc)	80.00		80.00		
Maintenance reserve	(11,301.12)	(15,550.00)		Reserve Payments recorded against General Acct - see above	
		(5,186.55)		Unsubstantiated credit???	
		(2,928.00)		Cetina transformer work accrued to Coz Constru but paid directly to vendor out of the General Account	
		(11.55)	(34,977.22)	Unexplained difference.	0.00
Prima Holding	1,185.65		1,185.65		
Pool Supplies		2,371.58	2,371.58		
<b>Total Accounts per Audit</b>	<b>40,942.71</b>		<b>11,021.65</b>		<b>78,020.67</b>
Non HOA Activity per Initial Audit Report	7,699.16		19,960.90		
Subsequent adjustment to NON HOA Audit Report for Q1 Reserve Assessments	(20,033.01)				
E.V. Gallegos	6,773.16				
Trade Accounts - Net			4,289.18		
<b>Total Accounts Payable</b>	<b>35,322.02</b>		<b>35,271.73</b>		<b>78,020.67</b>

*Kandy Spear Stahl*



**BALANCE SHEET SUMMARY:**

As mentioned previously, the balance sheet is off ~\$12.3K due to the prior year's out of balance position.

Additionally, my accounting of payable balances suggest there are some taxes and trade payables owing at year end, though the Accountant's summary suggests all expenses are paid. **These differences need to be understood in detail** to accurately report financial position, to understand who is owed what and







to eliminate any payable amounts currently showing as a result of exchange rate differences between expenses and their associated payments.

**EXHIBIT 4 – Consolidated Balance Sheet (both the General & Reserve Accounts)**

**EL CANTIL**  
**Consolidated Balance Sheet**  
**AS OF AUGUST 31, 2013**  
 Amounts Reported in US Dollars (\$)

CONCEPT	Total AMOUNT	Original HOA Position	CONCEPT	Total AMOUNT	Original HOA Position	Delta to HOA Position
Dollar Account	45,516.35		A/P - GEN Acct			
Peso Account	13,926.94		Danneman	10,830.00	23,650.00	
<b>TOTAL BANK</b>	<b>59,443.29</b>	<b>59,443.29</b>	Prima Holding	28,596.75	16,260.34	
			COZ Construction	18,268.86	37,510.33	
			Unidentified	2,371.58		
Accounts Receivable			<b>NON HOA Transactions</b>			
NON HOA Transactions			Unknown	34,097.74		
Prima Holding	28,858.86		El Cantil Admin	9,000.34		
Prima Group	9,051.47		El Cantil Condo	8,000.00		
COZ Construction	34,977.22		E. E. V. Gallegos	6,773.16		
Prima Holding	14,668.32		Taxes Payable IMMS/SAT	796.34	600.00	
Unidentified	638.00		Trade Payables - Net	13,429.96		
Trade Accounts	9,140.78		<b>Total A/P - GEN Acct</b>	<b>132,164.73</b>	<b>78,020.67</b>	<b>43,190.59</b>
<b>Total Receivables</b>	<b>97,334.65</b>		Retained Earnings			
<b>ASSETS</b>	<b>156,777.94</b>	<b>59,443.29</b>	PY Cumulative Profit (Loss)	(65,937.07)	(72,284.79)	(6,347.72)
			Current Year Profit (Loss)			
			General & Reserve Accounts	78,251.83	117,084.68	38,832.85
			<b>Total Cumulative Profit (Loss)</b>	<b>12,314.76</b>	<b>44,799.89</b>	<b>32,485.13</b>
			<b>LIABILITIES + PROFIT (LOSS)</b>	<b>144,479.49</b>	<b>122,820.56</b>	
				(12,298.45)	<b>63,377.27</b>	<b>75,675.72</b>

Out of balance condition:

**RECOMMENDATIONS:**

As in any financial statement review, processes and internal controls are also examined to some degree to see how they play in the development of accurate, complete and timely financial information. The lack of checks and balances in the development of financial statements and handling of financial matters is a significant weakness. Having said this, there are a number of recommendations below that are put forward as means to improve the quality of the financial information provided to Co-owners:

- First and foremost, eliminate all non HOA transactions from banking activity. HOA funds should not be comingled with non HOA funds. Not only will this reduce the number of transactions which need to be accounted for, it will also eliminate any perception of impropriety. So I recommend opening new bank accounts in the name of and under the tax ID of the Regime, El Cantil (which represents all Co-owners) and transferring all funds from the accounts currently named El Cantil HOA, A.C. which is the Administrative Company. This change should clarify ownership, add a check and balance, and eliminate any perception of impropriety.

