

This resolution is made this on the date set forth below by the Board of Directors for the the RUTH Owners Association, Inc., a Utah non-profit corporation.

RECITALS

- A. Certain real property in Salt Lake County, Utah, known as the RUTH Owners Association, was subjected to certain covenants, conditions, and restrictions pursuant to a Declaration of a Planned Unit Development (the "Declaration");
- B. Pursuant to the Declaration and Utah Code Ann. § 57-Sa-208, the Association is authorized to levy and collect assessments to fund common or other expenses;
- C. The Board of Directors desires to set forth procedures for the turnover of unpaid assessment collections to an attorney;
- D. This Resolution was properly adopted by the necessary vote of the Board of Directors in compliance with the provisions of the Bylaws of the RUTH Owners Association, Inc.

NOW, BE IT RESOLVED:

- I If any common expense remains unpaid by an Owner for more than twenty-five (25) days from the due date for its payment, the Committee or its agent shall send a notice to the Owner indicating the amount due, including notice of a \$25 late fees, and demand for immediate payment thereof.
- 2. If any assessment remains unpaid by an Owner for ninety (90) days from the due date for its payment, the Committee or its agent may turn over collection to the Association's attorney ("Attorney").
- 3. Attorney shall send a written demand for payment and any notice as required by the federal Fair Debt Collection Practices Act, if applicable. Attorney, or its agent, shall file a lien. The lien and demand for payment shall include all collection costs to date. The lien shall be filed and mailed in accordance with Utah law.
- 4. If after one hundred twenty (120) days from the due date for payment any assessment continues to remain unpaid by the Owner, Attorney shall file a lawsuit for money damages or initiate judicial or non-judicial foreclosure proceedings.
- 5. Once an Owner has been turned over to Attorney for collections, the Owner shall work directly with Attorney to resolve the collection and shall not contact the Committee or its agent.
- 6. Any and all attorney's fees and costs incurred to collect past due assessments shall be paid by Owner.

ATTEST:

Date: 9.12.2019