

Bel Mare Condominium Association, Inc.  
Board of Directors Meeting Minutes  
November 13, 2019

A meeting of the Board of Directors of Bel Mare Condominium Association, Inc. was held on Wednesday, November 14, 2019 in the 2nd Floor Clubroom located at 130 Riviera Dunes Way. Valerie Biebuyck, Eric Brown, and Morris Bencini were present in person and Eric Krall and Keith Ewer attended by phone constituting a quorum of the Board. Toni Giliberti, LCAM, Onsite Manager; Peter Fehr, Maintenance Supervisor and Marie Sargeant, Administrative Assistant represented Castle Group.

**Call to Order**

Mrs. Biebuyck called the meeting to order at 5:32 PM.

**Proof of Notice**

Toni Giliberti certified that proper notice was given.

**Dispense of the Reading and to Dispose of the Unapproved Past Meeting Minutes**

Eric Brown made a *motion* to dispense in the reading and to dispose of the minutes from October 22, 2019 Board of Directors Meeting. Mr. Bencini seconded. *The motion carried unanimously.*

**President's Report**

We continue to be thankful and appreciative of the hard work and dedication that are being demonstrated by our staff. Jason's last day here at Bel Mare is Friday and we thank him, too, for the past few years. Castle is recruiting a replacement and that is ongoing.

Peter's oversight of Bel Mare and the after hours spent to witness roof leaks in "real time" to determine leaks is grateful. This repair was made during the Warranty period.

Marie is another example of the Management Office's careful spending of Bel Mare's money. Marie recently contacted our Elevator company, Thyssenkrupp for a partial credit of a service call in the amount of \$484. This was caught by reviewing the Contract. Additionally, they have not been servicing Bel Mare on a monthly basis, and a credit of \$3,834 will be forthcoming. Marie also called Frontier to look into why the incoming lines by the fitness center, servicing our fire alarm data lines, had not been active. Between Peter and Marie, they figured out that these lines had been cut by the landscapers (?). The lines have now been reactivated and we are receiving a credit of approximately \$100. The rates for phone and internet were also discussed which will lead to a monthly cost savings of approximately \$400 per month for both buildings.

Toni is continually monitoring everything. She has contacted G4S for security guard issues, conducting inventory/replacements for guest suites and protocol for Realtors, attended Castle elevator inspections, fire and painting and waterproofing, and streamlining Contract files, as we have replaced several Vendors.

Regarding the Website, it is a means of our Communication and we ask that you refer to it on an ongoing basis. This Board meeting was on the Calendar of Events, but e-blasts will be sent as a reminder in the future. New digital platforms have a learning curve and since the launch of the new website over a month ago, it has become apparent that the office does not have the hour to spend on the phone for each question. What we plan to do is have Marie give owners names and numbers of those in need of help and Kyle will return the call after 5:00 p.m. Additionally, on the 2<sup>nd</sup> and 4<sup>th</sup> Tuesday of each month, from 6:00 – 7:00 starting the week of November 18, Kyle will be in Building #1 conference room to offer help. Questions should be saved for that time. We ask that if you can help your neighbors, please do so. This is our communication source and hope that you do not unsubscribe to e-blasts as they are very important.

Several questions have also come up regarding parking spaces. If you are either a Buyer or Seller, please make sure that you have the Deed for the space. Some spaces are noted on the Manatee County Tax Appraisers website and others are on Manatee.org as they are recorded separately.

Periodically, I have to remind owners that you do not yell or swear at our Staff. They are doing remarkable work for us and we should be grateful. They are making our property beautiful, clean and fully functional and they are applying rules, standards and protocols. This is all best for the Association and everyone.

### **Treasurer's Report**

Mr. Bencini reported that the Association ended October with an operating cash balance totaling \$253,024.

