

**LAGOON POINT COMMUNITY ASSOCIATION
RESOLUTION REGARDING WUCIOA-RELATED STATUTORY
AMENDMENTS WHICH BECOME EFFECTIVE ON JANUARY 1, 2026**

WHEREAS, during the 2025 session, the Washington State Legislature passed ESSB 5686 and ESSB 5129 (the “Bills”), which are applicable to community associations governed by RCW 64.90 (the “Washington Uniform Common Interest Ownership Act” or “WUCIOA”);

WHEREAS, the Bills contain certain provisions which, as of January 1, 2026 (the “Effective Date”) are applicable to community associations which are not yet governed by WUCIOA, such as Lagoon Point Community Association (the “Association”);

WHEREAS, the provisions in the Bills supersede any inconsistent provisions of a community association’s governing documents;

WHEREAS, there is insufficient time to amend the Association’s governing documents prior to the Effective Date; and

WHEREAS, the Board of Directors desires to have its members informed about these legislative amendments and to affirm that the Association will comply with these provisions.

NOW, THEREFORE, BE IT RESOLVED THAT, notwithstanding anything to the contrary in the Association’s governing documents, the Association will comply with the following provisions:

**ARTICLE I
CONFLICTS OF LAW**

1.1. **RESOLUTION OF CONFLICTS.** To the extent that any provision of WUCIOA applicable to the Association conflicts with the Washington Nonprofit Corporation Act (RCW 24.03A), the Association recognizes that the provisions of WUCIOA control.

**ARTICLE II
GENERAL PROVISIONS AFFECTING
OWNER MEETINGS AND BOARD MEETINGS**

2.1. **MINUTES.** Minutes of all Owner meetings and Board meetings, excluding executive sessions, must be maintained in a record. The decision on each matter voted upon at a Board meeting or Owner meeting must be recorded in the minutes.

2.2. **REMOTE MEETINGS.** Notwithstanding anything to the contrary in the Association’s governing documents, any meeting of the Board or the Owners may be held by telephonic, video, or other conferencing process if all of the following requirements are satisfied:

2.2.1. The meeting notice states the conferencing process to be used and provides information explaining how to participate in the conference;

2.2.2. The process provides all participants the opportunity to hear or perceive the discussion and to provide Owner comment as provided below;

2.2.3. At a Board meeting, votes shall be conducted by roll call or other verbal vote; and

2.2.4. Any person entitled to participate in the meeting shall be afforded the option of participating by telephone.

2.3 EMERGENCIES. As used in this subsection, an "Emergency" means: (A) an event or condition that constitutes: (i) an imminent threat to the health or safety of the public or residents of the Association, (ii) a threat to the habitability of lots, or (iii) a risk of substantial economic loss to the Association; or (B) a state of emergency declared by a government for an area that includes the Association that constitutes: (i) an imminent threat to the health or safety of the public or residents of the Association, (ii) a threat to the habitability of lots, or (iii) a risk of substantial economic loss to the Association.

2.3.1 Notice of Owner Meetings in Emergency. In an Emergency, the Board may call a meeting of the Owners to respond to the Emergency by giving notice to the Owners in a manner that is practicable and appropriate under the circumstances

2.3.2 Notice of Board Meetings in Emergency. In an Emergency, the Board may call a Board meeting to respond to the Emergency by giving notice to the Owners and Board members in a manner that is practicable and appropriate under the circumstances. A quorum is not required for a meeting of the Board under this subsection. After giving notice under this subsection, the Board may take action by vote without a meeting.

2.3.3 Necessary Board Actions. In an Emergency, the Board may, without regard to limitations in the governing documents, take action it considers necessary, as a result of the Emergency, to protect the interests of the Owners and other persons holding interests in the Association, acting in a manner reasonable under the circumstances. The Board can use funds of the Association, including reserves, to pay the reasonable costs of any action taken under this subsection. If the Board determines, by a two-thirds vote under this subsection, that a special assessment is necessary:

2.3.3.1 The special assessment becomes effective immediately or in accordance with the terms of the Board vote; and

2.3.3.2 The Board may spend funds paid on the special assessment only in accordance with action taken by the Board.

2.3.4 Notice of Action. After taking any action under this Section 2.3, the Board shall promptly notify the Owners of the action in a manner that is practicable and appropriate under the circumstances.

ARTICLE III
OWNER MEETINGS

3.1. **OWNER COMMENT PERIOD.** Owners shall be given a reasonable opportunity at any annual or special meeting to comment regarding any matter affecting the community or Association.

