

Exhibit A
Emerald Green Property Owners Association
Billing and Collections Policy: July, 2017

Date*	Billing or Other Actions For Unpaid Dues
January 2nd	<ul style="list-style-type: none"> • Annual dues bills are mailed. Payment in full is due by January 31st.
February 1st	<ul style="list-style-type: none"> • Reminder statements are mailed to all members with unpaid balances.
March 1st	<ul style="list-style-type: none"> • 1.5% interest, per month, retro-active to January 1st is assessed on all outstanding balances. Example: An added \$37.80 per home (\$9.45 per lot) for January and February, • Interest charges will be added for each additional delinquent month until all outstanding amounts are paid (Example: \$18.90 per home (\$4.73 per lot).
April 1st	<ul style="list-style-type: none"> • For late payments received during March the Community Manager, as a courtesy to our members, has the authority to waive interest charges, upon request. • For payments received on April 1st or later policy prohibits any waiver of prior or future interest charges. • All member privileges are suspended. Passpoint card is de-activated. Use of community facilities is subject to fines.
May 1st	<ul style="list-style-type: none"> • Member accounts with outstanding balances are referred to outside collection agency. • Per EGPOA By-Laws, delinquent members are responsible for all collection and legal fees associated with debt collection. Example: Standard collection agency fees can equal up to 30% of the debt collected. Dues of \$1,260 not paid until July will cost the member nearly \$1,800 including all interest and fees.
Future Action	<p>Depending on collection agency results, seriously delinquent accounts will referred for further legal action and placement of liens on property. At the discretion of the Board of Directors, the Association may initiate legal action to foreclose on liens.</p>

* This timeline is triggered by the first mailing of the annual dues bill. A similar timeline, with respect to the original billing date, will apply to other financial obligations (e.g., assessments, fines, etc.).

NOTE: Late payments under the installment plan are not delinquent until the January 31st deadline for full payment of annual dues.