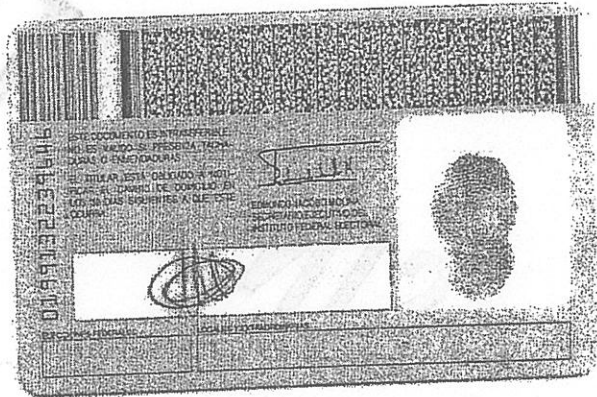


*Handy Jean Stahl*



**SIN TEXTO**







**SIN TEXTO**



SECRETARÍA DE RELACIONES EXTERIORES  
MÉXICO



IRMA GARCIA MEJIA, Directora de Nacionalidad y Naturalización de la Dirección General de Asuntos Jurídicos de la Secretaría de Relaciones Exteriores, expide la presente carta de naturalización a favor de ALAN CRAIG DANNERMAN, cuya fotografía aparece al margen y quien protestó adhesión, obediencia y sumisión a las leyes y autoridades de los Estados Unidos Mexicanos.



Lo anterior con fundamento en lo dispuesto por el Artículo 4º, Inciso b, Fracción II del Acuerdo por el que se otorgan facultades en los Servidores Públicos que se indican de la Secretaría de Relaciones Exteriores y del Servicio Exterior Mexicano, en los términos de lo dispuesto por los Artículos 30, Apartado B, Fracción II de la Constitución Política de los Estados Unidos Mexicanos, 19 y 20 Fracción II de la Ley de Nacionalidad vigente.

Nacionalidad anterior del interesado: NORTEAMERICANA  
Fecha de nacimiento: 15 DE MARZO DE 1949  
Lugar de nacimiento: WASHINGTON, D.C., ESTADOS UNIDOS DE AMERICA  
Nombre del padre: ELI DANNERMAN  
Nombre de la madre: MARIAN SERMAI  
Nombre del cónyuge: SANDRA CECILIA DOMINGUEZ LOPEZ  
Fecha de matrimonio: 23 DE FEBRERO DE 1993  
Lugar de matrimonio: COZUMEL, QUINTANA ROO

Por lo antes expuesto, se extiende la presente para los efectos legales a que haya lugar, en Tlatelolco, Distrito Federal, a los catorce días del mes de marzo del dos mil tres.

Carta de Naturalización No. 0008701  
Expedida a favor de ALAN CRAIG DANNERMAN  
Expediente ASI/5215/EUA/10030413/02  
Cl. 02470030413  
CURP:  
Pago \$1,105.00 por concepto de derechos.

58707



**ABOGADO M. IRVIN GARCIA VALDEZ NOTARIO PUBLICO  
EN EJERCICIO. TITULAR DE LA NOTARIA PUBLICA NU-  
MERO NUEVE**

CERTIFICO Que la presente copia es reproducción fiel y exacta del documento original que he tenido a la vista y del que hice el cotejo correspondiente con forme a la ley.

Y a Solicitud de parte interesada, expido la presente certificación constante de cuarenta y un fojas útiles en Cozumel, Q. Roo, México a los once días del mes de Junio del año 2015.

