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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

BONDHOLDER KOSHI PADNANI

pkopd@aol.com

855 East Broadway Apt. 5C
Long Beach, New York 11561.

Telephone: (917) 584-8382

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF CALIFORNIA

DIABLO GRANDE COMMUNITY FACILITIES DISTRICT NO 1 Debtor.	Case No. 25-26635 -A -9 Chapter 9. **BONDHOLDER KOSHI PADNANI'S OPPOSITION TO MOTION FOR ORDER MODIFYING AUTOMATIC STAY. TO(DEEM NOTICE INEFFECTIVE)COMPEL PROPER SERVICE TO CURRENT BONDAGENT**

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CASE NO: 25-26635-A-9

The Bondholders were supposed to be paid from the Special tax according to the bond initial offering statement.Exhibit A.(page 2) the source of payment of the 2014 bonds states that if the special taxes are not paid then foreclosure money will be paid to Bondholders.Exhibit A (3 pages.)Security for the Bonds. "The Bonds are also payable from any foreclosure actions."Foreclosures were done every year but the proceeds are not coming to the bondholders, the proceeds are being used for other purposes which are against the bond contract.

The Stanislaus County property taxes were supposed to be a separate tax to be paid by the parcel owners.

The Stanislaus County property taxes were supposed to be a separate tax in addition to the special tax to be paid by the parcel owners but it has now become joint with the special tax though this was not stated in the offering statement when the bonds were first issued in 2014. The offering statement stated **Exhibit A page 4** that there would be a separate property tax paid by all the parcel owners and landowners of the Diablo Grande community for the Stanislaus County.

Approximately 1.3 million every year from 2018 to 2026 total $11,421,788 had been collected by the special taxes but the bondholders didn't get any part of it. **Exhibit B. 11pages.Bond principal and interest payment delinquenciescan be seen from pages 9-11.**

Partiality in bond Redemption of some select bondholders only In years 2018 and 2019. Who were these select groups of Bond holders who had the same call date and maturity date as mine but their Bonds with the same Cusip numbers were redeemed earlier but mine was not . Exhibit C three pages shows the list of the amount of bonds.The explanation for this partiality has to be provided by the Western Hills Water District who is administrating the Diablo Grande community funds.

My $20,000 Bond Which is **Exhibit D(one page)** has the same Cusiip number 958324DR3 with a call date of September 1, 2022 and a maturity date of September 1 2025.

The Western Hills Water District on whwd.org Financials show that they received Bond Administration recovery money in the amount of $536,198 in the year 2023 and $443,240 in year 2022 **Exhibit E 1 page. these** monies must have come from the special tax revenues but Bond interests were not paid as can be seen in the interest and principal delinquencies except to their "select insider group of Bondholders" .Why were they in such a rush to pay these select group insider bond holders in 2018 and 2019 and early 2020 that they even sold a property for them but after that they totally neglected paying the rest of the bondholders who of course were not related to them so for this mismanagement of funds they claimed and helped themselves to such high amounts of recovery money in the amount of 536,000 in year 2023 and 443,000 in year 2022 why did they deserve so much money from the bondholders money?
The Western Hills Water District and the CFD cannot be trusted to pay their debt even when monies do become available.

Landscaping, removal of trees and shrubs, Insurance of the parcels so many other expenses have now probably been taken out of the special taxes but nothing is being paid to the bondholders .In future also the special tax money will be used for their own inflated administrative expenses so the bond holders will eventually not get paid from the special taxes. This is a trust indenture.

The infrastructure,water lines taxes and maintenance money came from the bond holders but the land remains the property of Diablo Grande because of the stay order and water Hills district profits and the bondholders get absolutely nothing. The property and parcels now really belong to the creditors.

The Modifying of the Stay Order notice is not being mailed to the proper bond agent and thus the remaining bond holders are not aware that they can respond and oppose to this stay order because they are not being informed since the agent who is getting the mailings is not in service anymore I have enclosed exhibit B which states that emails to this agent are no longer being handled.
Motion for modification of stay order was mailed to Lena Chan at Western Trust Company where certificate of service lists bond agents email address as lena.chan@bny.com I sent an email to Lena Chan and received an auto reply that the person is retiring forward email to California_ PNFP@bny.com I sent email to California_PNFP@bny.com and got no response the representative in the Bank of New York mailing Trust Company send an email to lena.chan@ bny.com and received the same reply as I did that this person is retiring and to send email to california_PNFP@bny.com send the email there and received no response **Exhibit F Please compel CFD to send the stay order notice to the current correct agent before making a decision on this modified stay order.**

The automatic stay and modified automatic Stay have to be lifted. It was bond holders money which was used for the building of the infrastructure of all the parcels in the Diablo Grande facility communities facilities District and the bondholders should be paid by first selling some of the parcels until the Bond debt is paid in full. Meanwhile the stay order should be lifted, Negotiate a bond repayment or a periodic payment plan, Some of the parcels should be sold so that 52 million Revenue can be paid back to the bondholders.

The stay should be lifted until all the money is paid to the bond holders or if this money is not paid then the stay should be removed.

Relief requested.
Therefore I respectfully request that the court grants that the stay order be removed.

Case No: 25-26635-A-9
Date: September 11, 2026.

Koshi Padnani
Bond holder Koshi Padnani.

NEW ISSUE-FULL BOOK ENTRY **NOT RATED**

In the opinion of Jones Hall, A Professional Law Corporation, San Francisco, California, Bond Counsel, subject, however to certain qualifications described herein, under existing law, the interest on the 2014 Bonds is excluded from gross income for federal income tax purposes and such interest is not an item of tax preference for purposes of the federal alternative minimum tax imposed on individuals and corporations, although for the purpose of computing the alternative minimum tax imposed on certain corporations, such interest is taken into account in determining certain income and earnings. In the further opinion of Bond Counsel, such interest is exempt from California personal income taxes. See "TAX MATTERS" herein.

$38,505,000
WESTERN HILLS WATER DISTRICT
DIABLO GRANDE COMMUNITY FACILITIES DISTRICT NO. 1
SPECIAL TAX REFUNDING BONDS
SERIES 2014

Dated: Date of Delivery **Due: September 1, as shown below**

The $38,505,000 Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Refunding Bonds Series 2014 (the "2014 Bonds") are being issued by the Western Hills Water District (the "Water District") by and through its Diablo Grande Community Facilities District (the "District"). The 2014 Bonds are special tax obligations of the Water District, authorized pursuant to the Mello-Roos Community Facilities Act of 1982, as amended, being California Government Code Section 53311, *et seq.* (the "Mello-Roos Act"), and are issued pursuant to a Fiscal Agent Agreement dated as of August 1, 2001 and supplements thereto, by and between the Water District and The Bank of New York Mellon Trust Company, N.A., as Fiscal Agent. The 2014 Bonds are secured by Special Taxes (described herein) on parity with $7,580,000 outstanding principal amount of bonds issued by the Water District in 2005. The 2014 Bonds are issued to (i) refund certain outstanding bonds previously by the District in 2001, 2002 and 2004; (ii) fund a reserve account; and (iii) to pay the costs of issuance of the 2014 Bonds. Interest on the 2014 Bonds is payable March 1, 2015, and thereafter semiannually on March 1 and September 1 of each year.

