

**THE RIDGES HOMEOWNERS ASSOCIATION**  
**DELINQUENT DUES & LIEN PLACEMENT PROCEDURE**

Pursuant to the Declaration of Covenants, Conditions, Restrictions, and Easements of The Ridges, a Subdivision in Douglas County, Nebraska (the “Covenants”), the Board of The Ridges Homeowners Association (“RHOA”) has updated the following procedure effective as of August 12, 2009.

RHOA Annual Dues and Assessments are based on the estimated expenses from the approved proposed budget. Annual Dues and Assessments are divided equally among all RHOA members. As per the Covenants, homeowners with delinquent dues and assessments will be charged the highest annual interest allowable by law. Non-payment of dues, assessments, charges, fees and/or interest will result in lien placement.

- 1) The HOA Manager will mail the RHOA Annual Dues and Assessments invoices, with the Delinquent Dues & Lien Placement Procedure, to all RHOA members.
- 2) Annual Dues and Assessments must be paid in full by the invoice Due Date, one month from the date of invoice.**
- 3) If full payment of Annual Dues and Assessments is not received by the invoice Due Date, the HOA Manager will mail a Second Notice invoice for dues, assessments and interest to all delinquent homeowners one month after the Due Date.
- 4) If full payment of Annual Dues and Assessments and interest is not received within one month of the Second Notice invoice date, the HOA Manager will mail a Third & Final invoice to all delinquent homeowners.
- 5) The HOA Manager will file a lien on each delinquent homeowner’s property three months from the first invoice Due Date. A lien will be cancelled only when all past dues, assessments, interest, charges and fees are paid in full.

**Questions regarding Annual Dues and Assessments may be sent to:**

**The Ridges Homeowners Association**  
**PO Box 541056**  
**Omaha, NE 68154**

**[RHOA@ridgeshoa.com](mailto:RHOA@ridgeshoa.com)**

**402-575-5525**