

**FOREST HILLS PROPERTY OWNERS' ASSOCIATION**  
**COLLECTION POLICY RESOLUTION**  
**EFFECTIVE (JANUARY 1, 2026)**

WHEREAS, the undersigned members of the Board of Trustees (the "Board") of Forest Hills Property Owners' Association (the "Association") shall exercise all the authority of the Association expressly provided by the Declaration, the Bylaws or the Ohio Revised Code;

WHEREAS, the Board from time to time may adopt such reasonable rules and regulations, and amendments of same, as it shall deem advisable for the proper administration of the association property and the general welfare of the occupants thereof;

WHEREAS, the Board desires to establish the necessary orderly procedures for the collection of assessments which remain unpaid past their due date;

NOW THEREFORE, BE IT RESOLVED THAT the procedures for the collection of delinquent assessments be as follows:

1. Due Date for Assessments. All regular annual maintenance assessments are due on March 15 of the calendar year. Any assessment not paid by the due date shall be considered delinquent.
2. Delinquency, Late Fees and NSF Charges. Any assessment or remaining account balance on the property account after the due date is deemed delinquent and subject to a Twenty-Five Dollar (\$25.00) late fee. A Thirty Dollar (\$30.00) NSF fee is charged for any check returned by the bank, whatever the reason
3. Reminder Notice. If the account remains delinquent for thirty (30) days after the due date, the Association shall mail to the Owner a notice of delinquency indicating that interest, administrative late fees, enforcement assessments, collection costs, attorneys' fees, paralegal fees shall be charged as authorized by this policy.
4. Collection Letter. Any account sixty (60) days, or more, delinquent will be sent a collection letter by the Association's attorney providing notice of the delinquent arrearage and related costs incurred or that may be incurred. The property account (and Owner, as appropriate) shall be responsible for all collection costs incurred.
5. Certificate of Lien. Any account ninety (90) days, or more, delinquent will be secured by the recording of a Certificate of Lien against the property. The Association's attorney will, again, issue collection correspondence informing the Owner of the action taken and providing a copy of the recorded lien with final demand for full payment. All late, legal and collection fees are added to the delinquent arrearage (i.e., unpaid balance) as incurred.
6. Small Claims, Complaint for Money, Foreclosure. Any account one hundred fifty (150) days, or more, delinquent may be subject to either a small claims action, civil collection action for money only and/or foreclosure. All costs, including interest, administrative late fees, enforcement assessments, collection costs, attorneys' fees,

paralegal fees, recording costs, title report and/or court costs, incurred by the Association shall be added to the amount owed by the delinquent Owner. Any such amount shall be deemed to be an additional assessment upon such property and shall be due and payable immediately following notification of such charge, and the Association may obtain a lien for said amount in the same manner and to the same extent as if it were a lien for common expenses.

Notwithstanding any other provision herein, and regardless of the delinquency's duration, the Association reserves the right to join and pursue foreclosure or marshaling of its lien in any action brought by a lienholder on an Owner's property.

7. Payment Allocation. Any payments made shall be applied in the following order:

- a. First, to interest owed to the Association;
- b. Second, to administrative late fees owed to the Association;
- c. Third, to collection costs, attorneys' fees, and paralegal fees incurred by the Association;
- d. Fourth, to the principal amounts the Owner owes to the Association for the common expenses or penalty assessments chargeable against the property.

8. Enforcement Costs/Expense. If any Owner fails to perform any act, apart from payment of assessments outlined above, that he/she is requested to do by the Declaration, the Bylaws or the Rules and Regulations, the Association may, but shall not be obligated to, undertake action to cure such violation, and shall charge and collect from the Owner, the entire cost and expense, including unpaid interest, administrative late fees, enforcement assessments, collection costs, attorneys' fees, paralegal fees, all in accordance with the provisions of the Declaration and/or Ohio Law that may be incurred by the Association in so doing. Any such amount shall be deemed to be an additional Assessment upon such property Owner and shall be due and payable immediately following notification of such charge, and the Association may obtain a lien for said amount in the same manner and to the same extent as if it were a lien for common expenses, which may also be subsequently foreclosed.

IN WITNESS WHEREOF, the members of the board have approved this resolution on the \_\_\_\_\_ day of \_\_\_\_\_ 2025.

Attest:

\_\_\_\_\_, President \_\_\_\_\_, Secretary