

CHARTERWOOD COMMUNITY IMPROVEMENT ASSOCIATION

PROPERTY OWNERS' ASSOCIATION COLLECTION POLICY (e.g., Regarding Delinquent Assessments, Fees and Charges)

- I. The name of the Subdivision(s) is/are CHARTERWOOD, Sections One (1), Two (2), Three (3), Four (4) and Five (5), inclusive.
- II. The name of the Corporation is CHARTERWOOD COMMUNITY IMPROVEMENT ASSOCIATION, sometimes referred to herein as the "Association."
- III. The recording data (i.e., Map or Plat reference) for each Section of the Subdivision is as follows:

Map(s) or Plat(s) Records of Harris County, Texas:

- (i) Charterwood, Section One (1) : Volume 213, Page 71 of the Map Records of Harris County, Texas;
- (ii) Charterwood, Section Two (2) : Volume 258, Page 96 of the Map Records of Harris County, Texas;
- (iii) Charterwood, Section Three (3): Volume 258, Page 103 of the Map Records of Harris County, Texas;
- (iv) Charterwood, Section Four (4): Volume 236, Page 44 of the Map Records of Harris County, Texas; and
- (v) Charterwood, Section Five (5): Volume 296, Page 78 of the Map Records of Harris County, Texas.

- IV. The recording data for the Declaration (which may be referred to as the "Declaration," the "Restrictions," the "Deed Restrictions," the "Covenants, Conditions and Restrictions," the "Restrictions and Covenants" or the "CC&Rs") for each Section of the Subdivision, including Amendments, Modifications and/or Supplements as applicable, is as follows:

Deed Restrictions (Deed Records of Harris County, Texas):

- (i) Charterwood, Section One (1) : County Clerk's File No. E123669; and Amendment County Clerk's File No. E379130;
- (ii) Charterwood, Section Two (2) : County Clerk's File No. F481480; and Amendment County Clerk's File No. F605221;
- (iii) Charterwood, Section Three (3): County Clerk's File No. F481481; and Amendment County Clerk's File No. F605222;
- (iv) Charterwood, Section Four (4): County Clerk's File No. G217242; and
- (v) Charterwood, Section Five (5): County Clerk's File No. G594407; Amendment County Clerk's File No. M935359; and Amendment County Clerk's File No. M935360.

- V. **COLLECTION POLICY:** The following Collection Policy was approved by at least a majority vote of the Board of Directors of CHARTERWOOD COMMUNITY IMPROVEMENT ASSOCIATION(the "Board"), at a duly called Meeting of the Board, at which Meeting a quorum was

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present. The Association provides a number of services for the Charterwood community. While the vast majority of property owners ("Owners") do timely pay, there is generally a percentage of owners who do not. The obligation to pay annual assessments/maintenance charges ("assessments") is mandatory for all property owners. The Association's current Collection Policies and Procedures, which supersede and replace any previously recorded Collection Policy, are as follows:

1. The Association mails out invoices for the annual assessment at least thirty (30) days before the due date.
2. Payment in full is due annually in advance on January 1 of each year. However, there is no late fee, penalty or interest charged so long as the full payment is received by the Association on or before January 31 of each year.
3. Should an Owner fail to pay the full amount of the assessment currently due on or before January 31 of any year, the Association may apply the following schedule:

a) A late fee (subject to increase), in an amount determined by the Board, may be added to each delinquent account at any time on or after February 1st. Additionally, the Association may charge interest at the rate it is entitled to under its Governing Documents/Dedicator Instruments or under Texas law. In the event that no interest rate is specified, the statutory rate [e.g., six percent (6%) per annum or ten percent (10%) per annum] may be charged.

b) An administrative fee or fees (or managerial fee or fees) may be applied to each delinquent account. Further, the charge(s) for any managerial follow-up, notice and/or demand letters, as applicable, will be applied to the Owner's assessment account.

c) Prior to a delinquent account being initially referred to the Association's attorney for legal action, the Association will mail a forty-five (45) day statutory notice letter to the property owner(s).

d) Before the Association files an assessment lien (i.e., an Affidavit or Notice of Lien), the Association must provide notices of delinquency as follows:

(1) The first notice of delinquency must be provided: a) by first class mail to the property owner's last known mailing address, as reflected in records maintained by the Association; or b) by e-mail to an e-mail address the property owner has provided to the Association.

