

*Sandy Creek Cove  
Homeowners Association*

*P.O. Box 1060  
Loganville, Georgia 30052*

**REVISED COLLECTION POLICY – PROCEDURES - GUIDELINES:**

*To All Sandy Creek Cove Property Owners:*

*Effective January 18, 2013, the Board of Directors of the Sandy Creek Cove Home Owners Association approved and adopted a revised procedure and collection guideline policy to take effect with the issuance of the 2013 – 2014 annual assessment. This five step process provides a more stringent time frame for addressing collection issues should a property owner account become delinquent.*

*Step #1 – Issuance of the Annual Original Invoice*

*Step #2 – Issuance of a Reminder Past Due Copy of the Original Invoice*

*Step #3 – Issuance of Reminder Past Due Letter via Certified Mail*

*Step #4 – Issuance of Final Past Due Letter via Certified Mail*

*Step #5 – Issuance via Certified Mail of Notification of Account to Collections*

*Our community is bound by the terms and conditions for annual assessments as contained in the by-laws and covenants lawfully on file and as agreed to by each property owner at the time of purchase. On behalf of the Sandy Creek Cove community, the Board of Directors has a fiducial responsibility to you the property owner to ensure that annual assessment amounts are paid as timely as possible and that each property owner is in compliance with this requirement.*

*Sincerely,*

*The Sandy Creek Cove  
Board of Directors*