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DELAWARE*
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September 17, 2024

Via First Class, Electronic and Certified Mail: JosephOrt@hotmail.com

Joseph M. Hoffman
6621 Wakefield Drive, Unit 211
Alexandria, VA 22307

**Re: Notice of Acceleration of Assessments
River Towers Condominium Unit Owners Association, Inc.
6621 Wakefield Drive, Unit 211, Alexandria, VA 22307
WTP No.: 089742.00353**

Dear Owner:

This firm represents the River Towers Condominium Unit Owners Association, Inc. ("Association"). We are writing to advise you of the Association's acceleration policies, as well as to provide you with the current balance on your account for the property located at 6621 Wakefield Drive, Unit 211, Alexandria, VA 22307.

This office is a debt collector and is attempting to collect a debt and any information obtained will be used for that purpose.

Article IX, Section 2 (b) of the Association's Bylaws provides the following:

"In any case where an assessment against a Unit Owner is payable in installments, upon a default by such Unit Owner in the timely payment of any two consecutive installments, the maturity of the remaining total of the unpaid installments of such assessments may be accelerated, at the option of the Board of Directors, and the entire balance of the annual assessments may be declared due and payable in full by the service of notice to such a fact upon the defaulting Unit Owner and his Mortgagee by the Board of Directors or the Managing Agent."

Section 2(B) of the Association's Policy Resolution No 05-01 (Establishing Assessment Collection Procedures) further provides for automatic acceleration if payment of an assessment, including any assessment payable in installments and special assessments, is not received by the

Association or Managing Agent within forty-five (45) days after the due date. You have defaulted in the timely payment of the assessments owed to the Association for the 2024 fiscal year. Pursuant to Article IX, Section 2(b) of the Association's Bylaws and Section 2(B) of the Association's Policy Resolution No 05-01, the Board of Directors is therefore declaring the entire balance of the unpaid annual assessment for 2024 due, payable and collectible. Accordingly, the accelerated balance on your account is **\$46,910.46**. This represents the assessments and related amounts owed through December 31, 2024. A statement of account is enclosed for your review.

If you wish to make payment, please send it made payable to "River Towers Condominium Unit Owners Association, Inc." to our office at the following address:

Whiteford, Taylor & Preston LLP
Attention: Shakhnoza Tokhtakhunova
3190 Fairview Park Drive, Suite 800
Falls Church, Virginia 22042

If you have any questions, please contact Shakhnoza Tokhtakhunova, Community Association Paralegal, at STokhtakhunova@whitefordlaw.com.

Under the Fair Debt Collection Practices Act, 15 U.S.C. Section 1692(g), unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by our office. If you notify our office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by our office. Upon your written request within the thirty-day period, our office will provide the name and address of the original creditor, if different from the current creditor. Please note that the law does not require us to wait until the end of the aforementioned thirty-day period before commencing efforts to collect this debt.

Sincerely,

/s/ Jessica Manning

Jessica G. Manning

Enclosure

JGM/st
13500023

Account Name: Hoffman, Joseph M.
Unit Address: 6621 Wakefield Drive, Unit 211, Alexandria, VA 22307
Association: River Towers Condominium Unit Owners Association, Inc.
Firm File No: 089742.00353 Mgmt Co File No:
09/16/2024 9:42:39 PM

Whiteford, Taylor & Preston, LLP
3190 Fairview Park Drive, Suite 800
Falls Church, VA 22042
Phone: (703) 280-9260

Category Details

Date	Type	Description	Acceleration	Late Charge	Assessment	NSF Check	Payment/Credit	Row Total	Running Balance
09/11/2024	Payment Rcvd by WTP	0000895019					(\$30.00)	(\$30.00)	\$15,273.87
09/04/2024	Payment Rcvd by WTP	0000895018					(\$30.00)	(\$30.00)	\$15,303.87
08/26/2024	Payment Rcvd by WTP	000895016					(\$30.00)	(\$30.00)	\$15,333.87
08/23/2024	Acceleration	Remaining assessments accelerated through December 31, 2024.	\$2,636.00					\$2,636.00	\$15,363.87
08/21/2024	Payment Rcvd by WTP	0000895015					(\$30.00)	(\$30.00)	\$12,727.87
08/13/2024	Payment Rcvd by WTP	0000895013					(\$30.00)	(\$30.00)	\$12,757.87
08/13/2024	Payment Rcvd by WTP	0000895012					(\$30.00)	(\$30.00)	\$12,787.87
08/10/2024	Late Charge			\$35.00				\$35.00	\$12,817.87
08/01/2024	Assessment				\$659.00			\$659.00	\$12,782.87
07/31/2024	Payment Rcvd by WTP	0000895010					(\$30.00)	(\$30.00)	\$12,123.87
07/24/2024	Payment Rcvd by WTP	0000895009					(\$30.00)	(\$30.00)	\$12,153.87
07/22/2024	Payment Rcvd by WTP	0000895007					(\$30.00)	(\$30.00)	\$12,183.87
07/18/2024	NSF Check	0000895041				\$30.00		\$30.00	\$12,213.87
07/18/2024	NSF Check	0000895039				\$30.00		\$30.00	\$12,183.87
07/10/2024	Late Charge			\$35.00				\$35.00	\$12,153.87
07/09/2024	Payment Rcvd by WTP	0000895041					(\$30.00)	(\$30.00)	\$12,118.87
07/08/2024	Payment Rcvd by WTP	0000895039					(\$30.00)	(\$30.00)	\$12,148.87
07/01/2024	Assessment				\$659.00			\$659.00	\$12,178.87
06/27/2024	Payment Rcvd by WTP	0000895038					(\$30.00)	(\$30.00)	\$11,519.87
06/24/2024	Payment Rcvd by WTP	0000895037					(\$30.00)	(\$30.00)	\$11,549.87
06/13/2024	Payment Rcvd by WTP	0000895036					(\$30.00)	(\$30.00)	\$11,579.87
06/10/2024	Late Charge			\$35.00				\$35.00	\$11,609.87
06/05/2024	Payment Rcvd by WTP	0000895034					(\$30.00)	(\$30.00)	\$11,574.87
06/04/2024	Payment Rcvd by WTP	0000895033					(\$30.00)	(\$30.00)	\$11,604.87
06/01/2024	Assessment				\$659.00			\$659.00	\$11,634.87
05/28/2024	Payment Rcvd by WTP	0000895032					(\$30.00)	(\$30.00)	\$10,975.87

