

McKay's Mill Single Family Association Covenant Violation and Fine Assessment Policy

Pursuant to Article V, Section 5.15 of the Declaration of Protective Covenants, as amended, McKay's Mill Single Family Association [the "Association"] hereby establishes a formal policy for the enforcement of the Declaration and any Rules and Regulations of the McKay's Mill Single Family Association, Inc.

The Association and its designated agents are responsible for conducting periodic reviews of the Association neighborhood to ensure all properties are in compliance with the Declaration and the Rules and Regulations. Owners may also report any violations to the Association's Board.

Procedure for Notification of a Covenant or Rule Violation

If the property is being leased, then it is the responsibility of the Owner to notify the renters of the violation. All fines are assessed against the property; therefore, the legal property owner is ultimately responsible for paying all the fines and bringing the property back into compliance with McKay's Mill Covenants and Rules. All notifications will be sent to the physical address of the McKay's Mill property unless otherwise specified by the legal property owner.

STEP ONE: Written notice of non-compliance will be sent to the legal owner of the property, with a description of each violation and the date of occurrence. This notice will be sent via email and or US Mail. The owner will be asked to remedy the violation within 10 days. No fine will be assessed at this time.

STEP TWO: If the violation is not resolved within the 10 days, a second notice will be sent to the legal owner of the property. This letter gives the owner an additional 10 days to remedy the violation. This notice will be sent via email and or US Mail. This letter will advise the owner that this is the last warning before the imposition of a fine and will advise the owner of his or her right to request a hearing before the Association Board of Directors.

STEP THREE: If the owner fails to request a hearing before the Association's Board of Directors and fails to remedy the violation, a third and final letter will be sent fining the owner \$50.00 for the violation. This notice will be sent via Certified Mail, Return Receipt requested. This letter will advise the owner that the Association will charge a fine of \$50.00 per week until the violation is remedied. This letter will also advise that if the violation is not addressed within 20 days, the matter will be referred to an attorney for enforcement through the courts.

STEP FOUR: The matter is referred to the Association's attorney for enforcements in the courts.

Hearing Before the Association's Board of Directors

Owners wishing to request a hearing before the Association's Board of Directors shall make a written request to the following Address:

McKay's Mill Single Family Association, Inc.
c/o Community Management Associates
1916 Patterson St #308
Nashville, TN 37203

The hearing request must be received on or before the 30th day following the Owner's receipt of the notice letter from the Association informing the Owner of the right to a hearing. The Association will hold the

hearing within 30 days after the date the Board receives the Owner's request or a mutually agreed upon time.

The Association will notify the Owner of the date, time and place of the hearing. The Board or the Owner may request a postponement and if requested a postponement shall be granted for mutually agreed upon period.

The Board shall review all information and hear any Owner's presentation then render a decision based on majority vote of the quorum of Board Members. All decisions of the Board are final and may not be further appealed.

The Fines referenced herein shall follow the collection process as any other assessments or dues pursuant to the operative documents governing the Association.