

Roxborough Reserve Homeowner ASSOCIATION
RESOLUTION RE: ASSESSMENT COLLECTION PROCEDURES

WHEREAS, Roxborough Reserve Homeowner Association is a Planned Community that was created and organized by the recording of a Roxborough Reserve Declaration of Planned Community and is administered by the Roxborough Reserve Homeowner Association pursuant to the The Uniform Planned Community Act of PA, the Declaration and the Association's Bylaws; and

WHEREAS, under the Governing Documents and the Uniform Planned Community Act of PA, the Executive Board of the Association is the governing body responsible for administering the Homeowner Association and the affairs of the Unit Owners, including the adoption of budgets and the assessment and collection of Common Expenses; and

WHEREAS, the Executive Board wishes to define the procedures it will utilize to collect delinquent assessments;

NOW, THEREFORE, it is hereby resolved that, effective immediately, the following policies and procedures will be in effect for the assessment and collection of Common Expenses for Roxborough Reserve Homeowner Association:

1. The Annual Assessment for Common Expenses will be divided into twelve (12) equal monthly installments, each rounded to the nearest dollar. Unit Owners may pay their Annual Assessments in installments, provided that all installments are paid on time.
2. Payment of each monthly installment of the Annual Assessment is due by the first day of the appropriate month. Any account that is not paid in full by the 10th of the month will be deemed delinquent. On the 11th of each month, a late fee of \$25.00 will be assessed to every account with a balance in excess of \$30.01.
3. When a delinquent balance exceeds one month's installment of the Annual Assessment, a letter will be sent by first class mail and email to the Unit Owner at the mailing address and email address on the records of the Association advising the Unit Owner of their delinquent account and requesting payment.
4. If the balance is not paid within the thirty (30) days following the initial letter, and no other satisfactory arrangements have been made, a second letter will be sent by first class mail and email notifying the Unit Owner that all other charges and monthly assessments to become due for the next twelve (12) months will be accelerated and that the account will be placed for collection if it is not resolved within thirty (30) days. A copy of this letter may be sent to the Mortgagee, if known.

5. If the balance is not paid within the thirty (30) days following the second letter, and no other satisfactory arrangements have been made, the account will be referred to the Association's attorney for further handling and collection, including a lawsuit. Legal action on a delinquent account may result in a judgment against the Unit Owner, a Sheriff's Sale of real estate or personal property and/or garnishment of bank accounts or other debts or assets.

6. The Executive Board may suspend the membership privileges of a delinquent Unit Owner, in which case the delinquent Unit Owner (including family, tenants and others claiming through the Owner), may not vote on Association matters, and may not run for or serve on the Executive Board or any of its committees.

7. As provided by the Governing Documents and the Uniform Planned Community Act, all expenses incurred by the Association for collection of a delinquent account are the responsibility of the Unit Owner and will be assessed against such Unit Owner automatically. These expenses include legal fees, court costs, late fees, NSF fees and others. Interest may be charged on a delinquent balance at the rate of 15% per year, as authorized by the Roxborough Reserve Homeowner Association, Declaration of Planned Community.

The foregoing Resolution has been adopted by the unanimous written consent of the Executive Board this July 1, 2022.

Association President, Christine B. Whittemore

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5/9/2022

Association Secretary, DawnMarie Callaway

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6/1/2022

Association Treasurer, Kaitlyn Ellis

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5/16/2022