

Corporations Section
P.O.Box 13697
Austin, Texas 78711-3697



Phil Wilson
Secretary of State

Office of the Secretary of State

February 06, 2008

Valinda J Astoria
10500 Heritage Blvd., Ste. 107
San Antonio, TX 78216 USA

RE: PROPERTY OWNERS ASSOCIATION OF RIVER ROCK RANCH, INC.
File Number: 800933932

It has been our pleasure to file the certificate of formation and issue the enclosed certificate of filing evidencing the existence of the newly created nonprofit corporation.

Nonprofit corporations do not automatically qualify for an exemption from federal and state taxes. Shortly, the Comptroller of Public Accounts will be contacting the corporation at its registered office for information that will assist the Comptroller in setting up the franchise tax account for the corporation. If you need to contact the Comptroller about franchise taxes or exemption therefrom, you may contact the agency by calling (800) 252-1381, by e-mail to tax.help@cpa.state.tx.us or by writing P. O. Box 13528, Austin, TX 78711-3528. Telephone questions regarding other business taxes, including sales taxes, should be directed to (800) 252-5555. Information on exemption from federal taxes is available from the Internal Revenue Service.

Nonprofit corporations do not file annual reports with the Secretary of State, but do file a report not more often than once every four years as requested by the Secretary. It is important for the corporation to continuously maintain a registered agent and office in Texas as this is the address to which the Secretary of State will send a request to file a periodic report. Failure to maintain a registered agent or office in Texas, failure to file a change to the agent or office information, or failure to file a report when requested may result in the involuntary termination of the corporation. Additionally, a nonprofit corporation will file documents with the Secretary of State if the corporation needs to amend one of the provisions in its certificate of formation.

If we can be of further service at any time, please let us know.

Sincerely,

Corporations Section
Business & Public Filings Division
(512) 463-5555
Enclosure

Come visit us on the internet at <http://www.sos.state.tx.us/>

Phone: (512) 463-5555
Prepared by: Delores Moore

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Document: 202493120002

**Resolution of the Board of Directors
for River Rock Ranch Homeowners Association, Inc.**

August 20, 2009

Pursuant to the Bylaws of River Rock Ranch Homeowners Association, Inc. (referred to as "Association") and the Declaration of Protective Covenants, the Directors of the River Rock Ranch Homeowners Association, Inc. a Texas non-profit corporation, consent to the adoption of the following resolution:

ADMINISTRATIVE RESOLUTION No. 2009002

RE: Violation Policy

WHEREAS:

1. One of the Association's functions is to enforce the rules set forth in its governing documents
2. It is the Board's duty to use its best efforts to assure that said enforcement occurs

BE RESOLVED THAT:

1. All rules of the Association shall be enforced
2. The Violation Procedure (attached) shall be the Association's policy of enforcement.

EFFECTIVE: _____



Authorized Board Member

12-29-09

Date

Recorded in the Book of Minutes _____, 2009

By: _____

**River Rock Ranch
Homeowners Association, Inc.
Violation Procedure**

Violation Procedure	Status	Action required
A. Send courtesy notice	1 st Report/Sighting	10 days to correct
B. Send thirty-day (30) notice (certified & regular mail)	Not repaired/No application for extension	30 days to correct, if not corrected then sent to attorney for assistance through legal system
C. Send account to attorney	Not repaired/ No application for extension	Attorney will work with homeowner to correct

General Policy

If a homeowner contacts management with the intent to correct a violation and asks for an extension, management shall grant such extension if it deems such extension reasonable. If the homeowner does not cure the violation after the extension period the homeowner shall immediately be referred to the Association's attorney.

Attorney Procedure

Once an account is turned over to the attorney's office they will send the homeowner a letter of representation. If the homeowner does not respond the attorney shall pursue all available action to cure the violation through the court/legal system. All attorneys' fees/court costs shall be the homeowner's responsibility and shall be charged to the homeowners account and the money due shall be subject to the collection policy. If the amount due is not paid the home shall be liened.

