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5 HEARING DATE: MAY 20, 2024
6 HEARING TIME: 9:30 A.M.

7 IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON
8 FOR THE COUNTY OF MASON

8 BETTY WIDING,

9 Plaintiff,

10 vs.

11 LAKE CUSHMAN MAINTENANCE CO., a
12 Washington Non-Profit Corporation,

13 Defendant.

NO. 24-2-00100-23

**DEFENDANT LAKE CUSHMAN
MAINTENANCE CO.'S MOTION FOR
SUMMARY JUDGMENT**

14
15 **I. INTRODUCTION**

16 In 2018 the Washington State Legislature adopted the Washington Uniform Common
17 Interest Ownership Act (“WUCIOA” or the “Act”), RCW 64.90 *et seq.* While the majority of the
18 Act applies only to community associations formed after July 1, 2018, three subjects of the Act
19 apply to all community associations: (1) the process of adopting and substance to be included in
20 budgets, assessments, and special assessments, (2) the requirement of reserve studies, and (3)
21 the process for preexisting communities to adopt WUCIOA. This motion addresses the first
22 issue – the process and substance of budgets and assessments.

1 Under WUCIOA, budgets are governed by RCW 64.90.080, 64.90.405(1)(b) and (c) and
2 64.90.525. RCW 64.90.525 sets forth a comprehensive list of what must be included in the
3 budget, such as income, common expenses, and the assessments due from each unit. RCW
4 64.90.080 provides: “To protect the public interest, ... 64.90.525 supersede[s] existing
5 provisions of the governing documents of all plat communities and miscellaneous communities
6 previously subject to chapter 64.38 RCW.” RCW 64.38, *et seq.* is the Homeowner’s Association
7 Act – the act that Defendant Lake Cushman Maintenance Company (the “Association”) is
8 subject to. This motion presents the question of whether, in light of both the comprehensive
9 nature of RCW 64.90.525 and the legislative intent to protect the public interest, a provision in
10 the Association’s bylaws that limits assessment increases to five percent per year unless
11 changed by a two-thirds supermajority vote of the homeowners is superseded by RCW
12 64.90.525.

13 It is the Association’s position that the Bylaws’ five percent limitation on assessment
14 increases has been superseded by the provisions of RCW 64.90.525. Thus, on December 16,
15 2023, the members of the Association ratified a budget that increased member’s annual total
16 maintenance assessment from \$745 to \$1,512, a 103 percent increase. This increase was
17 necessary given the significant needs of the Association’s infrastructure and its underfunded
18 reserves. Plaintiff has sued on the premise that the Bylaws limit assessment increases over five
19 percent. With this motion, the Association is seeking a judicial ruling that as a matter of law,
20 that limitation has been superseded by statute and dismissal of Plaintiff’s complaint.

1 **II. RELIEF REQUESTED**

2 The Association respectfully requests that the Court grant summary judgment in its
3 favor on the grounds that as a matter of law RCW 64.90.525 supersedes the provision in its
4 Bylaws that limits annual assessment increases to five percent per year unless approved by a
5 two-thirds majority vote, and dismiss Plaintiff’s complaint.

6 **III. STATEMENT OF FACTS**

7 **A. Community Background**

8 Defendant Lake Cushman Maintenance Company (the “Association”) is the
9 homeowner’s association for the Lake Cushman Development, a large-scale homeowner’s
10 association composed of over 3,000 lots located adjacent to Lake Cushman in Mason County.
11 The Association maintains 55 miles of roadways and 37 miles of underground pipes. It has its
12 own water system. Amenities include numerous parks, a golf course and clubhouse, swimming
13 areas and docks. The Association employs a full-time general manager, a golf course manager, a
14 parks manager, and a public works manager, all of whom have employees that they supervise.
15 There are over 20 divisions divided into three districts. Each division has its own separate
16 covenants; however, the entire development is governed by one set of Articles of Incorporation
17 and one set of Bylaws. Declaration of Dawn Lower in Support of Defendant’s Motion for
18 Summary Judgment (“Lower Decl.”) ¶ 2, Ex. 1 (AOI), Ex. 2 (Bylaws).

