

WILLOWBROOK AT OAKLEAF PLANTATION
HOMEOWNERS' ASSOCIATION, INC.

ASSESSMENT COLLECTION PROTOCOL

Under authority of the Association's governing documents and the Board of Directors, the following Assessment Collection Protocol shall be in effect for Willowbrook at Oakleaf Plantation Homeowners' Association, Inc.

1. All Assessments identified under Article V of the Declaration, specifically, annual assessments, special assessments, and individual lot assessments (collectively "Assessments"), unless designated otherwise by the Board at the time of the levy of same, are due on the first day of each month.
2. All Assessments shall be considered delinquent if not paid on or before the due date. If not paid, a "Late Notice" shall be sent to the Owner.
3. All Assessments that are more than thirty (30) days past the due date shall bear interest at the rate of twelve percent (12%) per annum from the date due until paid, or at the highest rate allowed by law. (*Declaration 5.12*).
4. All Owners whose Assessment Account remains delinquent more than thirty (30) calendar days following the due date of such assessment shall be provided with a one-time warning letter from the Association reminding said Owner of the delinquency and asking for payment within the next thirty (30) days following the date on said warning letter.
5. All Owners whose Assessments Account remains delinquent more than sixty (60) calendar days following the due date of such assessment shall be turned over to the Association's attorney for collection.
6. Once an Owner's account is turned over to the Association's attorney said attorney is authorized to send the Owner a statutory Notice of Intent to File a Claim of Lien pursuant to Florida Statute.
7. Upon the expiration to the statutory time set for the Owner to respond to the Notice of Intent to Lien letter, the Association's attorney is authorized to prepare and record a Claim of Lien in the Public Records of Clay County, Florida, for purposes of securing all sums due and owing by the Owner.
8. Thereafter, the Association's attorney is authorized to serve upon the delinquent Owner, all statutory notices including a statutory Notice of Intent to Foreclose the Association's Claim of Lien.

9. In the event that an Owner's account remains delinquent following the expiration of the statutory response times set forth in the Association's pre-suit notice demands, the Association's attorney shall be authorized to commence foreclosure proceedings with respect to such delinquent account.

10. The Board reserves the right to waive interest on any delinquent account on a case-by-case basis and in its sole and absolute discretion.

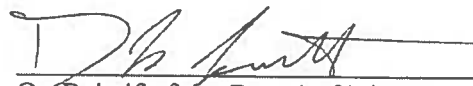
11. The Board reserves the right to enter in to a payment plan with any Owner concerning the payment of said Owner's delinquent Assessment Account on a case-by-case basis and in its sole and absolute discretion. Any such payment plan shall include, but not be limited to, the following amounts: 1) the principle amount of any delinquency, 2) any and all attorney fees and costs related to the collections process both pre-suit, post-suit and any appeal, 3) any other collection costs or fees incurred by the Association, 4) any interest on said delinquency, and 5) any ongoing assessment that may come due during the pendency of the plan.

12. The Association's attorney and/or management company may temporarily suspend or cancel the foreclosure/collection action, if, in their sole and absolute discretion and judgment, circumstances make a continuance of such action legally or economically inadvisable, such as certain situations involving mortgage foreclosure or bankruptcy.

13. Pursuant to Florida law, the delinquent Owner is ultimately responsible for the payment of the charges, costs and attorney's fees related to the collection of delinquent assessments. To the extent possible, management and the Association's attorney will endeavor to collect these fees and costs from the Owner as permitted by law.

14. The above collection policy and timeframes are intended to be a guideline and all actions are subject to administrative and processing delays. However, any deviation from this policy shall not constitute a waiver of any rights or remedies of the Association in collecting amounts due.

DATE: 3-7-17



On Behalf of the Board of Directors for
Willowbrook at Oakleaf Plantation
Homeowners' Association, Inc.