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Thursday, February 05, 2009

Westfield Estates Home Owner  
Westfield Estates Phase III HOA  
Layton, Utah 84041

**RE: Annual Assessment Payment Option**

Home Owner,

Recently the Board of Directors for the Westfield Estates HOA met and discussed annual assessment payment options for home owners in the community. During the meeting it was decided that late fees would be waived for a period of six months or until June 30, 2009. However, during this same period of time an interest "rate of (1.5%) per month shall accrue on the outstanding balance" until paid in full. If home owners can pay the full annual assessment before June 30, 2009, late fees will not be applied; otherwise, late fees will be posted to delinquent accounts and continue bearing interest at the same rate. A monthly statement will be sent to home owners until their accounts are brought current; the cost for these statements will be \$1.00 and posted to individual accounts.

This payment option is only good for the annual assessment during the year of 2009; those individuals who are delinquent in 2008 will still have late fees and interest owing on their accounts.

Regards,



Brian Morris  
Property Manager/Realtor