



West Valley Oaks

Non-Payment of Dues Timeline

September 30th – Invoices distributed to Homeowners or mailed after annual meeting concludes; All outstanding fees and unpaid balances shall be applied to invoices.

October 31st – Full dues amount is due for Payment Option A or return of Payment Option selection with 1st payment.

November 10th – First late notice sent to Homeowners with updated balance to include, remaining dues amount and assessed monthly late fee for nonpayment.

December 10th – Second late notice sent to Homeowner with updated balance to include, remaining dues amount, assessed monthly late fee, and interest applied to updated balance.

December 31st – Second payment of Payment Option C due.

January 10th – Third late notice sent to Homeowner with updated balance sent via both regular mail and certified letter to include, remaining dues amount, account assessed monthly late fee, certified letter cost, and interest applied to updated balance.

January 31st – Second and final payment is due if Payment Option B selected.

February 10th – Begin legal actions for nonpayment of dues for Payment Option A.

February 28th – Third and final payment is due if Payment Option C selected.

Payment Options	First Payment		Second Payment		Third Payment	
	Due Date	Amount	Due Date	Amount	Due Date	Amount
A	October 31, 2025	\$750.00	-	-	-	-
B	October 31, 2025	\$380.00	January 31, 2026	\$380.00	-	-
C	October 31, 2025	\$255.00	December 31, 2025	\$255.00	February 28, 2026	\$255.00

Notes:

1. Bank Fees shall be charged for any returned checks.
2. The late fee of \$10.00 shall be assessed per month with an outstanding balance.
3. A 12% annual interest rate shall be assessed on the current outstanding balance.
4. Any funds received shall be applied to any unpaid or outstanding late fees, interest, violation fines, collection costs, legal fees, and/or penalties before being applied towards the HOA Yearly Dues obligations.
5. Regardless of the payment option selected or not selected. Two late notices will be issued by USPS standard mail. Followed by a late notice issued by USPS Certified mail. After a total of three late notices have been issued to Homeowners. The WVO Board can forward the Homeowner and account information to a Lawyer for Possible Legal actions.