19 **B. The Bylaws**

20 The dispute in this case relates to Article VIII, Section 2 of the Bylaws. This section
21 provides: “Regular, annual maintenance fee charges shall be limited to an increase equal to not
22

1 more than 5% without a vote of the members.” *Id.*, Ex. 2. Similarly, Article 14 of the Articles of
2 Incorporation provides that one of the corporation’s purposes is:

3 To fix, establish, levy and collect annually such charges and/or
4 assessments as may be necessary, in the judgment of the board of
5 trustees to carry out any or all of the purposes for which this
6 corporation is formed, but not in excess of the maximum from time
7 to time fixed by the Bylaws.

8 *Id.*, Ex. 1.

9 To raise the cap on assessment increases, the Bylaws of the Association must be
10 changed. To accomplish this, approval by two-thirds of the membership must be obtained. *Id.*,
11 Ex. 2 (Bylaws Art. III, 4). Thus, the Association can be held hostage by a minority of members
12 who oppose any assessment increase over five percent.

13 **C. WUCIOA**

14 In 2018, WUCIOA was adopted by the Washington State legislature. Declaration of Mary
15 B. Reiten in Support of Defendant’s Motion for Summary Judgment (“Reiten Decl.”), Ex. 1
16 (WUCIOA Title Page); *see also* RCW 64.90.900. While most of WUCIOA applies only to those
17 common interest communities established after July 1, 2018, four provisions apply to all
18 common interest communities:

- 19 1. RCW 64.90.095, which outlines the process for opting into WUCIOA for preexisting
20 communities;
- 21 2. RCW 64.90.405(1)(b) and (c), which mandate all budgets and specially allocated
22 expenses be done in compliance with RCW 64.90.080 and 64.90.525;
3. RCW 64.90.525, which outlines both the process for adopting the budget as well as
the composition of that budget, including assessments; and

1 4. RCW 64.90.545, which governs reserve studies.

2 See RCW 64.90.080.

3 RCW 64.90.080 also provides: “To protect the public interest, RCW 64.90.095 and
4 64.90.525 supersede existing provisions of the governing documents of all plat communities
5 and miscellaneous communities previously subject to chapter 64.38 RCW.” The Association is a
6 homeowner’s association governed by chapter 64.38 RCW.

7 **D. *Casey v. Sudden Valley***

8 The budgeting provisions of WUCIOA were informed by the outcome of the case of
9 *Casey v. Sudden Valley Cmty. Ass’n*, 182 Wn. App. 315, 329 P.3d 919 (2014). Sudden Valley is
10 another large-scale community with over 3,000 lots. *Id.* at 320. Sudden Valley’s bylaws required
11 that any increase in assessments or special assessments be approved by a sixty percent
12 majority vote. Thus, the board would hold two votes at its annual meeting. The first vote would
13 be pursuant to RCW 64.38.025(3) to ratify the budget for the following year – that is, if a
14 majority of members did not reject the budget it was deemed passed. The association would
15 then hold a second, separate vote on whether assessments should be raised to fund the budget
16 – this one requiring 60 percent approval. If the assessments were not approved, the board
17 would create a spending plan, reducing the expenditures in the budget to fit its income. *Id.* at
18 320-21. Unfortunately for Sudden Valley, with one small exception, all attempts to raise
19 assessments failed. *Id.* at 321. Several members sued asking, in part, for a declaration that RCW
20 64.38.025(3) is the exclusive method for approving a budget and any assessment increases
21 necessary to fund that budget. *Id.* at 322. The trial court agreed with the plaintiffs, but the court
22 of appeals reversed.

1 The court of appeals found that RCW 64.38.025(3) addressed only the process for
2 approving the budget finding that nowhere does it mention assessments. *Id.* at 325. Further,
3 even though other portions of the Homeowner Association Act addressed assessments, none
4 required assessments be ratified in the same manner as the budget. *Id.* at 326. Thus, Sudden
5 Valley’s 60 percent approval requirement remained valid. *Id.* at 331.

6 The inability of Sudden Valley to raise assessments to maintain its infrastructure and
7 meet rising costs has taken a terrible toll on the community. It is known as a community that
8 cannot take care of its amenities or take care of its needs. Lower Decl., Ex. 3 (10/26/23 Mins).