Property Owners Association of River Rock Ranch, Inc.
A Corporation Not-for-Profit

Towing Resolution

EFFECTIVE DATE: January 1, 2012

Pursuant to the Bylaws of Property Owners Association of River rock Ranch, Inc. (referred to as "Association") and the Declaration of Protective Covenants, the Directors of the Property Owners Association of River Rock Ranch, Inc. a Texas non-profit corporation, consent to the adoption of the following resolution:

RE: Towing Policy

WHEREAS:

1. The Association's streets are privately owned, and
2. It is the Board's intent to act in the Association's best interest to keep the streets clear of abandoned and/or non-operating vehicles and/or vehicles parked in violation of the governing documents, and
3. It is the Board's responsibility to enforce the Statement of Association Street Policy that has been established by the Board;

BE IT RESOLVED THAT:

1. The Association shall exercise its right to have all vehicles towed that have been determined to be abandoned or non-operating or are parked in violation of the governing documents or the Statement of Association Street Policy;
2. The Association shall contract with a professional towing company to provide the towing service;
3. The Association shall administer a towing policy for enforcement agent, the towing company, and the management company;
4. Enforcement agent shall patrol the community as established by the Board and will report any vehicles found in violation to the association;
5. A sign with the towing company information on it shall be placed at each entrance of the River Rock Ranch subdivision.

EFFECTIVE:



President

11/18/11

Date

Recorded in the Book of Minutes 11/18/11, 2011
By:

Property Owners Association of River Rock Ranch, Inc.
A Corporation Not-for-Profit

Towing Policy- Exhibit A

Offense	Procedure	Action
1st	Homeowner has 24 hours to resolve the compliance issue. Enforcement agent will photograph vehicle and record make, model, and license plate.	Courtesy notice placed on vehicle
2nd	Enforcement agent will verify that vehicle matches first notice and forward information to managing agent. Managing agent will send letter certified mail to homeowner regarding violation, towing policy, and towing company contact information.	Courtesy notice placed on vehicle Certified letter
3rd	Enforcement agent will contact towing company to have vehicle removed three (3) days after the certified letter is mailed.	Towing of vehicle

General Policy

In order to park on the street overnight an owner must have a permit issued by the managing agent prior to the action. Managing agent phone number is 210-494-0659 or at contact@spectrumam.com.

The homeowner has a right to request a hearing with the Board to discuss the violation or request a variance.

Towing Procedure

Once a vehicle is towed by the towing company, the Board does not have the ability to waive any fees on behalf of the owner. The owner will be responsible for all towing and storage fees that may be charged by the towing company to retrieve the vehicle.

Property Owners Association of River Rock Ranch, Inc.
A Corporation Not-for-Profit

Statement of Association Street Policy

EFFECTIVE DATE: January 1, 2012

SUBJECT: Parking by homeowners and guests on private streets within the River Rock Ranch subdivision.

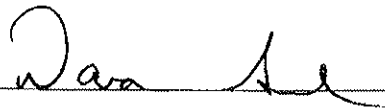
PROBLEM: Uncontrolled and unlimited use of the private streets for parking and storing vehicles on the private streets is interfering or infringing on the rights of other owners and emergency vehicles to use the private streets and to access their private property.

STATEMENT: The operation and control of the Association's common property is the responsibility of the Homeowners Association. The Board is responsible for establishing and enforcing compliance with such reasonable rules as may be necessary for the operation, use and occupancy of the common property, including such rules and regulations relating to traffic and parking as may be deemed necessary or convenient.

POLICY:

1. A homeowner may not park on the street between the hours of 12:00 a.m. and 7 a.m. daily and on weekends.
2. A homeowner may request a variance from the Board to park on the street for a period in excess of forty-eight (48) hours.
3. The homeowner is required to request a variance from the Board if it exceeds forty-eight (48) hours. Guests can only park a vehicle overnight on the street immediately in front of the Owner's Lot if it is there for less than forty-eight (48) hours.
4. Management agent will provide a guest pass that must be displayed on the dash board of the guest's vehicle.

