



The Oaks Community Association

5607 Jackson Valley Road • Lone, CA 95640-9629

Phone 209-274-6056 Fax 209-274-6058

THE OAKS COMMUNITY ASSOCIATION

COLLECTIONS POLICY

ADOPTED (10/8/2025)

This notice outlines some of the rights and responsibilities of the Owners of property and of the Members in common interest developments and the associations that manage them per current State and Federal laws, including the Civil Code and the Davis-Stirling Act, as applicable and all of which will prevail if in conflict with any stated policy of the Oaks.

DISPUTES/HEARINGS ARE HEARD ON THE SECOND WEDNESDAY OF EACH MONTH FROM 5:45PM TO 6:00PM. PLEASE ATTEND THE HEARING MEETING FOLLOWING THE DATE OF THE VIOLATION NOTICE. IF YOU CANNOT ATTEND THAT HEARING MEETING CONTACT THE OFFICE.

CONTACT THE GENERAL MANAGER TO DISCUSS A PAYMENT PLAN IF THERE ARE FINANCIAL CONCERNS.

The following policy and practices outlined below shall remain in effect until such time as they may be changed, modified, or amended as required by law, the governing documents and the Board of Directors.

Member rights and privileges may be impacted and suspended by the Board if a Member does not resolve delinquent account balances, as outlined in the governing documents, and as allowed by law.

Therefore, pursuant to The Oaks governing documents and Civil Code Section 5600 of the Davis-Stirling Common Interest Development Act, the following is a summary of The Oaks Community Association Collection Policy:

- 1) **Annual Assessments (HOA assessment)** – Levied annually at the start of the Fiscal Year on January 1 and may be paid in monthly installments (which is how invoices are issued) or may be pre-paid for any period. Installment payments are due on the first of each month and delinquent after the 15th of each month.
- 2) **Special Assessments** – Due on receipt, delinquent 15 days after invoice date.
- 3) **Utilities (considered a Utility Assessment, even though based on use)** – Due on receipt, delinquent after the 15th of each month, and subject to a late fee of \$10.00 or 10%, whichever is greater, after the 15th, and finance charges, may be applied after 30 days from invoice date if not paid. Utilities are subject to termination of services due to non-payment 45 days after invoice date, or when the utility portion of total bill exceeds \$500.00, whichever comes first. Please see fees and additional Utility information for more on Utility Service Discontinuance and Restoration, including Security Deposits.
- 4) **Late Fee** - If payment of Assessment, Special Assessment, RV Space Rental, etc. are not received in full by the delinquency date, a late fee of \$10.00 or 10%, whichever is greater, of each unpaid invoice may be assessed after the 15th, unless a Promise-To-Pay form (hereinafter called PTP form) has been received by the invoice due date. Late fees do not apply to Fines.



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5) **Interest** – If payment is not received in full by the 30th day from invoice date, interest at the rate of 12% per annum (1% per month) may be added to the open balance of each invoice and applied each month it remains unpaid. Interest will not compound and will be assessed on open invoice principal balance only. Interest does not apply to Fines.

6) **Certified Mail** – Collection Warning and/or Delinquent Notice – Certified mail fee may be added to the account when Member has outstanding balances on their account (all types of charges) more than 60 days past due and The Oaks sends out a collection warning letter and statement.

7) **Promise-To-Pay Agreement** - You can request a Payment Plan by calling the office and proposing a payment plan. The General Manager has the authority to approve plans that will pay off all delinquencies in less than 3 months, in addition to commitment to keep new invoices paid current. If the proposed payment plan will exceed 3 months, the proposal must be approved by the Board. If you are a tenant, the lot Owner must also countersign any Payment Plan before it will be accepted.

The monthly interest charges will cease with receipt of the first Payment Plan installment payment. Payment must be received by the end of each month to avoid the 1% interest charge posted on the first (1st) of each month. The Association will NOT send you a reminder to pay each month and is not responsible for mail delivery. Payment is due regardless of whether you receive an invoice or not.

