

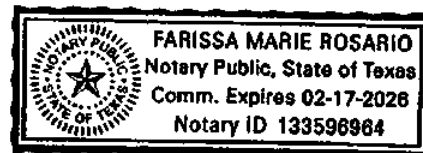
By: Dawn Kelly
Name: Dawn Kelly
Title: Authorized Agent

ACKNOWLEDGMENT**STATE OF TEXAS****COUNTY OF TARRANT**

BEFORE ME, the undersigned authority, on this day personally appeared Dawn Kelly, authorized agent of **HARMON RANCH HOMEOWNERS ASSOCIATION, INC.** known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that (s)he executed the same for the purposed and consideration therein expressed on behalf of said corporation.

SUBSCRIBED AND SWORN TO BEFORE ME on this 10 day of August, 2023

Farissa Marie Rosario



Harmon Ranch Homeowners Association, Inc. AMENDED COLLECTION POLICY

Harmon Ranch Homeowners Association, Inc. collection process includes the following steps *unless authorized exceptions to this process are communicated in writing from the Board of Directors* through the Association Manager, complying with Texas Property Code.

Notice	Description	Fees
First Notice (30 Days to Cure)	* Issued by the billing department after the Association's late date as a statement showing the total amount due. Late after 30 days due. * Only issued to owners with a balance of \$10 or more, not on a payment plan. * Interest is not calculated on balances under \$10.00.	Late Fee: 25.00 + Collection Fee 15.00
Second Formal Notice (45 Days to Cure)	* Issued by the billing department as a late letter (typically 30 days after the first notice). This is referenced as a Chapter 209 letter. * Includes the Fair Debt Collection verbiage and allows the account holder 45 days from receipt of notice to address the delinquent account. * Notice is mailed certified and first class mail, includes language regarding restricted access to amenities and the right to cure. * A statement of account is provided. * Only issued to owners with a balance of \$50.00 or more per account.	Late Fee: 50.00 + Collection Fee 15.00
Referral to Legal Counsel		
Fair Debt Notice from Legal Counsel (35 Days to Cure)	* This is a demand letter sent from the counsel of the association. This step is approved by the board before the legal process beings.	Late Fee: 50.00 + Collection Fee 15.00 + Attorney Costs
Ordering Title Report	* If no response from the account holder, a title search is ordered. * Process takes approximately 10 days	Attorney Costs Applied to Account

Lien Filing	* The billing department will with an Authorization to Lien unless the Board of Directors stipulates otherwise. * The Lien is filed with the county clerk in the county the property is located and is a legal record of debt, owed and secured against the property.	Late Fee: 25.00 + Collection Fee 15.00 + Attorney Costs
Foreclosure	* Authorization of Foreclosure must be in writing during a meeting of the board. * The written approval is to be in the form of Board approved meeting minutes or a signature of approval from a meeting. * A signed Assignment of Substitutes Trustee Deed is required to be signed by the Board members allowing legal counsel to move forward.	Late Fee: 25.00 + Collection Fee 15.00 + Attorney Costs