

**UNION CROSSING PROPERTY OWNERS' ASSOCIATION, INC.  
DELINQUENCY POLICY RESOLUTION**

**1. January 1 of each year** – HOA Assessment Fee due and payable-payment is considered late if not received by February 1.

**2. 30 Days After the Due Date-** A Reminder Notice is sent to the homeowner thirty (30) days after the due date requiring full payment of the past due amount. A late fee is added to the account at this time, in accordance with the Association's governing documents.

**3. 60 Days After the Due Date** –A Second Notice is sent to the homeowner sixty (60) days after the due date requiring full payment of the past due amount. A late fee is added to the account at this time, in accordance with the Association's governing documents.

**4. 90 Days After the Due Date-** If an owner is still delinquent thirty (30) days after the date of the Second Notice, then a "Notice of Intent to Lien Property" ("ITL") will be sent to the owner, notifying them that their property will have a lien placed against it if full payment is not received within fifteen (15) days. The charge of \$25.00 for the "ITL" shall be paid by the Association to the Association's management company and shall be charged back to the Owner.

**5. 105 Days After the Due Date** - If a lien is filed by the Association's management company, there is a charge of \$250.00+filing fees that will be applied to the owner's account for the cost of preparing, filing and releasing the lien.


**6. Ninety (90) Days** after a lien is filed, without further notification, the owner will be referred to the Association's attorney at which time the owner will be responsible for all attorney's fees, expenses, and court costs. All of the Association's collection costs and expenses incurred, including a collection cost/administration fee to its management company, which is presently \$100.00, will be added to the account and shall be deemed a part of the indebtedness owed to the Association. The management company's collection cost is to pay for the management company's additional time and expenses related to handling the delinquent account and dealing with the Association's attorney.

**7.** Once the account is turned over to an attorney, the owner will be referred to the Association's attorney for collection. Thereafter, all communications by the delinquent owner must be directed to the Association's attorney.

**8.** Any payments received at any time for less than the full amount then due shall not be accepted as full payment.

- a. Payments received will be applied in the following order: (1) attorney's fees, court costs and expenses incurred by the Association, (2) collection costs of the Association's management company, (3) late charges, (4) charges incurred by the Association for "bounced" or "stopped payment" checks, then (5) outstanding assessments.

**Union Crossing Property Owners' Association, Inc by:**

  
\_\_\_\_\_  
9C00E2987F02419...  
Signature of Authorized Representative

Date: 9/15/2021

Keith Lash - President, Union Crossing Property Owners' Association, Inc.  
Printed Name and Title of Authorized Representative