

**BYLAWS  
OF  
PINE VIEW ESTATES HOMEOWNERS ASSOCIATION**

THESE BYLAWS of PINE VIEW ESTATES HOMEOWNERS ASSOCIATION, a Colorado nonprofit corporation (the "Corporation"), are effective this \_\_\_\_ day of October, 2004, and are adopted pursuant to the Colorado Revised Nonprofit Corporation Act (the "Act") and the Colorado Common Interest Ownership Act ("CCIOA"). In the event of a conflict between these Bylaws, the Articles of Incorporation of Pine View Estates Homeowners Association (the "Articles of Incorporation"), or the Declaration of Covenants, Conditions and Restrictions for Pine View Estates Homeowners Association (the "Declaration"), the Articles of Incorporation and the Declaration shall control over the Bylaws, and the Declaration shall control over the Articles of Incorporation.

**ARTICLE I  
Members**

Section 1.1. Membership. Eligibility and requirements for membership are specified in the Declaration.

Section 1.2. Annual Meeting. The annual meeting shall be held on the first Tuesday in April in each year, at the hour of 6:00 p.m., for the purpose of the election of directors and for the transaction of such other business as may lawfully come before the meeting.

Section 1.3. Special Meetings. Special meetings may be called by the president, by a majority of the board of directors, or by members holding at least 20% of the votes of the Corporation upon delivery of a written request for such meeting to the president. Notice of the meeting shall be given in accordance with Section 1.5.

Section 1.4. Location of Meeting. The board of directors shall designate any place, within Mesa County, as the location of any meeting. One or more members may participate in any members meeting by any means of communication by which all persons participating in the meeting can hear one another simultaneously. Such participation shall constitute presence in person at the meeting.

Section 1.5. Notice of Meetings; Waiver of Notice.

1.5.1. Not less than ten (10) nor more than fifty (50) days in advance of any members meeting, the secretary shall cause notice to be hand-delivered or sent prepaid by United States mail to the mailing address of each member or to any other mailing address designated in writing by the member.

1.5.2. Notice of any meeting must state the date, time and place of the meeting and any matters that require membership approval, including the general nature of any proposed amendment to the Bylaws (if the members, rather than the directors, are voting

to amend) or Declaration, any budget changes, any proposal to remove an officer or director, and any proposal to dissolve.

1.5.3. A member may waive notice of any meeting, or any other notice required by these Bylaws, by a writing signed by the member entitled to notice which is delivered to the secretary (either before or after the date and time stated in the notice) for inclusion in the minutes or for filing with the corporate records. A member's attendance at a meeting:

- (a) Waives objection to lack of notice or defective notice of the meeting, unless the member, at the beginning of the meeting, objects to holding the meeting on the basis of lack of notice or defective notice; and
- (b) Waives objection to consideration of a particular matter at the meeting that is not within the purposes described in the meeting notice, unless the member objects to considering the matter when it is first presented.

Section 1.6. Quorum and Voting. A quorum shall be deemed present throughout any members meeting if persons entitled to cast 20% of the votes which may be cast for election of the board of directors of the Corporation are present in person or by proxy at the beginning of the meeting. Upon failure of a quorum, an adjournment may be taken by the vote of a majority of the members present for a period not to exceed thirty (30) days at any one adjournment. If a quorum exists, action on a matter shall be approved if the votes cast by the members present at the meeting which favor the action exceed the votes cast in opposition to the action, unless a greater number of votes is required by law, the Articles of Incorporation, the Declaration, or these Bylaws; if there are more than two (2) choices or candidates, the choice or candidate receiving a plurality of votes, whether or not a majority of the total votes cast, shall be the prevailing choice or candidate. Each member entitled to vote shall have the number of votes allocated to that member in accordance with the Declaration.

Section 1.7. Proxy. Members are entitled to vote at any members meeting in person or by written proxy, properly signed by the member or his or her duly authorized attorney-in-fact. Proxies shall be filed with the secretary before or at the time of the meeting. A proxy terminates eleven (11) months after its date, unless it provides otherwise. A member may not revoke a proxy except by actual notice of revocation to the person presiding over the meeting at which the proxy will be cast. A proxy is void if it is not dated or if it purports to be revocable without notice.

