West Valley Oaks

Dues Payment Timeline

The *2026-2027 HOA Dues Payment Plan Option Sheet*

Date	**Payment Plan A** ($750 total)	**Payment Plan B** ($760 total)
Sept 30th, 2026	Invoices distributed to Homeowners by HOA Bookkeeping Representative; All outstanding fees and unpaid balances shall be applied to invoices.	
Oct 31st, 2026	**Full Dues,** **Amount Due: $750.00**	Return Payment Option Selection Sheet, with **1st Payment Due: $380.00**
Nov 10th, 2026	If unpaid, First late notice sent to Homeowners, to include remaining dues and assessed monthly late fee for nonpayment.	
Dec 10th, 2026	If unpaid, Second late notice sent to Homeowners, to include remaining dues and assessed monthly late fee, and interest applied to updated balance.	
Jan 10th, 2027 (See Note 8)	If unpaid, 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.	
Jan 31st, 2027	N/A	**2nd, Final Payment Due: $380.00**
Feb 10th, 2027 (See Note 8)	If first payment is unpaid, begin legal actions for nonpayment of dues.	

Notes:

1. Payments shall be made to an HOA Bookkeeping Representative through an Online portal.
2. NO CHECKS MAILED TO HOA FOR PROCESSING.
3. Bank Fees shall be charged for any returned checks.
4. Payment Plan B includes an additional $5 surcharge per payment.
5. The late fee of $10.00 shall be assessed per month with an outstanding balance.
6. A 12% annual interest rate shall be assessed on the current outstanding balance.
7. 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.
8. Regardless of the payment option and payment installment, two late notices will be issued by USPS standard mail at 10 days, and 1 month & 10 days following the missed payment due date. The 3rd and final late notice will be issued by USPS Certified mail at 2 months & 10 days following the missed payment due date. 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.