MOON MOON MOON TAIN VISTAS HOMEOWNERS . . *OCIATION

VIOLATION AND FINE POLICY

Dear Members:

At the annual meeting on November 6,1998, the members present and the Board of Directors reviewed and adopted the following violation and fine policy to be implemented within the community.

The CC&R's is a binding contract entered into when the Homeowner purchases their home. While there may be some provisions that a member may not like, they are required to comply. The Board is directed by the Association's documents to enforce the CC&R's, By-Laws and Rules and Regulations. The CC&R's and state laws give the Board the authority to use a fine policy to enforce those rules. The fine will be assessed on a daily basis per occurrence, depending on the violation.

This fine policy will be in effect January 1, 1999. The Association shall cause all owners to be notified of this policy and the fines imposed after this date shall be effective immediately. The Board of Directors also has the right to modify this policy at any time as well as evaluate each delinquency on a case by case basis.

Members should be aware that, under State law, a fine that is unpaid after fifteen (15) days automatically becomes a lien on the property of the member.

FINE POLICY

To begin the enforcement process the following must occur:

First Violation Letter

- 1. A complaint may be submitted by a Board member, or designated party in writing. The letter will state the violation which occurred, on what date and any other information pertinent to the issue or
- 2. A complaint may be filed by the management consultant as a result of periodic inspections of the property.

A letter will be sent stating the violation which occurred, the date and that a fine policy is in place. The member in violation will be given fourteen days to comply.

Second Violation Letter

If the violation persists past fourteen (14) days, a second letter is to be sent to the violating party which includes the alleged violation and the final time period in which the violation must be corrected without further action taken. Also, included will be the notification of a possible fine, and/or legal recourse.

Hearing Notification/Fine I ...cer

After two letters have been mailed regarding the same violation, a notice of intent to fine will be mailed, sent certified mail. The member will have been notified of the amount of the fine and a hearing notice which includes the date, time and location in which the member may produce any statement, evidence or witness on his or her behalf.

The Board will hear all testimonies regarding the case and then excuse all parties involved to render a decision. The Board will have the option to confirm or adjust the amount of the fine. Written notice will be mailed to the offending party via certified mail informing them of the Board's decision and any fine to be assessed.

If the owner does not attend the meeting, contact the Board in writing, the hearing process will proceed in their absence. Refusal of acceptance of the certified hearing letter will not affect the collection of the fine.

Should a fine be imposed on the violator, the fine will be due within fifteen (15) days after written notice of the decision is mailed to the offending party. The fine will automatically become a lien, if unpaid after fifteen (15) days. Collection from the Owner will be treated the same as an outstanding assessment and will be subject to the collection policy.

SCHEDULE OF FINES

Fines imposed for the different categories of violations of the CC&R's, the Association Rules and the Architectural Rules shall be as follows:

FINE	If violation is not corrected and fine not paid within:				
		14	30	60	90
		days	days	days	days
Architectural Violations	up to \$25	up to \$50	up to \$100	up to \$250	up to \$500
Common Area Violations	up to \$25	up to \$50	up to \$100	up to \$250	up to \$500
Lot Use Violations	up to \$25	up to \$50	up to \$100	up to \$250	up to \$500

If you have any questions, comments or concerns regarding this new policy, please feel free to contact your Board of Directors or Caretaker Property Management at 545-9755, Ext. 11.

Thank you.

Board of Directors
MOON MOUNTAIN VISTAS HOMEOWNERS ASSOCIATION