October, 2019 Restricted Cash Balances:

Construction Funds	\$ 370,756
Reserve Cash	<u>\$2,195,622</u>
Total Encumbered Balance	\$2,566,378

Treasurer's Report will be attached to these Minutes.

### **Maintenance Department report**

Peter Fehr reported that all trash chutes were cleaned and sanitized, the delaminated glass installation is now complete, Pool #2 and spa will be completed before Thanksgiving and expressed a solution to fire doors that are sticking. Since they cannot be planed, Peter has purchased a horizontal vice to adjust the door frame. He has tried this on two doors with success.

### **Maintenance Committee Report**

Morris Bencini read the report of the last meeting which will be attached to these Minutes.

### **Finance Committee –**

Eric Brown read the report of the last meeting which will be attached to these Minutes.

### **Strategic Planning Committee**

Eric Brown read the report of the last meeting which will be attached to these Minutes.

### **DeSoto Bridge Ad Hoc Committee Report**

Mr. Sperry gave a report of the last meeting which will be attached to these Minutes.

### **Riviera Dunes Master Association Report**

Mrs. Sperry gave a report of the last meeting which will be attached to these Minutes.

### **Old Business**

There was no Old Business to discuss.

### **New Business**

Discuss and consider approval of Resolution for assessment and payment collection policy required by Castle. Ms. Biebuyck asked for a Motion to approve the Resolution for assessment and payment collection policy required by Castle. Motion was moved by Morris Bencini and Seconded by Eric Brown. Motion carried unanimously.

Discuss and ratify the Board decision to accept the flagpole and American Flag donation. Ms. Biebuyck asked for a Motion to ratify the Board decision to accept the flagpole and American Flag donation. Motion was moved by Morris Bencini and Seconded by Eric Krall. The motion carried unanimously.

Discuss and ratify emergency Board decision made on or about October 4, 2019 to approve spending \$1,500 to repair Fitness Center fire panel. Ms. Biebuyck asked for a Motion to approve the emergency expenditure. The Motion was moved by Morris Bencini and Seconded by Erick Brown. The motion carried unanimously.

Discuss and ratify emergency decision made by Board President and Treasurer on October 18, 2019 to approve \$4,329.18 to repair irrigation pump that had never been serviced. Repair was made on October 25, 2019 by Cannon Well & Pump. Ms. Biebuyck asked for a Motion to approve the emergency expenditure. The Motion was moved by Eric Krall and Seconded by Morris Bencini. The motion carried unanimously.

Discuss and consider approval of \$4,329.18 to be paid from reserve account GL #7520 for replacement of irrigation pump that had never been serviced. Ms. Biebuyck asked for a Motion to approve. The Motion was moved by Morris Bencini and Seconded by Eric Brown. The motion carried unanimously.

Discuss and consider approval of \$17,508.23 from the reserve account – GL #7900 for the balance due All Phase Mirror & Glass. This item was tabled until the next Board meeting.

Discuss and consider approval of terminating Piper Fire for the portion of the current contract connected with servicing Gamewell equipment and other matters, which they are not capable of servicing. Ms. Biebuyck asked for a Motion to terminate Piper Fire for the portion of the current contract that they cannot fulfill. Motion was made by Morris Bencini and Seconded by Eric Brown. The Motion carried unanimously.

Discuss and consider approval of the new contract with Piper Fire for equipment they are capable of servicing. This item was tabled until the next Board, when a new Contract is received.

Discuss and consider approval of Orr Protection for Building #1 replacement of fire panel electronic boards at a cost not to exceed \$15,000. Ms. Biebuyck asked for a Motion to consider approval of Orr Protection for Building #1 replacement of fire panel electronic boards at a cost not to exceed \$15,000. Motion was made by Morris Bencini and Seconded by Eric Krall. The Motion carried unanimously.

Discuss and consider approval of \$15,000 from the reserve account – GL #7900 for the replacement of fire panel electronic boards. Ms. Biebuyck asked for a Motion to approve \$15,000 to be paid from the reserve account. The Motion was made by Morris Bencini and Seconded by Eric Brown. The Motion carried unanimously.

