

FOREST PARK HOMEOWNERS ASSOCIATION P. O. Box 278 Poca, WV 25159 Business Registration # 1037-3299 Phone: 304-759-2130



**** IMPORTANT NOTICE - PLEASE READ ****

To:All Forest Park HomeownersFrom:Forest Park Homeowners Association Executive BoardRe:Annual Dues Collection ProcedureLast Update:Dec 2023

Effective immediately,

If the board has placed liens on your property, and if the property has two years or more of liens for delinquent dues, the liens will be reviewed by the board, and we will consult with our attorney. We will be contacting the delinquent homeowner's lender institution. Lenders have a right to know about our collection attempts and procedure on the property for which they hold the title. If there continues to be no effort or communication to resolve delinquency, we have no other recourse but to proceed as stated in the By Laws (see below) and foreclosure proceedings will commence. We have tried many ways to resolve this issue and is our last and most unfortunate way of getting things done.

The board is always available to make payment arrangements, but unfortunately many have made no effort to resolve this issue, thus the change in the collection procedures.

The updated procedure for collecting dues are as follows:

- 1) In February of each year the due amounts are approved, and the official Electronic/Paper statements are issued by the end of February.
- 2) The first reminder letter/E-mail will be sent out "Thirty (30) days" after the issuing of the statement, at which point you may contact the Board of any issues within "Ten (10) days". 3)

3) The second letter/E-mail will be sent out "Fifteen (15) days" after the first reminder. 4) The Third and FINAL letter/E-mail will be sent "Thirty-One (31) days" after the second reminder and will be the attempt we make in contacting you. If there is no communication from the offender, we will proceed to a lien.

4) This is a total of 61 days to pay the dues and or make alternative arrangements with the board. Please Note: In the event no payment or alternative arrangements are made, we will defer to the attorneys and the associated legal fees will be added to the dues and can go as far as a foreclosure on the property. Thank you for your co-operation Sincerely, FPHOA

5) The Third and FINAL letter/E-MAIL will be sent 30 days after the 2nd reminder in an attempt to make contact with the homeowners. If no communication is attempted via verbal, written or electronic, the Board will proceed to place a lien on the property and the homeowner will be assessed fines of \$50.00 for filing fee and releasing of the lien. Liens will be released after total payment is made the first business day of each month. This expense will also cover the travel expense for the individual to the courthouse for reimbursement at the set government rate per mile. The Board will proceed to take the issues to the magistrate for judgment and forward to our legal counsel for advice and/or collection. If the homeowner fails to honor any commitment on payment, the board will proceed with the lien procedure as stated. ALL EXPENSES accrued by these actions will be assessed to the homeowners according to the Bylaws. https://www.forestparkha.com.

Please Note: In the event no payment or alternative arrangements are made, we will defer to the attorneys and the associated legal fees will be added to the dues and can go as far as a foreclosure on the property.

(Adopted February 2021 Annual Meeting)

ARTICLE 28: Lawyer Fees and Legal Fees Recovery Judgements FPHA is entitled to collect all attorney fees from the homeowner that is involved in any Delinquencies, Non-Payment, Servitude, Foreclosure, Collections or any other matter which may arise, that would require FPHA to seek council through any attorney.

Thank you for your co-operation.

Sincerely, FPHOA Executive Board