PLEASE NOTE: Verbal promises to pay will not be accepted, nor does a Payment Plan prevent The Oaks from proceeding with recording of a lien. All Payment Plans are immediately nullified if not adhered to on new/current charges or past due balances.

The Board meets on the second Wednesday of the month from 5:45pm to 6:00pm for hearings if you would like to appear in person to discuss your case. You do not have to request a hearing. Please attend the hearing meeting following the date of your invoice. If you cannot attend that hearing, please contact the office.

8) **Collection, Lien and Foreclosure Processing Fees** - Once the account is verified to be delinquent, and the Member has not contacted The Oaks to work out a Payment Plan, or they have defaulted on a Payment Plan, the Board will review the file and may vote to turn the account over to a Collection Agency, Attorney, Small Claims or other resources for processing. Additional Certified Mail, Collection Processing Fees and Legal fees may be added to your account as services are incurred and as allowed by law.

9) At the point where your case is sent to an agency, all further communications must be directed to the agency and not The Oaks. Owners will be responsible for all collection fees in addition to what is owed to The Oaks. The Oaks Board has the right to direct the agency to pursue collection of any delinquent balance through a Small Claims Action and/or Foreclosure or other, as allowed by law. Utilities must continue to be paid to The Oaks monthly, or you may be subject to Utilities shut off.

10) **Your Rights & Obligations** - The homeowner(s) have the right to dispute the validity of the charges assessed or the Fair Debt Collection Practices by attending the first hearing meeting scheduled after the date of the invoice. Hearings are scheduled for the second Wednesday of each month from 5:45pm to 6:00pm. If you are unable to attend the meeting scheduled after the date of the invoice, contact the office of The Oaks Community Association.



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11) **Small Claims Action** - When the past due amount owed to the Association is delinquent, a small claims action may be filed against you in Amador County Superior Court and a Collection Processing Fee may be applied to cover the preparation, time, and administrative costs, in addition to court filing and/or any other costs incurred.

12) **Foreclosure of your Property** – The Association has the right to conduct a non-judicial foreclosure against your property if your past due assessments are \$1,800 or more in amount or more than 12 months delinquent and are secured by a lien. (See Section 5720 of the Davis-Stirling Common Interest Development Act.). Lien recordings are not subject to these thresholds.

13) **Other Fees/Charges** – See Current Schedule of Fees, (Attachment A) and Current Schedule of Fines, (Attachment B).

SCHEDULE OF FEES COLLECTIONS POLICY - ATTACHMENT A

ITEM	CHARGE
TRANSFER FEE BUNDLE – CHANGE OF LOT OWNERSHIP	
Answer Escrow Forms (and follow up on closing)	\$45.00
Welcome Packet	\$20.00
In Office Orientation	\$30.00
Update Member File (new Deed, contact info, etc.)	\$45.00
Close Old Member File (and send any final statement to old owner's new address)	\$30.00
Update Security	\$30.00
Inspect Meters and Do Property Audit (reads, violations, maintenance)	\$45.00
Statement of Assessments	\$30.00
TOTAL TRANSFER FEE BUNDLE	\$275.00
MOVE IN BUNDLE – CHANGE TO TENANT/RENTER or OWNER with SIMPLE TITLE CHANGE	
Update Tenant File (copy of new contact info, copy of rent/lease agreement from owner)	\$15.00
Close Old Tenant File (and send any final statement to old owner new address or lot owner)	\$15.00
Update Security	\$15.00
Inspect Meters and Do Property Audit (meter read, violations, maintenance)	\$35.00
Welcome Packet	\$20.00
TOTAL MOVE IN BUNDLE (also used for name change only, within family (due to death, marriage, divorce, etc.), no escrow involved)	\$100.00
Non-Sufficient Funds (NSF) – Returned check Fee	\$35.00
Unregistered Resident, Owner, Tenant, Vehicle, Pet, etc. within 30 days of move-in, change to this information (will apply to both Owners and Tenant accounts in the case of rentals)	Up to \$100 after Hearing.
Pool Key	\$15.00 deposit per key



