- b. A charge of \$25.00 per item or the amount charged by the Bank if greater, will become due and payable for any check tendered to the Association which is dishonored by the drawee of such check, the charge being in addition to any other fee or charge which the Association is entitled to recover from an Owner in connection with collection of assessments owing with respect to such Owner's Lot.
- c. Any fee or charge becoming due and payable pursuant to this Policy will be added to the amount then outstanding and is collectible to the same extent and in the same manner as the assessment, the delinquency of which gave rise to the incurrence of such charge, fee or expense.
- 9. Collection Agencies. In the event an account has not been paid in full following thirty (30) days from the date Delinquency Notice was mailed to the Owner, the Association's agent may refer the account to a collection agency for collection, including reporting delinquent account to any credit bureau or other agency providing credit histories to authorized entities. All costs incurred by the Association for using the services of a collection agency, or administering the referral and handling of the account to a collection agency, are deemed costs of collection of the Association. Such costs of collection, when incurred by the Association and added to an Owner's account, are secured by the Assessment Lien described in the Declaration, and will be subject to recovery in the manner provided herein for assessments.
- 10. Application of Funds Received. All monies received by the Association will be applied to the Owner's delinquency in the following order of priority:
 - a. First, to any delinquent assessment;
 - b. Second, to any current assessment;
- c. Next, to any attorney's fees or third-party collection costs incurred by the Association associated solely with assessments or any other charge that could provide the basis for foreclosure;
- d. Next, to any attorney's fees incurred by the Association that are not subject to Subsection 10 (c) above;
 - e. Next, to any fines assessed by the Association; and
 - f. Last, to any other amount owed to the Association.

If the Owner is in default under a payment plan entered into with the Association at the time the Association receives a payment from the Owner, the Association is not required to apply the payment in the order of priority specified herein, except that a fine assessed by the Association may not be given priority over any other amount owed to the Association.

- 11. Ownership Records. All collection notices and communications will be directed to those persons shown by the records of the Association as being the Owner or a Lot for which assessments are due and will be sent to the most recent address of such Owner solely as reflected by the records of the Association. Any notice or communication directed to a person at an address, in both cases reflected by the records of the Association as being the Owner and address for a given Lot, will be valid and effective for all purposes pursuant to the Declaration and this Policy until such time as there is actual receipt by the Association of written notification from the Owner of any change in the identity or status of such Owner or its address or both.
- 12. Notification of Owner's Representative. Where the interests of an Owner in a Lot have been handled by a representative or agent of such Owner or where an Owner has otherwise acted so as to put the Association on notice that its interest in a Lot have been and are being handled by a representative or agent, any notice or communication from the Association pursuant to this Policy will be deemed full and effective for all purposes if given to such Representative or agent.
- 13. Remedies and Legal Actions. If an Owner fails to cure the delinquency within the period stated in the Delinquency Notice (as provided for above), the Association may, at its discretion and when it chooses, refer the delinquency to legal counsel for the Association. Any attorney's fees and related charges incurred by virtue of legal action taken will become part of the Owner's assessment obligation and may be collected as such as provided herein. Upon direction of the Board or the Association's agent, legal counsel for the Association may pursue any and all available legal remedies with regard to the delinquencies referred to it which may include, but not limited to, Notice Letter, Notice of Lien, and Notice of Foreclosure.
- Procedure. The Board may decide to foreclose its lien by exercising its power of sale granted by the Declaration. In such event, counsel may commence expedited foreclosure lawsuit under Rules 735 and 736 of the Texas Rules of Civil Procedure ("Expedited Foreclosure"). Upon receipt from the Court of an order authorizing foreclosure of the Lot, counsel may post the Lot at the Dallas County Courthouse for a foreclosure sale. The Association shall have the power to bid on the Owner's Lot and improvements at foreclosure and to acquire, hold, lease, mortgage, convey or otherwise deal with the same. The Association may institute, a personal judgment suit against the former Owner for any deficiency resulting from the Association's foreclosure of its assessment lien.
- ii. <u>Judicial Foreclosure</u>. The Association, may file suit for judicial foreclosure ("Judicial Foreclosure") of the assessment lien, which suit may also seek a personal money judgment. Upon receipt from the Court of an order foreclosing the Association's assessment lien against the Lot, the sheriff or constable may post the Lot for sheriffs' sale. The Association shall have the power to bid on the Owner's Lot and improvements at foreclosure and to acquire, hold, lease, mortgage, convey or otherwise deal with the same.
- d. <u>Lienholder Notification</u>. In pursuing Expedited Foreclosure or Judicial Foreclosure, the Association shall provide the 61-day notice letter to inferior lienholders pursuant to Section 209.0091 of the Texas Property Code.

