HORIZON POINTE LACEY HOA
REVISED WUCIOA-COMPLIANT COLLECTION POLICY
EFFECTIVE DATE 1/1/2026

Prompt payment of assessments by all Owners is critical to the financial health of the Association and to the preservation and enhancement of the property values of our homes. Under the Association's governing documents and Washington State law, the Board of Directors is responsible for enforcing the members' obligation to pay assessments so that the Association may likewise meet its financial obligations. The policies and practices in this Collection Policy supersede any prior collection policies and practices and shall remain in effect until the Board adopts an updated Collection Policy.

1. **Payment of Assessments.** Annual (billed monthly) and special assessments, late fees, interest charges, and collection costs, including attorneys' fees and management fees, are the personal obligation of the Owner of the Lot at the time the assessment or other charge is due. It is the Owner's responsibility to pay each Assessment in full regardless of whether a payment statement or payment coupon is received. An Owner may not withhold assessments owed to the Association or claim offset on the alleged grounds that the Owner is entitled to recover money or damages from the Association for some other obligation. The Association, its management company, and its attorneys are authorized to charge an owner a convenience fee as part of an option for owners to pay assessments by credit card, electronically, telephonically, or by some other method where a third-party payment processor charges to the payor or payee a cost for using said service; provided that owners have at least one option to pay by some other method that does not involve a convenience fee. Any such convenience fee shall be reasonably related to the cost charged by the third- party payment processor. It is the responsibility of each Owner to check their balance and ensure that payments are being made at the proper time and in the proper amounts.

2. **Association Lien.** Delinquent amounts automatically create a lien against the Lot even before a written lien is recorded. The Association has the right to record a lien against the Lot whenever the Owner's account is past due, and nothing in this Collection Policy shall limit or otherwise affect the Association's right to record a lien against the Lot to protect and provide public notice of the Association's interest in the Lot.

3. **First Delinquency and Pre-foreclosure Notice**. Regular assessments are assessed against each lot on the first (1st) day of each month and are due and payable on that date. Any other assessments, including special assessments, shall be due on the date specified by the Board. An account becomes delinquent on the 11th day following the date an assessment becomes due and payable and remains delinquent until all assessments, late fees, interest, attorneys' fees, and other amounts lawfully assessed are paid. A delinquent account will incur a late fee in the amount of $25.00 on the 11th day of the month in which the assessment becomes due and an unpaid balance remains.

The President, Treasurer, or Manager is further directed to send a notice to the owner via First Class U.S. Mail to the Lot address and to any other address that the Owner has provided to the association, once the account becomes delinquent, informing the Owner of the status of that Owner's account and the amount needed to bring the account current. To the extent reasonably possible, the notice shall include a detailed statement of the account balance. To the extent required under Washington law, the notice shall also include the following language (with phone numbers and website links to be updated from time to time):

THIS IS A NOTICE OF DELINQUENCY FOR PAST DUE ASSESSMENTS FROM THE UNIT OWNERS' ASSOCIATION TO WHICH YOUR HOME BELONGS.

THIS NOTICE IS ONE STEP IN A PROCESS THAT COULD RESULT IN YOUR LOSING YOUR HOME.

CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW

TO ASSESS YOUR SITUATION AND REFER YOU TO MEDIATION IF YOU MIGHT BENEFIT.

DO NOT DELAY.

BE CAREFUL of people who claim they can help you. There are many individuals and businesses that prey upon borrowers in distress.

REFER TO THE CONTACTS BELOW for sources of assistance.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

- The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission Telephone: 1-877-894-4663 Website: http://www.wshfc.org/buyers/counseling.htm
- The United States Department of Housing and Urban Development Telephone: 1-800-569-4287 Website: http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&s earchstate=WA&filterSvc=dfc
- The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: 1-800-606-4819 Website: http://nwjustice.org/what-clear

4. **Second Delinquency Notice.** If an Owner remains delinquent for at least 30 days, the President, Treasurer, or Manager is directed to send the Lot Owner a second written notice of delinquency. To the extent reasonably possible, the notice shall include a detailed statement of the account balance and any further applicable late and administration fees.

5. **Third Delinquency and Pre-foreclosure Notice.** If an Owner remains delinquent for at least 90 days and at least 60 days have passed from when the first delinquency notice was mailed, the President, Treasurer, or Manager is directed to send a third notice by first-class mail including any additional late and administration fees, to the Owner, at the Lot address and to any other address which the Owner has provided to the Association advising the Lot Owner that: if the account is not paid in full in ten (10) days, it may be turned over to the Association’s attorney for collection; a lien may be recorded against the Lot; and the Owner will be liable for all fees and costs associated with collecting on a delinquent account. To the extent required under Washington State law, the notice shall also include the following language (with phone numbers and website links to be updated from time to time):

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- The United States Department of Housing and Urban Development Telephone: 1-800-569-4287 Website: http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&s earchstate=WA&filterSvc=dfc
- The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: 1-800-606-4819 Website: http://nwjustice.org/what-clear

6. **Ongoing Late Fees, Interest, and Other Charges.** Every account with an outstanding balance shall be subject to a late fee. Interest at the rate of twelve percent (12%) per annum may be collected on all outstanding balances, including but not limited to late charges and legal fees. Interest shall not be compounded. Interest charges will be assessed from the original due date after the outstanding balance becomes due and will be assessed each month until the account is brought current. Non-sufficient fund (NSF) payments or returned payments will incur a fee of $35.00 or the actual amount incurred by the Association's bank and management company. The Association may also assess any fees associated with the collection of the delinquent account charged by its management company.