The 2014 Bonds are being issued as fully registered bonds, registered in the name of Cede & Co. as nominee of The Depository Trust Company, New York, New York ("DTC"), and will be available to ultimate purchasers in the denomination of $5,000 or any integral multiple thereof, under the book-entry system maintained by DTC. See "APPENDIX H – BOOK-ENTRY SYSTEM."

The 2014 Bonds are secured by and payable, on a parity with bonds issued in 2005, from a pledge of annual Special Taxes (as defined herein) to be levied by the Water District on real property within the boundaries of the District, from the proceeds of any foreclosure actions brought following a delinquency in the payment of the Special Taxes, and from amounts held in certain funds under the Fiscal Agent Agreement, all as more fully described herein. Land within the District consists of completed homes, land under development, and unimproved land planned for a primarily residential development in an area of Stanislaus County known as "Diablo Grande" near the City of Patterson. **Unpaid Special Taxes do not constitute a personal indebtedness of the owners of the parcels within the District. In the event of delinquency, proceedings may be conducted only against the parcel of real property securing the delinquent Special Tax. There is no assurance the owners will be able to pay the Special Tax or that they will pay such Special Tax even though financially able to do so.** To provide funds for payment of the bonds previously issued and the interest thereon as a result of any delinquent installments, the Water District established Reserve Accounts from proceeds of the bonds previously issued, which accounts will also be funded as described herein and maintained for the 2014 Bonds and outstanding 2005 Bonds. See "SECURITY FOR THE BONDS."

Property in the District subject to the Special Tax is comprised of approximately 2,936 acres and currently includes completed homes, infrastructure improvements suitable for additional development, undeveloped land, two golf courses (one of which is closed and likely to be used for future home development, walking trails and other public amenities), a clubhouse and related outbuildings and improvements. The property is projected to be developed with 2,354 residential parcels and limited commercial sites, as well as the existing golf course and clubhouse and related amenities. Home construction began in 2004 and stopped in 2008 as a result of the real estate downturn and bankruptcy of the previous developer. Currently, home construction has resumed and homes are offered for sale. Most of the undeveloped land in the District is owned by World International LLC (the "Current Developer"), an entity which is not a homebuilder and intends to market residential lots to merchant homebuilders, custom homebuilders and individuals. See "THE DISTRICT."

The 2014 Bonds are subject to optional and mandatory redemption prior to maturity as described herein. See "THE 2014 Bonds — Redemption."

NEITHER THE FAITH AND CREDIT NOR THE TAXING POWER OF THE WATER DISTRICT, THE COUNTY OF STANISLAUS, THE STATE OF CALIFORNIA OR ANY POLITICAL SUBDIVISION THEREOF IS PLEDGED TO THE PAYMENT OF THE 2014 BONDS. THE 2014 BONDS DO NOT CONSTITUTE A DEBT OF THE WATER DISTRICT WITHIN THE MEANING OF ANY STATUTORY OR CONSTITUTIONAL DEBT LIMITATION. THE INFORMATION SET FORTH IN THIS OFFICIAL STATEMENT, INCLUDING INFORMATION UNDER THE HEADING "SPECIAL RISK FACTORS," SHOULD BE READ IN ITS ENTIRETY.

This cover page contains certain information for general reference only. It is not a summary of all of the provisions of the 2014 Bonds. Prospective investors must read the entire Official Statement to obtain information essential to the making of an informed investment decision. See "SPECIAL RISK FACTORS" herein for a discussion of the special risk factors that should be considered, in addition to the other matters and risk factors set forth herein, in evaluating the investment quality of the 2014 Bonds.

The 2014 Bonds are offered when, as and if issued, subject to approval as to their legality by Jones Hall, A Professional Law Corporation, San Francisco, California, Bond Counsel. Certain legal matters will also be passed on by Jones Hall, A Professional Law Corporation as Disclosure Counsel. Certain legal matters will be passed upon for the Water District by Griffith & Masuda, Turlock, California. It is anticipated that the 2014 Bonds will be available for delivery to DTC on or about August 8, 2014 in New York, New York.

WESTHOFF, CONE & HOLMSTEDT

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The date of this Official Statement is July 25, 2014.

2014 Bonds are registered in the name of Cede & Co., as nominee of DTC, references herein to the Owners shall mean Cede & Co., and shall not mean the ultimate purchasers of the 2014 Bonds. Payments of the principal, premium, if any, and interest on the 2014 Bonds will be made directly to DTC, or its nominee, Cede & Co. so long as DTC or Cede & Co. is the registered owner of the 2014 Bonds. Disbursements of such payments to DTC's Participants is the responsibility of DTC and disbursements of such payments to the Beneficial Owners is the responsibility of DTC's Participants and Indirect Participants, as more fully described herein. See "APPENDIX H – BOOK-ENTRY SYSTEM."

Refunding Plan. The Water District has previously issued on its behalf its (i) Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Bonds Series 2001 (the "**2001 Bonds**"), (ii) Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Bonds Series 2002 (the "**2002 Bonds**"), and (iii) Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Bonds Series 2004 (the "**2004 Bonds**") (together, the "**Refunded Bonds**"). The District has also issued its Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Bonds Series 2005 (the "**2005 Bonds**") for the purpose of financing costs of acquiring and constructing certain public infrastructure improvements within the District, which will remain outstanding and secured on parity with the 2014 Bonds.

The Refunded Bonds are currently outstanding in the aggregate principal amount of $38,545,000 which will be redeemed in full, on an current basis, on September 1, 2014 (the "**Redemption Date**") at a redemption price equal to 100% of their principal amount, together with interest coming due and payable on the Redemption Date.

In order to accomplish the refinancing plan, the net proceeds of the Bonds, together with certain other funds on hand with respected to the Refunded Bonds, will be transferred to Bank of New York Mellon Trust Company, N.A., as fiscal agent for the Refunded Bonds, registrar and transfer agent, for deposit into a prior bonds escrow subaccount (the "**Escrow Subaccount**") to be established under Irrevocable Refunding Instructions given by the Water District to the Fiscal Agent.