Date	Type	Description	Acceleration	Late Charge	Assessment	NSF Check	Payment/Credit	Row Total	Running Balance
05/15/2024	Payment Rcvd by WTP	0000895031					(\$30.00)	(\$30.00)	\$11,005.87
05/10/2024	Late Charge			\$35.00				\$35.00	\$11,035.87
05/08/2024	Payment Rcvd by WTP	0000895030					(\$30.00)	(\$30.00)	\$11,000.87
05/01/2024	Assessment				\$659.00			\$659.00	\$11,030.87
05/01/2024	Payment Rcvd by WTP	0000895028					(\$30.00)	(\$30.00)	\$10,371.87
04/25/2024	Payment Rcvd by WTP	0000895026					(\$30.00)	(\$30.00)	\$10,401.87
04/18/2024	Payment Rcvd by WTP	0000895023					(\$7.13)	(\$7.13)	\$10,431.87
04/11/2024	Payment Rcvd by WTP	0000895020					(\$7.00)	(\$7.00)	\$10,439.00
04/10/2024	Late Charge			\$35.00				\$35.00	\$10,446.00
04/04/2024	Payment Rcvd by WTP	0000895018					(\$7.00)	(\$7.00)	\$10,411.00
04/01/2024	Assessment				\$659.00			\$659.00	\$10,418.00
04/01/2024	Payment Rcvd by WTP	0000895015					(\$7.00)	(\$7.00)	\$9,759.00
04/01/2024	Payment Rcvd by WTP	0000895014					(\$32.00)	(\$32.00)	\$9,766.00
03/10/2024	Late Charge			\$35.00				\$35.00	\$9,798.00
03/01/2024	Assessment				\$659.00			\$659.00	\$9,763.00
02/10/2024	Late Charge			\$35.00				\$35.00	\$9,104.00
02/01/2024	Assessment				\$659.00			\$659.00	\$9,069.00
01/10/2024	Late Charge			\$35.00				\$35.00	\$8,410.00
01/01/2024	Assessment				\$659.00			\$659.00	\$8,375.00
12/10/2023	Late Charge			\$35.00				\$35.00	\$7,716.00
12/01/2023	Assessment				\$608.00			\$608.00	\$7,681.00
11/10/2023	Late Charge			\$35.00				\$35.00	\$7,073.00
11/01/2023	Assessment				\$608.00			\$608.00	\$7,038.00
10/10/2023	Late Charge			\$35.00				\$35.00	\$6,430.00
10/01/2023	Assessment				\$608.00			\$608.00	\$6,395.00
09/10/2023	Late Charge			\$35.00				\$35.00	\$5,787.00
09/01/2023	Assessment				\$608.00			\$608.00	\$5,752.00
08/10/2023	Late Charge			\$35.00				\$35.00	\$5,144.00
08/01/2023	Assessment				\$608.00			\$608.00	\$5,109.00
07/10/2023	Late Charge			\$35.00				\$35.00	\$4,501.00
07/01/2023	Assessment				\$608.00			\$608.00	\$4,466.00
06/10/2023	Late Charge			\$35.00				\$35.00	\$3,858.00
06/01/2023	Assessment				\$608.00			\$608.00	\$3,823.00
05/10/2023	Late Charge			\$35.00				\$35.00	\$3,215.00
05/01/2023	Assessment				\$608.00			\$608.00	\$3,180.00
04/10/2023	Late Charge			\$35.00				\$35.00	\$2,572.00
04/01/2023	Assessment				\$608.00			\$608.00	\$2,537.00
03/10/2023	Late Charge			\$35.00				\$35.00	\$1,929.00
03/01/2023	Assessment				\$608.00			\$608.00	\$1,894.00
02/10/2023	Late Charge			\$35.00				\$35.00	\$1,286.00
02/01/2023	Assessment				\$608.00			\$608.00	\$1,251.00
01/10/2023	Late Charge			\$35.00				\$35.00	\$643.00
01/01/2023	Assessment				\$608.00			\$608.00	\$608.00

Date	Type	Description	Acceleration	Late Charge	Assessment	NSF Check	Payment/Credit	Row Total	Running Balance
Totals			\$2,636.00	\$700.00	\$12,568.00	\$60.00	(\$690.13)	\$15,273.87	