- e. <u>Lawsuit for Money Judgment.</u> The Association may file suit for a money judgment in any court of competent jurisdiction.
- f. Bankruptcy. Upon notification of a petition in bankruptcy, the Association may refer the account to legal counsel.

Remedies Not Exclusive. All rights and remedies provided in this Policy and herein above are cumulative and not exclusive of any other rights or remedies that may be available to the Association, whether provided by law, equity, the Association's governing documents or otherwise.

- 14. <u>Compromise.</u> In order to expedite the resolution of a delinquent account, the Board may, at any time, compromise or waive the payment of interest, late charges, handling charges, collection costs other than collection fees, unless approved by the managing agent, legal fees or any other application charge.
- 15. Severability and Legal Interpretation. In the event that any provision herein shall be determined by a court with jurisdiction to be invalid or unenforceable in any respect, such determination shall not affect the validity or enforceability of any other provision, and this Policy shall be enforced as if such provision did not exist. Furthermore, in the event that any provision of this Policy is deemed by a court with jurisdiction to be ambiguous or in contradiction with any law, this Policy and any such provision shall be interpreted in a manner that complies with an interpretation that is consistent with the law. In the event any provision of this Policy conflicts with the Declaration, the Declaration controls.

IT IS FURTHER RESOLVED, that this Policy is adopted as of the 22nd day of May, 2019 and replaces and supersedes in all respects any prior policy and resolution with respect to the collection of assessments filed by the Association or its predecessor-in-interest, is effective upon its filing with the Office of the Dallas County Clerk, and shall remain in full force and effect until revoked, modified or amended by the Board of Directors.

IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS ASSOCIATION, INC.

EXHIBIT E

NOTICE AND HEARING; SCHEDULE OF FINES

EXHIBIT F

IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS' ASSOCIATION, INC.

WHEREAS, the Board of Directors (the "Board") of Iron Horse Village Commercial Property Owners' Association, Inc. (the "Association") wishes to adopt reasonable guidelines to establish Notice and Fining; Schedule of Fines for the Association; and

WHEREAS, the Board wishes to adopt these reasonable guidelines in compliance with Section 209.005 of the Texas Property Code ("Section 209.005") regarding Owner access to Association documents and records ("Records"); and

WHEREAS, the Board intends to file these guidelines with the Bylaws for Iron Horse Village in the real property records of each county in which the subdivision is located, in compliance with Section 209.005 of the Texas Property; and

WHEREAS, this policy may be amended at any time and from time to time by the Declarant during the Declarant Control Period and thereafter by the Board of Directors by Resolution without amending the Bylaws, as a stand-alone policy to comport with industry standards, to amend or revise provisions of the policy as may be deemed necessary and in the best interest of the Association. Any amendment or revision shall be mailed to each homeowner and a copy placed on the Association's website if applicable; and

NOW, THEREFORE, IT IS RESOLVED that the following guidelines for Records Production and Copying are established by the Board:

NOTICE AND HEARING; SCHEDULE OF FINES Notice

and Hearing.

- (a) Prior to the imposition of any fine for a violation of the Declaration or the levying of any special individual assessment on an Owner, the Association will give at least one (1) notice of not less than five (5) nor more than ten (10) days each to the Owner in compliance with the Declaration and/or Section 209.006 of the Texas Property Code (the "Property Code"), as the same may be hereafter amended. Notices as described above are not required for situations deemed to be an emergency. Hazardous, poses any kind of health or safety issue, or as otherwise described in the Declaration. Notice(s) shall be as follows:
 - (i) First Notice shall be sent regular U.S. mail.
 - (ii) Second Notice (Fine Warning Notice) shall be delivered by certified mail.
 - (iii) Notice of Fine Levied (Notice of Fine) shall be delivered by certified mail.