Source of Payment of the 2014 Bonds. The 2014 Bonds are payable from the levy of special taxes (the "**Special Tax**" or "**Special Taxes**") which are to be annually levied by the Water District on taxable real property within the boundaries of the District. The 2014 Bonds are secured and payable on parity with the Water District's $7,580,000 outstanding amount of 2005 Bonds. The Water District has issued the entire $57,000,000 authorized amount of bonds authorized for the District, and no Additional Bonds (described herein) may thereafter be issued by the Water District, except for refunding bonds. The Bonds are also payable from the proceeds of any foreclosure actions brought following a delinquency in the payment of the Special Taxes, and from amounts held in certain funds and accounts established pursuant to the Fiscal Agent Agreement, including a reserve fund, all as more fully described herein. The Special Tax applicable to each taxable parcel in the District will be levied and collected according to the tax liability determined by the Board of Directors of the Water District through the application of the approved the rate and method of apportionment of Special Tax for the District (the "**Special Tax Formula**"). The Special Tax Formula is set forth in APPENDIX A hereto. The Special Taxes represent fixed liens on the parcels of land subject to a Special Tax under the proceedings and failure to pay the Special Tax could result in proceedings to foreclose title to the delinquent property. The Special Taxes do not constitute the personal indebtedness of the owners of taxed parcels and no proceedings to collect directly from an owner is permitted. See "SECURITY AND SOURCES OF PAYMENT FOR THE BONDS — Special Tax Methodology" and "APPENDIX A — RATE AND METHOD OF APPORTIONMENT OF SPECIAL TAX."

In connection with the issuance of the 2001 Bonds, the Water District directed the Fiscal Agent to establish a Reserve Fund (the "**Reserve Fund**") from 2001 Bond proceeds, which was increased from

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under a Specific Plan (described herein) approved by the County for residential lots, some of which have received final map approval and include homes completed and sold or under construction, a hotel site and winery site, all originally proposed by the Original Developer as Phase 1/Unit 1, the initial portion of the overall development.

All of the Improvements to be financed with proceeds of the four previous series of bonds have been completed. The Current Developer is not a homebuilder and contemplates selling residential lots to merchant homebuilders, custom homebuilders and individuals.

Currently, four of the five Board members of the Water District are persons who are employed by or otherwise associated with the Current Developer. See "THE DISTRICT" and "OWNERSHIP OF PROPERTY WITHIN THE DISTRICT."

Market Report. A market assessment and analysis report was prepared by Meyers Research LLC, dated July, 2014 (the "**Market Report**"). The Market Report was commissioned by the Current Developer in connection with its evaluation of the current development potential of its undeveloped land in the District. The Market Report analyzed residential product types, pricing and absorption for the entirety of the Phase 1 Village master plan in the market as it existed on the date of the report, along with projections of the market demand for 2015 through an assumed potential buildout of the community. See "THE DISTRICT - Development History of the Project" and "APPENDIX C - Market Assessment and Analysis Report."

Security for the Bonds. Taxable property in the District is security for the Special Tax and the Special Tax is security for the Bonds. The Water District authorized the preparation of an appraisal report for 318 undeveloped taxable parcels within the District, which appraisal sets forth a value of such undeveloped property of $59,114,000 as of June 28, 2014. In considering the estimates of value evidenced by the appraisal, it should be noted that the appraisal is based upon a number of standard and special assumptions which affected the estimates as to value. See "VALUE ESTIMATE OF PROPERTY WITHIN THE DISTRICT" and Appendix B.

For parcels subject to the Special Tax and not included in the appraisal, the 2013-14 County assessed valuation is $91,211,471. The aggregate value of the property in the District includes both the $59,114,000 appraised value of the 318 undeveloped parcels and the assessed value of the remainder. Based upon the $150,325,471 total valuation and an aggregate outstanding principal amount of 2005 Bonds of $7,580,000 and 2014 Bonds of 38,505,000, for a total amount of Bonds of $46,085,000, the value-to-lien ratio for property in the District is 3.3 to 1.

Unpaid Special Taxes do not constitute a personal indebtedness of the owners of any of the parcels within the District. In the event of delinquency, proceedings may be conducted only against the real property on which the Special Tax is delinquent. The unpaid Special Taxes are not required to be paid upon sale of property within the District.

Risks of Investment. See the section of this Official Statement entitled "SPECIAL RISK FACTORS" for a discussion of special factors that should be considered, in addition to the other matters set forth herein, in considering the investment quality of the 2014 Bonds.

Limited Obligation of the Water District. **The general fund of the Water District is not liable and the full faith and credit of the Water District is not pledged for the payment of the interest on, or principal of or redemption premiums, if any, on the Bonds. The Bonds are not secured by a legal or equitable pledge of or charge, lien or encumbrance upon any property of the Water District or any of its income or receipts, except the money in the Special Tax Fund (described herein)**

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Delinquent Payments of Special Tax; Covenant for Superior Court Foreclosure

Special Tax Payments and Foreclosure Proceedings The Special Tax will be collected in the same manner and the same time as *ad valorem* property taxes, except at the Water District's option, the Special Taxes may be billed directly to property owners. In the event of a delinquency in the payment of any installment of Special Taxes, the Water District is authorized by the Act to order institution of an action in superior court to foreclose the lien therefor.

The Water District has covenanted in the Fiscal Agent Agreement with and for the benefit of the Owners of the Bonds that it will cause a special tax consultant to annually on or before September 1 of each year review the public records of the County of Stanislaus relating to the collection of the Special Tax in order to determine the amount of the Special Tax collected in the prior fiscal year, and if the Water District determines on the basis of such review that the amount so collected is deficient by more than 5% of the total amount of the Special Tax levied in the District in such Fiscal Year, it will within 30 days thereafter institute foreclosure proceedings as authorized by the Act in order to enforce the lien of the delinquent installment of the Special Tax against each separate lot or parcel of land in the District for which such installment of the Special Tax is delinquent, and will diligently prosecute and pursue such foreclosure proceedings to judgment and sale; *provided,* that if the Water District determines on the basis of such review that (a) the amount so collected is deficient by less than 5% of the total amount of the Special Tax levied in the District in such Fiscal Year, but that property owned by any single property owner in the District is delinquent by more than $10,000 with respect to the Special Tax due and payable by such property owner in such Fiscal Year, or (b) property owned by any single property owner in the District is delinquent cumulatively by more than $5,000 with respect to the current and past Special Tax due (irrespective of the total delinquencies in the District) then the Water District will cause to the Fiscal Agent to institute, prosecute and pursue such foreclosure proceedings in the time and manner provided in the Fiscal Agent Agreement against each such property owner.

