



**Coeur d'Alene Place Master Association**  
**Resolution to Amend Bylaws:**  
**Extend Collection & Enforcement Policy to Vigne Blanche**

February 20, 2024

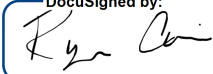
WHEREAS the Master Declaration of Covenants, Conditions and Restrictions for Coeur d'Alene Place Master Association (CC&R) Article 2.2 imposes a duty of care upon the Board of Directors to make reasonable financial decisions on behalf of the Association;

WHEREAS Bylaws Article 3.9 provides that any action required or permitted to be taken by the Board of Directors may be taken without a meeting, if all members of the Board shall individually or collectively consent in writing to such action;

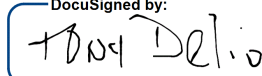
WHEREAS the Association has exhausted all reasonable opportunities to collect delinquent assessments and therefor requires further counsel and support from an industry-specific attorney with considerable collections experience;


LET IT BE HEREBY RESOLVED that the Coeur d'Alene Place Master Association Board of Directors hereby adopts the attached Bylaws Amendment. The Amendment is immediately enforceable upon posting to the website at [www.cdaplacehoa.com/bylaws](http://www.cdaplacehoa.com/bylaws).

This Resolution is made by unanimous written consent of the Board, as designated by each Director's signature below:

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Ryan Carrie, Director      2/20/2024  
Date

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Mary Hammerly, Director      2/27/2024  
Date

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Tony Delio, Director      2/20/2024  
Date

DocuSigned by:  
  
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Ryan Crosby, Director      2/27/2024  
Date

DocuSigned by:  
  
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Sally Gidlund, Director      2/20/2024  
Date

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**REVISED COLLECTION POLICY**

Assessments are levied according to the schedule below. A sixty-day (two month) grace period is provided for payment remittance; refer to the following list for the remittance deadline for each respective assessment schedule. Payment must be received by the end of the grace period, or the assessment is considered delinquent.

**Master Association** assessments are levied semi-annually on the following dates:

- January 1<sup>st</sup>; payment must be received by the end of February
- July 1<sup>st</sup>; payment must be received by the end of August

**Parkside** and **CdA Village** assessments are levied quarterly on the following dates:

- January 1<sup>st</sup>; payment must be received by the end of February
- April 1<sup>st</sup>; payment must be received by the end of May
- July 1<sup>st</sup>; payment must be received by the end of August
- October 1<sup>st</sup>; payment must be received by the end of November

Monthly assessments are levied on the 1<sup>st</sup> of each month; payment must be received by the last day of the following month. The following communities are subject to monthly assessments:

- **Sorbonne Townhomes & Cottages**
- **Parc Rose**
- **Soleil Park**
- **Vigne Blanche**

Payments returned by the Association's bank are subject to a returned payment fee of \$20.00.

**PENALTIES:** If any part of any assessment remains unpaid after the grace period, the account is subject to the following penalties:

- \$25 Late Fee levied each month the delinquent assessment is not paid in full; and
- 15% Interest levied monthly until the balance is paid in full.

Any monies paid, which do not cover all past due assessments plus late charges and other penalties, will be applied in the following priority unless specifically designated otherwise:

1. Assessments;
2. Late Fees;
3. Other fines and penalties;
4. Attorney fees and costs; and
5. Interest.

**COLLECTION PROCEDURE:** The HOA works with homeowners to reconcile unpaid assessments whenever possible. Homeowners experiencing financial hardship or other special circumstances are encouraged to contact the HOA to discuss options. Absent communication from the homeowner, the chart below outlines the procedure by which the HOA will attempt to collect the debt.

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The Intent to Lien Notice is sent by certified mail to the homeowner's last known address. All other collection notices are sent in the manner requested by the homeowner (email or mail).

	# days Past Due	Minimum Balance	Fee Levied
Notice of Delinquency	60+		
Second Notice of Delinquency			
Intent to Lien Notice	90+	\$500	\$50
Recorded Lien Notice	120+	\$1,000	\$135
Final Notice of Delinquency			
Collection Referral Notice	150+	\$1,500	

Each unpaid assessment shall constitute a lien on the respective real property prior and superior to all other liens except, 1) all taxes, bonds, assessments and other levies which, by law, would be superior thereto; and 2) the lien or charges of any mortgage of record made in good faith and for value. Such lien, when delinquent, may be enforced by foreclosure and sale by the Association, its attorney, or any other person authorized by this Declaration or by law to make the sale, after failure of the Owner to pay such Assessments, in accordance with the provisions of applicable law to the exercise of powers of sale in deed of trust, or by judicial foreclosures as a mortgage, or in any other manner permitted by law.

The HOA, acting on behalf of the property owner, shall have the power to bid for any property at the foreclosure sale, and to acquire and hold, lease, mortgage, and convey the same. The foreclosing party shall have the right to reduce or eliminate any redemption rights of the defaulting owner as allowed by law. Suit to recover a money judgment for unpaid assessments, rents and/or attorney fees shall be maintainable without foreclosing or waiving the lien securing the same. The Board may impose reasonable monetary penalties including actual attorney fees and costs and may temporarily suspend the Association membership rights of any owner who is in default in payment of any assessment, after notice and hearing according to the Bylaws.

### **COVENANT ENFORCEMENT POLICY**

Like the collection of unpaid assessments, the HOA works with homeowners to remedy outstanding violations whenever possible. Upon observance of a perceived or potential violation, the homeowner is sent a Courtesy Notice requesting a response or corrective action within a specified timeframe. Homeowners experiencing hardship that impacts their ability to comply with HOA standards are encouraged to contact the HOA to discuss and create a plan for resolution. Absent a response or corrective action by the homeowner, the chart below outlines the procedure by which the HOA will enforce community standards as outlined in the governing documents.

Like assessments, unpaid fines are subject to the collection procedure set forth herein. For this reason, it's imperative that homeowners reply promptly and communicate with the HOA often to avoid penalties that accompany both enforcement and collection.

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The Intent to Fine Notice is sent by certified mail to the homeowner's last known address. All other enforcement notices are sent in the manner requested by the homeowner (email or mail).

	Fine Amount
Courtesy Notice	-
Intent to Fine Notice	-
First Violation	\$100.00
Second Violation	\$250.00
Third Violation	\$500.00
Fourth Violation	\$1,000.00

Homeowners that wish to dispute a violation fine have fourteen (14) days to request a hearing before the Board of Directors. Failure to respond or request a hearing within the designated timeframe is considered a waiver of the homeowner's right to dispute and any fines levied will be final. If/when a hearing is requested, the homeowner will have an opportunity to speak to the alleged violation(s) prior to the Board's ruling. The outcome determined by the Board is final and cannot be further appealed.

To request a hearing before the Board, please select from the following methods of contact:

**EMAIL:**       cdaplacehoa@rockwoodpm.com

**MAIL:**       CDA Place Board of Directors  
c/o Rockwood Property Management  
1421 N Meadowwood Ln. Suite 200  
Liberty Lake WA 99019