


- a. Total balance up to 2 times the annual assessment - up to 12 months.
 - b. Total balance up to 3 times the annual assessment - up to 12 months.
 - c. Total balance greater than 3 times the annual assessment - up to 18 months.
6. On a case-by-case basis, and upon request of the owner, the Board may approve more than one Payment Plan to be executed in sequence to assist the owner in paying the amount owed. Any individual Payment Plan may not exceed eighteen (18) months in length.
 7. A payment plan must include sequential monthly payments. The total of all proposed payments must equal the current balance plus Payment Plan administrative fees, if any, plus the estimated accrued interest.
 8. If an owner requests a Payment Plan that will extend into the next assessment cycle, the owner shall be required to pay all future assessments by the due date in addition to the payments specified in the Payment Plan.
 9. If an Owner defaults on the terms of the Payment Plan, the Payment Plan will be voided. The Association will provide written notice to the owner that the Payment Plan has been voided. It shall be considered a default of the Payment Plan, if the owner:
 - a. fails to return a signed Payment Plan form with the initial payment; or
 - b. misses a payment due in a calendar month; or
 - c. makes a payment for less than the agreed upon amount; or
 - d. fails to pay a future assessment by the due date in a Payment Plan which spans additional assessment cycles.
 10. On a case-by-case basis, the Association may agree, but shall have no obligation to do so, to reinstate a voided Payment Plan once during the duration of the Payment Plan period if all missed payments are made up at the time the owner submits a written request for reinstatement.
 11. If a Payment Plan is voided, the full amount due by the owner shall immediately become due. The Association will resume the process for collecting amounts owed using all remedies available under the Declaration and the law.
 12. The Association has no obligation to accept a Payment Plan from any owner who has defaulted on the terms of a Payment Plan within the previous two (2) years.

This Policy is effective upon recordation in the Public Records of Bexar County, Texas, and shall

supercede any policy regarding alternative payment schedules which may have previously been in effect. Except as affected by Section 209.0062 and/or this Policy, all other provisions contained within the Association's Declaration or any other dedicatory instruments of the Association shall remain in full force and effect.

Approved and adopted by the Board on this 17 day of July, 2013.



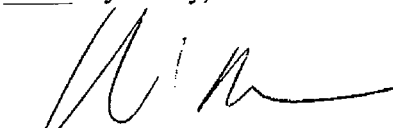
President, Estancia Home Owners Association, Inc.

STATE OF TEXAS §
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COUNTY OF BEXAR §

Before me, the undersigned authority, on this day personally appeared Jim Karlak, as President of the Estancia Home Owners Association, Inc., a Texas non-profit corporation, known to be to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that he/she had executed the same as the act of said corporation for the purpose and consideration therein expressed, and in the capacity therein state.

Given under my hand and seal of office this 17 day of July, 2013.





Notary Public, State of Texas
Brenda Bagwell
Printed Name

My commission expires: 8/16/13