3.2. **LOCATION AND REMOTE PARTICIPATION.** The Notice for any meeting to be held at a physical location may notify the Owners that they may participate remotely in the meeting by a means of communication described in the Remote Meetings provision herein.

3.2.1. A meeting of Owners is not required to be held at a physical location if the meeting is conducted in accordance with the Remote Meeting provisions herein.

3.3. **ANNUAL OWNERS MEETING.** The Association shall provide notice to the Owners of the time, date, and place of each annual Owners meeting not less than fourteen (14) days and not more than fifty (50) days before the meeting date. Notice may be by any means described in RCW [64.90.515](#). The notice of any meeting must state the time, date, and place of the meeting and the items on the agenda, including:

3.3.1. The text of any proposed amendment to the Declaration or organizational documents, as those terms are defined in RCW 64.90; and

3.3.2. Any proposal to remove a Board member or, if the Declaration or organizational documents provide for the election of officers by the Owners, any proposal to remove an officer.

3.4. **SPECIAL OWNER MEETINGS.** A special meeting of the Owners shall be called to address any matter affecting the Association if the President, a majority of the Board, or Owners having at least twenty percent (20%) (or any lower percentage specified in the Governing Documents of the Association) of the votes in the Association request that the Secretary call the meeting. The request shall be made in compliance with procedures set forth in the Association's governing documents.

3.4.1. **Notice of Special Meeting.** The Association shall provide notice to all Owners of the time, date, and place of each special Owners meeting not less than fourteen (14) days and not more than fifty (50) days before the meeting date. Notice may be by any means described in RCW [64.90.515](#). The notice of any meeting must state the time, date, and place of the meeting and the items on the agenda, including:

3.4.1.1. The text of any proposed amendment to the Declaration or organizational documents; and

3.4.1.2. Any proposal to remove a Board member or, if the Declaration or organizational documents provide for the election of officers by the Owners, any proposal to remove an officer.

3.4.2. Failure of Association to Provide Notice—Alternative Notice. If the Association fails to provide notice to Owners of a special meeting within thirty (30) days after the requisite number or percentage of Owners request the Secretary to call such meeting, the Owners requesting the special meeting may directly provide notice to all Owners of the meeting.

3.4.3. Action Prohibited on Items Not Appearing on Agenda. The Owners may discuss at a special meeting any matter not described in the notice of the Special Meeting but may not take action on the matter without the consent of all Owners in the Association.

ARTICLE IV
PROVISIONS APPLICABLE TO BOARD MEETINGS AND MEETINGS OF COMMITTEES
AUTHORIZED TO ACT FOR THE BOARD (“EMPOWERED COMMITTEES”)

4.1 **OPEN MEETINGS.** Meetings must be open to the Owners except during executive sessions; provided, however, the Board may expel or prohibit attendance by any person who, after warning by the chair of the meeting, disrupts the meeting.

4.2 **EXECUTIVE SESSIONS.** The Board and Empowered Committees may hold an executive session only during a regular or special meeting of the Board or committee.

4.2.1 A final vote or action may not be taken during an executive session.

4.2.2. Executive Sessions may only be held in order to accomplish the following:

4.2.2.1. Consult with the Association’s attorney concerning legal matters;

4.2.2.2. Discuss existing or potential litigation or mediation, arbitration, or administrative proceedings;

4.2.2.3. Discuss labor or personnel matters;

4.2.2.4. Discuss contracts, leases, and other commercial transactions to purchase or provide goods or services currently being negotiated, including the review of bids or proposals, if premature general knowledge of those matters would place the Association at a disadvantage; or

4.2.2.5. Prevent public knowledge of the matter to be discussed if the Board or committee determines that public knowledge would violate the privacy of any person.

4.3 **GATHERINGS.** A gathering of members of the Board or of an Empowered Committee at which the Board or Empowered Committee members do not conduct Association business shall not be deemed a meeting of the Board or Empowered Committee. Board members and Empowered Committee members may not use incidental or social gatherings to evade the open meeting requirements herein.

ARTICLE V
BOARD MEETINGS

5.1. NOTICE OF BOARD MEETINGS.

5.1.1. **Schedule of Regular Meetings.** The Association may adopt, by resolution, a schedule of meetings for the year ("Board Meeting Schedule"). The resolution establishing the Board Meeting Schedule will identify the meeting dates, times and location. The Board Meeting Schedule will be posted on the Association's website (if applicable) or distributed to the members. If a meeting is listed in the Board Meeting Schedule, separate notice of the meeting is not required.