Under the Act, foreclosure proceedings are instituted by the bringing of an action in the superior court of the county in which the parcel lies, naming the owner and other interested persons as defendants. The action is prosecuted in the same manner as other civil actions. In such action, the real property subject to the special taxes may be sold at a judicial foreclosure sale for a minimum price which will be sufficient to pay or reimburse the delinquent special taxes.

The owners of the Bonds benefit from the Reserve Fund established pursuant to the Fiscal Agent Agreement; however, if delinquencies in the payment of the Special Taxes with respect to the Bonds are significant enough to completely deplete the Reserve Fund, there could be a default or a delay in payments of principal and interest to the owners of the Bonds pending prosecution of foreclosure proceedings and receipt by the Water District of the proceeds of foreclosure sales in an amount sufficient to pay delinquent amounts. Provided that it is not levying the Special Tax at the Maximum Annual Special Tax rates set forth in the Special Tax Formula, the Water District may adjust (but not to exceed the Maximum Annual Special Tax) the Special Taxes levied on all property within the District subject to the Special Tax to provide an amount required to pay debt service on the Bonds and to replenish the Reserve Fund.

Under current law, a judgment debtor (property owner) has at least 140 days from the date of service of the notice of levy in which to redeem the property to be sold. If a judgment debtor fails to redeem and the property is sold, his or her only remedy is an action to set aside the sale, which must be brought within 90 days of the date of sale. If, as a result of such an action a foreclosure sale is set aside, the judgment is revived and the judgment creditor is entitled to interest on the revived judgment as if the sale had not been made (California Code of Civil Procedure Section 701.680).

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BOND OFFERING STATEMENT

The table below summarized the fiscal year 2013-14 value to debt ratios.

Table 6
Western Hills Water District
Community Facilities District No. 1
Summary of Value to Debt Ratios

Value-to-Debt Category	Number of Parcels	Composite Value	Bonded Debt	% of Bonded Debt
10 : 1 to 19.9 : 1	89	$27,497,483	$2,316,950	5.0%
5 : 1 to 9.9 : 1	400	66,230,834	9,441,267	20.5%
3 : 1 to 5 : 1	134	13,956,288	3,148,081	6.8%
1 : 1 to 3 : 1	42	4,853,182	2,391,271	5.2%
0 : 1 to 1 : 1	7	7,357,684	25,622,262	55.5%
World International Remaining Parcels 5 : 1 to 9.9 : 1 (1)	71	30,430,000	3,235,168	7.0%
Total	743	150,325,471	46,155,000	100.0%

(1) Includes 71 properties owned by World International that were appraised in bulk.
Sources: Appraised Values provided by Seevers, Jordan & Ziegenmeyer, compiled by Goodwin Consulting Group, Inc.

Other public agencies whose boundaries overlap those of the District could, without the consent of the Water District and in certain cases without the consent of the owners of the land within the District, impose additional taxes or assessment liens on the land within the District. The purpose would be to finance additional regional or local public improvements or services. The lien created on the land within the District through the levy of such additional taxes or assessments may be on a parity with the lien of the Special Tax. In addition, construction loans may be obtained by the Current Developer or home loans may be obtained by ultimate homeowners. The deeds of trust securing such debt on property within the District, however, will be in a junior position to the lien of the Special Tax.

Priority of Lien

The principal of and interest on the Bonds are payable from the Special Tax authorized to be collected within the District, and payment of the Special Tax is secured by a lien on certain real property within the District. Such lien is co-equal to and independent of the lien for general taxes and any other liens imposed under the Act, regardless of when they are imposed on the property in the District. The imposition of additional special taxes, assessments and general property taxes will increase the amount of independent and co-equal liens which must be satisfied in foreclosure. The Water District, the County and certain other public agencies are authorized by the Act to form other community facilities districts and improvement areas and, under other provisions of State law, to form special assessment districts, either or both of which could include all or a portion of the land within the District.

There can be no assurance that the property owners within the District will not petition for the formation of other community facilities districts and improvement areas or for a special assessment district or districts and that parity special taxes or special assessments will not be levied by the County or some other public agency to finance additional public facilities, however no other special districts are currently contemplated by the Water District or the Current Developer.

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Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2017-18 Delinquencies
As of November 9, 2018

Assessor's Parcel Number	Amount Delinquent
025-021-039-000	$2,100.00
025-021-049-000	$2,100.00
025-022-009-000	$1,200.00
025-023-003-000	$3,000.00
025-023-004-000	$3,000.00
025-023-005-000	$3,000.00
025-023-006-000	$3,000.00
025-023-007-000	$3,000.00
025-026-027-000	$3,000.00
025-029-023-000	$2,100.00
025-030-017-000	$2,250.00
025-030-031-000	$2,100.00
025-030-050-000	$2,100.00
025-031-005-000	$900.00
025-032-015-000	$900.00
025-038-001-000	$54,486.80
025-039-012-000	$955,280.22
025-040-003-000	$68,300.00
025-040-005-000	$61,157.50
025-040-012-000	$3,510.90
025-040-013-000	$44,735.58
025-043-016-000	$2,250.00
025-044-035-000	$2,250.00
025-046-001-000	$370,625.80
025-046-004-000	$571,313.02
025-047-003-000	$3,000.00
025-047-004-000	$417,683.10
025-050-001-000	$2,400.00
025-050-002-000	$2,400.00
025-050-003-000	$2,400.00
025-050-004-000	$2,400.00
025-050-005-000	$2,400.00
025-050-006-000	$2,400.00
025-050-007-000	$2,400.00
025-050-008-000	$2,400.00
025-050-009-000	$2,400.00
025-050-010-000	$2,400.00
025-050-011-000	$2,400.00
025-050-012-000	$2,400.00
025-050-013-000	$3,000.00
025-051-001-000	$2,400.00
025-051-002-000	$2,400.00
025-051-003-000	$2,400.00
025-051-004-000	$2,400.00
025-051-005-000	$2,400.00
025-051-006-000	$2,400.00
025-051-007-000	$20,374.50
025-052-001-000	$58,043.00

Total FY 2017-18 Amount Delinquent:	$2,712,960.42
FY 2017-18 Special Tax Levied:	$4,441,965.46
Percentage Delinquent:	61.08%
Number of Parcels Delinquent:	48
Total FY 2017-18 Special Tax Collected (1):	$1,729,005.04

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

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Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2018-19 Delinquencies
As of September 20, 2019