Discuss and consider approval of new Management and Maintenance office furniture at a cost not to exceed \$19,000. Three quotes were obtained, Zuri came in at \$12,149, PDR Kitchen & Bath came in at \$17,385 and Epoch Solutions came in at \$14,596, all include sales tax. Eric Brown is taking this project on at pure cost. Epoch will include tax, shipping, installation and freight and delivery. Conversation ensued. Ms. Biebuyck asked for a Motion to approve new Management and Maintenance office furniture at a cost not to exceed \$19,000 with design presented by Epoch Solutions. The Motion was made by Eric Krall and Seconded by Morris Bencini. The Motion carried unanimously, with Eric Brown abstaining from the vote.

Discuss and consider approval of \$19,000 to be paid from reserves account – GL #7520 for the replacement of new office furniture. This item will be tabled until the next Board meeting.

### **Adjournment**

With no more business to come before the Board, Mr. Bencini made the *motion* to adjourn the meeting at 7:30 PM and was seconded by Mr. Brown. ***The motion carried unanimously.***

Respectfully Submitted,  
Toni Giliberti, LCAM, Onsite Property Manager  
On Behalf of Bel Mare Condominium Association, Inc.

# Bel Mare Condo Assoc. Board Meeting

## November 13, 2019 Treasurer's Report

1. Ended October with an operating cash balance totaling \$253,024.
2. October 2019 Restricted Cash Balances:

Contingency Funds	\$ 370,756
Reserve Cash	<u>\$2,195,622</u>
Total Encumbered Cash	<u>\$2,566,378</u>

Note: 5 CD's mature in 2020:

1/6/20	Seacoast Bank
2/28/20	TIAA
4/29/20	Bank OZK
7/28/20	Synovus
7/28/20	Exec. Natl. Bank

3. Balance on Note Payable is \$281,556.  
Balance on LOC (Insurance) is \$64,066 for the draw to fund 2019-20 premiums.
4. Positive variance of \$8,600 in October:

Mainly due to timing of payroll for the month. No significant variances noted.

Bel Mare Maintenance Committee Board Report  
Jeff Winsler, Chairman

The Maintenance Committee just had a meeting on Friday, November 8<sup>th</sup>.  
At the maintenance meetings, Priority Lists are continually reviewed and revised by the committee. Peter attends the meetings regularly, which results in quick, accurate and continual communication.

Recently completed items of note:

Exterior steel doors have been painted  
Garage lighting has been replaced and lenses cleaned  
Fountain pumps for both buildings are repaired and working, both with an operational water feature  
Delaminated glass has been replaced in those units with defective glass  
The defective GFI plugs on patios have been replaced

Some notable priority items which are currently being addressed include:

The resurfacing of Building Two pool  
Repair of the Bocce Ball Court  
Repair of the Lap Pool pavers  
Repair or replacement of pool patio furniture  
Update the control panel for Building One fire system

The Maintenance Committee Members are as follows:

Jeff Winsler, Chairman  
Todd Loescher  
John Ollsen  
Bill Horton  
Morris Bencini, Board Representative  
Thurston Freeman, non-voting member  
Bob Hageman, non-voting member

As always, all Bel Mare residents are welcomed and encouraged to attend Maintenance Meetings.

(11/2019)

# Finance Committee Meeting Minutes

Thursday, October 17, 2019

**Attendance:** Eric Brown, Board Sponsor  
Kay McAuliffe, Chair  
Jeff Winsler  
John Ollsen

Patti Brown  
Debbie Neglio  
Morris Bencini  
Valerie Biebuyck

**Agenda:** September Financials & Month to Month review

**Minutes:**

Meeting called to Order at 5:30 PM in Building One Social Room.

Reviewed September Financial Statement with no issues.

