



Authorization to Forward to Legal Counsel
For: High Point Estates Homeowners Association, Inc.

The cornerstone of an effective collection process is its efficiency in addressing the collection of delinquent assessments. As part of the Management Agreement, Homeside Properties provides services for the collection of delinquent assessments. Delinquent notices will be mailed to owners in accordance with the Association's governing documents and Collection Policy Resolution dated September 18, 2019. If owners do not resolve the delinquent balance, the next step in the collection process is to forward the delinquent owner's account to the Association's legal counsel for further collection efforts.

This process is most effective when there is minimal to no delay in proceeding with escalation of collection efforts. Homeside Properties has been authorized by the Board of Directors for High Point Estates HOA to automatically forward delinquent accounts to Georgia Assessment Recovery (GAR), when an owner is 60+ days delinquent on assessments, has a minimum assessment balance of \$500.00 and has not responded to prior collection notices.

Homeside Properties highly recommends having all legal & court correspondence, including but not limited to Bankruptcies, forwarded to the Association's Legal Counsel. Upon notification of a Chapter 13 Bankruptcy filing for an owner not currently with Legal, Homeside Properties will forward the account to the Association's legal counsel for the attorney to review and file any necessary Appearances and/or Proof of Claim on the Association's behalf.

Homeside Properties may accept any payment plan offer presented by a homeowner which pays the balance owed to the Association in full within twelve (12) months of the establishment of the payment plan. The homeowner must also keep current on any future assessments after the payment plan has been established. Prior to entering into a payment plan with an owner, Homeside Properties will get written acknowledgement from the owner of the amount outstanding on the owner's account.

If any homeowner is \$50.00 or less in arrears **AND** this amount consists of only interest and late fees Homeside Properties, Inc. may reverse the balance. J.A.H. (Initial for Approval)

This Authorization for Collections was approved by the Board of Directors on 12/4/19.

Board of Director Signature

James A. Holmes, President

Board of Director Printed Name & Position