9 **E. WUCIOA’s Drafting and Legislative History**

10 The Washington State Bar committee that worked on WUCIOA spent more than seven
11 years parsing through the text of the model Uniform Common Interest Ownership Act.
12 Declaration of Theresa Torgesen ¶ 6. Through the bill drafting process, the committee sought to
13 address the court of appeals’ decision in the case of *Casey v. Sudden Valley Cmty. Ass’n*, 182
14 Wn. App. 315, 329 P.3d 919 (2014) by establishing a uniform, statutory process for budget and
15 assessment ratification for all common interest communities in Washington that would control
16 over any conflicting governing document provisions. *Id.* ¶ 7. The committee specifically
17 discussed *Sudden Valley* and its deleterious impact on communities that are unable to obtain
18 the supermajority of votes needed to raise assessments and thus are unable to maintain their
19 infrastructure and amenities. *Id.*

20 The committee also included the language below (in bold and underlined) in RCW
21 64.90.525 to ensure that ratification of the budget and assessments would take place as a
22 single ratification vote – not separate votes:

1 RCW 64.90.525(1):

2 Unless at that meeting the unit owners of units to which a majority
3 of the votes in the association are allocated or any larger
4 percentage specified in the declaration reject the budget, the
5 budget **and the assessments against the units included in the**
6 **budget** are ratified, whether or not a quorum is present. (emphasis
7 added).

8 Torgesen Decl. ¶ 8.

9 Testimony by WUCIOA’s sponsor, Sen. Jamie Pedersen before the Senate Financial
10 Institutions and Insurance Committee sheds light on what the legislature was trying to
11 accomplish with WUCIOA – protecting the value of properties by ensuring associations have the
12 means for taking care of them – that is avoiding the Sudden Valley dilemma. Sen. Pedersen
13 testified:

14 A lot of communities that people live in that had become of
15 essentially dysfunctional either because of boards that are working
16 or groups of homeowners who could never get together to have an
17 annual meeting and approve a budget, so a lot of properties that
18 became impaired in their value because the association just wasn't
19 working the way that it was supposed to. (emphasis added.)

20 Declaration of Mary B. Reiten in Support of Defendant’s Motion for Summary Judgment, Ex. 2
21 (Unofficial Tx).

22 At that same hearing, Joe McCarthy, the chair of the drafting committee stated:

I was the chair of the drafting committee on this bill so my
colleagues are right behind me who've also signed up to testify
we've spent a long time on this trying to address a number of
important issues that face homeowners and associations and
developers our current set of statutes is quite inconsistent and
unsatisfactory this bill we think really will improve life for
homeowners who are subject to long term declarant control,
homeowners who are subject to dysfunctional boards, boards that

1 are subject to hostage groups of homeowners and other
2 constituents in the mix. (emphasis added.)

3 *Id.* This testimony recognizes that WUCIOA does away with outdated assessment caps and
4 voting percentages that drive communities into dysfunction and disrepair.

5 **F. The Association's 2024 Budget**

6 In 2022 and 2023, the Association passed budgets which on their face met the five
7 percent cap. Lower Decl., Ex. 4 (2022 Budget), Ex. 5 (2023 Budget). However, in both 2022 and
8 2023 the Board approved, and the membership ratified, special assessments of \$200 or \$300
9 per lot to fund reserves and for emergencies. *Id.*; *see also* Ex. 6 (2022 Rsv. Assess. Memo).

10 Despite these special assessments, the Association only had \$18,188 in reserves at the end of
11 2023 - yet reserve infrastructure expenses for 2024 totaled over \$1 million. Lower Decl., Ex. 7
12 (2024 Budget); *see also* Ex. 8 (Cap. Imp. Plan). And over the next 30 years the Association would
13 need almost \$20 million for reserve infrastructure maintenance, repair, and replacement.
14 Lower Decl., Ex. 9 (2024 Budget Memo).

15 A "Reserve component" means "a common element whose cost of maintenance, repair,
16 or replacement is infrequent, significant, and impractical to include in an annual budget." RCW
17 64.34.010(17). In this case that means the repair and replacement of the 55 miles of roads the
18 Association is responsible for, the repair and replacement of the docks in the swimming areas,
19 repair and replacement of reserve components of the clubhouse and golf course, and other
20 capital expenses. *See* Lower Decl., Ex. 8 (Cap. Imp. Plan). The failure to fund a reserve account
21 can have drastic consequences for a community rendering it unprepared to deal with
22 emergencies and unable to replace outdated and structurally unsound infrastructure. Lower