Reviewed month to month comparisons with favorable results.

Meeting Adjourn at 6:20 PM

Respectfully Submitted,

The Bel Mare Finance Committee

# STRATEGIC PLANNING COMMITTEE

## MEETING MINUTES

SEPTEMBER 7, 2019

The Strategic Planning Committee continues to meet on a regular basis. Our next scheduled meeting is for the week of Nov 18th.

Ongoing work includes:

- (1) Disposition of the North Property
- (2) Parking spaces
- (3) Rules and Regulations and other issues as they arise.

The meetings have been very well attended and we look forward to input from as many owners as possible.



# Desoto Bridge Ad Hoc Committee Report

## November 13th, 2019

Progress on the Bradenton – Palmetto Connector PD&E/EMO has been mostly administrative in recent months. The funds for the Study were approved by the Legislature and signed off by Florida's Governor for FY 2020 (7-1-2019 to 6-30-2020). Project Manager, Jennifer Marshall, PE has assembled a Project Team and they have just laid out an initial Activity Plan starting 11/01/2019 (See Attached). Note the PD&E Contractor is to be finalized by 6/30/2020.

Jennifer also made the rounds of Local Elected Officials meeting with City of Palmetto (October 7th); Manatee County Commission (October 8th) and City of Bradenton (October 9th). Her presentation summarized her work plan and cautioned that it could be 5 years before the final alternative is implemented. We firmly believe that Riviera Dunes and Bel Mare's ability to influence the decision will be in 2020 and caution against waiting to mobilize our opposition.

As you may recall, FDOT refused to have CMNAA Consultants look at impacts outside the 13 square mile Study Area despite our suggesting that would change the magnitude of traffic the DeSoto Corridor would be required to carry. Their 2040 projections had the 10 Lane Flyover actually reducing I-75 Traffic. Since that time numerous other projects have the potential of reducing the need to perhaps a 6 Lane at-grade roadway. These include:

- Near Term improvements in Downtown Bradenton.
- I-75 Interchange Improvements at Hwy 70, Hwy 64 and Hwy 301.
- New I-75 Bridges at Hwy 301 designed to accommodate 10 lanes.
- Potential for Toll Express Lanes along I-75.
- Growth Projections for Manatee County showing majority of growth in the Eastern portion of the County bringing need for Fort Hamer Bridge expansion.
- Three New Toll Corridors introduced last Spring that will reduce traffic on I-75 by 2030.
  - Extension of Suncoast Parkway from Citrus County to Georgia Line.
  - Connector between Florida Turnpike and Suncoast Parkway.
  - New road from Polk County to Collier County.

The Riviera Dunes & Bel Mare Bridge Committees will meet later this month to further develop strategies and plan actions to effectively oppose the Alternatives negatively impacting our Community. We need all Owners to support our Opposition efforts!

Respectfully Submitted

DeSoto Bridge Ad Hoc Committee

## Five Year Work Program

Selection Criteria	
All in State (Updated: 11/5/2019-00.22.31)	2020-2024 AD Item Number:444843-1

444843-1 District 01 - Manatee County	BRADENTON-PALMETTO CONNECTOR Project Manager: JMK-MJB-JJM
<b>Type of Work:</b> PD&E/EMO STUDY	