Section 1.8. Fixing Record Date. For the purpose of determining members entitled to notice or to vote at any members meeting, the board of directors may fix a date in advance as the record date. Such date shall not be fewer than ten (10) nor more than fifty (50) days prior to the date on which the action is to be taken. If the directors do not fix such a record date, the record date shall be the close of business on:

- (a) With respect to any meeting, the day before the first notice is delivered to members; and

- (b) With respect to any informal action taken pursuant to Section 1.9, the date the first member signs a written consent.

Section 1.9. Informal Action by Members. Any action required or permitted to be taken at a meeting of the members may be taken without a meeting if members entitled to vote thereon unanimously agree and consent to such action in writing. Such consent may be executed in counterparts and received by electronically transmitted facsimile or other form of wire or wireless communication providing the Corporation with a complete copy of the document, including a copy of the signature on the document. Unless the members establish a different effective date, action is taken at the time the last member signs the consent. Such consent shall have the same effect as action taken at a meeting of the members and may be described as such in any document. A member may revoke his or her consent by a written revocation signed by the member and received by the Corporation before the last member has signed the consent, in which case the action proposed in the consent shall be invalid.

Section 1.10. Action by Written Ballot.

1.10.1. Any action that may be taken at any members meeting may be taken without a meeting if the Corporation delivers a written ballot (in the manner provided in subsection 1.5.1) to every member entitled to vote on the matter. The written ballot shall state each proposed action and provide an opportunity to vote for or against such proposed action. Approval by written ballot shall only be valid when the number of votes cast by ballot equals or exceeds the quorum required to be present at a meeting authorizing the action, and the number of approvals equals or exceeds the number of votes that would be required to approve the matter at a meeting at which the total number of votes cast was the same as the number of votes cast by ballot. If there are more than two (2) choices or candidates, and the quorum requirements are met, the choice or candidate receiving a plurality of votes, whether or not a majority of the total votes cast by ballot, shall be the prevailing choice or candidate.

1.10.2. Solicitations for votes by written ballot may not be revoked, and shall:

- (a) Indicate the number of responses needed to meet the quorum requirements;
- (b) State the percentage of approvals necessary to approve each matter other than election of directors;
- (c) State the time by which the ballot must be received by the Corporation in order to be counted; and
- (d) Be accompanied by written information sufficient to permit each member voting to reach an informed decision on the matter.

Section 1.11. Membership and Members List. After fixing a record date pursuant to Section 1.8, the Corporation shall prepare an alphabetical list of the names of all its members who are entitled to notice of, and to vote at, the meeting or to take such action by written ballot. The list shall show the address of each member entitled to notice of, and to vote at, the meeting

or to take such action by written ballot, and the number of votes each member is entitled to vote at the meeting or by written ballot.

Section 1.12. Transactions Requiring Membership Approval. Notwithstanding anything to the contrary stated elsewhere in these Bylaws, neither the board of directors, nor any committee of such board, nor any officer, agent, or employee of the Corporation shall take any of the following actions without the prior approval of the voting members, unless otherwise provided by law, the Declaration, or the Articles of Incorporation:

- (a) Amendment or restatement of the Declaration or Articles of Incorporation;
- (b) Merger, dissolution, or sale or other disposition of substantially all of the assets of the Corporation;
- (c) Sale, lease, disposition, pledge, gift, or encumbrance of any interest in real or personal property belonging to the Corporation, except in accordance with the established policies for such matters approved from time to time in advance by the voting members;
- (d) Aggregate borrowing of the Corporation for any period for any purpose in excess of \$5000.00, or of a dollar amount to be established by the voting members from time to time; the term "borrowing" for these purposes shall include any commitment for the payment of money pursuant to any contract;
- (e) The formulation of an initial, or any change in any subsequent, formal or informal statement of the purposes and objectives of the Corporation;
- (f) Any expenditure of a nature that was not anticipated or reflected in a budget approved in advance of such expenditure by the voting members, and any expenditure which either singly or when aggregated with all other similar amounts throughout the Corporation's fiscal year exceeds 5% of the amount budgeted for such expenditure or class of expenditures pursuant to a budget approved in advance of such expenditure by the voting members; or
- (g) Any expenditure of the principal of or income from any fund or funds in any manner that is inconsistent with any restrictions imposed on such fund or funds by donors to the Corporation or by the voting membership.

