



**Harris Estates Homeowner's Association
Meetings, Assessments, and Collections**

Homeowners Association Meetings

Generally, there is at least one meeting a year that is our yearly annual meeting. Special meetings may be scheduled. It is very important for all Homeowners to attend all meetings, if possible. At these meetings, we will discuss any issues or concerns of the Homeowners. This is an opportunity to let everyone know what's on your mind. Also, the Homeowners will receive a copy of the current budget and have the opportunity to vote on any major changes that are being considered for the neighborhood.

You will be notified at least 21 days in advance of annual HOA meetings and given the time and location of that meeting. Special HOA Meetings get 7 days advance notice. Notifications about upcoming meetings will be made via our email and HOA website at harrisestateshoa.com. If you cannot attend for any reason, we will provide a **proxy form**. This allows your voice to be heard at our meetings and enables your HOA to continue to work effectively while you may be unavailable for attendance. Some important notes to consider about filling out a proxy form:

- There is only one vote allowed per household (Bylaws Article 1 Section 6)
- Eligibility to vote is based on currency of HOA Dues (Bylaws Article 1 Section 6)
- Proxy must be signed, dated, and filled with the Secretary prior to the meeting (Bylaws Article 2 Section 7)
- Proxies may be revoked in writing or by the attendance of the Homeowner at the meeting (Bylaws Article 2 Section 7)

Assessment Schedule

The Harris Estates Homeowners Association dues will be mailed out yearly every January. The due date will be March 1st for all homeowners regardless of the month in which you closed. Any Homeowners who have not paid their dues by March 1st will be assessed a \$25 late fee per month until paid in full. If your dues have still not been paid as of December 31st the homeowner will begin to accrue a 12% yearly interest on all debts. Homeowners will also be responsible for all legal fees incurred by the Association.

Always accepted are checks or money orders. There will be a "returned check or payments" fee added to all returned checks or payments. Please make all checks and money orders payable to Harris Estates Homeowners Association. Payments may be mailed to Harris Estates Homeowners Association, P.O. Box 72591 Newnan, GA 30271-2591. Additional payment methods may be available and will be outlined to our homeowners each year. No cash will be accepted.

If you cannot make your payment on time, please contact the Board of Directors to work out a payment plan. If there are any problems, concerns, or questions about this policy, please feel free to contact harrisstates@gmail.com or any of the board members.

Assessment & Fee Schedule

New Homeowner Buy-In Fee	\$ 500
Yearly Assessment due March 1st	\$ 250 per year
Late Fee on paying Assessment	\$ 25 per month
Returned Check or Payments Fee	\$ 25 per check or payment
Online Payment Convenience Fee	3% per payment
Expedited ARI Processing Fee Request for approval within (5) five business days of submission	\$ 25 per ARI
Records Request Fee	\$ 25 Labor plus applicable mailing and materials cost
Violation Fee	Up to \$ 25 per offense per day
Unpaid debts	All Legal Fees + 12% Interest

Consequences for Delinquent Payments

One of the many advantages of living in a community association is sharing with other Members the costs of certain maintenance, repairs, and amenities that are often too expensive for single-family homeowners. All Harris Estates Homeowners Association members (Homeowners) are legally bound to share those costs.

WE'RE IN THIS TOGETHER

To properly maintain Harris Estates Homeowners Association's common areas, it's Imperative that all assessments, whether regular or special, be paid in full and on time. Delinquencies throw the association's entire budget off course and negatively affect all members' property values and lifestyles.

If there is a member's family hardship which causes an inability to pay any assessment at the time it is due, please notify the Board in writing before the assessment is due. Members must submit in writing a reasonable short-term payment plan they can commit to and Harris Estates Homeowners Association's Board will review the request and inform the Member of the decision to accept or refuse the payment plan.

KEEPING UP OUR END OF THE BARGAIN

To adequately maintain our community, state statutes and our governing documents give Harris Estates Homeowners Association's Board Members the authority to impose and collect assessments and other allowable charges from members. In fact, the Board owes a duty to all homeowners to make sure everyone pays. The Board has adopted the following policy to fulfill its duty in a fair, systematic, and impartial manner.