Activity	Description	Planned Start	Planned Finish
239000000	P.D.& E CONTRACT EXECUTED	11/01/2019	06/30/2020
224000000	ADVANCE NOTIFICATION	11/01/2019	10/01/2020
712000000	ALTERNATIVES DEVELOPMENT COMPL	11/01/2019	10/01/2020
711000000	ALTERNATIVES WORKSHOP	11/01/2019	10/01/2020
704000000	ASSIGN PD&E PROJECT MANAGER	11/01/2019	10/01/2020
262000000	CONDUCT PUBLIC HEARING	11/01/2019	10/01/2020
758000000	CORRIDOR ANALYSIS	11/01/2019	10/01/2020
333000000	CULTURAL RESOURCES ASSESS SURV	11/01/2019	10/01/2020
713000000	DISTRICT QC OF DRAFT ENV DOC	11/01/2019	10/01/2020
719000000	EA APPROVED SEMO	11/01/2019	10/01/2020
707000000	EA START	11/01/2019	10/01/2020
718000000	EA TO SEMO	11/01/2019	10/01/2020
702000000	ETDM PROG FINAL SUM REP PUB	11/01/2019	10/01/2020
700000000	ETDM/ETAT PROG. SCREEN START	11/01/2019	10/01/2020
732000000	FONSI TO SEMO APPROVED	11/01/2019	10/01/2020
752000000	INFORMAL USFWS CONSLT COMP	11/01/2019	10/01/2020
736000000	LDCA PUBLIC NOTICE	11/01/2019	10/01/2020
263000000	LOC/DES APPROVAL	11/01/2019	10/01/2020
761000000	NATURAL RESOURCE EVALUATION	11/01/2019	10/01/2020
705000000	PD&E ADVERTISEMENT	11/01/2019	10/01/2020
335000000	PD&E NOISE STUDY COMPLETE	11/01/2019	10/01/2020
703000000	PD&E SCOPE AND SCHEDULE COMPL	11/01/2019	10/01/2020
710000000	PLANNING CONSISTENCY COMPL	11/01/2019	10/01/2020
760000000	PRELIMINARY ENGINEERING REPORT	11/01/2019	10/01/2020
366000000	PREPARE FOR PUBLIC HEARING	11/01/2019	10/01/2020
365000000	PREPARE FOR PUBLIC MEETING	11/01/2019	10/01/2020
292000000	PUBLIC INFO MEETING	11/01/2019	10/01/2020
751000000	SECTION 4(F)	11/01/2019	10/01/2020
762000000	SHPO CONSULTATION COMPLETE	11/01/2019	10/01/2020
757000000	TRAFFIC ANALYSIS/REPORT	11/01/2019	10/01/2020
759000000	TYPICAL SECTION SELECTION	11/01/2019	10/01/2020

# **RIVIERA DUNES MASTER ASSOCIATION**

**November 13, 2019**

## **INTERNAL REPORT FOR BEL MARE**

### **New Business**

November 13, 2019

- October 7, 2019 the Riviera Dunes Master held a CLOSED MEETING for the Board of Directors. This meeting was closed due to Legal matters discussed with representing Attorney.
- Reviewed and discussed a complaint from a RD Resident.
- Board approved terminating existing Property Management Contract with C&S Management.
- Board approved new Property Management Contract with Argus Property Management.
- Board will re-structure RDM committees i.e. Dock, Security etc.

### **Old Business**

- Website = **RIVIERADUNESFL.COM** created and maintained by Saul Fineman. Work in progress and adding additional enhancement items. Goal is to be as transparent as possible.
- The Board is actively reviewing all RDM Contracts with new RDM Property CAM.
- The Board is actively reviewing all RDM Declarations & Covenants as they relate to the Development Order and the DRI credits with new RDM Property CAM. All information that has been in storage will be reviewed and scanned electronically.
- Bridge - RDM is continuing to lead the opposition on the elevated highway alternatives. Riviera Dunes residents met Jennifer Marshall/FDOT Project Manager back in February 2019, at State Representative Wengay Newton's Transportation Summit, there we understood that the Florida Legislature approved the PD&E/EMO Study and the Governor signed the funding for FY 2020 (July 1, 2019 – June 30, 2020). Additionally, you have made several presentations to Manatee County, City of Bradenton and City of Palmetto most recently week of October 7<sup>th</sup>, 2019. We have also found the following Project Planned Actions on the FDOT website. We assume that the project is just getting underway at the end of October and that a PD&E Contract is targeted to be executed by 6/30/2020 with the other Activities to be completed by 10/1/2020.

