



Notice of Past Due Annual Fee Consequences

If you are receiving this letter you are currently past due on your annual fee as of February 1, 2026.

If you are having difficulty managing the payment please contact the board via email at;

charmaespringshoa@gmail.com

or by mailing to;

Charmae Springs HOA

823 Arthur #295

Caldwell, ID 83606

Please review the attached page showing the possible cost progression of not paying the fee. In summary, starting with a currently due amount of \$200.00, at the end of the first year you would owe **\$405.51**. At the end of the second year you would owe **\$1,803.35**. In the third year your property would be foreclosed on. We currently have one home that will be going into foreclosure for these fees this year and two more that could face this action next year if they do not bring their fee current.

We understand these are hard times for some of you and are willing to make arrangements for partial payments. But understand, it is crucial that we receive these payments in order to meet our obligations for proper maintenance of our community. The city of Caldwell has specific codes about the maintenance of retention ponds and common areas and our failure to meet these codes could end up costing each of you far more than what your annual fee is.

Sincerely,

Your Board of Directors

Description	Fee	Amount
Annual Dues	\$200.00	\$200.00
1st Month Past Due Interest	\$1.00	\$201.00
2nd Month Past Due Interest	\$1.00	\$202.00
Certified Letter	\$37.50	\$239.50
3rd Month Past Due Interest	\$1.20	\$240.70
4th Month Past Due Interest	\$1.20	\$241.90
Certified Letter	\$37.50	\$279.40
5th Month Past Due Interest	\$1.40	\$280.79
6th Month Past Due Interest	\$1.40	\$282.19
Certified Letter	\$37.50	\$319.69
7th Month Past Due Interest	\$1.60	\$321.29
8th Month Past Due Interest	\$1.60	\$322.89
Certified Letter	\$37.50	\$360.39
9th Month Past Due Interest	\$1.80	\$362.19
10th Month Past Due Interest	\$1.80	\$363.99
Certified Letter	\$37.50	\$401.49
11th Month Past Due Interest	\$2.01	\$403.50
12th Month Past Due Interest	\$2.01	\$405.51
Annual Dues 2nd Year	\$200.00	\$605.51
1st Month Past Due Interest	\$3.03	\$608.54
2nd Month Past Due Interest	\$3.03	\$611.57
Certified Letter	\$37.50	\$649.07
3rd Month Past Due Interest	\$3.25	\$652.32
Attorney Fees (Estimate)	\$500.00	\$1,152.32
Lien Filing Fee	\$425.00	\$1,577.32
4th Month Past Due Interest	\$7.89	\$1,585.20
Certified Letter	\$37.50	\$1,622.70
5th Month Past Due Interest	\$8.11	\$1,630.82
6th Month Past Due Interest	\$8.11	\$1,638.93
Certified Letter	\$37.50	\$1,676.43
7th Month Past Due Interest	\$8.38	\$1,684.81
8th Month Past Due Interest	\$8.38	\$1,693.19
Certified Letter	\$37.50	\$1,730.69
9th Month Past Due Interest	\$8.65	\$1,739.34
10th Month Past Due Interest	\$8.65	\$1,747.99
Certified Letter	\$37.50	\$1,785.49
11th Month Past Due Interest	\$8.93	\$1,794.42
12th Month Past Due Interest	\$8.93	\$1,803.35
Annual Dues 3 rd Year	\$200.00	\$2,003.35