THE IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS' ASSOCIATION, INC. MAY SEND VIOLATION NOTICES TO ANY OWNER OF A COMMERCIAL OR RESIDENTIAL UNIT LOCATED WITHIN THE IRON HORSE VILLAGE DEVELOPMENT AND SAID OWNER IS REQUIRED TO COMPLY. THE BOARD OR COMPLIANCE DEPARTMENT SHALL NOTIFY THE BOARD OF THE ASSOCIATION OF THE NATURE OF THE VIOLATION AND THE ACTION(S) TAKEN FOR ANY RESIDENTIAL UNIT.

- (iv) The notice must describe the violation or property damage that is the basis for the fine for such violation, and state any amount due the Association from the Owner.
- (v) The notice must inform the Owner that the Owner is entitled to a reasonable time to cure the violation and avoid the fine and that the Owner may request a hearing as outlined in the Declaration and Section 209.007 of the Texas Property Code on or before the 30th day after the Owner receives the notice.
- (b) In compliance with Section 209.007 of the Texas Property Code, if the Owner submits a written request for a hearing, the Association shall hold a hearing not later than the thirtieth (30th) day after the date the Board receives the Owner's request, and shall notify the Owner of the date, time and place of the hearing not later than the tenth (10th) day before the date of the hearing. The Board or the Owner may request a postponement, and, if requested, a postponement shall be granted for a period of not more than ten (10) days. Additional postponements may be granted by agreement of the parties. If the hearing is to be held before a committee appointed by the Board, the notice shall state that the Owner has the right to appeal the committee's decision to the Board by written notice to the Board.
- (c) If a violation has not previously been cured, the Association may send (i) a second notice (Notice of Fine Warning) after the first notice of violation is delivered by the Association to an Owner, and (ii) a third notice (Notice of Fine Levied) after the second notice of violation is delivered by the Association to an Owner. If the violation is not cured to the reasonable satisfaction of the Association within the number of days allowed per the notice(s) sent; and
- (d) Provided that such Owner has not requested a hearing in accordance with the above and the violation has not been cured, then the Association shall continue to levy fines per the schedule below, notwithstanding, the schedule provided is a guide and does not constitute a hard and fast rule as the amount of fine a Board can levy for an Owner's non-compliance. Some violations, depending upon the severity or repetition, may warrant more stringent fine enforcement or may warrant a one-time fine in lieu of fining in increments. The amount and frequency in which a fine is levied is at the sole discretion of the Board. The Association is not entitled to collect a fine from an Owner to whom it has not given notice and an opportunity to be heard, pursuant to Section 209.006 and Section 209.007 of the Texas Property Code.

Any fine levied shall be reflected on the Owner's periodic statements of account or delinquency notices. The number of notices set forth below does not mean that the Board is required to provide each notice prior to exercising additional remedies as set forth in the Declaration. The Board may elect to pursue such additional remedies at any time in accordance with applicable law.

FINES:

Violation:	Fine Amount:
Notice of Fine Levied — 1 st Fine Notice	\$50.00 Minimum
Notice of Fine Levied —2nd Fine Notice	\$75.00 Minimum
Notice of Fine Levied 3rd Fine Notice	\$100.00 Minimum
Notice of Fine Levied —4th Fine	TOO.OO MIMIMUM
Notice & Beyond	Fine will increase an additional \$25.00 every week until Owner cures the violation
Note: Once the maximum 6-	oates the violation

Note: Once the maximum fine amount as outlined in the Declaration is reached and the violation has not been cured, the fine process will continue at the rate of \$25.00 per week until the violation is cured. If no maximum fine amount is noted in the Declaration the Board shall, at their sole discretion, set the fine amount so long as it is reasonable taking into consideration the type of violation, the length of time the violation has gone unabated, the historical repetition of the violation, and other such factors. In any event, no fine should exceed \$1,000.00 per violation occurrence. The Association shall send one (1) additional notice notifying the Owner fines will continue until the violation is cured and thereafter, the Association will not be required to notify the Owner further and may continue to fine until the violation is cured or the Association determines that self-help action is required or warranted. The Association should, however, send periodic statements of the Owner's account to the Owner.

This policy may be amended at any time and from time to time by the Declarant during the Declarant Control Period and thereafter by the Board of Directors by Resolution without amending the Bylaws, as a stand-alone policy to comport with industry standards, to amend, revise provisions of the policy, or rescind all or any part of the policy, as may be deemed necessary and in the best interest of the Association. Any amendment to the policy shall be mailed to each homeowner and a copy placed on the Association's website if applicable.