ARTICLE II  
Board of Directors

Section 2.1. Powers and Duties. The business and the property of the Corporation shall be controlled and managed by the board of directors, except as otherwise expressly provided by law, the Articles of Incorporation, the Declaration, or these Bylaws.

2.1.1. By way of example and not limitation, the board of directors shall:

- (a) Employ independent contractors and employees as the board deems necessary
- (b) Cause to be kept a complete record of all its acts and corporate affairs;
- (c) Supervise all officers and any agents and employees of the Corporation, and see that their duties are properly performed;
- (d) As more fully provided in the Declaration and CCIOA to:
  - (1) Fix the amount of the annual budget and annual assessment against each lot;
  - (2) Cause delivery of all required notices relative to budgets and assessments;
  - (3) Collect assessments which are not paid when due provided in the Declaration or otherwise allowed by law; and
  - (4) Issue, or cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any assessment has been paid.
- (e) Obtain and maintain insurance as required by the Declaration and CCIOA;
- (f) Cause all officers, employees, or agents having fiscal responsibilities to be bonded, as provided by the Declaration and law; and
- (g) Cause all property owned or used by the Corporation to be properly maintained.

2.1.2. The president or secretary may prepare, execute, certify, and record amendments to the Declaration on behalf of the Corporation.

2.1.3. If the board of directors delegates powers of the board or officers relating to collection, deposit, transfer, or disbursement of corporate funds to other persons or to a managing agent:

- (a) Such other persons or managing agent shall maintain fidelity insurance coverage or a bond in an amount not less than \$50,000.00 or such higher amount as the board may require;

(b) Such other persons or managing agent shall maintain all funds and accounts of the Corporation separate from the funds and accounts of other associations managed by the other persons or managing agent and shall maintain all reserve accounts of each association so managed separate from operational accounts of the Corporation; and

(c) An annual accounting for Corporation funds and a financial statement shall be prepared and presented to the Corporation by the managing agent, a public accountant, or a certified public accountant.

Section 2.2. Number, Term and Nomination.

2.2.1. The affairs of the Corporation shall be managed by a board of three (3) directors.

2.2.2. At the first meeting after the Declarant has relinquished control of the board as provided in the Declaration, two (2) directors shall be elected for a term of two (2) years, and the remaining director for a term of one (1) year; and at each annual meeting thereafter the members shall elect for terms of two (2) years the same number of directors as there are directors whose terms are expiring at the time of each election. Directors shall be elected by ballot and members may not cumulate their votes in favor of or against directors.

2.2.3. Nominations for election to the board of directors may be submitted to the secretary, in writing, by any member or director through and including the day before the election date, but not more than fifty (50) days prior to such date. Nominations from the floor may be made at the meeting in which the election is held immediately prior to the vote.

Section 2.3. Vacancies. Any vacancy in membership of the board of directors shall be filled for the remainder of the unexpired term by the affirmative vote of a majority of the remaining directors, whether or not consisting of a quorum.

Section 2.4. Resignation and Removal.

2.4.1. A director may resign at any time by giving written notice of his or her resignation to the Corporation. Such resignation is effective when the notice is received by the Corporation, unless the notice states a later date. A board member who has failed to attend three (3) consecutive board meetings shall be deemed to have resigned upon a confirming vote of a majority of the board. If a director is deemed to have resigned for failing to attend more than 50% of the Board meetings in any given year, his or her resignation date shall be the date of confirmation of resignation by the board of directors.

2.4.2. At any meeting of the members at which a quorum is present, the members, by a vote of 67% of all persons present and entitled to vote, may remove the entire board of directors or any lesser number, other than a director appointed by the Declarant.

Section 2.5. Annual Meeting of Directors. The annual meeting of the board of directors shall be held as soon as is conveniently possible following the annual members meeting.

Section 2.6. Special Meetings. Special meetings of the board of directors shall be held whenever called by the president or by a majority of the directors.

Section 2.7. Time and Place of Meetings; Executive Session.

2.7.1. All meetings of the board of directors shall be held at a time and place in Mesa County to be designated by the president or, if called by directors, at such time and place in Mesa County designated by those directors; except, the annual meeting shall be held in accordance with Section 2.5. Upon prior approval of the board, one or more directors may participate in any meeting of the board by any means of communication by which all persons participating in the meeting can hear one another simultaneously. Such participation shall constitute presence in person at the meeting.