### **Financials**

- The financials are presently being transitioned over to the new Management Company. As soon as they are available, we will provide a report.

### **Board Meetings**

- RDM board would like to introduce our new CAM, Mr. Ed Talman, Argus Property Management Inc. Argus Property Management is a full-service property management

company, handling condominium complexes, homeowner's associations, and commercial properties throughout Sarasota and Manatee Counties for over 30 years.

- RDM recent board meetings have been held via conference calls instead of held in a physical site due to scheduling conflicts of the present Board members. Our new CAM will properly post notices on all the RD property. Legally, it is NOT the BOARD Delegates responsibility to provide notice, but it is the **MASTER Associations responsibility, by FL Statue**. You will notice these new signs at the front of each development and/or guard house. We will be working on options to make meetings properly and more accessible for RD residents to attend. Our next meeting will be November 14, 2019 @1pm @Laguna Social Room.

**RDM Agendas, Minutes, Financials and 2019 Budget are located on the Bel Mare website & HAVE BEEN PROVIDED TO BEL MARE MANAGEMENT.**

**A Resolution of the  
Bel Mare Condominium Association, Inc**  

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**(the "Association") Adopting a Uniform Policy for  
The Payment and Collection of Assessments**

WHEREAS, the collection of assessments ("Assessments") from members of the Association (the "Owners") is essential if the Association is to be able to meet its financial obligations;

WHEREAS, Owners who do not timely pay their Assessments place the Association in a difficult financial position;

WHEREAS, the Association's authority to collect Assessments comes from the Association's governing documents (the "Governing Documents") and the applicable Florida Statutes;

WHEREAS, the Association's board of directors (the "Board") is granted the authority to act on behalf of the Association in the collection of Assessments;

WHEREAS, a uniform and strictly enforced policy for the payment and collection of Assessments will help reduce delinquencies and facilitate and expedite the collection of any such delinquencies by the Association; and

WHEREAS, the Board deems it to be in the best interests of the Association to adopt a uniform and systematic procedure for the payment and collection of Assessments and for dealing with delinquent Owners in a timely manner.

BE IT RESOLVED, that the following Assessment and Payment Collection Policy (the "Policy") be adopted by the Association in its entirety.

**Assessment and Payment Collection Policy**

**A) Payment Procedures**

Regular Assessment amounts are determined at the time the Association's annual budget is approved. All coupons, statements, invoices or reminder letters are provided by the Association as a courtesy to Owners. The Association's failure to provide these items does not relieve the Owners from their obligations to pay their Assessments in a timely manner.

The Association, in conjunction with its management agent, Castle Management LLC ("Castle"), will accept payments of Assessments from Owners in the following ways:

1. **Payment by Check.** The Association will utilize the services of a lockbox for the collection of Assessments (the "Lockbox") for Owners who wish to pay their Assessments by check. Checks must be mailed directly to the Lockbox designated by the Association. Payments by check cannot be processed on-site by the Association and will be forwarded to the Lockbox for processing if delivered to the Association's on-site office. Each payment by check should be accompanied with a coupon and reflect the Owner's complete home address (including unit or apartment number if applicable). Owners should limit one payment and one coupon per envelope, to avoid complications at the processing center, and should not enclose any written correspondence or notes in the payment envelope. Owners who choose to pay using their individual bank's online bill payment service should enter their individual account number in the "Memorandum" section of the check and the payment should be programmed to be sent on or before the applicable

due date to allow time for the processing of the check prior to the date the payment would be considered late.