7. **Referral to Association Attorney.** If an account remains delinquent for ten (10) days after the third written notice, the Board may refer the account to the Association's attorney. Additionally, the Board may consult with the Association's attorney at any time when: the Lot Owner has filed for bankruptcy or is the subject of a petition for relief under the bankruptcy code; a lender has started a foreclosure action against the Lot; the Lot Owner has engaged in misconduct or other action that has caused monetary harm to the Association that has been or could be specially assessed to the Lot; or any other legal action has commenced against the Lot. Once an account has been referred to the Association's attorney for collection, the President, Treasurer, or Manager is directed to cease sending delinquency notices and account statements to the delinquent Owner and is directed to send any such notices to the Association's attorney. The Association and Manager are further directed to terminate the Owner's access to any online or other system that might allow the Owner to retrieve account balances or pay their assessments except through the Association's attorney. Any and all communication from the Owner must go to the attorney. The Owner may not contact any Director directly to discuss the case.

8. **Assessment of Attorneys' Fees and Collection Costs.** All attorneys' fees and costs incurred in the collection of past due assessments shall be assessed against the delinquent Owner's account and shall be collectible as an assessment, including but not limited to any fees paid to the Association's Manager because of the Owner's delinquency. Furthermore, the Association's attorney may charge to a delinquent account other amounts permitted under the Declaration or this Collection Policy such as interest and security deposit even if said amounts were not previously calculated by the Association or its managing agent. This policy shall serve as notice to all owners that the Association intends to reinstate any amount to which it is lawfully entitled to collect once an account is referred to the Association's attorney, even if the Association may have previously waived such rights

9. **Payment Plans & Communication with Delinquent Owners.** Once an account is placed with the Association's attorney for collection, all contacts with the delinquent Owner should be handled through the attorney. If an Owner requests an accounting from the Association or its manager, the Owner should be referred to the Association's attorney. Should the Association or its manager provide the Owner with an account ledger or balance due while the Owner's account is being handled by the Association's attorney, the Association shall not be bound by any such statement. The Owner may not rely on a statement of account from any source other than the Association's attorney so long as the attorney is handling the Owner's delinquency.

   Any revisions of the amounts demanded of the Lot Owner and/or any payment plans proposed by the delinquent Owner should be handled through or immediately communicated to the attorney. The Board will consider payment plan requests on a case-by-case basis and with the advice of the Association's attorney. The Board is under no obligation to grant payment plan requests. Payment plans shall not interfere with the Association's ability to record a lien against the Lot.

10. **Foreclosure.** As provided by Section 3 of the Declaration, if an Owner fails to respond to the Association's attorney's attempts to collect from the Owner, the Board of Directors may decide to foreclose on the Association's lien. The Owner could lose ownership of the property if a foreclosure is completed and will be responsible for significant additional attorneys' fees and costs if a foreclosure is started against the Owner's property.

11. **Suspension of Voting Rights.** As provided by Section 2.9 of the Declaration, if a Lot Owner remains delinquent for more than 30 days, the Owner's right to vote is suspended and shall remain suspended until all assessments, fees, and interest are brought current. This policy shall serve as notice of such suspension with no further notice required. Any suspended member shall not be counted for purposes of a quorum.

12. **Payments Received from Delinquent Owner.** All payments received shall be applied first to costs, then to late charges, then to interest and then to delinquent assessments, as is the Association's standard practice. At the Board's discretion, payments may be applied differently if such application is in the Association's best interest. Owners shall not have the ability to direct the Association how to apply payments; any payments with such restrictions may be returned to the Owner at the discretion of the Board, Association's Manager or the Association's attorney. All payments collected from delinquent Owners during the collection process shall be made out to the Association but mailed or delivered to the attorney's office so that the attorney can keep accurate, up-to-date records of the

remaining amounts due. If the President, Treasurer, or Manager receives payment from a delinquent Owner after the file has been referred to the Association's attorney, the President, Treasurer, or Manager is directed to provide a copy of the payment to the attorney. Only upon approval by the attorney shall the payment be deposited to the Association's bank account. The President, Treasurer, or Manager is directed to send an updated account ledger for the accounts in collection to the Association's attorney once a month for the duration of the collection action.

13. **Waiver & Additional Collection Action.** Nothing in this Collection Policy limits or otherwise affects the Association's right to proceed in any lawful manner to collect any delinquent amounts owed to the Association. Specifically, the Association retains the right to refer a delinquent account to the Association's attorney at any time. The Association's failure (or the failure of any agent of the Association) to comply with any provision of this policy shall not be viewed as a waiver of the Association's right to proceed to collect delinquent assessments in any lawful manner.