PROPERTY OWNERS ASSOCIATION OF RIVER ROCK RANCH, INC.
BOARD OF DIRECTORS

By:  President

Date: 11/18/11

Property Owners Association of River Rock Ranch, Inc.
A Corporation Not-for-Profit

Statement of Towing Policy

EFFECTIVE DATE: January 1, 2012

SUBJECT: Enforcement of Statement of Association Street Policy

PROBLEM: Uncontrolled and unlimited use of the private streets for parking and storing vehicles on the private streets is interfering or infringing on the rights of other owners and emergency vehicles to use the private streets and access to their private property.

STATEMENT: The operation and control of the Association's common property is the responsibility of the Association. The Board of Directors is responsible for establishing and enforcing compliance with such reasonable rules as may be necessary for the operation, use and occupancy of the common property, including such rules and regulations relating to traffic and parking as may be deemed necessary or convenient.

POLICY:

1. Enforcement agent will randomly patrol the streets of River Rock Ranch.
2. Enforcement agent upon observing a violation will document the make, model, and license plate number and confirm with a photo and,
3. A notice will be placed on the vehicle identifying the violation and giving a time period to resolve the issue.
4. Enforcement agent on the second sighting will verify that the same make, model, and license plate number matches with the first notice.
5. Enforcement agent will forward information to managing agent.
6. Managing agent will forward a demand letter to homeowner via regular and certified mail regarding the towing policy and information regarding towing company.
7. Enforcement agent will notify towing company to remove vehicle from the common property.
8. Review exhibit A for procedure.

PROPERTY OWNERS ASSOCIATION OF RIVER ROCK RANCH, INC.
BOARD OF DIRECTORS

By: Dan He President

Date: 11/18/11

**Records Retention Policy for the
Property Owners Association of River Rock Ranch, Inc.**

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

This Records Retention Policy for the Property Owners Association of River Rock Ranch, Inc. (the "Policy") is adopted by the Property Owners Association of River Rock Ranch, Inc. (the "Association"), a Texas Non-Profit Corporation.

WHEREAS, the Association adopted a Policy through resolution of the Property Owners Association of River Rock Ranch, Inc.'s Board of Directors (the "Board") on January 1, 2012.

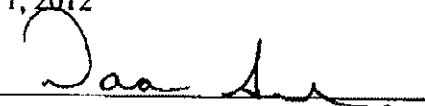
NOW THEREFORE, the Association hereby adopts a Records Retention schedule as follows:

- 1.) Certificates of formation, articles of incorporation, bylaws, restrictive covenants and all amendments to certificates of formation, bylaws and covenants shall be retained permanently at the Association's principle office address, electronically or in a storage facility as deemed appropriate by the Board.
- 2.) Financial books and records shall be retained for seven years at the Association's principle office address, electronically or in a storage facility as deemed appropriate by the Board.
- 3.) Account records of current owners shall be retained for five years at the Association's principle office address, electronically or in a storage facility as deemed appropriate by the Board.
- 4.) Contracts with a term of one year or more shall be retained for four years after the expiration of the contract term at the Association's principle office address, electronically or in a storage facility as deemed appropriate by the Board.
- 5.) Minutes of meetings of the owners and the Board shall be retained for seven years at the Association's principle office address, electronically or in a storage facility as deemed appropriate by the Board.
- 6.) Tax returns and audit records shall be retained for seven years at the Association's principle office address, electronically or in a storage facility as deemed appropriate by the Board.

Documents not specifically listed above will be retained for the time period of the documents most closely related to those listed in the above schedule. Electronic documents will be retained as if they were paper documents. Therefore, any electronic files that fall into one of the document types on the above schedule will be maintained for the identified time period.

