

**The Pointes of Plantation Pointe Owners Association
Assessments and Fine Processing Policies**

November 12, 2008

Annual Assessments

1. Annual assessments letters will be mailed to Property Owners within ten (10) days following the PPPOA Annual Membership meeting. Payment of assessments will be required by the date specified, to be determined by adding 30 days to the date of the assessment letter. The assessment letter will state that payments not received by the due date will incur a 10% penalty accruing monthly until the assessments and any other expenses have been paid in full.

2. If the assessment is not received by the due date, an account delinquent letter will be sent to all those Property Owners who are in arrears. This letter will state the amount the account is delinquent and request full payment of the outstanding balance within thirty (30) days of the date of the delinquent letter. The letter will go on to relate that if payment is not received, the Association will have no alternative but to commence collection proceedings against the property owner. Such proceedings may include filing of a lien against the property, which will make the delinquent account and the encumbrance on the property a matter of public record.

The delinquent letter will also state that if legal proceedings are commenced, the Association will seek reimbursement for expenses and costs incurred in taking such actions, including, but not limited to, attorney's fees, filing fees and court costs

A notice regarding the Fair Debt Collection Practices Act, 15 U.S.C. Section 160, as amended, will be appended to all account delinquent letters.

Fines

1. The Association will first attempt to make a courtesy call to any property owner deemed to be in violation of the Association's Restrictive Covenants, Rules or Regulations.

2. If the violation is not resolved by said phone call, an official letter will be mailed to the concerned property owner citing the violation, the appeal and correction/abatement time period and the fines associated with the violation in accordance with the Fiscal Sanction Regulation for Violation of Restrictive Covenants, By-laws, Rules and Regulations of The Association.

3. If the violation still exists ten (10) days after the date of the violation letter and no appeal has been filed, the appropriate fine(s) will commence.

4. The cumulative fines will accrue on a daily basis.

5. If all fines have not been remitted within thirty (30) days following the date the fines were levied, an account delinquent letter will be sent in the same format as is provided for in paragraph 2 of the Annual Assessment processing policy herein. If applicable, the account delinquent letter will also advise the property owner of any fines that are continuing to accrue.

6. Updated account delinquent letters will be sent to the concerned property owner every thirty (30) days for so long as the fine(s) remain outstanding; continuing until the Association formally commences collection proceedings against the property owner.

7. Any costs incurred by the Association that were necessary to remedy violations such as property damages, debris removal, roadway cleanup, etc., will be billed to the property owners or other party so deemed to be responsible for said violations.

Policy adopted November 12, 2008 (Signatures on file with the Secretary)

Tom Brown, Chairman

Bob Enos, Vice Chairman

Carol Matney, Treasurer

Mary Ellen Warren, Secretary

Harold Betty, Director-at-large

Dennis Leslie, Director-at-large

John Menzo, Director-at-large

Paul Plociennik, Director-at-large

Pat Sowinski, Director-at-large