2. Payment through Castle's "AUTOPAY" Program. Owners can enroll in Castle's "AUTOPAY" Program ("Autopay") which provides for the direct debit of Assessments from an Owner's designated bank account. Interested Owners can go to Castle's website, [www.castlegroup.com](http://www.castlegroup.com), select "Resident Services/Manage Autopay", and enter the requested information to enroll in Autopay.
3. Payment by Credit Card or One-Time ACH Payments. Owners can pay their Assessments by credit card or by making a one-time ACH payment from their bank account by accessing the payment portal through their own Association website (if contracted through Castle) or by accessing the payment portal at [www.castlegroup.com](http://www.castlegroup.com). There will be a small convenience fee (currently \$3.95/unit) charged by a third-party service provider for all online payments.

#### B) Collection Procedures

1. Regular Assessments are due and must be received by the Association by the first day of each  
month   
quarter   
year

(each a "Due Date") as provided in the Governing Documents.

2. Payments are considered late if received by the Association after a Due Date.
3. Any Owner who does not pay the full amount of an Assessment to the Association within:  
10  15  30  days of the applicable Due Date as provided in the Governing Documents, will be considered delinquent (each a "Delinquent Owner").
4. A Delinquent Owner will be charged: up to the  
 \$25  
 5% of assessment amount  
 Other amount: (enter amount) the maximum amount allowed by law
5. The Association may send a letter (the "Late Letter") to delinquent owners indicating that the Association did not receive the Assessment by the end of any applicable grace period provided by the Governing Documents. The late letter, if sent, is only a courtesy and not a prerequisite to sending the delinquent owner to the Association attorney for further collection action. If a late letter is sent the Association will charge the Delinquent Owner an administrative fee as set out in the Management Services Agreement between Castle Management LLC and the Association, (currently twenty dollars (\$20) for preparing and sending the Late Letter (the "Late Letter Administrative Fee"), in addition to the Late Fee. The Late Letter will provide the Delinquent Owner with a fifteen (15) day period of time in which to pay all amounts due the Association, including the Late Fee and the Late Fee Administrative Fee.
6. If the Delinquent Owner still has not paid the Association the full amount of the Assessment due (plus all other charges) by the end of the fifteen (15) day period provided in the Late Fee Letter, the Association may send a notice of default to the Delinquent Owner (the "Default Letter"). The default letter, if sent, is only a courtesy and not a prerequisite to sending the delinquent owner to the Association attorney for further collection action. If a default letter is sent the Association will charge the Delinquent Owner an administrative fee as set out in the Management Services Agreement between Castle Management LLC and the Association.

- (currently twenty dollars (\$20) for preparing and sending the Default Letter (the "Default Letter Administrative Fee"), in addition to the Late Fee and Late Letter Administrative Fee. The Default Letter will provide the Delinquent Owner with a final fifteen (15) day period of time in which to pay all amounts due the Association, including the Late Fee, the Late Letter Administrative Fee and the Default Letter Administrative Fee, prior to the Delinquent Owner's account being referred to the Association's law firm (the "Law Firm") for collection.
7. If the Delinquent Owner still has not paid the Association the full amount of the Assessment due (plus all other charges) by the end of the fifteen (15) day period provided in the Default Letter, the Delinquent Owner's account will be referred to the Law Firm for collection. If the Delinquent Owner's account is referred to the Law Firm for collection, the Association will charge the Delinquent Owner an administrative fee of ninety-five dollars (\$95.00) for preparing the Delinquent Owner's account for collection by the Law Firm (the "Legal Administrative Fee").

**UNLESS LATE/DELINQUENT LETTERS ARE REQUIRED BY THE GOVERNING DOCUMENTS, THE ASSOCIATION MAY SEND A DELINQUENT OWNER TO THE ATTORNEY FOR FURTHER COLLECTION ACTION AT ANY TIME WITHOUT SENDING LATE OR DEFAULT LETTERS.**