The custodian of the records of the Association is responsible for the ongoing process of identifying the Association's records which have met the required retention period and overseeing their destruction. Destruction of any physical documents will be accomplished by shredding. Destruction of any electronic records of the Association shall be made via a reasonable attempt to remove the electronic records from all known electronic locations and/or repositories.

EFFECTIVE DATE: January 1, 2012

Authorized Board Member Signature:  Date: 11/18/11

Recorded in the Book of Minutes: Date: 11/18/11 By: Paula Russell

**Payment Plan Policy for the
Property Owners Association of River Rock Ranch, Inc.**

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

WHEREAS, The Property Owners Association of River Rock Ranch, Inc. (the "Association") is charged with administering and enforcing the Declaration of Protective Covenants (the "Declaration");

WHEREAS, Chapter 209 of the TEXAS PROPERTY CODE has been amended to add Section 209.0062 ("Section 209.0062"), effective January 1, 2012;

WHEREAS, Section 209.0062 requires that the Association adopt and record reasonable guidelines to establish an alternative payment schedule by which an owner may make partial payments to the Association for delinquent regular or special assessments or any other amount owed to the Association without accruing additional monetary penalties; and

WHEREAS, the Association's Board of Directors (the "Board") desires to establish guidelines consistent with Section 209.0062;

NOW, THEREFORE, the Board has duly adopted the following "Payment Plan Policy" (the "Policy"):

- 1.) Eligibility: Any owner who has not defaulted under a previous payment plan during the past two years from the date a payment plan request is received by the Association shall be eligible for a payment plan under this Policy (a "Payment Plan").
- 2.) Duration & Terms
 - a. A Payment Plan shall have a minimum term of not less than 3 months;
 - b. A Payment Plan shall have a maximum term of 12 months, unless specifically approved by the Board;
 - c. Despite the foregoing, the Association may not allow a Payment Plan for any amount that extends more than 18 months from the date of the owner's request for a Payment Plan;
 - d. Any eligible owner with a delinquent balance of \$300.00 or less shall be allowed, without deliberation by the Board, to pay that balance in up to 6 equal consecutive monthly installments, with the first payment due within 30 days of the approval of the Payment Plan;
 - e. Any eligible owner with a delinquent balance of more than \$300.00 shall be allowed, without deliberation by the Board, to pay that balance by paying : (1) a down payment of 25% of the balance within 30 days of the approval of the Payment Plan; and (2) paying the balance in up to 6 equal consecutive monthly installments.
 - f. Any owner may submit a request for a Payment Plan that does not meet the foregoing guidelines, along with any other information they wish the Board to consider, and the Board may approve or disapprove such Payment Plan, in its sole discretion; and,
 - g. If an owner who is not eligible to receive a Payment Plan asks for a Payment Plan, then the Board shall be entitled to approve or disapprove a Payment Plan, in its sole discretion.

3.) Execution

- a. All Payment Plans must be in writing and signed by the owner entering into said Payment Plan.

4.) Fees and Payment

**Payment Plan Policy for the
Property Owners Association of River Rock Ranch, Inc.**

- a. All payments shall be due by the date specified in the Payment Plan;
- b. Failure by an owner to make a payment by the time frame specified in the Payment Plan shall result in immediate default of said Payment Plan;
- c. Additional monetary penalties will not accrue during the term of the Payment Plan. Notwithstanding the foregoing, interest as allowed under the Declaration may continue to accrue during the term of the Payment Plan. The Association may provide an estimate of the amount of interest that will accrue during the term of the Payment Plan. Furthermore, the Association may charge an owner a reasonable cost for administering the Payment Plan (the "Administrative Costs"). Any Administrative Costs will be identified in the Payment Plan.

5.) Default

- a. Any owner who defaults under a Payment Plan shall remain in default until his/her entire account balance is brought current;
- b. There is no opportunity to cure a default under a Payment Plan;
- c. While an owner is in default of a Payment Plan issued pursuant to this Policy, payments by the owner shall be applied in the manner specified in the written payment plan agreement.