Iron Horse Village Commercial Property Owners' Association, Inc.

EXHIBIT F

E-MAIL REGISTRATION POLICY

IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS' ASSOCIATION, INC.

E-MAIL REGISTRATION POLICY

WHEREAS, on the 22' day of May, 2019 the Board of Directors (the "Board") of Iron Horse Village Commercial Property Owners' Association Inc. (the "Association") wishes to adopt reasonable guidelines to establish an E-mail Registration Policy for the Association; and

WHEREAS, the Board wishes to adopt these reasonable guidelines regarding Owner access to Association documents and records ("Records"); and

WHEREAS, the Board intends to file these guidelines with the Bylaws for Iron Horse Village in the real property records of each county in which the subdivision is located, in compliance with Section 209.005 of the Texas Property Code; and

WHEREAS, this policy may be amended at any time and from time to time by the Declarant during the Declarant Control Period and thereafter by the Board of Directors by Resolution without amending the Bylaws, as a stand-alone policy to comport with industry standards, to amend or revise provisions of the policy as may be deemed necessary and in the best interest of the Association. Any amendment or revision shall be mailed to each homeowner and a copy placed on the Association's website if applicable; and

NOW, THEREFORE, IT IS RESOLVED that the following guidelines for E-mail Registration are established by the Board:

Terms used but not defined in this policy will have the meaning subscribed to such terms in that certain <u>Declaration of Covenants</u>, <u>Conditions and Restrictions for Iron Horse Village Commercial Property Owners' Association</u> Recorded in the Official Public Records of Dallas County, Texas, as the same may be amended from time to time by Resolution of the Board.

- 1. <u>Purpose.</u> The purpose of this Email Registration. Policy is to facilitate proper notice of Board, Annual and Special meetings of members of the Association pursuant to Section 209.0051(e) of the Texas Property Code.
- 2. Email Registration. Should the owner wish to receive any and all email notifications of annual and special meetings of members of the Association, it is the owner's sole responsibility to register his/her email address with the Association and to continue to keep the registered email address updated and current with the Association. In order to register an email address, the owner must provide their name, address, phone number and email address through the method provided on the Association's website, if any, and/or to the official contact information provided by the Association for the community manager.
- 3. Failure to Register. An owner may not receive email notification or communication of annual or special meetings of members of the Association should the owner fail to register his/her email address with the Association and/or properly and timely maintain an accurate email address with the Association. Correspondence to the Association and/or Association manager from an email address or by any method other than the method described in Paragraph No. 2 above will not be considered sufficient to register such email address with the Association.

Amendment. The Association may, from time to time, by Resolution of the Board, and as a stand-alone policy without the need to amend the Bylaws, modify, amend, or supplement this Policy or any other rules regarding email registration.

IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS' ASSOCIATION, INC.

EXHIBIT G

GENERATOR POLICY

IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS' ASSOCIATION, INC.

GENERATOR POLICY

Terms used but not defined in this policy will have the meaning subscribed to such terms in that certain Declaration of Covenants, Conditions and Restrictions for Iron Horse Village Commercial Property Owner's Association, Recorded or to be recorded in the Official Public Records of Dallas County, Texas, as the same may be amended from time to time.

A. ARCHITECTURAL REVIEW APPROVAL REQUIRED

As part of the installation and maintenance of a generator on an Owner's Lot, an Owner may submit plans for and install a standby electric generator ("Generator") upon written approval by the architectural review authority under the Declaration (the "ACC").