2.7.2. All meetings of the board of directors or any committees of the board shall be open to attendance by all members or their representatives, and agendas for such meetings shall be made reasonably available for examination by all members or their representatives.

2.7.3. The board of directors or any committee of the board may hold an executive or closed door session and may restrict attendance to directors and such other persons requested by the board during any regular or special meeting. The matters to be discussed at such an executive session shall include only the following:

- (a) Matters pertaining to employees of the Corporation or the managing agent's contract, or involving the employment, promotion, discipline, or dismissal of an officer, agent, or employee of the Corporation;
- (b) Consultation with legal counsel concerning disputes that are the subject of pending or imminent court proceedings or matters that are privileged or confidential between attorney and client;
- (c) Investigative proceedings concerning possible or actual criminal misconduct;
- (d) Matters subject to specific constitutional, statutory, or judicially imposed requirements protecting particular proceedings or matters from public disclosure; and
- (e) Any matter the disclosure of which would constitute an unwarranted invasion of individual privacy.

Section 2.8. Notice of Meetings. Meetings of the board of directors shall be held only after delivering, at least two (2) days in advance of such meeting to each director personally or by wire or wireless communication, or mailing at least seven (7) days in advance to each director at the director's last known address, a written notice of such meeting, giving the date, time and

place of the meeting. A director may waive any notice of a meeting with a written waiver signed by the director and filed with the minutes or corporate records.

Section 2.9. Quorum and Manner of Action. A quorum will be deemed present throughout any meeting if directors entitled to cast at least 50% of the votes are present at the beginning of the meeting. The act of the majority of the directors present at any meeting at which a quorum is present shall be the act of the board of directors.

Section 2.10. Proxies. A director may be deemed present at a meeting if, prior to the meeting, the director grants and delivers a written proxy to another director who is present in person at the meeting. The proxy must direct a vote to be cast with respect to a particular proposal that is described with reasonable specificity in the proxy. No other proxies by directors shall be allowed.

Section 2.11. Compensation of Directors. No director shall receive compensation for his or her attendance at meetings of the board of directors. However, upon a vote of the directors, a director may be reimbursed for actual expenses incurred in performance of the director's duties. The compensation allowed to directors shall be changed only by action of the members. This Bylaw may only be amended by the members.

Section 2.12. Presumption of Assent and Right of Dissent. A director who is present at a meeting of the board of directors when corporate action is taken is deemed to have waived notice of the meeting and assented to all action taken at the meeting unless:

- (a) The director objects to holding the meeting or transacting business at the meeting at the beginning of the meeting, or promptly upon the director's arrival, and does not thereafter vote for or assent to any action taken at the meeting;
- (b) The director contemporaneously requests that the director's dissent or abstention as to any specific action taken be entered in the minutes of the meeting; or
- (c) The director causes written notice of the director's dissent or abstention as to any specific action to be received by the presiding officer of the meeting before adjournment of the meeting or by the Corporation promptly after adjournment of the meeting.

The right of dissent or abstention pursuant to this Section 2.12 is not available to a director who votes in favor of the action taken.

Section 2.13. Informal Action by Directors. Any action required or permitted to be taken at a meeting of the directors may be taken without a meeting if each and every director in writing either votes for the action, or votes against such action or abstains from voting, and waives the right to demand that action not be taken without a meeting. Such consent may be executed in counterparts and received by electronically transmitted facsimile or other form of wire or wireless communication providing the Corporation with a complete copy of the document, including a copy of the signature on the document. Unless the directors establish a different effective date, action is taken at the time the last director signs the consent. Such consent shall have the same effect as action taken at a meeting of directors and may be described as such in any document. A director may revoke his or her consent by a written revocation signed by the



director and received by the secretary before the last director has signed the consent. All signed written instruments necessary for any action taken pursuant to this Section 2.13 shall be filed with the minutes of the board of directors.

Section 2.14. Committees.

2.14.1. By resolution adopted by a majority of the directors then in office, the board of directors may designate one or more committees, and appoint one or more directors to serve on them. To the extent provided in the resolution, any such committee may have all the authority of the board, as designated in the resolution establishing the committee, except that no committee shall have the authority to: (i) authorize distributions; (ii) elect, appoint, or remove any director; (iii) amend the Articles of Incorporation; (iv) adopt, amend or repeal these Bylaws; (v) approve a plan of merger; or (vi) approve a sale, lease, exchange, or other disposition of all, or substantially all, of the corporation's property, with or without goodwill, otherwise than in the usual and regular course of business subject to approval by the board of directors. The board of directors may establish any requirements for the governance of such committees that comply with these Bylaws and law.

