



November 20, 2009

Dear Fairways of South Suburban Filing No. 3 Homeowners Association, Inc. Homeowner:

To properly resolve various delinquency problems that arise from time to time, Westwind Management Group, Inc. proposed a revised "Delinquency Policy" to your Board of Directors. The Board unanimously approved the **NEW** delinquency policy, effective January 1, 2010.

Your Fairways of South Suburban monthly maintenance fee is due on the **FIRST** of each month. Fairways of South Suburban Filing No. 3 Homeowners Association allow a grace period through the **TENTH** of the month. If your payment is not received by the **TENTH** of the month, a \$25.00 late charge will be assessed to your account. If the maintenance fee continues to remain unpaid, Westwind Management charges you collection fees to pay for our additional collection work.

The following are Board-approved collection charges that will be added to your account if a maintenance fee becomes delinquent **PLEASE REMEMBER MAINTENANCE FEES ARE DUE BY THE 1<sup>ST</sup> OF EACH MONTH.**

- A. If no payment is received by the 10<sup>th</sup> of the month a friendly reminder is sent.  
**\$25.00 LATE CHARGE ASSESSED BY FAIRWAYS OF SOUTH SUBURBAN FILING NO. 3 HOMEOWNERS ASSOCIATION.**
- B. If no payment is received 30 days after it is due, a second notice will be sent.  
**\$30.00 CHARGE BY WESTWIND**
- C. If no payment is received forty-five days after it is due, a final notice will be sent  
**\$30.00 CHARGE BY WESTWIND**
- D. If the delinquency problem is not resolved within fifty-five (55) days after it is due, your home will be liened with a **\$125.00** charge and will be turned over to the Association's attorney for prompt legal action. -- **\$125.00 CHARGE PLUS ATTORNEY FEES**

Delinquent monthly maintenance fees can be a very critical problem and Westwind Management takes collection of those fees very seriously. Please help us, and especially yourself, by keeping your monthly maintenance fees current. If you wish to have your monthly maintenance fee payments taken directly out of your checking or savings account in the future we encourage you to complete the "ACH" Form (found in coupon book you will be receiving in November or at [www.westwindmanagement.com](http://www.westwindmanagement.com)) and return it to Westwind Management Group with a "voided" blank check (not a deposit slip).

**THIS COLLECTION AND LATE CHARGE POLICY WILL TAKE EFFECT JANUARY 1, 2010.**

Sincerely,

For the Fairways of South Suburban Filing No. 3 Homeowners Association, Inc., Board of Directors

*Jan Rider*

Jan Rider, CMCA®

Association Business Manager