B. GENERATOR PROCEDURES AND REQUIREMENTS

- 1. Application. Approval by the ACC is required prior to installing a Generator. To obtain the approval of the ACC for a Generator, the Owner shall provide the ACC with the following information: (i) the proposed site location of the Generator on the Owner's Lot; (ii) a description of the, Generator, including a photograph or other accurate depiction; and (iii) the size of the Generator (the "Generator Application"). The ACC is not responsible for: (i) errors or omissions in the Generator Application submitted to the ACC application or (iii) supervising installation or construction to confirm compliance with an approved Generator Application or (iii) the compliance of an approved application with Applicable Law.
- 2. Approval Conditions. Each Generator Application and all Generators to be installed in accordance therewith must comply with the following:
 - (i) The Owner must install and maintain the Generator in accordance with the manufacturer's specifications and meet all applicable governmental health, safety, electrical, and building codes.
 - (ii) The Owner must use a licensed contractor(s) to install all electrical, plumbing, and fuel line connections and all electrical connections must be installed in accordance with all applicable governmental health, safety, electrical, and building codes.
 - (iii) The Owner must install all-natural gas, diesel fuel, biodiesel fuel, and/or hydrogen fuel line connections in accordance with applicable governmental health, safety, electrical, and building codes.
 - (iv) The Owner must install all liquefied petroleum gas fuel line connections in accordance with the rules and standards promulgated and adopted by the Railroad Commission of Texas and other applicable governmental health, safety, electrical, and building codes.
 - (v) The Owner must install and maintain all non-integral standby Generator fuel tanks in compliance with applicable municipal zoning ordinances and governmental health, safety, electrical, and building codes.

- (v) The Owner must install all liquefied petroleum gas fuel line connections in accordance with the rules and standards promulgated and adopted by the Railroad Commission of Texas and other applicable governmental health, safety, electrical, and building codes.
- (vi) The Owner must install and maintain all non-integral standby Generator fuel tanks in compliance with applicable municipal zoning ordinances and governmental health, safety, electrical, and building codes.
- (vii) The Owner must maintain in good condition the Generator and its electrical lines and fuel lines. The Owner is responsible to repair, replace, or remove any deteriorated or unsafe component of a Generator, including electrical and fuel lines.
- (viii) The Owner must screen a Generator if it is visible from the street faced by the residence, located in an unfenced side or rear yard of a Lot, and is visible either from an adjoining residence or from adjoining property owned by the Association, and/or is located in a side or rear yard fenced by a wrought iron or residential aluminum fence and is visible through the fence either from an adjoining residence or from adjoining property owned by the Association.
- (ix) The Owner may only perform periodic testing of the Generator consistent with the manufacturer's recommendations between the hours of 9 a.m. to 5 p.m., Monday through Friday.
- (x) No Owner shall use the Generator to generate all or substantially all of the electric power to the Owner's residence unless the utility-generated electrical power to the residence is not available or is intermittent due to causes other than nonpayment for utility service to the residence.
- (xi) No Owner shall locate the Generator (i) in the front yard of a residence; or (ii) in the side yard of a residence facing a street.
 - (xii) No Owner shall locate a Generator on property owned by the Association.
- (xiii) No Owner shall locate a Generator on any property owned in common by members of the Association.
- 3. <u>Process.</u> Any proposal to install a Generator on property owned by the Association or property owned in common by members of the Association must be approved in advance and in writing by the Board, and the Board need not adhere to the requirements set forth in this Generator Policy when considering any such request.

4. Approval. Each Owner is advised that if the Generator Application is approved by the ACC, installation of the Generator must: (i) strictly comply with the Generator Application; (ii) commence within Generator to be installed in accordance with the approved Generator Application, the ACC may require the Owner to: (a) modify the Generator Application to accurately reflect the Generator installed on the Property; Application. Failure to install the Generator in accordance with the approved Generator Owner's failure to comply with the post-approval requirements constitutes a violation of the Declaration and Application or remove and relocate a Generator in accordance with the approved Generator Application and Application or remove and relocate a Generator in accordance with the approved Generator Application shall be at the Owner's sole cost and expense.

IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS' ASSOCIATION, INC. a Texas non-profit corporation

4. Approval. Each Owner is advised that if the Generator Application is approved by the ACC, installation of the Generator must: (i) strictly comply with the Generator Application; (ii) commence within thirty (30) days of approval; and (iii) be diligently prosecuted to completion. If the owner fails to cause the Generator to be installed in accordance with the approved Generator Application, the ACC may require the Owner to: (a) modify the Generator Application to accurately reflect the Generator installed on the Property; Application. Failure to install the Generator in accordance with the approved Generator Owner's failure to comply with the post-approval requirements constitutes a violation of the Declaration and may subject the Owner to fines and penalties. Any requirement imposed by the ACC to resubmit a Generator be at the Owner's sole cost and expense.

IRON HORSE VILLAGE COMMERCIAL PROPERTY OWNERS' ASSOCIATION, INC. a Texas non-profit corporation

Brock Babb, Secretary

Filed and Recorded
Official Public Records
John F. Warren, County Clerk
Dallas County, TEXAS
10/03/2019 02:24:41 PM
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