2.14.2. The board of directors may establish one or more committees, advisory boards, auxiliaries, or other bodies of any kind whose members are not directors in order to provide advice, service and assistance to the Corporation; except that such committees may not exercise any power or authority reserved to the board of directors by the Act or these Bylaws.

ARTICLE III  
Officers

Section 3.1. General. The officers of the Corporation shall be a president, a secretary, and a treasurer. All officers shall be natural persons, eighteen (18) years of age or older. The board of directors may elect or appoint such additional officers as it may consider necessary who shall hold their offices for such terms and have such authority and duties as from time to time may be determined by the board of directors. The salaries, if any, of the officers of the Corporation shall be fixed by the board of directors. In all cases where the duties of any officer, agent, or employee are not prescribed by these Bylaws or by the board of directors, such officer, agent, or employee shall follow the orders and instructions of the president.

Section 3.2. Election and Tenure of Officers. Except as otherwise provided in the Declaration, the officers of the Corporation shall be elected by the board of directors annually at the annual meeting of the board. If the election of officers is not held at such meeting, such election shall be held as soon thereafter as conveniently possible. Election shall be by ballot and a majority of the votes cast shall be necessary to elect. One person may hold more than one office. A director or directors may hold any office(s). Each officer shall hold office until the first of the following to occur: the officer's successor is duly elected and qualified; the officer's death; the officer's resignation; or the officer's removal.

Section 3.3. Resignation. An officer may resign at any time by giving written notice of resignation to the Corporation. The resignation of an officer is effective when the notice is received by the Corporation, unless the notice states a later effective date. If a resignation is made effective at a later date, the board of directors may permit the officer to remain in office until the effective date and may fill the pending vacancy before the effective date with the provision that the successor does not take office until the effective date, or the board of directors may remove the officer at any time before the effective date and may fill the resulting vacancy.

Section 3.4. Removal. The board of directors may remove any officer at any time, with or without cause, by a majority vote of the board. Such removal shall be without prejudice to the contract rights, if any, of the officer so removed. Election or appointment of an officer or agent shall not, in and of itself, create a contractual right.

Section 3.5. Vacancies. A vacancy in any office, however occurring, may be filled by the board of directors for the unexpired portion of the term.

Section 3.6. President. The president shall, subject to the direction and supervision of the board of directors, be the chief executive officer of the Corporation and shall have general and active control of its affairs and business and general supervision of its officers, agents and employees. The president shall present a report of the general conduct and transactions of the company at the annual members meeting. The president shall have custody of the treasurer's bond, if any.

Section 3.7. Treasurer. The treasurer shall have all of the powers, and shall perform all of the duties and obligations, of the president when the president is unable to act due to a vacancy in the office, absence, or illness. The treasurer shall be the principal financial officer of the Corporation and shall have the care and custody of all the funds, securities, evidences of indebtedness, and other personal property of the Corporation. The treasurer shall be required to keep written records showing all receipts and expenditures of the company, and shall make such reports related thereto as the board may require. The treasurer shall, if required by the board, give the Corporation a bond in such sums and with such sureties as shall be satisfactory to the board, conditioned upon the faithful performance of the treasurer's duties and for the restoration to the Corporation of all books, papers, vouchers, money, and other property of whatever kind in the treasurer's possession or under the treasurer's control belonging to the Corporation. The treasurer shall have such other powers and perform such other duties as from time to time may be prescribed by the board of directors or the president. The assistant treasurers, if any, shall have the same powers and duties, subject to the supervision of the treasurer.

Section 3.8. Secretary. The secretary shall perform all duties incident to the office of secretary and such other duties as from time to time may be assigned to the secretary by the president or by the board of directors. The secretary shall keep the minutes of the proceedings of the members and the board of directors. The secretary shall see that all notices are duly given in accordance with the provisions of the Declaration, these Bylaws or as required by law. The secretary shall be custodian of the corporate records and shall authenticate corporate documents. The secretary shall maintain a record containing the names and addresses of all members. Assistant secretaries, if any, shall have the same duties and powers, subject to supervision by the secretary.