EFFECTIVE DATE: January 1, 2012

Authorized Board Member Signature: Joe Lee Date: 11/18/11

Recorded in the Book of Minutes: Date: 11/18/11

By: Paula Russell

**E-mail Registration Policy for the
Property Owners Association of River Rock Ranch, Inc.**

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

WHEREAS, The Property Owners Association of River Rock Ranch, Inc., a Texas non-profit corporation (the "Association") is charged with administering and enforcing the Declaration of Protective Covenants (the "Declaration");

WHEREAS, Chapter 209 of the Texas Property Code has been amended to add Section 209.0051 ("Section 209.0051"), effective January 1, 2012;

WHEREAS, Section 209.0051(e)(2)(B) provides that the Association may send the required notice of a meeting of the Association's Board of Directors (the "Board") by e-mail to each owner who has registered an e-mail address with the Association;

WHEREAS, pursuant to Section 209.0051(f), it is an owner's duty to keep an updated e-mail address registered with the Association;

NOW THEREFORE, the Board has duly adopted the following "*E-mail Registration Policy*" (the "Policy"):

- 1.) An e-mail address shall be considered registered with the Association for the purposes of receiving notices pursuant to Section 209.0051(e)(2)(B) when: (1) the owner has completed the registration form available at www.spectrumam.com that is required to gain online access to the Association's website; and (2) the owner has received confirmation that said submission has been received and approved.
- 2.) For an owner to receive notices pursuant to Section 209.0051(e)(2)(B), the registration form must be completed and submitted after 8/21/2009.
- 3.) No other form of e-mail registration shall be accepted for the purpose of communicating notices under Section §209.0051(e)(2)(B) regardless of whether said e-mail address has been previously used for communications to or from the Association.

EFFECTIVE DATE: January 1, 2012

Authorized Board Member Signature:  Date: 11/18/11

Recorded in the Book of Minutes: Date: 11/18/11 By: Paula Russell

**Membership Voting Policy for the
Property Owners Association of River Rock Ranch, Inc.**

STATE OF TEXAS §
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COUNTY OF BEXAR §

This Membership Voting Policy for the Property Owners Association of River Rock Ranch, Inc. (the "Policy") is adopted by the Property Owners Association of River Rock Ranch, Inc. (the "Association"), a Texas Non-Profit Corporation.

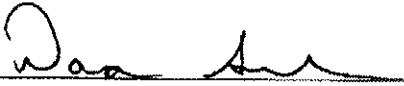
WHEREAS, membership voting is governed in whole or in part by Sections 209.0058, 209.0059, 209.00593 and 209.0054 of Texas Property Code (the "Voting Requirements"), and;

WHEREAS, the Association may adopt policies and rules to help facilitate the provisions outlined in the Voting Requirements.

NOW THEREFORE, the Association hereby adopts a Membership Voting Policy as follows:

- 1.) The Association shall have the sole authority to promulgate all ballots, absentee ballots, proxy forms or other instruments ("Voting Instruments") for use in Association wide votes or elections and the Association may not accept any other form of these instruments in connection with an Association vote or election.
- 2.) The Association may include copies of Voting Instruments for use in Association wide votes or elections in the notice of said meeting. Members shall otherwise be entitled to obtain from the Association copies of said unexecuted Voting Instruments.
- 3.) All Voting Instruments must be signed and dated by the member executing said instrument. Unsigned or undated instruments may be deemed invalid and may not be counted toward quorum and/or totals in a vote or election.
- 4.) Voting Instruments may be submitted to the Association electronically, by mail or in person not later than one business day prior to the election or vote to which they pertain. Voting Instruments may also be submitted at the meeting to which they pertain prior to the close of voting.
- 5.) Electronic submission of executed Voting Instruments may include e-mail submission or facsimile transmission of said Voting Instrument to the respective email address or fax number listed for such purpose on said instrument promulgated by the Association. Electronic submission of said Voting Instruments shall also include an electronic transmission made through a secured exchange available through the Association's website.
- 6.) Voting Instruments may also be mailed to the principal office address of the Association as listed on the Voting Instrument. If mailing, Voting Instruments must be received not later than one business day prior to the Election or Vote to which they pertain.
- 7.) Votes cast by proxy may only be cast in person by the proxy holder at the meeting for which said proxy is effective.

