

January 1, 2021

**Reflection Ridge Master Homeowners Association  
Policy on Collection of HOA Delinquent Dues  
Effective February 1, 2021**

If a homeowner becomes past due on a quarterly billing, a past due notice will be sent to the homeowner. This notice shall state the actions that will be taken if the bill continues to be unpaid.

If a homeowner is past due for two quarterly billings, the Treasurer shall send a second letter stating the actions that will be taken if payment, including interest, is not paid. This letter is to be signed by the Treasurer and/or President.

If a homeowner is past due on three quarterly billings, the Board will turn this account over to a collection agency for recovery of all past due billings and interest. This action will result in additional costs including collection agency fees and attorney fees.

If a homeowner is past due on four quarterly billings the Board will file a lien on the delinquent property. The address of record will be listed in the next and subsequent newsletters until the lien is closed and the homeowner will be liable for past dues, interest, collection fees, attorney fees, and lien filing fees. The homeowner will also be responsible for a lien removal fee. In addition, the 3 credit reporting agencies will be notified.

The treasurer will keep the Board updated on the status of all delinquent dues on a quarterly basis.