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Notice
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PAYMENT PLAN POLICY
WILLOW FOREST HOMES ASSOCIATION, INC.

WHEREAS, the Texas legislature adopted new laws affecting collection policies with respect to maintenance assessments as set forth in Section 209 of the Texas Property Code as well as other provisions of Texas law; and,

WHEREAS, Willow Forest Homes Association, Inc. (the "Association") intends to comply with all such new laws;

THEREFORE, this Payment Plan Policy is established on behalf of the Association.

1) Owners within the community are entitled to only one (1) approved payment plan to pay their annual assessments and other sums due and owing to the Association in conformity with this Payment Plan Policy. A payment plan administrative fee shall be charged as determined by the Board of Directors of the Association.

2) All payment plans require an initial down payment of the total amount due and owing and monthly payments as specified herein.

3) Upon request, all Owners are automatically approved for a payment plan consisting of equal payments to pay off the entire balance owing with an initial payment of twenty five percent (25%) down and three (3) sequential equal monthly installments.

4) If an Owner defaults with respect to any payment under the payment plan, the payment plan is immediately and automatically terminated without notice to the Owner. The Association is not required to provide the Owner with another payment plan for the next two years.

5) Alternative payment plan proposals must be submitted to and approved by the Association. The Association is not obligated to approve alternative payment plan proposals.

6) The Association cannot charge late fees during the course of a payment plan, but can charge interest at the rate it is entitled to under its Declaration of Covenants, Condition and Restrictions or Bylaws of the Association. Furthermore, as permitted by state law, the Association is entitled to charge reasonable costs associated with administering the payment plan.

FILED
2012 FEB -2 PM 2:13
Stan Stenmet
COUNTY CLERK
HARRIS COUNTY TEXAS

CERTIFICATION

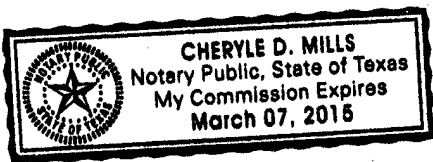
"This Payment Plan Policy was adopted by the Association on the 19 day of June, 2011. I, the undersigned, being the President of WILLOW FOREST HOMES ASSOCIATION, INC., hereby certify that the foregoing Policy was adopted by at least a majority of the Association's Board of Directors."

WILLOW FOREST
HOMES ASSOCIATION, INC.

By: [Signature]
Harold Reed, President

BEFORE ME, the undersigned authority, on this day personally appeared, Harold Reed the PRESIDENT of WILLOW FOREST HOMES ASSOCIATION, INC., known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated, on behalf of WILLOW FOREST HOMES ASSOCIATION, INC.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on this 30 day of December, 2011.



[Signature]
Notary Public- State of Texas

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 herein by me, and was duly RECORDED, in the Official Public Records of Real Property of Harris County, Texas.

Return to:
O'Neal Law Firm
12337 Jones Road, Suite 300
Houston, Texas 77070

FEB - 2 2012



Stan Stewart
COUNTY CLERK
HARRIS COUNTY, TEXAS