

**WESTWOOD HEIGHTS HOMEOWNERS ASSOCIATION
COLLECTION POLICY**

This Collection and Payment Plan Policy is made and adopted pursuant to the authority granted to Westwood Heights Homeowners Association by the Declaration of Restrictive Covenants, filed in the Real Property Records of Hardin County, Texas; and Sections 204.010(a) and 209.0064 of the Texas Property Code.

This Collection Policy shall become effective September 6, 2018 and shall continue in effect until such time as it is repealed or replaced; and shall be applicable to all owners.

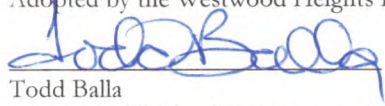
Interest at 18%, late fees, third party collection costs, handling fees, title searches, legal fees, lien fees, court costs and other costs associated with collecting any delinquent maintenance fees will be respectively charged to the delinquent owners accounts as the costs are incurred.

Except those statements and notices sent via email, all notices sent in accordance with this Collection Policy will be mailed to the owner's last known address. It is the property owner's responsibility to keep Westwood Heights HOA informed of a current mailing address. Collection efforts shall be as follows:

1. Annual maintenance fees are due on January 1st and become delinquent after January 31st each year.
2. Statements showing the amount due for the following fiscal year will be sent by November 30th and by December 31st.
3. Collection letters will be mailed via regular mail to all delinquent owners on February 1st and February 15th. There will be a \$5.00 collection letter fee plus postage cost charged to each delinquent owner's accounts for each letter sent.
4. On March 1st a certified demand letter will be sent to each delinquent owner at his/her last known address. A certified collection letter fee of at least \$30.00 plus the cost of postage will be charged to each delinquent owner's account. The association may send more than one certified demand letter during the period of delinquency. This fee will be charged for each demand letter sent.
5. On April 1st a credit reporting company will be engaged to report balances and standing on each owners account to the credit bureaus. All fees associated with this service will be charged back to each delinquent owner's account respectively. There is no cost to report zero balance accounts. These reports will be updated on a monthly basis. The monthly fee for updating the reports will be charged back to each delinquent owner's account.
6. On April 1st a notice of lien will be filed on all delinquent accounts. The cost of preparation and filing the notice of lien will be charged back to each delinquent owner's accounts respectively.
7. On May 1st, all accounts that remain delinquent may be referred to the association's attorney for collection through any/all means available to Westwood Heights Homeowners Association, including but not limited to a law suit and foreclosure. All actual legal costs will be charged to each respective delinquent owner's account.

For purposes of this policy, delinquent shall be defined as ANY outstanding balance that remains on an account. Incremental payments can be made in advance of the due date. Any account requiring incremental payments after the account becomes delinquent must be placed on a payment plan in accordance with the association's recorded payment plan policy.

Adopted by the Westwood Heights Homeowners Association Board of Directors on September 6, 2018.

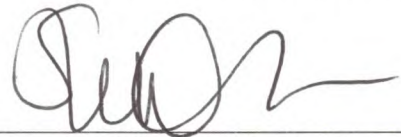


Todd Balla
Westwood Heights Homeowners Association, Inc.

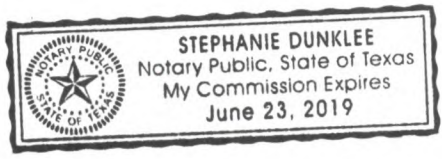
STATE OF TEXAS §
COUNTY OF HARDIN §

ACKNOWLEDGMENT

This instrument was acknowledged before me on this the 6th day of September, 2018 by Todd Balla, as President of WESTWOOD HEIGHTS HOMEOWNERS ASSOCIATION, INC. on behalf of said Association.



Notary Public in and for the State of Texas



2018 OCT 16 01:02 PM
COUNTY CLERK
GLENDA ALSTON
HARDIN COUNTY, TEXAS

2018-89450
GLENDA ALSTON
COUNTY CLERK
2018 Oct 16 at 01:02 PM
HARDIN COUNTY, TEXAS

BY: BJ, DEPUTY