5.1.2. **Notice.** For any meeting not listed on the Board Meeting Schedule, the Board must provide notice of such Board meeting to each Board member and to the Owners. Except as provided below, notice must be given at least fourteen (14) days before the meeting and must state the time, date, place, and agenda of the meeting.

5.1.2.1. Notice for Meetings to Deal with Unforeseen Events. Notwithstanding anything to the contrary, notice of a meeting to address an event or condition that could not have been reasonably foreseen and for which it is impracticable to provide fourteen (14) days' notice must be given at least seven (7) days before the meeting and by means of electronic communication to Owners whose electronic address or phone number is known to the Association.

5.2. **BOARD MATERIALS.** If any materials are distributed to the Board before a Board meeting, the Board must make available to the Owners copies of those materials, except for unapproved minutes or materials that are to be considered by the Board in executive session.

5.3. **OWNER COMMENT PERIOD.** The agenda for each Board meeting shall provide for an Owner Comment Period of at least fifteen (15) minutes immediately following approval of the agenda and before the Board addresses any substantive matters on the agenda. During the Owner Comment Period, Owners will be provided a reasonable opportunity to comment regarding matters affecting the community or Association, including but not limited to matters set forth on the agenda for Board action.

5.3.1. To facilitate an orderly progression of speakers during the Owner Comment period, the Board may require Owners who wish to offer comment to sign in on a signup sheet prior to commencement of the meeting.

5.3.2. The Board may place reasonable time restrictions on each Owner's comments of not less than ninety (90) seconds per Owner per lot; provided, however, that if more than ten (10) Owners wish to comment, the time per Owner per lot may be reduced and allocated equally.

5.4. **REMOTE PARTICIPATION OF BOARD MEMBERS ALLOWED.** Notwithstanding any conflicting provision in the governing documents, fewer than all Board members may participate in any regular or special meeting by, or conduct a meeting through the use of, any means of

communication by which all Board members participating can hear each other during the meeting. A Board member participating in a meeting by these means is deemed to be present in person at the meeting.

5.5. **ASSENT PRESUMED.** Any Board member who is present at a Board meeting at which any action is taken is presumed to have assented to the action taken unless the Board member's dissent or abstention to such action is lodged with the person acting as the Secretary of the meeting before adjournment of the meeting or provided in a record to the Secretary of the Association within fifteen (15) minutes after adjournment of the meeting. Any Board member who voted in favor of such action forfeits the right to dissent or abstain.

5.6. **PROXY AND ABSENTEE VOTING.** A Board member may not vote by proxy or absentee ballot.

5.7. **CHALLENGES TO BOARD ACTIONS.** Any action seeking relief for failure of the Board to comply with RCW 64.90.445 may not be brought more than ninety (90) days after the minutes of the Board of the meeting at which the action was taken are approved or the record of that action is distributed to Owners, whichever is later. For purposes of this section, posting the minutes online shall be deemed "distribution" to the Owners.

ARTICLE VI **NOTICE**

6.1. **NOTICE.** When "notice" of a Board meeting or Owners' Meeting is to be given, notice shall comply with this Article VI.

6.1.1. **Physical Notice.** Notice provided in a tangible medium may be transmitted by mail, private carrier, or personal delivery; telegraph or teletype; or telephone, wire, or wireless equipment that transmits a facsimile of the notice. Such notice must be addressed to the lot address unless the Owner or occupant has requested, in a record delivered to the Association, that notices be sent to an alternate address or by other method allowed by this section and the governing documents.

6.1.2. **Electronic Notice.** Notice may be provided in an electronic transmission to any Owner or Board member who has provided consent (by electronic means or in a tangible medium), to receive electronically transmitted notices and have designated in such consent the address, location, or system to which such notices may be electronically transmitted.

6.1.2.1. An Owner or Board member who has consented to receipt of electronically transmitted notices may revoke this consent by delivering a revocation to the Association in a tangible medium or electronically.

6.1.2.2. The consent of Owner or Board member to receive electronic notices is automatically revoked if the Association is unable to electronically transmit two (2) consecutive notices, and this inability becomes known to the Secretary of the Association or any other person responsible for giving the notice. The inadvertent failure by the Association to treat this inability as a revocation does not invalidate any meeting or other action.

6.1.3. Effective Date of Notice. Notice is effective as follows:

6.1.3.1. Notice provided in a tangible medium is effective as of the date of hand delivery, deposit with the carrier, or when sent by fax.