EFFECTIVE DATE: January 1, 2012

Authorized Board Member Signature:  Date: 11/18/11

Recorded in the Book of Minutes: Date: 11/18/11

By: Paula Russell

**Architectural Guidelines for the
Property Owners Association of River Rock Ranch, Inc.**

Pursuant to the Bylaws of the Property Owners Association of River Rock Ranch, Inc. (referred to as "Association") and the Declaration of Protective Covenants, the Directors of the Property Owners Association of River Rock Ranch, Inc., a Texas non-profit corporation, consent to the adoption of the following resolution:

RE: Architectural Guidelines for flag poles, solar panels, rain barrels and religious displays.

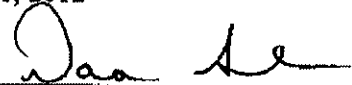
WHEREAS:

1. The Association's Covenants provide architectural guidelines for lot owners and home owners concerning requirements for improvements of the lots within the subdivision;
2. The Covenants are not inclusive with regards to changing laws pertaining to allowable improvements in the Association;
3. The Covenants empower the Architectural Committee with the authority to clarify and enforce the overall interpretation of the rules.

BE IT RESOLVED THAT:

1. The Architectural Guidelines for flag poles, solar panels, rain barrels and religious displays provides clarification and specific guidelines that can be more easily understood by owners within the Association;
2. These architectural guidelines shall be the policy of the Association and the Architectural Control Committee and shall be enforced.

EFFECTIVE DATE: January 1, 2012

Authorized Board Member Signature:  Date: 11/18/11

Recorded in the Book of Minutes: Date: 11/18/11 By: Paula Russell

Architectural Guidelines for the Property Owners Association of River Rock Ranch, Inc.

Solar Panels

Solar panels may be approved by the architectural review committee, but prior to installation you must obtain written approval from the architectural review committee. Unless there is supplied documentation stating that the energy production of the solar panel will be compromised by more than ten percent the solar panel must be placed on the rear facing portion of the roof, or may be placed on the rear facing portion of another approved structure. The solar panel may not be higher or wider than any flat portion of the roof with where it is attached. The top edge of the solar panel must be parallel with the roofline, or if the roofline is at an angle it must be parallel with the bottom portion of the roof. The solar panel must also conform to the slope of the roofline. If the solar panel will be located anywhere on the lot other than a roof of the home or other approved structure the solar panel must be located below the fence line. The color of the solar panel frames, brackets, wires and pipes must be included with the improvement request.

Roof Shingles

Certain types of roof shingles are designed to prevent wind and hail damage, provide heating and cooling efficiencies, or provide solar generation capabilities. Prior to installation of these types of roof shingles, you must obtain written approval from the architectural review committee. To comply with these guidelines the roof shingles must resemble the shingles used on other properties within the subdivision. The shingles must also be more durable than and are of equal or greater quality to the shingles used on other properties within the subdivision. The shingles must match the aesthetics of other properties surrounding the owner's property.

Flags and Flagpole guidelines

Those members wishing to fly the American Flag, Texas Flag or flag from one of the United States armed services are encouraged to do so. These flags may be flown from wall mounted poles or ground mounted flagpoles. The installation of all flagpoles must be approved by the committee for height and location. The location and intensity of lights used to illuminate a displayed flag must also be approved by the architectural review committee.

The Association has adopted the following list of rules pertaining to flags and flagpoles in the community.