ARTICLE IV  
Dissolution

Section 4.1. Authorization. To authorize the dissolution of the Corporation, the board of directors shall adopt and recommend a proposal to dissolve to the members, which shall be approved upon the affirmative vote of at least two-thirds (2/3) of the members entitled to vote. If the board of directors determines that it should make no recommendation, because of conflict of interest or other special circumstances, and communicates the basis for its determination to the members, dissolution may be approved without such recommendation upon the affirmative vote of at least two-thirds (2/3) of the members entitled to vote. The board of directors may condition the effectiveness of the dissolution, and the members may condition their approval of the dissolution, on any basis.

Section 4.2. Notice. The Corporation shall give notice to members entitled to vote, pursuant to Section 1.5, of the members meeting at which the proposal to dissolve will be voted on. The notice shall contain or be accompanied by a copy of the proposal or a summary thereof.

Section 4.3. Articles of Dissolution. After dissolution is authorized, the Corporation shall dissolve by delivering to the Secretary of State for filing articles of dissolution stating the Corporation's domestic entity name, the principal office address of the Corporation's principal office, the date dissolution was authorized, and a statement that the number of votes cast for the proposal to dissolve by each voting group entitled to vote separately on the proposal was sufficient for approval by that voting group.

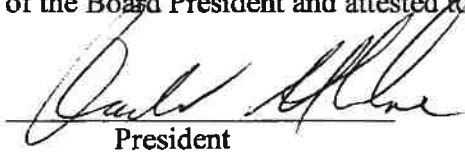
Section 4.4. Revocation. The Corporation may revoke its dissolution within 120 days after the effective date of the dissolution by the same action that authorized its dissolution pursuant to Section 4.1. After the revocation of dissolution is authorized, the Corporation shall revoke the dissolution by delivering to the Secretary of State for filing, within 120 days after the effective date of dissolution, articles of revocation of dissolution, together with its articles of dissolution, that state the domestic entity name of the Corporation, the date of the dissolution, the date the revocation of dissolution was authorized, and a statement that the number of votes cast for revocation of dissolution by each voting group entitled to vote separately on the proposal to dissolve was sufficient for approval by that voting group.

ARTICLE V  
Miscellaneous

Section 5.1. Amendment of Bylaws. The board of directors shall have the power to make, amend, and repeal these Bylaws at the annual meeting of the board or at any special meeting called for that purpose, unless otherwise provided in the Declaration, these Bylaws, or by law.

Section 5.2. Offices. The principal office of the Corporation shall be located at 590 28&1/2 Rd., Grand Junction, Colorado 81501. The Corporation may have such other offices, either within or outside the State of Colorado, as the board of directors may designate or as the business of the Corporation may require from time to time.

These Bylaws are hereby approved by the Board of Directors for the Pine View Estates Home Owners Association on the 17<sup>th</sup> day of December 2004, as evidenced by the signature of the Board President and attested to by the Secretary.

  
President

ATTEST:   
Secretary

**ARTICLES OF INCORPORATION  
OF  
PINE VIEW ESTATES HOMEOWNERS ASSOCIATION**

PURSUANT to Section 7-122-102 and Part 3 of Article 90 of Title 7, Colorado Revised Statutes (C.R.S.), these Articles of Incorporation are delivered to the Colorado Secretary of State for filing.

1. The entity name of the corporation is Pine View Estates Homeowners Association.
2. The street address of the corporation's initial registered office is 590 28.5 Road, Grand Junction, Colorado 81501, and the name of its initial registered agent at that office is Ronald A. Abeloe.
3. The address of the corporation's initial principal office is P.O. Box 1765 Grand Junction, Colorado 81502.
4. The name of the incorporator is Ronald A. Abeloe, whose address is P.O. Box 1765 Grand Junction, Colorado 81502.
5. The corporation will have voting members.
6. Distribution of assets upon dissolution shall be governed by the Colorado Revised Nonprofit Corporation Act.
7. The initial directors of the corporation are Ronald A. Abeloe, Warren Taylor Knight, Stanley E Bell, Christopher J Lundburg, and Kenneth Bauske .
8. The name of the individual who causes this document to be delivered for filing, and to whom the Secretary of State may deliver notice if filing of this document is refused, is Ronald A. Abeloe, whose mailing address is c/o Michael A. Kuzminski, 744 Horizon Court, Suite 300, Grand Junction, Colorado 81506.