

# Dues Payment Collection Guidelines

1. Annual dues are payable in full no later than January 15th of each year, as per Bylaws Article VIII – Section G (3), or by means of a Dues Payment Installment Plan ratified no later than January 15th of each year. Payments must be received in the Association office by the due date.
2. Members whose dues are not Paid in Full or who are not on an approved payment plan will have gate cards deactivated with appropriate fees applied as outlined in the Rules and Regulations.
3. When a check representing any payment due is returned unpaid by the bank, the member shall pay a \$25.00 charge to the Association.
4. Simple interest at an annual rate of 15 % calculated on a monthly basis from the due date, shall be added to all member accounts past due, including all current year dues balances outstanding after March 1st, as per Bylaws Article VIII–Section G (3).
5. In addition to interest charges, the following procedures shall apply to members who have past due balances:

**March:** A reminder letter.

**April:** A demand letter to advise that the Association is authorized to begin collection proceedings if payment is not received by **April 30th**, and to advise that such action shall include but not be limited to the filing of liens, judgments, seizure and sale for the purpose of collecting said delinquent dues, accumulated interest charges, administrative fees and reasonable attorney's fees, as authorized by Article VIII–Section G (3) of the Bylaws.

**May:** Intent to take legal action.

**June:** A CERTIFIED letter and 1st class letter is mailed requesting payment in full within thirty (30) days from the date of the letter, and stating that if full payment is not received, the Association will file without further notice all necessary documents to place a lien on the property, judgment on owner of record and may file for the sale of the property by the Sheriff of Pike or Monroe County to satisfy all outstanding debts to the association.

**Upon obtaining a lien** on the member's property a final CERTIFIED letter will be mailed demanding full payment of all dues, interest and fees within thirty (30) days from the date of the letter, otherwise the Sheriff of Pike or Monroe County will proceed with the sale of the property to satisfy all liens.

## DUES PAYMENT INSTALLMENT PLAN

All prior year balances and out standing citations must be paid in full before members may apply for an installment plan.

Installment plans must be requested in writing, giving owner name(s), mailing address, Lot & Section and street address.

A \$25.00 administrative fee must accompany the request for an installment plan, which must be received on or before 01/15/07. No payment plan will be recognized unless the \$25.00 fee has been paid prior to January 15th.

A payment plan booklet will be handed or mailed to the member detailing the payment schedule which must be adhered to.

Initial payment must be paid no later than February 15th before the installment plan can be ratified.

6. After the initial payment above, payments will be made in monthly installments, including interest at 1.25 % monthly. Payments are due no later than the 15th of each month March through July. Members may prepay at any time.

7. Members are in good standing and will lose NO membership privileges if they comply with the terms of an installment plan and have no past due balances on their account, including but not limited to dues and other assessments.

8. After January 15th, no installment plans will be ratified, and collection procedures shall be applied as listed under the Payment Guidelines heading.

The following procedures shall apply to members who fail to make timely payments on an installment plan:

**Late payments:** \$5.00 administrative charge for any Installment payment not received by due date. **The Installment plan will be null and void if two payments are missed.** At that time a letter will be mailed demanding payment of the total balance within 30 days, including late fees, interest to date and administrative charges, otherwise the Association will file without further notice all necessary documents to place a lien on the member's property. **Also, all gate cards are deactivated, with appropriate fees.**

*Saw Creek Estates Community Association, Inc.*

Excerpt from the  
BYLAWS  
ARTICLE VIII—SECTION G

Assessments

*Annual common expense assessments shall be set by the Board. Assessments shall be charged uniformly per lot or unit as described below. Two adjoining lots which have been legally merged by a recorded subdivision plan shall thereafter be treated as one lot. Annual assessments are intended to support the annual Budget, after considering all outlays, both operating and capital, non-assessment income and other available funds.*

- 1. The common expense assessment per unimproved lot shall be called the basic assessment, and the assessment per improved lot shall be called the residential assessment. The basic assessment and the residential assessment are established by the Board and shall be equal, unless these Bylaws are later amended by the members. The aggregate sum of all currently collectible assessments and anticipated income must equal the net revenue needed to fund the annual Budget. The owners of Mill Pond units shall also pay an additional assessment related exclusively to the units and common facilities in Mill Pond.*
- 2. Special assessments may be used with Board approval to cover unbudgeted spending that otherwise is not provided for in the Budget including but not limited to approved overspending on budgeted line items, and unusual or non-recurring special projects or services. Special assessments shall not exceed 5 % of the total Association Budget in any fiscal year without approval of a majority of the members in good standing voting at a meeting called for that purpose.*
- 3. Annual bills should be mailed to members prior to December 15th. Unless otherwise decided by the Board, assessments shall be payable in one installment on January 15th. The Board may grant a discount for payments received for assessments earlier than the due date. Assessments shall be delinquent if not paid within 30 days after the due date. The Board may impose a one-time late fee for delinquent assessments, and an annual interest rate of 15% per year, which interest shall continue until all charges are paid in full. Interest applies also to any delinquencies by members under special payment schedules. All owners shall remain responsible for payment despite the owners' failure to use the Common Facilities or by abandonment of the lot or unit. The Treasurer shall provide to the Board a Quarterly Delinquency Report listing members delinquent during the prior quarter and current delinquents, plus the status of collection of the delinquent accounts.*

Excerpt from the  
BYLAWS Article II—Section E

Obligations of all Members

All members shall:

- 1. Comply with the Covenants, Articles of Incorporation, Bylaws, and Rules of the Association, the Community legal documents.*
- 2. Be responsible that the member's family members, guests, tenants, contractors and other invitees shall comply with the Community legal documents.*
- 3. Pay all assessments, special assessments, fees, fines and other obligations to the Association timely.*
- 4. Be responsible for all damage to Common Facilities or to other owners' property caused by the member, the member's family, guests, tenants, contractors or other invitees.*

Excerpt from  
PROTECTIVE COVENANTS #8

The Grantees, their heirs, executors, administrators, successors or assigns agree to pay to Grantor, its successors or assigns such annual fee for maintenance of roads and recreational facilities which may be assessed from time to time.