

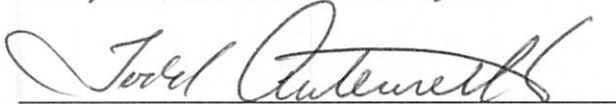
COUNTRYSIDE VALLEY HOMEOWNERS ASSOCIATION
COLLECTION POLICY

In accordance with Article VI of the CC&R's for Countryside Valley and Arizona law, the Board of Directors of Countryside Valley Homeowners Association adopts the following policy for collection of Assessments (annual assessments charged on a monthly basis, special assessments, and any other amounts due to the Association pursuant to the CC&R's) and monetary penalties:

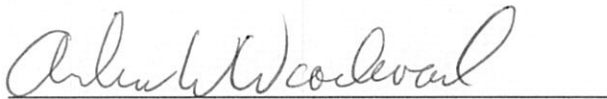
1. Late Fees and Interest. Any Assessment that remains unpaid thirty (30) days after its due date shall be subject to a late fee of \$10.00. A monetary penalty imposed for a CC&R violation that remains unpaid fifteen (15) days after its due date shall be subject to a late fee of \$15.00 or ten percent (10%) of the penalty amount, as determined by the Board.
2. Referral to Attorney. If an owner is delinquent in the payment of any Assessment and/or monetary penalty for a period of ninety (90) days, the Association may refer the owner's account to an attorney for collection.
3. Attorney's Fees and Costs. All attorney's fees and costs incurred by the Association in collecting delinquent Assessments are the responsibility of the delinquent owner and shall be applied to the delinquent owner's account ledger.
4. Application of Payments to Delinquent Accounts. Unless an owner agrees otherwise, payments made toward delinquent Assessments shall be applied to an owner's account in the following order: (a) unpaid assessments; (b) late fees; (c) collection fees; (d) attorney's fees and costs; and (e) fines and other charges, and late charges for those amounts.

This policy was adopted at an open meeting of the Board of Directors on the 2nd day of

March, 2015.



President



Secretary
Secretary