1 Decl., Ex. 10 (Ditch Article); Ex. 11 (Treas. PPT). Indeed, the Association has been running at an
2 increased reserve deficit ever since the five percent cap on assessments was put in place in
3 2002 – by a board that included the Plaintiff. Lower Decl. ¶ 3; Ex. 11 (Treas. PPT at LCMC
4 10254). The 2024 budget seeks to begin to reverse the trend of underfunding reserves and
5 relying on special assessments for needed infrastructure repair and replacement. Lower Decl.,
6 Ex. 9 (2024 Budget Memo); Ex. 3 (10/26/23 Minutes); Ex. 12 (11/11/23 Minutes).

7 The ratification vote for the 2024 budget took place on December 16, 2023. Lower Decl.
8 ¶ 4. Out of 2,370 eligible votes, 1,174 “NO” votes were needed under RCW 64.90.525 to reject
9 the budget. *Id.* Of the 2,370 eligible votes, only 1,385 voted. Of that 1,385, 440 voted in favor of
10 the budget and 937 voted against the budget. Lower Decl., Ex. 13 (Tally Sheet). In other words,
11 the “NO” votes needed an additional 237 votes to reject the budget. Hence, the budget passed.

12 IV. STATEMENT OF ISSUES

13 Whether RCW 64.90.080 and RCW 64.90.525 supersede the Bylaw requirement that
14 assessments cannot be raised more than five percent without a two-thirds majority vote of the
15 membership.

16 V. EVIDENCE RELIED ON

17 The Association relies on the Declaration of Dawn Lower in Support of Defendant’s
18 Motion for Summary Judgment and attached exhibits; the Declaration of Mary B. Reiten in
19 Support of Defendant’s Motion for Summary Judgment and attached exhibits; the Declaration
20 of Theresa Torgesen, and the balance of pleadings and other documents on file in this case.

1 **VI. ARGUMENT AND AUTHORITY**

2 **A. Standard of Review**

3 Summary judgment is appropriate if there are no genuine issues of material fact such
4 that the moving party is entitled to judgment as a matter of law. CR 56(c). “The interpretation
5 of a statute is an issue of law that is appropriate for disposition on summary judgment.”
6 *Buschmann v. Kennaugh*, 144 Wn. App. 776, 779-80, 183 P.3d 1124 (2008). The goal of
7 statutory interpretation is to give effect to the legislature’s intent. *Landesberg v. Fairway Vill.*
8 *Homeowners Ass’n*, No 57740-2-II, 2024 Wash. App. LEXIS 709, *11 (April 9, 2023)
9 (Unpublished).

10 Undefined terms in a statute are given their plain and ordinary meaning and the context
11 of the statute as a whole must be considered. To determine plain meaning, a court may
12 consider the statute’s plain language, the context of the statute, related statutes, and the
13 statutory scheme as a whole. *Landesberg*, 2024 Wash. App. LEXIS at *11. A dictionary may also
14 be consulted. *Id.* Statutes are to be considered as a whole, giving effect to all the language that
15 is used. Related provisions are interpreted in relation to each other, and all provisions should
16 be harmonized. *Buschmann*, 144 Wn. App. at 780.

17 If a statute is ambiguous, then rules of statutory interpretation are employed to find the
18 legislature’s intent. *Zervas Grp. Architects, PS v. Bay View Tower, LLC*, 161 Wn. App. 322, 325,
19 254 P.3d 895 (2011). There must be more than two *possible* interpretations of statute for it to
20 be considered ambiguous. Rather the two interpretations must be *reasonable*. *Landesberg*,
21 2024 Wash App. LEXIS at *12. And when the choice is between two reasonable interpretations,
22

1 the canons of statutory construction require the court to choose the one that that “better
2 advances the overall legislative purpose.” *Id.*

3 **B. WUCIOA is Unambiguous**

4 Here WUCIOA is unambiguous – all provisions of governing documents which address
5 budget considerations that conflict with RCW 64.90.525 are superseded. *See* RCW 64.90.080.
6 Thus, not only is a five percent hard cap on assessment increases superseded, but also a
7 requirement that a two-thirds majority approve assessment increases over five percent is
8 superseded. RCW 64.90.525 provides not only the substance of the budget, but also the
9 process for its adoption.