(2) The second notice of delinquency must be provided by certified mail, return receipt requested, to the property owner's last known mailing address, as reflected in the records maintained by the association, not earlier than the 30th day after notice is given under "1" above. The Association may not file an assessment lien before the 90th day after the date notice of delinquency given under this "2" was sent to the property owner. At any time after this statutorily required notice has been provided by the Association, the Association may authorize the preparation and recording of an Affidavit or Notice of Lien (e.g., identifying the delinquent property by address and legal description, identifying the Owner(s), and evidencing the amount of the current delinquency). The amount of the current delinquency will include the costs of preparing and recording the Affidavit or Notice of Lien.

e) During the course of a payment plan, the Association may charge interest at the rate it is entitled to under its Governing Documents/Dedictory Instruments and may also charge reasonable costs of administering the payment plan (which may be a one-time charge or charged per month). There may also be a fee charged for setting up the payment plan.

f) If an Owner(s) default(s) on a payment plan, the payment plan is automatically terminated and the Association is not obligated to make another payment plan with that owner(s) relative to annual assessments and/or special assessments for the next two (2) years.

g) All items that remain delinquent with no payment arrangements, or with defaulted payment arrangements, may be referred to the Association's Attorney for a legal demand letter(s) and further legal action as may be authorized by the Association.

h) Pursuant to the Restrictions, and pursuant to applicable Texas Statutory Law, legal fees, expenses and costs incurred in the Association's effort to collect a delinquent assessment account (including, but not limited to, the preparation and recording of a Notice of Lien and Affidavit of Delinquent Assessments and/or subsequent Release thereof), will be charged back to the assessment account and shall be secured by the Association's assessment lien, and reimbursement thereof shall be the responsibility of the Owner(s).

i) All delinquent items, whether with the attorney's office or whether being handled by the manager, are subject to periodic review by the Association's Board or an appointed Committee.

j) Returned Check Fee(s), in addition to any bank charges, will be charged to the Owner(s), and reimbursement thereof shall be the responsibility of the Owner(s).

k) All items placed with the Association's attorney will remain with the attorney's office until paid in full.

(Date, Certification, Signature and Acknowledgment are Contained on Page 4 Hereof)

CERTIFICATION

"I, the undersigned, being the President of CHARTERWOOD COMMUNITY IMPROVEMENT ASSOCIATION, hereby certify that the foregoing Collection Policy Resolution was adopted by at least a majority of the Association's Board of Directors, and such Collection Policy Resolution has never been modified or repealed, and is now in full force and effect."

**CHARTERWOOD COMMUNITY
IMPROVEMENT ASSOCIATION**

By: Kathy Goedecke
KATHY GOEDECKE, President

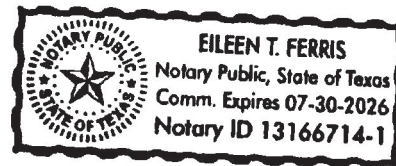
ACKNOWLEDGMENT

THE STATE OF TEXAS §
 §
COUNTY OF HARRIS §

BEFORE ME, A NOTARY PUBLIC, on this day personally appeared KATHY GOEDECKE, President, CHARTERWOOD COMMUNITY IMPROVEMENT ASSOCIATION, a Texas Non-Profit Corporation and Property Owners' Association, known to me to be the person whose name is subscribed to the foregoing instrument and, being by me first duly sworn and declared that she executed same in the capacity and for the consideration therein expressed, and as the act and deed of such Corporation.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on this the 20 day of August, 2025.

**NOTARY PUBLIC IN AND FOR
THE STATE OF TEXAS**



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Pages 5
12/31/2025 11:42 AM
e-Filed & e-Recorded in the
Official Public Records of
HARRIS COUNTY
TENESHIA HUDSPETH
COUNTY CLERK
Fees \$37.00

RECORDERS MEMORANDUM

This instrument was received and recorded electronically
and any blackouts, additions or changes were present
at the time the instrument was filed and recorded.

Any provision herein which restricts the sale, rental, or
use of the described real property because of color or
race is invalid and unenforceable under federal law.
THE STATE OF TEXAS
COUNTY OF HARRIS

I hereby certify that this instrument was FILED in
File Number Sequence on the date and at the time stamped
hereon by me; and was duly RECORDED in the Official
Public Records of Real Property of Harris County, Texas.



Teneshia Hudspeth
COUNTY CLERK
HARRIS COUNTY, TEXAS

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