Assessor's Parcel Number	Amount Delinquent
025-042-018-000	$1,500.00
025-042-019-000	$1,500.00
025-042-020-000	$1,500.00
025-042-021-000	$1,500.00
025-044-035-000	$2,250.00
025-044-042-000	$2,400.00
025-046-001-000	$441,787.50
025-046-005-000	$681,007.50
025-047-003-000	$3,000.00
025-047-004-000	$497,880.00
025-048-001-000	$5,636.25
025-050-001-000	$2,400.00
025-050-002-000	$2,400.00
025-050-003-000	$2,400.00
025-050-004-000	$2,400.00
025-050-005-000	$2,400.00
025-050-006-000	$2,400.00
025-050-007-000	$2,400.00
025-050-008-000	$2,400.00
025-050-009-000	$2,400.00
025-050-010-000	$2,400.00
025-050-011-000	$2,400.00
025-050-012-000	$2,400.00
025-050-013-000	$3,000.00
025-051-001-000	$2,400.00
025-051-002-000	$2,400.00
025-051-003-000	$2,400.00
025-051-004-000	$2,400.00
025-051-005-000	$2,400.00
025-051-006-000	$2,400.00
025-051-007-000	$24,286.50
025-052-001-000	$69,187.50
Total FY 2018-19 Amount Delinquent:	**$3,723,461.75**
FY 2018-19 Special Tax Levied:	**$ 5,313,395.00**
Percentage Delinquent:	**70.08%**
Number of Parcels Delinquent:	**122**
Total FY 2018-19 Special Tax Collected (1):	**$1,589,933.25**

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

Exhibit B pg 3 of 11.

Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2019-20 Delinquencies
As of November 4, 2020

Assessor's Parcel Number	Amount Delinquent
025-051-006-000	$2,400.00
025-051-007-000	$24,286.50
025-052-001-000	$69,187.50
Total FY 2019-20 Amount Delinquent:	$3,950,645.00
FY 2019-20 Special Tax Levied:	$5,309,345.00
Percentage Delinquent:	74.41%
Number of Parcels Delinquent:	126
Total FY 2019-20 Special Tax Collected (1):	$1,358,700.00

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

Exhibit B
p 3 of 11.

Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2020-21 Delinquencies
As of May 4, 2021

Assessor's Parcel Number	Amount Delinquent
025-051-006-000	$2,400.00
025-051-007-000	$24,286.50
025-052-001-000	$69,187.50

Total FY 2020-21 Amount Delinquent:	$3,968,645.00
FY 2020-21 Special Tax Levied:	$5,309,345.00
Percentage Delinquent:	74.75%
Number of Parcels Delinquent:	130
Total FY 2020-21 Special Tax Collected (1):	$1,340,700.00

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

Exhibit B
Pg 4 of 11

Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2021-22 Delinquencies
As of May 31, 2022

Assessor's Parcel Number	Amount Delinquent
025-051-006-000	$2,400.00
025-051-007-000	$24,286.50
025-052-001-000	$69,187.50

Total FY 2021-22 Amount Delinquent:	$3,945,695.00
FY 2021-22 Special Tax Levied:	$5,309,345.00
Percentage Delinquent:	74.32%
Number of Parcels Delinquent:	125
Total FY 2021-22 Special Tax Collected (1):	$1,363,650.00

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

Exhibit B
pg 5 of 11.

Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2022-23 Delinquencies
As of May 12, 2023

Assessor's Parcel Number	Amount Delinquent
025-042-020-000	$3,000.00
025-042-021-000	$3,000.00
025-043-007-000	$1,125.00
025-046-008-000	$496,327.50
025-046-014-000	$681,007.50
025-047-003-000	$3,000.00
025-047-010-000	$497,880.00
025-048-001-000	$11,272.50
025-049-001-000	$68,499.00
025-050-001-000	$2,400.00
025-050-002-000	$2,400.00
025-050-003-000	$2,400.00
025-050-004-000	$2,400.00
025-050-005-000	$2,400.00
025-050-006-000	$2,400.00
025-050-007-000	$2,400.00
025-050-008-000	$2,400.00
025-050-009-000	$2,400.00
025-050-010-000	$2,400.00
025-050-011-000	$2,400.00
025-050-012-000	$2,400.00
025-050-013-000	$3,000.00
025-051-001-000	$2,400.00
025-051-002-000	$2,400.00
025-051-003-000	$2,400.00
025-051-004-000	$2,400.00
025-051-005-000	$2,400.00
025-051-006-000	$2,400.00
025-051-007-000	$24,286.50
025-052-001-000	$69,187.50
Total FY 2022-23 Amount Delinquent:	**$3,947,045.00**
FY 2022-23 Special Tax Levied:	**$5,309,345.00**
Percentage Delinquent:	**74.34%**
Number of Parcels Delinquent:	**122**
Total FY 2022-23 Special Tax Collected (1):	**$1,362,300.00**

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

Exhibit B
Pg 6 of 11.

Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2023-24 Delinquencies
As of May 28, 2024

Assessor's Parcel Number	Amount Delinquent
025-051-001-000	$2,400.00
025-051-002-000	$2,400.00
025-051-003-000	$2,400.00
025-051-004-000	$2,400.00
025-051-005-000	$2,400.00
025-051-006-000	$2,400.00
025-051-007-000	$24,286.50
025-052-001-000	$69,187.50
Total FY 2023-24 Amount Delinquent:	**$3,959,645.00**
FY 2023-24 Special Tax Levied:	**$5,309,345.00**
Percentage Delinquent:	**74.58%**
Number of Parcels Delinquent:	**128**
Total FY 2023-24 Special Tax Collected (1):	**$1,349,700.00**

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

Exhibit B
pg 7 of 11.

Western Hills Water District
Diablo Grande CFD No. 1
Fiscal Year 2024-25 Delinquencies
As of May 16, 2025

Assessor's Parcel Number	Amount Delinquent
025-050-005-000	$2,400.00
025-050-006-000	$2,400.00
025-050-007-000	$2,400.00
025-050-008-000	$2,400.00
025-050-009-000	$2,400.00
025-050-010-000	$2,400.00
025-050-011-000	$2,400.00
025-050-012-000	$2,400.00
025-050-013-000	$3,000.00
025-051-001-000	$2,400.00
025-051-002-000	$2,400.00
025-051-003-000	$2,400.00
025-051-004-000	$2,400.00
025-051-005-000	$2,400.00
025-051-006-000	$2,400.00
025-051-007-000	$24,286.50
Total FY 2024-25 Amount Delinquent:	**$3,981,545.00**
FY 2024-25 Special Tax Levied:	**$5,309,345.00**
Percentage Delinquent:	**74.99%**
Number of Parcels Delinquent:	**136**
Total FY 2024-25 Special Tax Collected (1):	**$1,327,800.00**

(1) Includes collection fees that are withheld by the County.

Source: Stanislaus County Auditor-Controller.

Total Special Taxes Collected from years 2018–25

Total – 11,421,788

Exhibit B
pg 8 of 11.