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ITEM	CHARGE
Gate Remote	\$40.00 deposit per remote
Late Fee on Assessments (regular & special), Due on receipt, delinquent and late fee applied after 15 th of each month, per monthly Assessment or Special Assessment billed and not paid (all payments will first be applied to the oldest open assessment invoice, so if current invoices remain unpaid, late fees and finance charges may still be applied)	10%
Interest charge on unpaid Assessments (regular & special), applies after 30 days past due, billed monthly on delinquent assessments, special assessments, legal fees, etc. as allowable by law (applied on original bill amount, not compounded)	1%/mo. (12% annual)
Variable Utility Assessment Late Payments – due on receipt, delinquent if not paid by the 15 th , late fee applies after the 15 th , finance charges apply after 30 days from invoice date (applied on original bill amount, not compounded)	\$10 or 10% late fee (whichever is greater), then 1% (12% annual) finance charge
Collection or Legal Processing Fee (charged at time file sent to outside agency)	\$50.00
Meter re-read fee (if your gate is locked, dogs not secured, etc. that prevents meter reading from occurring and we must send staff out again after more than 1 prior warning)	\$25.00 Per Occurrence
Utility Reconnection Fee – during business hours (this fee may be applied at the time we dispatch someone to turn off utilities, regardless of if you run to the office and pay while that is occurring, that is already too late)	\$60.00
After Hours Utility Reconnection Fee – if available and requested after normal business day/hours (in addition to standard Reconnection Fee above)	\$45.00
Utility Credit Deposit – Calculated based on Average Utility bill for the property over the last 12 months, divided by 12, multiplied x 2. Utility Deposit will be required for all new residents, unless you have guarantor agreement from a resident in The Oaks who has lived in The Oaks for more than 12 months and had no late payments in preceding 12 months, or can provide letter from prior utility, on their letterhead, showing on-time payments for preceding 12 months. Security Deposit billing/requirement will also be implemented for residents if you receive more than 2 shut-off notices, or would have been subject to them, in any 12-month period, and must be paid, along with past due utilities, once shut-off has been done, before utilities will be reconnected)	Variable by lot based on utility billing history
Tampering with meters	Min. \$500.00 per occurrence



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ITEM	CHARGE
Certified Mailing Fee each occurrence and per address of all individuals on title and Tenants	\$ = amount charged at Post Office
Clubhouse Rental *The Oaks may donate space at their discretion, with priority given to residents with advance reservations, for outside community activities as approved by the Board, at no cost. Note: Any requirement for prior day set-up, access will be billed as an additional rental day	Resident \$25.00 per day, \$200.00 cleaning deposit. Non-Residents * \$200.00 per day, \$200.00 cleaning deposit
RV Space Rental – Monthly	\$40.00/month (see office for current monthly rental charge)
RV Space Rental – Security Deposit (refundable if all space rental paid in full and space cleaned out by move out date to as-obtained condition)	\$ = 2 x monthly space rent
CC&R's, Rules & Regulations, etc. Fines for Violations	Up to \$ 100.00 per violation (see notice deadline date) after Hearing
Fines for Health and Safety Violations	Up to \$ 1,000.00 per violation (see notice deadline date) after Hearing
Copies/printing	.10/cents per page
Fax – applies to both outgoing and incoming faxes	.25 cents a page
Convenience Fee (credit card processing fee)	Charged at rate processor charges us



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SCHEDULE OF FINES COLLECTIONS POLICY - ATTACHMENT B

See full details in The Oaks governing documents, specifically Rules & Regulations