6.1.3.2. Notice provided in an electronic transmission is effective as of the date it:

6.1.3.2.1. Is electronically transmitted to an address, location, or system designated by the recipient for that purpose; or

6.1.3.2.2. Has been posted on an electronic network and a separate record of the posting has been sent to the recipient containing instructions regarding how to obtain access to the posting on the electronic network.


ARTICLE VII **COLLECTION OF ASSESSMENTS**


7.1. COLLECTION POLICY. In order to comply with applicable law, including but not limited to the Bills referenced in the recitals, the Collection Policy attached as Appendix A is hereby adopted by the Association as of the Effective Date. This Collection Policy supersedes and replaces any existing collection policy or practices.

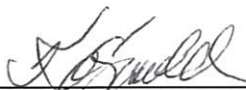
**ARTICLE VIII
EFFECTIVE DATE**

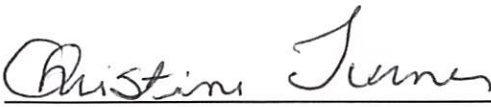
8.1. All provisions of this resolution shall be effective as of the Effective Date set forth in the Recitals.

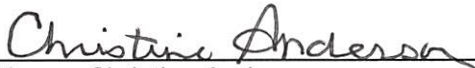
ADOPTED this 19th day of March, 2026 by a majority of the Board of Directors.


Name: Teresa Becker
Title: President


Name: Stan Waldrop
Title: Vice President

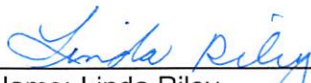

Name: Kim Serwold
Title: Secretary



Name: Christine Turner
Title: Assistant Secretary


Name: Christine Anderson
Title: Treasurer


Name: Sandy Duncan
Title: Assistant Treasurer


Name: Walt Cougan
Title: Area 1 Representative


Name: Linda Riley
Title: Area 2 Representative


Name: John Calkins
Title: Area 3 Representative


Name: Scott Brunner
Title: Area 4 Representative


Name: Mike Manz
Title: Area 5 Representative


Name: Chuck Hammer
Title: Area 6 Representative

APPENDIX A

COLLECTION POLICY

COLLECTIONS POLICY
Lagoon Point Community Association
(Effective January 1, 2026)

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Preamble

The Board considers it necessary to have a consistent approach to collection of assessments. In this respect we thank all owners who keep their dues and assessments current. This enables the Association to have funds available for operating and reserve expenditures. Delinquent assessments limit the ability to fund budgeted expenses.

It is recognized that some owners may encounter difficulty keeping their accounts current. While the Association is under no legal obligation to offer repayment plans and may cease offering them at any time in its discretion to ensure the financial health of the Association, the Board encourages owners to contact Management **before** a delinquency occurs to discuss a repayment plan. Maintenance of an agreed upon repayment schedule may prevent legal action being taken.

This Policy may be amended by the Board at any time. If any portion of this Policy is inconsistent with applicable law or the Association's governing documents, the law or provisions in the governing documents, as applicable, will control.

This policy is designed to comply with RCW 64.90 (Washington Uniform Common Interest Ownership Act or "WUCIOA").

Late Charges, Interest, Attorneys Fees and Costs

Our Bylaws provide as follows:

Article II: Assessments and Budgets: Section 2: Penalties

...

- A. Past Due Thirty Days:
 - (1) A one-time \$100 late fee per delinquent Lot shall be charged to the Member's account.

- B. Past Due Ninety Days:
 - (1) A lien shall be placed on the delinquent Lot(s) owned and the full cost of filing and satisfying said lien shall be charged to the Member's account.
 - (2) All costs incurred in attempting to collect the amounts due, including all actual attorney's fees and costs, filing fees, court costs and other expenses incurred in the collection effort shall be included in the amount owed on the delinquent account and must be paid by the Member prior to release of the lien.

- C. Past Due One Hundred Twenty Days:
 - (1) An annual 12% of the accrued outstanding unpaid annual assessments, special assessments and penalties shall be charged to the Member's account from the original due date of such unpaid assessments and penalties, including all accrued interest are paid in full.
 - (2) By a majority vote of the Board, a Member's Association privileges shall be suspended. (Example: revocation of boat ramp Lot C electronic gate card).

Privileges shall be reinstated when all annual assessments, special assessments, penalties and all expenses incurred in the collection effort is paid in full by the delinquent Member.