→ **The table below summarizes the material event notices submitted to EMMA from the beginning of fiscal year 2018-19 to the date of this report.**

Date of Notice	Date of Event	Type of Event	Description
7/31/2018	9/1/2018	Bond Call	Bond Call from Prepayments
9/7/2018	9/4/2018	Reserve Draw	Reserve Draw to Fund Debt Service
1/30/2019	3/1/2019	Bond Call	Bond Call from Prepayments
3/6/2019	3/1/2019	Reserve Draw	Reserve Draw to Fund Debt Service
8/2/2019 and 9/16/2019	9/1/2019	Bond Call	Scheduled Sinking Fund Redemptions for Series 2014 and Series 2015 Bonds
9/13/2019	9/3/2019	Reserve Draw	Reserve Draw to Fund Debt Service
9/13/2019	9/3/2019	Principal Delinquency	Principal Payment Delinquency
3/6/2020	3/2/2020	Interest Delinquency	Interest Payment Delinquency

Exhibit B
Pg 9 of 11.

→ **The table below summarizes the material event notices submitted to EMMA from the beginning of fiscal year 2019-20 to the date of this report.**

Date of Notice	Date of Event	Type of Event	Description
8/2/2019 and 9/16/2019	9/1/2019	Bond Call	Scheduled Sinking Fund Redemptions for Series 2014 and Series 2015 Bonds
9/13/2019	9/3/2019	Reserve Draw	Reserve Draw to Fund Debt Service
9/13/2019	9/3/2019	Principal Delinquency	Principal Payment Delinquency
3/6/2020	3/2/2020	Interest Delinquency	Interest Payment Delinquency
5/12/2020	5/7/2020	Sale of Property	Material Sale of Property Securing Bonds
9/3/2020	9/1/2020	Principal and Interest Delinquency	Principal and Interest Payment Delinquency
3/5/2021	3/1/2021	Interest Delinquency	Interest Payment Delinquency

Exhibit B
Pg 10 of 11.

→ **The table below summarizes the material event notices submitted to EMMA from the beginning of fiscal year 2020-21 to the date of this report.**

Date of Notice	Date of Event	Type of Event	Description
9/3/2020	9/1/2020	Principal and Interest Delinquency	Principal and Interest Payment Delinquency
3/5/2021	3/1/2021	Interest Delinquency	Interest Payment Delinquency
9/3/2021	9/1/2021	Principal and Interest Delinquency	Principal and Interest Payment Delinquency

Same Delinquencies until Yr 2026 can be seen on msrb.org.

No Further payments to any other Bondholders since then.

Exhibit B
Pg 11 of 11.

NOTICE OF PARTIAL REDEMPTION TO THE HOLDERS OF

WESTERN HILLS WATER DISTRICT
Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Refunding Bonds, Series 2014

NOTICE IS HEREBY GIVEN that, pursuant to the applicable provisions of the governing documents of the above captioned Bonds (the "Bonds"), $115,000.00 principal amount of the Bonds will be redeemed on September 1, 2018, at the referenced Redemption Price, together with interest accrued to September 1, 2018. From and after September 1, 2018, interest on the Bonds shall cease to accrue. The below stated portion of the following Bond will be affected:

*CUSIP Number	Rate	Maturity	Redemption Price	Bond Number	Amount Called
958324DM4	4.00%	09/01/2021	100.00%	BOOK	$15,000.00
958324DR3	5.05%	09/01/2025	100.00%	BOOK	$40,000.00
958324DX0	5.30%	09/01/2031	100.00%	BOOK	$60,000.00

Since the Bond is held under the book entry system, payment will be made directly to the registered holder.

WESTERN HILLS WATER DISTRICT
By: The Bank of New York Mellon Trust Company, N.A.
as Trustee Agent
Bondholder Communications: 800-254-2826

BNY MELLON

Dated: July 31, 2018

IMPORTANT TAX NOTICE

Withholding of 24% of gross redemption proceeds of any payment made within the United States may be required by the Jobs and Growth Tax Relief Reconciliation Act of 2003 (the "Act"), unless the Paying Agent has the correct taxpayer identification number (social security or employer identification number) or exemption certificate of the payee.

**Note: The Issuer and Trustee/Agent shall not be responsible for the selection or use of the CUSIP numbers selected, nor is any representation made as to their correctness indicated in the notice or as printed on any Bond. They are included solely for the convenience of the holders.*

Notice #:2018090179769

Exhibit C
pg. 1 of 3.

REVISED NOTICE OF PARTIAL REDEMPTION TO THE HOLDERS OF

WESTERN HILLS WATER DISTRICT
Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Refunding Bonds, Series 2014

NOTICE IS HEREBY GIVEN that, pursuant to the applicable provisions of the governing documents of the above captioned Bonds (the "Bonds"), $1,570,000.00 principal amount of the Bonds will be redeemed on September 1, 2019, at the referenced Redemption Price, together with interest accrued to September 1, 2019. From and after September 1, 2019, interest on the Bonds shall cease to accrue. The below stated portion of the following Bond will be affected:

*CUSIP Number	Rate	Maturity	Redemption Price	Bond Number	Amount Called
958324DM4	4.00%	09/01/2021	100.00%	_BOOK	$1,570,000.00

Since the Bond is held under the book entry system, payment will be made directly to the registered holder.

WESTERN HILLS WATER DISTRICT
By: The Bank of New York Mellon Trust Company, N.A.
as Trustee Agent
Bondholder Communications: 800-254-2826

BNY MELLON

Dated: August 2, 2019

IMPORTANT TAX NOTICE

Withholding of 24% of gross redemption proceeds of any payment made within the United States may be required by the Jobs and Growth Tax Relief Reconciliation Act of 2003 (the "Act"), unless the Paying Agent has the correct taxpayer identification number (social security or employer identification number) or exemption certificate of the payee.

**Note: The Issuer and Trustee/Agent shall not be responsible for the selection or use of the CUSIP numbers selected, nor is any representation made as to their correctness indicated in the notice or as printed on any Bond. They are included solely for the convenience of the holders.*

Notice #:2019090191520

Exhibit C
Pg. 2 of 3.

