

3. **Collections:** Before the Association turns over a delinquent account of an Owner to a collection agency or refers it to an attorney for legal action, the Association must send the Owner a notice of delinquency specifying:

- 3a. The total amount due, with an accounting of how the total was determined;
- 3b. Whether the opportunity to enter into a payment plan exists and instructions for contracting the entity to enter into such a payment plan;
- 3c. The name and contact information for the individual the Owner may contact to request a copy of the Owner's ledger in order to verify the amount of the debt; and
- 3d. That action is required to cure the delinquency and the failure to do so within thirty (30) days may result in Owner's delinquent account being turned over to a collection agency, a lawsuit being filed against the Owner, the filing and foreclosure of a lien against the Owner's property, or other remedies available under Colorado law.

4. **Application of Late Payments:** The Association may apply all payments received on account of any Owner in this order:

- 4a. to the payment of any and all legal fees and costs (including attorney fees);
- 4b. to the costs and expenses of enforcement and collections;
- 4c. to late charges, interest, returned check charges, lien fees and other costs owing or incurred with respect to such owner;
- 4d. any remaining amounts shall be applied to the assessments, other charges or fines due with respect to such owner.
- 4e. For purposes of collecting an outstanding judgement, the Association may, but shall not be required, to first apply payments received following entry of a judgement towards post-judgement attorney's fees and costs, assessments, or other charges coming due following the entry of the judgement.

By: Joyce Scahill  
Joyce Scahill, President

By: Janna Lilly  
Janna Lilly, Secretary

Date: 5/10/19

SUBSCRIBED AND AFFIRMED  
BEFORE ME IN THE COUNTY  
OF ARCHULETA, STATE OF COLORADO  
THIS 10th DAY OF May, 2019  
BY: Tiffany Martin  
NOTARY PUBLIC  
MY COMMISSION EXPIRES 10/19/19

TIFFANY MARTIN  
NOTARY PUBLIC - STATE OF COLORADO  
My Identification # 20054013436  
Expires October 19, 2019

Kristy Archuleta  
Archuleta County  
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2 of 2