

# Procedure for Dues Collection

Under no circumstances will any unit owner be exempt from payment of his dues. All unit owners must pay their dues in full or by an approved payment plan by the due date(s) shown on their bill.

Any payments that are not received by the due date will be considered late and late fees will be added to the bill. No unit owner who is late is exempt from late fees. No unit owner, who opts for a payment plan, is exempt from payment plan fees. Late fees will be charged at 5% per month and 15% annum on the unpaid balance.

The only way to avoid late fees is to pay before the bill is due.  
The only way to avoid the additional payment plan fee is to pay in full.

Any unit owner who refuses to pay his dues will be taken to the District Magistrate within 6 months of payment deadline. This includes those who failed to pay part or all of their dues as well as those who paid their dues but failed to pay late charges. The amount owed is not the basis for filing with the magistrate, rather the length of time of non-payment.

A letter will be sent to the unit owner with a final due date.  
If the unit owner does not make payment by the final due date, the Association's attorney will send a final warning certified letter to the unit owner. The unit owner will be charged the current rate for the certified letter. Failure to accept the certified letter does not stop legal action. If payment is still not made, the unit owner will then be taken to the District Magistrate.

All court costs and attorney fees will be the responsibility of the unit owner. Once a judgment is awarded to the Association by the Magistrate's office, a lien will be put on the unit. Late fees will continue to accumulate until the amount is paid in full.

When the amount owed by the unit owner reaches \$1,000.00, the Sheriff's Department will be enlisted to inventory and sell the delinquent unit owner's personal belongings until the amount owed is paid in full. The unit owner will be responsible for fees charged by the Sheriff's Department to perform this task.

The Association will proceed with a sheriff's sale of personal belongings when any unit owner has been in arrears for a period of one year. The amount owed by the unit owner no longer plays a role in when the sheriff's sale is pursued.

The Association will file a "Lien of Record" against any unit owner that has been taken to the Magistrate and has not worked out a payment plan with the Association. This will negatively impact the unit owner's credit report.

Any unit owner who is delinquent with their dues may approach the Association to work out a payment plan. The Association will move forward with the judgment, but will not seek a lien on the unit as long as the unit owner makes the agreed upon payments on schedule.

An agreement of repayment will be drawn up by the Association, and will be signed by the unit owner and two Board members. If, at any time, the unit owner defaults on the agreement, the agreement becomes null and void, and the Association will move forward with legal action. Only under extenuating circumstances (i.e. terminal illness, death in the immediate family), will an extension be granted.

All requests must be presented to the complete Board, not to any individual. All decisions are made by a majority vote of the Board. Any unit owner may request a special meeting of the board by email or dropping a note in the Association mailbox.

Once a judgment is received against a unit owner, there will be no negotiations.