



**DC RANCH ASSOCIATION  
POLICY 208  
COLLECTIONS POLICY**

**Date of Adoption:** September 6, 2019

**Effective Date:** September 6, 2019

**Last Revised:** October 30, 2025

**208.1 Purpose:** The purpose of this Collection Policy ("Policy") is to set forth the procedures and processes associated with collecting owner assessments and fees due and payable to DC Ranch. This policy will assist the Community Council and Ranch Association Boards of Directors and staff in their efforts to protect the community's fiscal assets by outlining procedures for collecting monetary obligations due and payable to DC Ranch by owners. This Policy supersedes and replaces all prior Collection Policies.

**208.2 Scope:** Monthly assessments are due and payable in full on the first day of each month. All other assessments (i.e., special assessments and specific assessments) are due and payable as determined by the Boards of Directors. All other charges including, but not limited to, late fees, interest, attorneys' fees and collection costs and fines are due as incurred. All assessments, late fees, interest, attorneys' fees and collections costs due and payable to the DC Ranch, hereinafter "dues," are subject to this policy.

**208.3 Responsibility/Authority:** While the Community Council has the obligation to collect assessments on behalf of the Ranch Association (per Council CC&Rs/9.14), the collection role has been delegated to the Ranch Association, which cooperates with the Community Council in levying and collecting dues and assessments from the owners (per Ranch CC&Rs 7.12; Bylaws/3.17(b)).

**208.4 Progression of Collection Efforts:** The efforts to collect dues are to be completed as described in the following sections. Collection efforts may deviate from this Policy if recommended by legal counsel and authorized by the Boards of Directors. If a consensus cannot be reached, the Community Council Board of Directors shall prevail. Applicable attorneys' fees and costs relating to the collection efforts of an account will be applied to that owner's account at each step and at time of action.

**30 Days Past Due:** A rebill notice shall be sent to all owners whose accounts are deemed to be delinquent by thirty (30) days. The \$15 rebill fee will be charged to the owner's account.

**60 Days Past Due:** A one-time late fee of \$15 and a \$15 rebill fee (\$30 total) shall be charged to the owner's account that is delinquent by sixty (60) days. In addition, a letter will be provided to all owners whose accounts are deemed to be at least sixty (60) days delinquent

notifying the owner(s) that a "Notice of Claim of Lien" may be recorded if the account is not paid in full within thirty (30) days from the date of the notice in compliance with applicable law.

**90 Days Past Due:** At such time an owner's account is deemed to be at least ninety (90) days delinquent, the account may be transferred to legal counsel for further collection efforts, including but not limited to, filing a foreclosure lawsuit. Prior to referring the account to legal counsel, the following notice shall be provided to the owner via certified mail, return receipt requested, at least thirty (30) days before the file is turned over:

**Your account is delinquent. If you do not bring your account current or make arrangements that are approved by the association to bring your account current within thirty days after the date of this notice, your account will be turned over for further collection proceedings. Such collection proceedings could include bringing a foreclosure action against your property.** The notice shall be in boldfaced type and shall also include contact information for the management representative that the owner may contact to discuss payment.

Legal counsel shall record a "Notice of Claim of Lien" with Maricopa County for all owners whose accounts are deemed to be delinquent by ninety (90) days. All applicable filing fees and attorneys' fees to record the lien will be assessed to the owner and the owner's lot. In addition to the recording of the "Notice of Claim Lien," the owner's privileges such as voting and rights to use the recreational amenities will be suspended.

**208.5 Allocations of Payments Received:** Unless an owner otherwise directs or as otherwise authorized by law, payments received will be applied in the following order: Unpaid assessments; due but not delinquent assessments; late charges; collection fees and costs; attorney's fees and costs if awarded by a court; other unpaid fees, charges and monetary penalties, or interest and late charges on any of those amounts.

**208.6 Payment Plans:** Reasonable payment plans will be considered at the discretion of the Ranch Association Board of Directors.

**Approved at Special Meeting of the Voting Members, pursuant to Declaration Section 3.2B  
November 13, 2025**