[Pick the date]

Board of Directors Coppergate HOA Coppergate Subdivision Elkhart, Indiana 46516

[Type the recipient name] [Type the recipient address]

Dear Homeowner:

The Coppergate Homeowners Association (HOA) was founded to insure that our neighborhood was developed and maintained as one of the premier places to live in Elkhart County. Well maintained properties and neighborhoods ensure homeowners the highest property resale value. To help facilitate property management and enforcement, the HOA developed and adopted specific rules called covenants. You were required to sign an agreement to comply with these covenants at the time you purchased your property. A list of these covenants along with Board Rules can be found on our website at:

< http://www.coppergate.webs.com >

You are receiving this letter today as notification of an observed violation to a Coppergate Homeowner's Association Covenant and/or Board Rule. Be aware that your specific violation was reviewed with the HOA Board to insure there was agreement and appropriate oversight prior to issuing this letter in accordance with Board Rules. Notification is simply the first step toward remediation.

In accordance with Board Rules:

- ✓ You have 30 days from date of notification to remedy the violation.
- ✓ Once remedy has been made and confirmed by HOA Board member no further action will be taken.
- ✓ We thank you in advance for your cooperation

Note: If you do not agree with stated violation and/or you are not able to comply to the 30 day period you are required to contact your Board President or Vice President to discuss.

Stated Violation: (Example)

| Area | Observation | Observer / Date |
|------------------|------------------------------------|----------------------|
| Exterior of Home | Missing siding on exterior of home | Paul Rine / 02-15-16 |

It is the position of the HOA Board that requiring fines for delays in corrections or multiple infractions will provide an incentive to insure compliance. Therefore a fee escalation table has been established.

Penalties will arise from two classifications:

- 1. Not implementing a remedy within the allowed time period.
- 2. Multiple violations within an established time frame.
- -Escalation Table for Covenant and/or Board Rule violations-

| Financial Penalty | Days to address / \$ Penalty | | | | T | |
|----------------------|------------------------------|------------------------------|---|--|--|---|
| | | 0 - 30 | 31 - 60 | 61 - 90 | > 90 | t |
| \$ - | + | \$0 | \$ 25 | \$ 50 | \$ 100 | \dagger |
| \$ 50 | + | \$ 50 | \$ 75 | \$ 100 | \$ 150 | \dagger |
| \$ 100 | + | \$ 100 | \$ 120 | \$ 150 | \$ 200 | \dagger |
| \$ 150 | + | \$ 150 | \$ 175 | \$ 200 | \$ 250 | \dagger |
| | \$ - \$ 50 \$ 100 | Penalty + + \$ 50 + \$ 100 + | Penalty 0-30 \$ - + \$0 \$ 50 + \$50 \$ 100 + \$100 | Penalty 0 - 30 31 - 60 \$ - + \$ 0 \$ 25 \$ 50 + \$ 50 \$ 75 \$ 100 + \$ 100 \$ 120 | Penalty 0-30 31-60 61-90 \$ - + \$0 \$ 25 \$ 50 \$ 50 + \$50 \$ 75 \$ 100 \$ 100 + \$100 \$ 120 \$ 150 | Penalty 0-30 31-60 61-90 >90 \$ - + \$0 \$ 25 \$ 50 \$ 100 \$ 50 + \$ 50 \$ 75 \$ 100 \$ 150 \$ 100 + \$ 100 \$ 120 \$ 150 \$ 200 |

Rules for assessment of financial penalties

- 1. No financial penalty assessed if issue is addressed within 30 days of notification for first time offenders. Special circumstance requests must be presented in a timely fashion, and approved by the HOA Board to prevent further financial penalties.
- 3. Financial Penalty will be assessed and added to HOA Fees
- 4. If payment is not received homeowner will be contacted and requested to make payment
- 5. If payment is not received after a request has been made, the Board and legal counsel will initiate proceedings for a formal lien(s) to be placed against the homeowner's property.

Please note that liens against properties will delay sale of homes and require legal confirmation that payment has been made and lien lifted.

Signatures

Paul Pine – Vine President

Covenant Violations Form Letter