8. Upon receiving the Delinquent Owner's account, the Law Firm will forthwith send the Delinquent Owner, in the manner required by Florida Statutes, a notice that the Association intends to file a lien against the Delinquent Owner's home or unit (the "Notice of Intent to Lien"). The Notice of Intent to Lien will provide the Delinquent Owner with a set number of days to pay (thirty (30) days for a Condominium, forty-five (45) days for an HOA) from the date the Notice of Intent to Lien is delivered, in which to pay all amounts then due to the Association in order to prevent a lien from being placed against the Delinquent Owner's home or unit. The amount due to the Association at the time the Notice of Intent to Lien is sent will include the amount of the unpaid Assessments, the Late Fee, the Late Letter Administrative Fee, the Default Letter Administrative Fee, the Legal Administrative Fee, costs and legal fees due to the Law Firm and, if applicable, interest due on any past due Assessments as provided in the Governing Documents and Florida Statutes. If the Delinquent Owner does not pay all such amounts due as directed in the Notice of Intent to Lien, then the Law Firm shall forthwith file a lien in favor of the Association against the Delinquent Owner's home or unit (the "Lien").
9. After the filing of the Lien, the Law Firm will forthwith send the Delinquent Owner, in the manner required by Florida Statutes, a notice that the Association intends to foreclose on its Lien (the "Notice of Intent to Foreclose"). The Notice of Intent to Foreclose will provide the Delinquent Owner with a set number of days to pay (thirty (30) days for a Condominium, forty-five (45) days for an HOA) from the date the Notice of Intent to Foreclose is delivered, in which to pay all amounts then due to the Association in order to prevent a foreclosure action being filed by the Law Firm on behalf of the Association. The amount due to the Association at the time the Notice of Intent to Foreclose is sent will include all amounts that were due at the time the Notice of Intent to Lien was sent, plus any additional costs and legal fees incurred by the Association after the sending of the Notice of Intent to Lien, including, but not limited to, any costs or legal fees incurred in connection with the preparation and filing of the Lien and the preparation and transmission of the Notice of Intent to Foreclose, as well as any additional interest that may have accrued.
10. If the Delinquent Owner does not pay all such amounts due as directed on the Notice of Intent to Foreclose, then the Law Firm shall forthwith prepare and file a lawsuit seeking to foreclose the Lien on behalf of the Association, unless the Association decides after consulting with the Law Firm that the filing of a foreclosure action is not in the Association's best interests.
11. In the event that any payment by check made by an Owner is not honored by the Owner's bank, the Association will charge the Owner the maximum fee allowed by Florida Statutes. The amount of such fee will be added to any other amounts due the Association as provided above in this Policy.

In addition to all of the rights, remedies and procedures described above in this Policy, the Association, after consulting with the Law Firm, may also avail itself of any other rights, remedies or procedures that are authorized under the Governing Documents and/or Florida Statutes to collect unpaid Assessments from Delinquent Owners. Such other rights, remedies or procedures may include, but are not limited to, the suspension of certain of the Delinquent Owner's use rights and the making of a demand for the payment of rents from any tenant of a Delinquent Owner.

This resolution was adopted by the Board on this 13<sup>th</sup> day of November, 2019, and shall be effective immediately.

IN WITNESS WHEREOF, the undersigned has hereunto affixed his/her hand and the seal of the Association this 15<sup>th</sup> day of November, 2019.

By: Valerie Bibbey

Print Name: Valerie Bibbey  Print Here


Title: President

Certificate of Corporate Secretary

The undersigned hereby certifies that (he)she is the VICE PRESIDENT ~~Secretary~~ of BELMARE CONDOMINIUM ASSOCIATION, INC. a corporation organized and existing under the laws of the State of Florida; that the foregoing is a true and correct copy of a resolution adopted at a meeting of the Board of said corporation held on this 13<sup>th</sup> day of NOVEMBER 2019, at which meeting a quorum was at all times present and acting; that the passage of said resolution was in all respects legal; and that said resolution is in full force and effect.

Dated this 15<sup>th</sup> day of NOV, 2019

By: 

Print Name: ERIC BROWN  Print Here

Title: VICE  
President