Anissa Ellis & Kimberly Mosey

Unable to address all issues within the community as we need a petition to modify the Covenant to allow Association to establish home maintenance expectations with a fine policy.

- Establishing home expectations such as maintenance and upkeep
- Establishing beautification: lawn care maintenance expectations
- Giving authority to the Association to govern the Homeowner's Association to keep curb appeal with the goal of sustaining property values.
- Provides provisions for homeowners to respond to compliance matters



#### 5.01 Creation of the Lien and Personal Obligation for Assessments

- Allows Association to bill back attorney fees for debt collection
- Allows Association to charge late fees
- **5.03** Rates of Assessments; Assessment Formula
  - Allows reasonable reserves in budget planning

#### **5.05** Special Assessments

- Allows BofD authority to increase dues or levy additional assessments to cover dificits, for additionsl to common areas not to exceed 5%/yr, emergencies
- **5.06 Maintenance Assessment** 
  - Allows Association to determine appearance expectations of lots in the sub
  - Send compliance notices with expected remedy of 30 days
- **5.07** Date of Commencement of Annual Assessments; Due Dates; Exemptions
  - Annual Dues
- **5.08** Effect of Non-Payment of Assessment; Remedies of the Association
  - Allowing debt collection, collections, lien, foreclosure of lien
  - Recoup legal costs
- **5.10** Subordination of Lien
  - If Association has a lien on property, it will allow mortgage to be 1<sup>st</sup> lien holder in the event the Association is the 1<sup>st</sup> lien holder



#### 9.03 costs Recoverable from Owner

- Allows Association to bill back attorney fees for debt collection
- Allows Association to charge late fees

#### 9.04 Association's Right to Abate

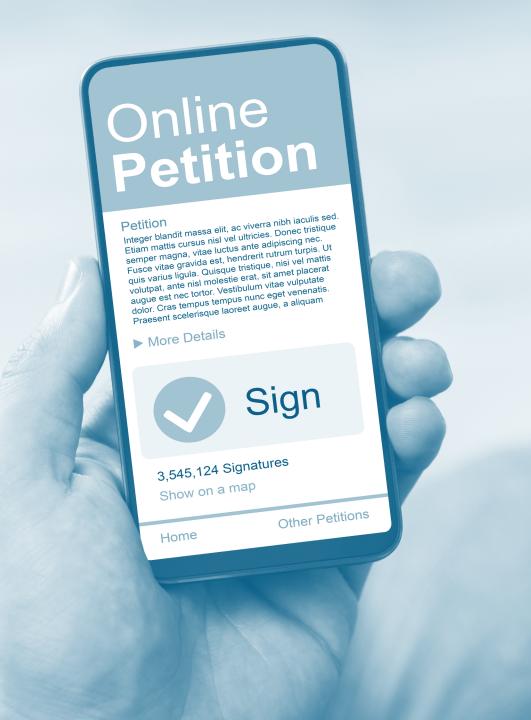
Association has right to access lot not dwelling to remedy at owners cost the compliance matter. Such as mow a lawn at owners expense.

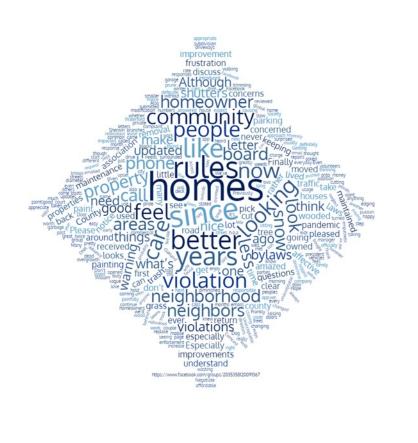
#### 9.07 Indemnification

Each Owner shall indemnify and hold harmless the Association and every other Owner

#### **9.08** Fines

- Association can fine if a compliance matter is not cured in 30 days
- Homeowner has right to have a hearing on their behalf to contest
- Courtesy notice, 1st fine \$25, 2<sup>nd</sup> fine \$50, 3<sup>rd</sup> fine \$75, 4th and all subsequent \$100





# What is needed of our community members?

- Approving the proposed Covenant revisions through signing a petition.
- Must be the deed holder of the home to sign the petition