

*Melrose Homeowners Association of Pickerington, INC.*  
**Resolution of the board of the Melrose Homeowner's Association**  
**2025-6 (Collection Policy)**

**MELROSE HOMEOWNERS ASSOCIATION OF PICKERINGTON, INC.**  
**COLLECTION RESOLUTION**

**WHEREAS**, the Board of Directors ("Board") of Melrose Homeowners Association of Pickerington, Inc. ("Association") is empowered to authorize the preparation, filing, and recording of a Lien through O.R.C. Chapter 5312.

**WHEREAS**, pursuant O.R.C. Chapter 5312, the Board has the authority to designate an authorized representative of the Association to subscribe Liens for the Association.

**WHEREAS**, the Board hereby authorizes the attorneys at the law firm of Williams & Strohm, LLC to be the designated representative of the Association in signing any liens authorized by the Board.

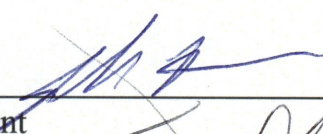
**WHEREAS**, pursuant to O.R.C. Chapter 5312, the Board has the authority to adopt and amend rules that regulate the collection of delinquent assessments and the application of payments of delinquent assessments.

**WHEREAS**, the Board has adopted such rules for the collection of delinquent assessments and hereby grants the law firm of Williams & Strohm, LLC the authority to obtain a delinquency list from the property manager each month; to prepare and send the demand letters; to prepare, file and record liens; and to prepare and file such action, at law or in equity, as provided in the collection policy adopted by the Board.

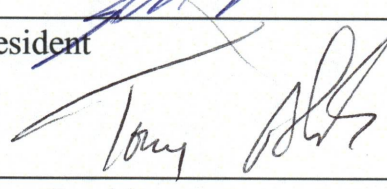
**THEREFORE**, be it resolved that the Board hereby authorizes the designated representatives of the attorneys of the law firm of Williams & Strohm, LLC to sign the liens pursuant to O.R.C. Chapter 5312; to obtain a delinquency list from the management company each month; to prepare and send the demand letters; to prepare, file, and record liens; and to prepare and file such action, at law or in equity, as provided in the collection policy adopted by the Board.

This collection resolution was adopted by a majority vote of the Board on this 22 day of January, 2025.

Approved by the Melrose Homeowners Association of Pickerington, INC. board members.

  
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President

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Date

  
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Vice- President

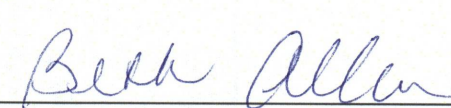
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**Resolution of the board of the Melrose Homeowner's Association**

**2025-6 (Collection Policy)**

The following collection policy is hereby adopted by the Board of Directors ("Board") of Melrose Homeowners Association of Pickerington, Inc., ("Association") on this 22 day of January, 2025.


1. Annual assessments are due on March 31 of each year. Assessments are considered late if received **on or after** April 2. The Board has the authority to charge annual operating assessments, special assessments for capital improvements, special individual lot assessments, enforcement assessments, and any other charges allowable pursuant to the Association's governing documents or Ohio law.
2. If the annual assessment (or other assessments properly charged by the Association) remains unpaid thirty (30) days after it is due, the Association will charge a late fee of \$ 50. In addition to late fees, the Association may be charged collection costs by a third-party vendor, including but not limited to a property management company, for administrative tasks, of which costs will be charged back to the owner's account. Further, an NSF fee of \$30.00 (or the amount charged by the bank if more than \$30.00) shall be charged to the owner's account for each check or automatic withdrawal that is returned or cancelled for insufficient funds in the owner's account.
3. The Association's attorney shall send a demand letter to any owner whose account balance is **90 days** or more past due. The costs of the demand letter will be added to the owner's account. This shall not be deemed a condition precedent to any of the collection actions set forth below. The demand letter will be sent to the owner at the address of the lot for which the assessments are owed. Should an owner wish for demand letters to be sent to an alternate address, the owner must notify the Board of such alternate address in writing.
4. The Association's attorney shall file a Lien against any lot for which an account balance is **120 days** or more past due. The Association's attorney shall file a Lien Release upon full payment of any past due balance owed if a Lien has been filed for an unpaid balance.
5. The Association's attorney shall prepare and file a foreclosure against any lot owner that is delinquent in the payment of any assessments and related charges by more than \$ 1000 in arrears. The complaint shall not be dismissed until payment of all amounts past due are paid in full, including all legal fees and court costs.
6. Any lot owner who is more than thirty (**30**) days in arrears shall hereby have their voting privileges revoked until such time as their account is brought current.
7. The Association's attorney shall file a protective Answer or an Answer and Crossclaim, with the Board's authorization, in any foreclosure initiated by the lot owner's lender or another lien holder. The Association's Crossclaim shall not be dismissed until payment of all amounts past due are paid in full, including all legal fees and court costs.
8. At the discretion of the Board, the Association's attorney may file complaints for collection of delinquent amounts in Municipal Court (including Small Claims Division) prior to reaching other thresholds set forth herein.
9. All costs related to collection of unpaid assessments and amounts owed, including, without limitation, attorney fees and paralegal fees, court costs, postage, and recording/filing fees will be charged to the delinquent owner's account and made a part of the unpaid balance owed to the Association.



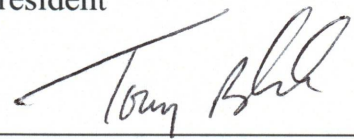
10. Payments received on delinquent accounts shall be applied in this order: (1) first, to any interest owed to the Association; (2) second, to late fees owed to the Association; (3) third, to collection costs, attorney fees, and paralegal fees incurred by the Association; and (4) fourth, to the principal amounts owed to the Association for the common expenses or penalty assessments chargeable against the lot.
11. Once the Board has authorized the filing of a foreclosure, the Association reserves the right to refuse any partial payment that is submitted on a delinquent account.
12. Nothing contained in this collection policy shall be deemed a condition precedent to any of the collection actions set forth above.
13. In the event the Board feels the Association's interests are at risk of being harmed by waiting for a delinquent account to reach any of the delinquency milestones set forth herein or to address incidents of serial delinquency, the Board may authorize the immediate filing of a lien and/or foreclosure.
14. This collection policy will remain in full force and in effect until such time as the Board, in its full and complete discretion, changes the collection policy.

This collection policy was adopted by a majority vote of the Board at a meeting, or in the alternative, by unanimous consent in a writing without a meeting, on this 22 day of January, 2025 and is effective immediately.

Approved by the Melrose Homeowners Association of Pickerington, INC. board members.

  
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President

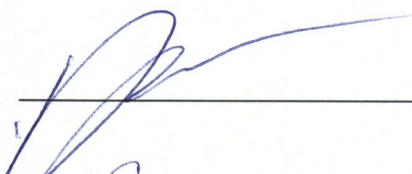
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Vice- President

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