

# Village of Hartwick Operating Procedures

## Payments and Past Due Process

Version 3.0

Approved Jun 27, 2023

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### **Section I - Overview**

This document defines the process for payments of Dues, Water Bills and any other billings by the Village of Hartwick.

### **Section 2 – The Homeowners is responsible for paying the following.**

1. Monthly Maintenance Fees to Village of Hartwick
2. Bi-monthly water bill to Village of Hartwick
3. Any other assessment that may occur

### **Section 3 – Village of Hartwick - Payments**

1. **Monthly Maintenance Fees:** Regular Monthly Maintenance Fees are due the 1<sup>st</sup> day of each month. Homeowners will not receive a bill or invoice so payment is expected to be made automatically each month by each homeowner. The monthly maintenance fees are normally decided each year during the Annual Meeting. As of Jan 1, 2023 the monthly maintenance fee is \$245.

The Homeowners should make arrangement to ensure that their monthly fees are paid by the 1<sup>st</sup> of each month. There are several options that the Homeowner may follow.

- a) Automatic EFT where a one time set-up allows the Property Manager to automatically debit your account each month. The EFT authorization form is attached as Exhibit A.
- b) Automatic Bill Pay through your Bank or Credit Union. You can set up an automatic recurring bill payment so that your Bank or Credit Union sends the Monthly Fee directly to the Property Manager each month on the day you select.
- c) Bill Pay through your Bank or Credit Union where you authorize a check to be mailed to the Property Manager when you so instruct.
- d) Complete a paper check and mail it to the Property Manager.

#### **The mailing address for payment of Monthly Fees is:**

Cornerstone Property Management  
Village of Hartwick  
8003 Lyndon Centre Wy #101, Louisville, KY 40222

2. **Bi-monthly Water Bill** Village of Hartwick pays the total water bill from Louisville Water Company. The Property Manager then bills each homeowner for their portion of water usage. The Property Manager will mail water bills in Jan, Mar, May, Jul, Sept and Nov. Water bills are due upon receipt and payment should be sent to the address below. Complete details on the Water Billing process is included in the Water Billing Process

document located at [Cornerstone Property Management | Louisville, KY \(contactcornerstone.com\)](http://Cornerstone Property Management | Louisville, KY (contactcornerstone.com))

**The mailing address for payment of Water Bills is:**

Cornerstone Property Management  
Village of Hartwick  
8003 Lyndon Centre Wy #101, Louisville, KY 40222

**3. All past due payments are subject to late charges, and collection action as stated below.**

The chart below illustrates various actions for residents past dues

	<u>Monthly Dues &amp; Assessments</u>	<u>Water Bills</u>
Payment Due	1 <sup>st</sup> of each month	upon receipt
1st Past Due Notice	20 days	20 days after mail date
Late Charge on First Notice	5%	5%
2 <sup>nd</sup> Past Due Notice	45 days	45 days
Additional Late Charge due with second notice	10%	10%
Turned over to Collection	60 days	60 days
Lien Filed	90 days	90 days

**NOTE:** Fees associated with collection are determined by Collection Attorney and applicable Ky law. These fees may be substantial and are in addition to the Late Charge fees on first and second notice. Failure to pay total balance within 90 days may cause a lien to be placed on your property requiring additional fees. Examples of Past Dues Notices are displayed in Exhibit B

**4. Hardships and Exceptions.**

It is recognized that there may be circumstances that paying the Maintenance Fee or the Water bill is a temporary hardship for the homeowner. If that should occur the homeowner should contact the Property Manager to make them aware of the circumstances. The Property Manger will gather the facts about their account including Customer Ledger and resident's circumstances for non-payment and forward it to the Executive Committee for consideration and final approval or action. After making a decision the Secretary/Treasurer will inform the Property Manager of the plan approved by the Executive Committee. The Property Manager will then inform the homeowner of the plan.

# Exhibit A

**CORNERSTONE  
PROPERTY MANAGEMENT**  
8003 Lyndon Centre Way  
Louisville, KY 40222  
502-384-9012

## DEBIT AUTHORIZATION

I (we) hereby authorize **Village of Hartwick** hereinafter called COMPANY, to initiate debit entries for maintenance fees to my (our) account indicated below and the financial institution named below, hereinafter called FINANCIAL INSTITUTION, to credit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

\_\_\_\_\_  
(Financial Institution Name) (Branch)

\_\_\_\_\_  
(Address) (City/State) (Zip)

\_\_\_\_\_  
(Routing Number) (Account Number) Checking \_\_\_\_\_ Savings \_\_\_\_\_

This authority is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and manner as to afford COMPANY and FINANCIAL INSTITUTION a reasonable opportunity to act on it.

\_\_\_\_\_  
(Print Individual Name) (Signature)

\_\_\_\_\_  
(Village of Hartwick Address) (Date)

**PLEASE ATTACH A VOIDED CHECK TO THIS FORM**

# Exhibit B

## Example of 1<sup>st</sup> and 2<sup>nd</sup> notice

«COMMUNITY REPORT NAME»  
«COMMUNITY ADDRESS LINE 1»  
«COMMUNITY ADDRESS LINE 2»  
«COMMUNITY CITY-STATE-ZIP»  
«COMM PHONE #»

### Late Notice

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«OWNER NAME\MAILING ADDRESS»

ACCOUNT: «PROP ACCT #»

Dear Owner:

Our records show an unpaid balance on your account of «TOT AMT DUE». «COMMUNITY REPORT NAME» relies on your prompt payment of your monthly dues so that it may meet its obligations in a timely manner. Please forward your payment immediately.

«TOTAL ITEMIZED»

Sincerely,  
Agent  
«MANAGEMENT CO. NAME»

*\*This is an attempt to collect a debt. Any information obtained will be used for that purpose.*

*Pursuant to 15 U.S.C. Section 1692g(a), take notice that:*

*\*Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed valid. \*If you, the consumer, notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you, the consumer, and a copy of such verification or judgment will be mailed to you by this office. \*upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.*

# Example of Attorney Collection letter

«COMMUNITY REPORT NAME»  
«COMMUNITY ADDRESS LINE 1»  
«COMMUNITY ADDRESS LINE 2»  
«COMMUNITY CITY-STATE-ZIP»  
«COMM PHONE #»

## NOTICE OF INTENTION TO CREATE A LIEN

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«TODAY'S DATE <FULL>»

«OWNER'S NAME»  
«MAILING ADDRESS LINE 1»  
«MAILING ADDRESS LINE 2»  
«MAILING CITY-STATE-ZIP»

Re: «PROP. STREET ADDRESS»

Dear «OWNER'S NAME»:

Pursuant to the Laws of the State of Kentucky and the Governing Documents, filed among the Land Records of the County in the State of Kentucky, the Board of Directors requests payment of «TOT AMT DUE» within ten (10) days of the date of this letter in order to satisfy delinquent assessment payments owed with respect to the above-referenced home. PLEASE NOTE, THIS DOES NOT INCLUDE AMOUNTS PAID OR DUE AFTER «TODAY'S DATE <FULL>».

If full payment of this amount is not received in this office within ten (10) days of the date of this letter, «COMMUNITY REPORT NAME», through its Agent, will file a Statement of Lien against your home among the Land Records of the County in order to secure the amount of delinquent assessments, costs of collection, late charges permitted by law and attorney's fees.

This is the only Notice of Intention to Create a Lien you will receive before the Statement of Lien is recorded to secure delinquent assessments. Please send full payment to avoid further collection action and expense.

Sincerely,

Agent for  
«COMMUNITY REPORT NAME»