(3) The Board may take all legal action to collect annual assessments, special assessments, penalties and all accrued interest including, without limitation, foreclosure in the manner of a mortgage. This statement "manner of a mortgage" specifies the process in which foreclosures are to be conducted.

:

- D. The Member shall be liable for all unpaid amounts:
- (1) Amounts due specified in this section of these Bylaws.
 - (2) All costs incurred in attempting to collect amounts due.
 - (3) All costs of foreclosure proceedings, including
 - a. All related attorneys' fees and costs
 - b. Filing fees
 - c. Court costs
 - d. Other expenses incurred in the collection effort
 - (4) All such amounts shall be paid in full and the Member's account brought current to avoid foreclosure
- E. Payment Plans: If a Member, demonstrates to the Board that the annual assessment and/or special assessment constitute an extreme financial hardship, the Board may, in it's sole and exclusive discretion enter into a payment plan with such Member provided
- (1) When the payment plan goes beyond one year a lien shall be placed on the Member's lot at the end of the first year of such payment plan;
 - (2) The full cost of filing and satisfying said lien shall be charged to the Member's account;
 - (3) The payment plan will be for one year. The plan may be renewed per majority vote of the Board.
- F. The provisions for recovering costs of collection efforts set out in the section of these Bylaws shall apply to all collection costs incurred on or after the date of these revised/amended Bylaws.

Per the foregoing, delinquent owners will be assessed late charges and interest as outlined in the Bylaws; however, **late charges and interest will not be imposed until Assessments are more than 30 days in arrears and not until after the 15 day Hold Period set forth in Section 3 below.**

Per the foregoing, the Association will assess any costs and reasonable attorneys' fees incurred in connection with the collection of delinquent assessments, whether or not such collection activities result in suit being commenced or prosecuted to judgment.

Procedure

1. Assessment Notice

1.1. The Association must provide notice to Owners regarding the assessments due. This includes regular assessments and any special assessments that may be levied. An Association's governing documents will generally dictate how often assessments are issued, when payments are due, and when they begin to accrue interest on overdue amounts.

2. First Delinquency Notice

2.1. If an Owner fails to pay the assessment by the due date, and the Association must mail a notice of delinquency to the lot's address and any other address that the owner has provided to the Association, and by e-mail if the Owner's electronic address is known to the Association. This notice typically includes the amount owed, any late fees, and the consequences of continued non-payment.

2.2. The notice of delinquency will contain the statutory language set forth under RCW 64.90.485(21)(a). A template is attached to this policy.

2.3. The notice will be provided in English and any other language indicated as a preference for correspondence by an Owner.

3. Fifteen (15)-Day Hold on Enforcement Process After First Notice

3.1. The Association will wait fifteen (15) days after providing the First Notice of Delinquency before taking any other action to collect or charge any costs related to collection except costs of printing and mailing the notice, an administrative fee of no more than Ten Dollars (\$10.00), and a single late fee of no more than Fifty Dollars (\$50.00) or five percent (5%) of the amount of the unpaid assessment, whichever is less.

4. Notice to Secured Interest

4.1. If a lot is subject to a security interest (e.g., mortgage), and the Association would like to maintain priority to recover some of its actual costs and reasonable attorneys' fees for judicially foreclosing on a lien (maximum of Two Thousand Dollars (\$2,000.00)), the Association must mail a written notice to the security interest holder at least sixty (60) days prior to commencing a lien foreclosure action. Such notice must contain:

- (1) The name of the borrower;
- (2) Recording date of the trust date or mortgage;
- (3) Recording information;
- (4) Property legal description, Owner, and lot designation stated in the declaration or applicable supplemental declaration;
- (5) Amount of unpaid assessment; and

(6) A statement that failure, within sixty (60) days of the written notice, to submit to the Association payment of six (6) months of common expense assessments and any specially allocated assessments assessed under the periodic budget will result in the priority of the actual costs and reasonable attorneys' fees the Association seeks to recover. The amount may be Two Thousand Dollars (\$2,000.00) or less if the total six (6) months of common expense assessments and any specially allocated assessments are less than Two Thousand Dollars (\$2,000.00).

5. Second Notice of Delinquency

5.1. Sixty (60) days after the mailing of the first notice delinquency, a second notice must be sent in the same manner with the same statutory language in the first notice of delinquency.