ENFORCEMENT of MONETARY FINES &/or SUSPENSIONS & REVOCATION of PRIVILEGES

1. It is important that all members and residents adhere to the community's Governing Documents in order to preserve and enhance property values. In accordance with the California Civil Code, the Oaks Community Association Board of Directors has adopted a Rule Enforcement Policy. This policy is to help ensure compliance with the Association's Governing Documents," Rules & Regulations", and Architectural Guidelines.
2. Management will notify the owner and if applicable, the tenant, of the nature of the violation, and of the corrective measures necessary to correct the violation and timeframe to correct the violation or communication with management a plan to correct the violation. If after that time frame, the violation continues and the member has not reached out to management with a plan to correct the violation, a second notice will be sent and a \$100 fine added to the account after a disciplinary hearing. Disciplinary hearings to resolve violations are scheduled for the **SECOND WEDNESDAY OF EACH MONTH**. Please attend the first scheduled hearing after the date of the notice. If you cannot attend this hearing date, contact the office to reschedule for the next hearing date. An agreement during the Hearing will result in a written binding enforceable resolution signed by both the Association and the Member. If the member and Board are not in agreement, the member has an opportunity to request an Internal Dispute Resolution pursuant to Civil Code 5910. At the discretion of the Board, Management can correct or cause the violation to be corrected, including entering the lot with the Member's permission in accordance with CC&R's 3.10. If necessary, with 5 calendar days' notice by first class mail or email, The Association may utilize the CC&R's Right Of Entry Article 11, to enter the premise without consent. The member will be responsible for all expenses incurred and a Reimbursement Assessment charged.
3. Violation of parking rules is subject to a fine of up to **\$100 per occurrence**.
 - a. If there is a violation for parking, (either in the street or parking more than 72 hours in guest of overflow parking) the owner/member has 24 hours to correct the violation. If the violation is not corrected the vehicle will be tagged with a green tow notice and given 96 hours to move the vehicle. After 96 hours the vehicle is subject to be towed.
 - b. Typically, you will receive one courtesy notice, then a fine of \$25.00, then \$100 per separate occurrence for repeated parking violations by the same Lot/Owner/Tenant. Disciplinary hearings to resolve violations are scheduled for the **SECOND WEDNESDAY OF EACH MONTH**. Please attend the first scheduled hearing after the



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date of the notice. If you cannot attend this hearing date, contact the office to reschedule the next hearing date. An agreement during the hearing will result in a written binding enforceable resolution signed by both the Association and the Member. If the member and Board are not in agreement, the member has an opportunity to request an Internal Dispute Resolution pursuant to Civil Code 5910.

4. Resident, Vehicle and/or Pet registration not completed – up to \$100. Disciplinary hearings to resolve violations are scheduled for the **SECOND WEDNESDAY OF EACH MONTH**. Please attend the first scheduled hearing after the date of the notice. If you cannot attend this hearing date, contact the office to reschedule the next hearing date. An agreement during the hearing will result in a written binding enforceable resolution signed by both the Association and the Member. If the member and Board are not in agreement, the member has an opportunity to request an Internal Dispute Resolution pursuant to Civil Code 5910.
5. Violation of Sections I & IV rules is subject to the following:
 - a. Disrupting Quiet Enjoyment15-day suspension & revocation of privileges
 - b. Boisterous /violent behavior 60-day suspension & revocation of privileges
 - c. Violation of Suspensionlonger suspension & revocation of privileges
 - d. Violation of a 60 to 90-day suspension will result in a **\$100.00 fine** to the owner/tenant, in addition to another 90-day suspension. In the event the violation was committed by a minor, the parent/guardian, or if guest, the owner will be notified in writing of the infraction and resulting suspension and or fine. Disciplinary hearings to resolve violations are scheduled for the **SECOND WEDNESDAY OF EACH MONTH**. Please attend the first scheduled hearing after the date of the notice. If you cannot attend this hearing date, contact the office to reschedule the next hearing date. An agreement during the hearing will result in a written binding enforceable resolution signed by both the Association and the Member. If the member and Board are not in agreement, the member has an opportunity to request an Internal Dispute Resolution pursuant to Civil Code 5910.
6. Health and Safety violations will result in up to \$1,000 fine per occurrence. When imposing Health and Safety violations the Board must make a written finding specifying the Adverse Health and Safety impact in an open Board Meeting prior to imposing the fine.
7. Tampering with meters will result in a fine of **not less than \$500.00 per occurrence**. Meter tampering means doing anything that causes the meters to run slower or not at all. It also includes anything that is used to divert electricity, gas or water from around the meters. Meter tampering is theft of utilities from your neighbors and the rest of the Community and is considered a criminal offense. Anyone suspected of meter tampering will be reported to the Amador County Sheriff's Office and the Amador County District Attorney for prosecution.