NOTICE OF PARTIAL REDEMPTION TO THE HOLDERS OF

WESTERN HILLS WATER DISTRICT
Western Hills Water District Diablo Grande Community Facilities District No. 1 Special Tax Refunding Bonds, Series 2014

NOTICE IS HEREBY GIVEN that, pursuant to the applicable provisions of the governing documents of the above captioned Bonds (the "Bonds"), $45,000.00 principal amount of the Bonds will be redeemed on March 1, 2018, at the referenced Redemption Price, together with interest accrued to March 1, 2018. From and after March 1, 2018, interest on the Bonds shall cease to accrue. The below stated portion of the following Bond will be affected:

*CUSIP Number	Rate	Maturity	Redemption Price	Bond Number	Amount Called
958324DR3	5.05%	09/01/2025	100.00%	_BOOK	$5,000.00
958324DR3	5.05%	09/01/2025	100.00%	_BOOK	$5,000.00
958324DR3	5.05%	09/01/2025	100.00%	_BOOK	$5,000.00
958324DX0	5.30%	09/01/2031	100.00%	_BOOK	$5,000.00
958324DX0	5.30%	09/01/2031	100.00%	_BOOK	$5,000.00
958324DX0	5.30%	09/01/2031	100.00%	_BOOK	$5,000.00
958324DX0	5.30%	09/01/2031	100.00%	_BOOK	$5,000.00
958324DX0	5.30%	09/01/2031	100.00%	_BOOK	$5,000.00
958324DX0	5.30%	09/01/2031	100.00%	_BOOK	$5,000.00

Since the Bond is held under the book entry system, payment will be made directly to the registered holder.

WESTERN HILLS WATER DISTRICT
By: The Bank of New York Mellon Trust Company, N.A.
as Trustee Agent
Bondholder Communications: 800-254-2826

BNY MELLON

Dated: January 30, 2018

IMPORTANT TAX NOTICE

Withholding of 24% of gross redemption proceeds of any payment made within the United States may be required by the Jobs and Growth Tax Relief Reconciliation Act of 2003 (the "Act"), unless the Paying Agent has the correct taxpayer identification number (social security or employer identification number) or exemption certificate of the payee.

**Note: The Issuer and Trustee/Agent shall not be responsible for the selection or use of the CUSIP numbers selected, nor is any representation made as to their correctness indicated in the notice or as printed on any Bond. They are included solely for the convenience of the holders.*

Notice #:2018030173955

Exhibit C
Pg 3 of 3

Case No: 25-26635-A-9

NORTH RIDGE SECURITIES CORP

1895 Walt Whitman Road, Melville, NY 11747
(631) 420-4242 · www.northridgesecurities.com

Confirmation

KOSHI PADNANI

Account Number:
Process Date: May 08, 2018

KOSHI PADNANI
855 E BROADWAY APT 5C
LONG BEACH NY 11561-4778

We confirm the below trades, subject to the terms and conditions set forth on this confirmation.

For additional information, please see the reverse side.

Client service information

Your Financial Consultant : 960

MARC A. STEIN ADAM TAU
KM CAPITAL GROUP, INC
1895 WALT WHITMAN ROAD
MELVILLE NY 11747

Contact Information:

Telephone Number:
631-420-4242
Fax Number:
631-794-2360

You Bought

	Trade Number	Quantity	Price	Principal	Interest	Commission Comm Equiv	Service Charge	Transaction Fee	Net Amount	Capacity	Type
WESTERN HILLS WTR	P87N5Y [1,2,3]	20.000	98.925	19,785.00	193.58		5.70		19,984.28	P	1

Trade Date: 05-08-18 **Settlement Date:** 05-10-18

Cusip: 958324-DR-3 **Settlement Currency:** U.S. Dollars

WESTERN HILLS WTR DIST CALIF SPL TAX SPL TAX REF BDS 2014 INT RATE 5.050% MATURITY 09/01/2025 DATED 08/08/2014 BOOK ENTRY ONLY CALLABLE 09/01/22 @ 102.000 & CALLABLE 09/01/24 @ 100.000 1ST CPN DTE 03/01/15 CPN PMT SEMI ANNUAL ON MAR 01 AND SEP 01 SUBJECT TO CATASTROPHE/EXTRAORD CALL & SPL MAND REDMPTN REVENUE BOND SINKING FUND 09/01/22 @ 100.000 OID PRICE $ 98.499

Solicited Order
Yield 5.228% To Maturity.
Time of Execution: 10:15

Exhibit D
pg. 1 of 2.

THIS CONFIRMATION IS AN ADVICE NOT AN INVOICE. REMITTANCE OR SECURITIES ARE DUE ON OR BEFORE SETTLEMENT DATE.

SEE TERMS AND CONDITIONS AND EXPLANATION OF CODED SYMBOLS RELATING TO THIS CONFIRMATION. ON OTHER THAN ROUND LOTS (NORMALLY 100 SHARES), IF " DIF " APPEARS ABOVE, AN ODD-LOT DIFFERENTIAL HAS BEEN CHARGED IN CONNECTION WITH THIS TRANSACTION. THE AMOUNT OF SUCH DIFFERENTIAL WILL BE FURNISHED UPON REQUEST. CLEARING THROUGH PERSHING LLC, A WHOLLY OWNED SUBSIDIARY OF THE BANK OF NEW YORK MELLON CORPORATION (BNY MELLON) PERSHING LLC, MEMBER FINRA, NYSE, SIPC. ONE PERSHING PLAZA, JERSEY CITY, NJ 07399.

go paperless IF YOU WOULD LIKE TO RECEIVE YOUR TRADE CONFIRMATIONS ONLINE, PLEASE CONTACT YOUR INVESTMENT PROFESSIONAL

2. Cash and Investments (continued)

Restricted Cash

Cash in the amount $1,270,750 has been restricted by loan agreements for the payment of loan debt service. At June 30, 2023 and 2022, the District was required to reserve $4,366,660 and $4,369,291, respectively, of funds for debt service.

The restricted cash balance is related to the reserve fund requirements. During the current year the District used nearly half of the reserve fund requirement to pay the debt service due in September 2018. See additional information in Note 5.

3. Accounts Receivable

At June 30, 2023 and 2022, the District had $1,907,597 and $1,700,930, respectively, in accounts receivable.

Name/Description	2023	2022
Customer water fees	$ 399,398	$ 285,691
Angel's Crossing, LLC	399,549	399,549
Diablo Grande ROA	1,600	1,600
World International	568,601	568,601
Bond administration recovery	536,198	443,240
Other	2,251	2,249
Total accounts receivable	$ 1,907,597	$ 1,700,930

The District is owed a total of $968,150 from World International and Angel's Crossing for water sales during the year ended June 30, 2021, and prior years. The District has deemed the receivable collectible and has filed a claim against the two developers for collection of the outstanding receivable.

The District is due an administration fee from the bond holders that will be received upon receipt of outstanding homeowner taxes. This fee has been accumulating since 2018 and at June 30, 2023 and 2022, totaled $536,198 and $443,240, respectively.

Customer water fees for monthly water services are paid in the month after they are billed.

4. Fixed Assets

All purchased assets are valued at cost. In accordance with generally accepted accounting principles for proprietary entities, depreciation has been provided on the straight-line method over estimated useful lives of three to forty years.