1. COMMON EXPENSES

The term "common expense" refers to any amount a member must pay to Harris Estates Homeowners Association. Among the charges it includes are regular annual assessments, Special assessments, rules violation fines, late fees, common area repairs, and any other fees, interest, or charges imposed under this policy.

2. WHERE TO SEND PAYMENT

Checks and money orders may be sent to the Harris Estates Homeowners Association Postal Box. Additional payment methods may be available and will be outlined to our homeowners each year. No cash will be accepted. Our mailing address is:

Harris Estates Homeowners Association
PO Box 72591
Newnan, Georgia 30271-2591

3. WHEN COMMON EXPENSES ARE DUE

Each year, the annual assessments will be mailed out in January and will be due March 1st. If payment is not received by March 1st, you will be considered delinquent and late payment actions will result.

4. LATE PAYMENTS

Once a common expense is delinquent, Harris Estates Homeowners Association may take any or all the following actions:

- A. **Late Payment.** If payment is not received by the due date, Harris Estates Homeowners Association will send a written delinquency notice to the member within 10 days of the due date. The member will have to pay the entire remaining balance of the assessment immediately.
- B. **Late fees and interest.** If Harris Estates Homeowners Association does not receive payment for any common expenses in full on the due date, the delinquent member shall pay liquidated damages for Harris Estates Homeowners Association's time, inconvenience, and overhead in collecting the late payment, as follows:
 - i. \$25 late fee per invoice.
 - ii. Interest at 12 percent Annual Percentage Rate from the original due date until the date of the payment.
- C. **Returned payment fees.** In addition to any late fee that may be applicable, for each check or payment to Harris Estates Homeowners Association that is returned by a bank or payment service for any reason, the member shall pay the "returned check or payments fee". These charges will be treated as common expenses.
- D. **Suspended privileges.** If an account has an outstanding balance for more than 30 days, the following privileges are automatically suspended without notification.
 - i. Voting Privileges.
 - ii. Approval of any requested Modifications available through the Architectural Design and Review Standards published on the Harris Estates Homeowners Association website.

Unless Harris Estates Homeowners Association receives full payment by the end of the notice period, the privileges or amenities listed in the notice will be suspended.

E. **Account referred to an attorney.** Harris Estates Homeowners Association may, in its sole discretion, refer a delinquent account to an attorney for further action. The attorney may do any or all of the following:

- i. File a lien against the homeowner in accordance with state law and Harris Estates Homeowners Association's governing documents.
- ii. File a lawsuit to collect the amount owed.
- iii. Notify the mortgage lender of any outstanding balance, lien and/or lawsuit Harris Estates Homeowners Association has filed; and/or
- iv. Take any and all other appropriate legal action.
- v. Attorney's fees and costs of collection. The delinquent member shall be responsible for all of Harris Estates Homeowners Association's attorney's fees and costs of collection, including court costs. These charges will be treated as common expenses.

5. CREDITING LATE PAYMENTS

All delinquent accounts remain delinquent until paid in full. No partial payments will waive Harris Estates Homeowners Association's right to pursue full payment and/or to enforce the provisions of this policy, Harris Estates Homeowners Association will apply partial payments to pay off the outstanding balance in the following order:

- A. Fines, late fees, and interest.
- B. Court costs, attorney's fees, and other costs of collection.
- C. Special assessments.
- D. Regular assessments, with payment being applied to oldest balance first.

6. NOTICES, PAYMENTS, AND CONSEQUENCES OF NONPAYMENT

Unless otherwise required by law, all notices will be sent by first-class mail, postage prepaid, to the delinquent member's address as shown in Harris Estates Homeowners Association's books and records on the date the notice is sent out. All amounts due must be paid in full before the notice expires. If the notice period expires without full payment, the consequences set forth in the notice and/or in this policy shall apply.