10 RCW 64.90.525(2), sets for a comprehensive list for what should be included in the
11 budget, which includes the amount of assessments per unit:

12 (2) The budget must include:

- 13 (a) The projected income to the association by category;
- 14 (b) The projected common expenses and those specially
15 allocated expenses that are subject to being budgeted,
16 both by category;
- 17 (c) The amount of the assessments per unit and the date
18 the assessments are due;
- 19 (d) The current amount of regular assessments budgeted
20 for contribution to the reserve account;
- 21 (e) A statement of whether the association has a reserve
22 study that meets the requirements of RCW
64.90.550 and, if so, the extent to which the budget
meets or deviates from the recommendations of that
reserve study; and
- (f) The current deficiency or surplus in reserve funding
expressed on a per unit basis.

RCW 64.90.525(2).

1 This statute is qualitatively different than the one at issue in *Casey v. Sudden Valley*, which
2 addressed only the process for adopting the budget and did not require that assessments be
3 included in the budget. *Sudden Valley*, 182 Wn. App. at 325. Here, the legislature is mandating
4 the substance of the budget. It then went further and also mandated the exclusive process for
5 ratifying the budget.

6 RCW 64.90.525(1) provides the exclusive means for approving assessments, which must
7 be approved at the same time as expenses—not through a separate supermajority vote:

8 (1)(a) Within thirty days after adoption of any proposed budget for
9 the common interest community, the board must provide a
10 copy of the budget to all the unit owners and set a date for a
11 meeting of the unit owners to consider ratification of the
12 budget not less than fourteen nor more than fifty days after
13 providing the budget. Unless at that meeting the unit owners
14 of units to which a majority of the votes in the association are
allocated or any larger percentage specified in the declaration
reject the budget, the budget **and the assessments against the
units included in the budget** are ratified, whether or not a
quorum is present.

15 (b) If the proposed budget is rejected or the required notice is not
16 given, the periodic budget last ratified by the unit owners
17 continues until the unit owners ratify a subsequent budget
proposed by the board. (emphasis added.)

18 Because this process governs approval of all budgets—and because budgets ratification
19 must include both expenses and assessments, associations cannot hamstring the process by
20 requiring a separate supermajority vote related to assessment increases. Assessments and
21 expenses must all be decided at the same time under RCW 64.90.525(1). Indeed, RCW 64.90.080
22 provides that existing provisions of governing documents that contradict this procedure are

1 superseded. It does not say “except those documents that contain an assessment cap or require
2 a supermajority to approve increases in assessments.”

3 “Supersede” means “to cause to be set aside,” “to force out of use as inferior,” “to take
4 the place or position of,” or “to displace in favor of another.” See [https://www.merriam-
6 webster.com/dictionary/supersede](https://www.merriam-
5 webster.com/dictionary/supersede) (last visited April 15, 2024). Nothing in these definitions
7 indicates that exceptions exist when something has been superseded. To read the statute as
8 Plaintiff suggests would insert the word “except” into RCW 64.90.080 – an unreasonable
9 interpretation of the statute. *Accord Landesberg*, 2024 Wash. App. LEXIS at *17 (refusing to read
10 an exception into the HOA Act provision governing political signs).

11 Courts often look at similar acts when engaging in statutory interpretation. The Court of
12 Appeals did this in *Sudden Valley* when it recognized that the Condominium Act, RCW 64.34, *et*
13 *seq.*, has a similar provision. *Sudden Valley*, 182 Wn. App. at 329-30. The *Sudden Valley* court
14 reasoned that because the legislature had not included such language in the Homeowner
15 Association Act, RCW 64.38, *et seq.*, it could not import it:

16 To the extent RCW 64.34.360(1) requires assessments to be ratified
17 at the same time and by the same process under the Condominium
18 Act, the legislature did not use the same language in the
19 homeowners’ association act. It did not say—as it did for
20 condominiums under RCW 64.34.360—that assessments must be
21 based on the budget.

22 *Id.* at 330.