Exhibit E
Case # 25-26635 - A-9

Fill in this information to identify the case and this filing:

Debtor Name Diablo Grande Community Facilities District No. 1

United States Bankruptcy Court for the: Eastern District of California (State)

Case number (If known): _____

Official Form 202

Declaration Under Penalty of Perjury for Non-Individual Debtors 12/15

An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011.

WARNING – Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Declaration and signature

I am the president, another officer, or an authorized agent of the corporation; a member or an authorized agent of the partnership; or another individual serving as a representative of the debtor in this case.

I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

- ☐ *Schedule A/B: Assets-Real and Personal Property* (Official Form 206A/B)
- ☐ *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 206D)
- ☐ *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 206E/F)
- ☐ *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G)
- ☐ *Schedule H: Codebtors* (Official Form 206H)
- ☐ *Summary of Assets and Liabilities for Non-Individuals* (Official Form 206Sum)
- ☐ Amended *Schedule* _____
- ☒ *Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders* (Official Form 204)
- ☐ Other document that requires a declaration _____

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 11/25/2025
MM / DD / YYYY

X _____
Signature of individual signing on behalf of debtor

Exhibit A pg 1 of 3

Mark Kovich
Printed name

Board President of Western Hills Water District, governing authority of Diablo Grande Community Facilities District No. 1, and authorized agent for Debtor
Position or relationship to debtor

EXHIBIT F.

Fill in this information to identify the case
Debtor name: Diablo Grande Community Facilities District No. 1
United States Bankruptcy Court for the Eastern District of California
Case number (If known):

☐ Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: Consolidated List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim. If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1	BNY WESTERN TRUST COMPANY ATTN: LENA CHAN ASSOCIATE, CORPORATE TRUST 333 SOUTH HOPE STREET SUITE 2525 LOS ANGELES, CA 90071	ATTN: LENA CHAN ASSOCIATE, CORPORATE TRUST PHONE: (213) 553-9606 EMAIL: LENA.CHAN@BNY.COM	BOND DEBT	UNLIQUIDATED			$ 38,000,000.00
2	DIABLO GRANDE RESIDENTIAL ASSOCIATION, COMMON INTEREST MANAGEMENT SERVICE JEAN VOLZ 315 DIABLO ROAD SUITE 221 DANVILLE, CA 94526	JEAN VOLZ PHONE: (925) 743-3080 EMAIL: JVOLZ@COMMONINTEREST.COM	HOA FEES	DISPUTED			$ 385,000.00
3							
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17							
18							
19							
20							

Exhibit A
pg 2 of 3.

Label Matrix for local noticing
0972-2
Case 25-26635
Eastern District of California
Sacramento
Wed Jan 21 13:28:37 PST 2026

BNY Western Trust Company
Lena Chan
Associate, Corporate Trust
333 South Hope Street, Suite 2525
Los Angeles, CA 90071-1495

Bondholder Koshi Padnani
855 East Broadway Apt. 5 C
Long Beach, NY 11561
Long Beach, NY 11561-4778

Joseph P. Buchman
444 S. Flower Street, Suite 2400
Los Angeles, CA 90071-2953

California Attorney General
Attn Bankruptcy Department
1300 I St., Ste. 1740
Sacramento, CA 95814-2954

County of Stanislaus
Donna Riley
TreasurerTax Collector Stanislaus County
1010 10th Street, Suite 2500
Modesto, CA 95354-0864

Diablo Grande Community Facilities District
9501 Morton Davis Drive
Patterson, CA 95363-8610

Diablo Grande Residential Association
Common Interest Management Service
Jean Volz
315 Diablo Road Suite 221
Danville, CA 94526-3409

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Office of the U.S. Trustee
Robert T Matsui United States Courthouse
501 I Street, Room 7-500
Sacramento, CA 95814-7304

U.S. Securities and Exchange Commission
Attn: Bankruptcy Counsel
444 South Flower Street, Suite 900
Los Angeles, CA 90071-2934

United States Attorney
2500 Tulare Street, Suite 4401
Fresno, CA 93721-1331

a.s.a.p Collection Services
6980 Santa Teresa Blvd.
Suite 150
San Jose, CA 95119-1489

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Rubin Cruse

(u)KCC dba Verita Global

(u)Martin Kosla

(u)Richard Reynolds

(u)Cheryl VanLancker

(u)Verita Global

Exhibit A
pg 3 of 3.

End of Label Matrix
Mailable recipients 12
Bypassed recipients 6
Total 18

ATTACHMENT 6B-1 TO CERTIFICATE OF SERVICE

Bond Redemption.

From: pkopd@aol.com <pkopd@aol.com>
To: lena.chan@bny.com
Date: Sep 7, 2026, 8:10 PM

Regarding Bond Redemptions of Cusip No 958324DR3

There were partial redemptions done of some of this same Cusip in year 2018 and 2019. I have attached 2 of those notices please review.
What were the reasons for a select few Bondholders to receive the proceeds when the Bond did not have that call date or maturity date.

I have $20,000 of these bonds and request redemption as well.

Please reply soon by email.

Thank you

Koshi Padnani.

Western Hills Partial Redemption of Bonds illegal.pdf
32 KB

Western Hills Partial Redemption of Bonds Jan 30 2015.pdf
101 KB

Western Hills Partial Redemption of Bonds illegal.pdf
32 KB

Exhibit B
18 of 2.

Automatic reply: Bond Redemption.

From: VVV09Chan,Lena <XECCG1D@bny.com>
To: pkopd@aol.com
Date: Sep 7, 2026, 8:14 PM

I am retiring from BNY. If you require any assistance, please forward Email to:

California PNFP <California_PNFP@bny.com>

Thank you!

Exhibit B.
Pg 2 of 2.

CERTIFICATE OF SERVICE. Case No: 25-26635-A-9

I certify that on September 11, 2026 I sent all of the following 3 documents to the email addresses listed below.

1. Bond holders motion to compel proper service to current Bond agents including all its exhibits.

2. Bond Holder Koshi Padnani's motion to extend time to file objection to Diablo Grande Community facilities District number ones chapter 9 petition including all Exhibits.

3.Objection to Diablo Grande communities facilities District number ones chapter 9 petition including all its Exhibits.

The email addresses of the recipients are as follows:

1. Joseph Buchman: jbuchman@bwslaw.com Attorney for Diablo Grande Community.

2.Rubin Cruse: rcruse@publiclawgroup.com Attorney for Stanislaus County Tax collection.

3.Jason Blumberg: jason.blumberg@usdoj.gov Office of the US Trustee.

4, Jean Volz: jvolz@commoninterest.com Diablo Grande Residential Association.

5.Martin Kosla: mkosla@bwslaw.com representing Diablo Grande Community.

Signed Date September 10, 2026.

Koshi Padnani.