



January 1, 2019

Dear Homeowner,

It has been brought to the Elk Creek Crossing Homeowners Association Board of Directors attention that there are many covenant violations throughout Elk Creek Crossing. As a Board of Director, it is their job to protect and enforce covenants for the betterment of the neighborhood. As part of the management services provided by PJ Morgan Real Estate we will perform a monthly drive through of the neighborhood. Below you will find the covenant violation policy that will be used. Thank you to the homeowners who work hard to follow the covenants and keep the neighborhood looking beautiful. Please refer to the second page to review covenant reminders.

Covenant Violation Policy

The following uniform set of rules shall be unemotionally applied.

Notice	Actions
1 st	Official letter communicating the violation and the penalty structure. Homeowner is allowed 15 days to correct violation.
2 nd	Certified letter communicating the violation and final notice before fine is assessed. Homeowner is allowed 15 days to correct violation before account is assessed a fine.
3 rd	Letter stating account is fined \$25 due to covenant violation. Homeowner has 15 days to pay fine. Homeowner will be fined \$25 each month until violation is remedied.
4 th	Letter stating lien will be filed in 14 days if payment is not received and will be responsible for applicable legal expenses. If violation continues, \$25 fine will be assessed each month and liens will be updated every 90 days and homeowner will be responsible for applicable legal expense.

Thank you in advance for your cooperation, it is much appreciated! If you have any questions regarding the covenants please don't hesitate to contact me at 402-609-4671 or eotto@pjmorgan.com.

Thank you!

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