Now the legislature has said just that with WUCIOA. It now requires that both
assessments and expenses be ratified at the same time and be based on the budget categories
mandated by statute. RCW 64.90.525. That means that the Association’s Bylaw provision

1 restricting assessment income to five percent per year, which can only be changed by a separate
2 two-thirds majority member vote, is superseded by statute. The public interest that the statute
3 protects is the ability of associations to maintain their amenities and infrastructure. *See generally,*
4 *Torgesen Decl., Reiten Decl., Ex. 2 (Unofficial Tx).* The alternative to finding these provisions
5 superseded is unending and continually more expensive special assessments for funding
6 reserves, emergencies, and covering budget shortfalls. *See Lower Decl., Ex. 10 (Ditch Article).*

7 Perhaps not coincidentally, special assessments are also governed by RCW 64.90.525,
8 which provides at subsection (3):

9 The board, at any time, may propose a special assessment. The
10 assessment is effective only if the board follows the procedures for
11 ratification of a budget described in subsection (1) of this section
12 and the unit owners do not reject the proposed assessment. The
13 board may provide that the special assessment may be due and
14 payable in installments over any period it determines and may
15 provide a discount for early payment.

16 This language also supersedes the Bylaws requirement of a vote of the membership and
17 makes special assessments subject to the ratification procedures for budgets.¹ RCW 64.34.080.
18 If the legislature did not mean to supersede artificial caps on assessment increases that could
19 only be changed by a supermajority vote, it would not have made approval of special
20 assessments subject to the same ratification procedure as the budget. The Legislature
21 recognized the need for Association to raise the funds necessary for infrastructure and

22 ¹ Notably, no owners objected to the ratification procedures for the special assessments that took place in 2022
and 2023.

1 amenities and to have proper reserves for future needs and emergencies. To hold otherwise
2 would not be consistent with the overall legislative purpose of WUCIOA.

3 **C. Legislative History Supports the Association’s Position**

4 Even if the Court finds that WUCIOA is ambiguous, its legislative history supports the
5 Association’s position. As Theresa Torgesen testifies, the drafting committee specifically
6 considered the effect that the decision in *Sudden Valley* had on the ability of associations to
7 maintain their amenities and infrastructure. *See* Torgesen Decl. ¶ 7. The drafting committee
8 intended the process in WUCIOA to supersede artificial caps on assessment increases and the
9 requirement for supermajority votes to increase assessments, and to combine the budget
10 process into one ratification vote. *Id.* ¶ 8.

11 Moreover, the testimony from the WUCIOA’s sponsor, Sen. Jamie Pedersen and drafting
12 committee chair, attorney Joe McCarthy, before the Senate Financial Institutions and Insurance
13 Committee indicates their belief that WUCIOA would free associations from being held hostage
14 by minority groups of homeowners who could veto necessary board actions—such as raising
15 assessments to keep up with the cost of maintaining association assets. *See* Reiten Decl., Ex. 2
16 (Unofficial Tx). Thus, even if there are two possible meanings to the statute, the Association’s
17 interpretation works best at furthering the legislative scheme.

18 **VII. CONCLUSION**

19 For the foregoing reasons, Defendant Association respectfully moves the Court to grant
20 it summary judgment and hold that WUCIOA supersedes the provisions in the Association’s

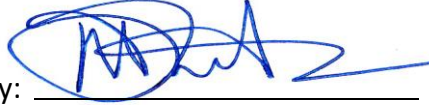
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1 Bylaws that cap assessment increases at five percent and require a two-thirds majority vote of
2 the members to increase assessments over five percent.

3 Dated this 22nd day of April, 2024.

4 **PERYEA SILVER TAYLOR**

5 

6 By: _____
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IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON
FOR THE COUNTY OF MASON

BETTY WIDING,

Plaintiff,

vs.

LAKE CUSHMAN MAINTENANCE CO., a
Washington Non-Profit Corporation,

Defendant.

NO. 24-2-00100-23

GR-17 DECLARATION

I DECLARE THAT:

1. I am over the age of 18 years, competent to be a witness, and not a party to this action.
2. I received, by electronic means, a document for filing in the above-caption case.
3. I have examined said document, found it clear and discernible, and attached this Declaration thereto.
4. I received said document on: April 22, 2024.
5. The name of said document is: Declaration of Mary B. Reiten in Support of Defendant Lake Cushman Maintenance Co.'s Motion for Summary Judgment with exhibits;
6. The number of pages in said document, including this Declaration, was 17.

I declare under penalty of perjury, under the laws of the State of Washington, that the foregoing is true and correct to the best of my knowledge.

Signed in _____ WA on _____ 2024. _____

Print Name: _____

Address:

Phone: _____