6. Litigation Guarantee

6.1. After mailing a second notice of delinquency, but before a lawsuit is filed, a litigation guarantee should be ordered through a title company. The litigation guarantee will generally be completed within five to seven days of ordering. The litigation guarantee provides a list that may include mortgage interests, contractors or mechanic's liens, recorded judgment liens, information on easements, covenants, or restrictions that impact the use and occupancy of the property, and the status of property taxes.

6.2. A litigation guarantee is a specialized title insurance policy that identifies all parties that have a recorded interest in the property and shows the priority of those recorded interests. Every party that should be included in a lawsuit is identified, ensuring any judgment awarded is enforceable against all proper parties. It also protects the Association from claims made by unknown parties because it discloses all potential claimants. If a party is not listed on the litigation guarantee but attempts to bring a claim after the lawsuit is resolved, the Association can ask the title company who issued the litigation guarantee to defend against the new party's claim.

7. Lien Imposition

7.1. The Association will record a lien on the lot for the unpaid assessments with the Island County Auditor. This lien includes the amount of the delinquent assessment, late fees, interest, and any costs associated with the collection process, including reasonable attorneys' fees.

8. Enforcement

8.1. The Association can enforce the lien through various means, including foreclosure. This involves legal proceedings to recover the amount owed by selling the lot.

9. Recovery of Costs

9.1. The Association will pursue recovery of costs and reasonable attorneys' fees incurred in connection with the collection of delinquent assessments, whether or not such collection activities result in a suit being commenced or prosecuted to judgment.

10. Foreclosure Mediation Program (RCW Chapter 61.24)

10.1. A housing counselor or any attorney may submit a written request for mediation on behalf of an Owner to an association regarding assessment charges and delinquency at any point in the period of delinquency up to ninety (90) days prior to the judicial foreclosure sale date. If the Association receives the request, the Association must meet and confer with housing counselor or attorney and the Owner within thirty (30) days or at a later date if mutually agreed to. During the meet and confer session, the Association and the Owner must address the issues which led to the delinquency, which may enable the Owner and the Association to reach a resolution including, but not limited to, a delinquent assessment payment plan, waiver of Association imposed late fees or attorneys' fees, modification of a delinquent assessment, modification of late fees or charges associated with a delinquent assessment, or any other workout plan.

10.2. Prior to the mediation, the Association must provide an itemized ledger for the preceding twelve (12) months, a copy of all Association liens placed against the property, and copies of the Association's current declarations, bylaws, and any other governing documents. After receiving receipt of the Association's documents, the Owner shall provide to the mediator and the Association the following documents: (i) evidence of any Owner payments to the association that are not reflected in the association ledger, if any; (ii) a statement of hardship, if relevant; and (iii) if the Owner is interested in a payment plan, a proposed schedule of payments to resolve the arrears.

10.3. The parties are responsible for their own attorney fees during the meet and confer and mediation processes. Legal representation is not required at the mediation.

10.4. At the mediation, the Association must designate a representative who can with adequate authority to fully settle, compromise, or otherwise reach a resolution with the borrow.

11. Commencement of Foreclosure Action on Lien

11.1. If the First and Second Notices of Delinquency have been issued to the Owner, an association may commence an action to foreclose a lien on a lot when approved by the Board *and* the Owner owes at least:

(1) Three (3) months or more of assessments, not including fines, late charges, interest, attorneys' fees, or costs incurred by the Association in connection with the collection of a delinquent Owner's account; *or*

(2) Two Thousand Dollars (\$2,000.00) of assessments, not including fines, late charges, interest, attorneys' fees, or costs incurred by the Association in connection with the collection of a delinquent Owner's account; *and*

(3) It has been at least ninety (90) days since that amount has been due on the account.

12. Template First/Second Notice of Delinquency Notice

12.1. See attached.

TEMPLATE FIRST/SECOND NOTICE OF DELINQUENCY

THIS IS A NOTICE OF DELINQUENCY FOR PAST DUE ASSESSMENTS FROM THE UNIT OWNERS' ASSOCIATION TO WHICH YOUR HOME BELONGS. THIS NOTICE IS ONE STEP IN A PROCESS THAT COULD RESULT IN YOU LOSING YOUR HOME.

CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you could benefit. **DO NOT DELAY.**

BE CAREFUL of people who claim they can help you. There are many individuals and businesses that prey upon borrowers in distress.

REFER TO THE CONTACTS BELOW for sources of assistance.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission:

Telephone: 877-894-4663

Website:

http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development:

Telephone: 800-569-4287

Website:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:

Telephone: 800-606-4819

Website: <https://nwjustice.org/what-clear>