



Office of the General Counsel
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January 16, 2020

Lynn Engelke
Architecture Chairperson
Oakland Mills Board of Directors
Oakland Mills Community Association
The Other Barn
5851 Robert Oliver Place
Columbia, MD 21045

Dear Ms. Engelke:

I am responding to your letter of December 12, 2019 in which you asked that I review the Oakland Mills (OM) Community Association's D&O insurance policy and provide an opinion as to whether that policy would provide coverage for a potential covenant lawsuit.

As you know, I serve as counsel for the Columbia Association (CA), not as counsel for the Oakland Mills Community Association or any of the other village community associations. Moreover, CA did not play any role in obtaining D&O insurance for OM. As a result, I cannot provide you with an opinion regarding OM's coverage under its D&O policy. I suggest that you consult with your insurance broker or retain an attorney for coverage advice.

Yours truly,

A handwritten signature in blue ink that reads "Sheri V.G. Fanaroff" followed by a stylized flourish.

Sheri V.G. Fanaroff
General Counsel

cc: Sandy Cederbaum
Milton W. Matthews