Fee Schedule

Action	Days Delinquent	Days to Comply	Delinquency Charges
First Delinquency/Pre-foreclosure Notice	1	15	Admin Fee (within statutory limits)
Late Charge Notice	31+ and each month following until current	15	$50.00 + Admin Fee
Intent to Lien Notice	90+	10	$175.00 + Admin Fee
Lien Filing	100		$175.00 + Hard Costs
Intent to Lawsuit Notice (Final Demand)	90+	14	$175.00 + Hard Costs
Lawsuit	90+		$975.00 + Hard Costs
Lien Removal	Upon request after confirming account is current		$175.00 + Hard Costs

Effective Date

The Assessment Payment Policy set forth in this document shall take effect on 1/01/2026 and supersedes any previous Horizon Pointe Lacey delinquency and collection policies. All charges are subject to change without notice.

Approved this _15th_ day of _January_, 2026.

President: Susan J. Aasen ______________________________

Treasurer: Abby Chavez ______________________________

Progress | RightSignature

SIGNATURE CERTIFICATE

REFERENCE NUMBER
BBAF58F4-A80B-46BD-9AA7-CB171E7E6AF3

TRANSACTION DETAILS

Reference Number
BBAF58F4-A80B-46BD-9AA7-CB171E7E6AF3

Transaction Type
Signature Request

Sent At
01/15/2026 10:25:57 PM EST

Executed At
01/26/2026 02:30:15 PM EST

Identity Method
email

Distribution Method
email

Signed Checksum
fdcb7787a2f1f48fcaed13915c7a6fcd6a0c14166ac3cf15c97ca58b5e61b190

Signer Sequencing
Disabled

Document Passcode
Disabled

DOCUMENT DETAILS

Document Name
HPL Collection policy - 1 15 2026

Filename
HPL_Collection_policy_-_1_15_2026.docx

Pages
5 pages

Content Type
application/vnd.openxmlformats-officedocument.wordprocessingml.document

File Size
55.2 KB

Original Checksum
bd5a07663d4c043c0042488297456e54e0edf0b7adad45f4c882c7811a41a34f

SIGNERS

SIGNER	E-SIGNATURE	EVENTS
Name Abby Chavez **Email** abby.hphoa@gmail.com **Components** 1	**Status** signed **Multi-factor Digital Fingerprint Checksum** 4f53cda18c2baa0c0354bb5f9a3ecbe5ed12ab4d8e11ba873c2f11161202b945 **IP Address** 174.231.131.39 **Device** Mobile Safari via iOS **Typed Signature**  **Signature Reference ID** 8AF92E45	**Viewed At** 01/26/2026 02:30:05 PM EST **Identity Authenticated At** 01/26/2026 02:30:15 PM EST **Signed At** 01/26/2026 02:30:15 PM EST
Name Susie Aasen **Email** susie.hphoa@gmail.com **Components** 1	**Status** signed **Multi-factor Digital Fingerprint Checksum** 4f53cda18c2baa0c0354bb5f9a3ecbe5ed12ab4d8e11ba873c2f11161202b945 **IP Address** 24.22.227.210 **Device** Microsoft Edge via Android **Typed Signature**  **Signature Reference ID** 6920D53A	**Viewed At** 01/15/2026 11:28:52 PM EST **Identity Authenticated At** 01/15/2026 11:29:48 PM EST **Signed At** 01/15/2026 11:29:48 PM EST

AUDITS

TIMESTAMP	AUDIT
01/15/2026 10:25:57 PM EST	Stephanie Maxton (stephanie.maxton@vismanagement.com) created document 'HPL_Collection_policy_-_1_15_2026.docx' on Chrome via Windows from 52.25.35.83.
01/15/2026 10:25:57 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a link to sign.
01/15/2026 10:25:58 PM EST	Susie Aasen (susie.hphoa@gmail.com) was emailed a link to sign.
01/15/2026 11:28:52 PM EST	Susie Aasen (susie.hphoa@gmail.com) viewed the document on Microsoft Edge via Android from 24.22.227.210.
01/15/2026 11:29:48 PM EST	Susie Aasen (susie.hphoa@gmail.com) authenticated via email on Microsoft Edge via Android from 24.22.227.210.
01/15/2026 11:29:48 PM EST	Susie Aasen (susie.hphoa@gmail.com) signed the document on Microsoft Edge via Android from 24.22.227.210.

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01/16/2026 03:59:31 PM EST	Abby Chavez (abby.hphoa@gmail.com) viewed the document on Mobile Safari via iOS from 98.59.252.188.
01/20/2026 01:22:03 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a reminder.
01/20/2026 06:08:23 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a reminder.
01/20/2026 06:42:35 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a reminder.
01/22/2026 03:26:34 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a reminder.
01/24/2026 06:10:01 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a reminder.
01/24/2026 06:38:14 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a reminder.
01/26/2026 01:37:09 PM EST	Abby Chavez (abby.hphoa@gmail.com) was emailed a reminder.
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