1. United States Flags must be displayed in accordance with 4 U.S.C. Sections 5-10.
 2. The Texas Flag must be displayed in accordance with Chapter 3100 of the Texas Government Code.
 3. A flagpole, whether attached to a dwelling or freestanding, must be constructed of permanent, long-lasting materials with a finish appropriate to the materials used in the construction of the flagpole and harmonious with the dwelling.
 4. The flag display must conform to all setbacks, easements, and zoning ordinances.
 5. Flags and flagpoles must be maintained in good condition; flags and poles that are deteriorating or represent an unsafe condition must be repaired, replaced or removed.
 6. Flagpoles are limited to one per lot, not to exceed 20 feet in height.
 7. Flag size is limited to 3' x 5'.
 8. An owner can only place a flagpole or flag on their own property and no other property.
 9. You must abate any noise that is caused by the external halyard of a flagpole.
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Architectural Guidelines for the Property Owners Association of River Rock Ranch, Inc.

Religious Displays

The Association will allow owners to display one or more religious items on their entry door or door frame. The display must be motivated by the owner or resident's sincere religious belief.

The Association has adopted the following list of rules pertaining to the display of religious items.

1. The religious item cannot threaten public health or safety.
2. The religious item cannot violate the law.
3. The religious item cannot contain language, graphics or other display that is patently offensive to a passerby.
4. The religious item must be located on the entry door or entry door frame and cannot extend past the outer edge of the door frame of the dwelling.
5. The maximum space allotted to a religious item or combination of religious items shall be no more than 25 square inches.
6. The Association may remove any item that does not conform to the statute.

Rain Barrels

The Association will allow owners to install rain barrels or water harvesting systems on their own property. The Association has adopted the following list of rules pertaining to the installation of rain barrels and water harvesting systems.

1. The barrels or system must be of a color that is consistent with the color scheme of the owner's home.
 2. The barrels or system cannot be located between the front of the owner's home and an adjoining or adjacent street.
 3. The barrels or system must not display any language or other content that is not typically included on the item when it is manufactured.
 4. The Association may regulate the size, type, materials and manner of screening for barrels and systems that are visible from the street, another lot, or common area.
 5. There must be sufficient areas on the owner's property to install the barrels or system.
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**Collection Policy for the
Property Owners Association of River Rock Ranch, Inc.**

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

Pursuant to the Bylaws of the Property Owners Association of River Rock Ranch, Inc. referenced above (referred to as "Association") and the Declaration of Protective Covenants, the Directors of the Property Owners Association of River Rock Ranch, Inc., a Texas non-profit corporation, consent to the adoption of the following resolution:

RE: Collections Policy

WHEREAS:

1. The Association's economic well-being relies on the timely payment of assessments and other allowable charges.
2. It is the Board's duty to use its best efforts to collect funds owed to the Association.

BE RESOLVED THAT:

1. Amounts payable to the Association include, but are not limited to, regular assessments, special assessments, rules enforcement fees, repairs to the common areas that are an owner's responsibility, the cost of collection including but not limited to late fees, collection fees, legal fees and other costs associated with collection of funds on behalf of the Association.
2. The procedures in the "Collection Resolution Schedule" shall be the collection policy of the Association and shall be enforced.

EFFECTIVE DATE: January 1, 2012

Authorized Board Member Signature: Don Lu Date: 11/18/11

Recorded in the Book of Minutes: Date: 11/18/11

By: Paula Russell

Collection Resolution Schedule for the Property Owners Association of River Rock Ranch, Inc.

Collection Action	Late Charge	Collection Fee	Other Fees
1 st Notice: Courtesy Notice	Per governing documents	\$20 monthly fee	N/A
2 nd Notice: Notice of intent to perform a title search.	Per governing documents	\$20 monthly fee	N/A
3 rd Notice: Notice that title search was performed & fee charged (sent certified mail).	Per governing documents	\$20 monthly fee	\$50 Title Search Fee charged to owner's account.
4 th Notice: Notice that account has progressed to escalated collections & fee charged.	Per governing documents	\$20 monthly fee	\$150 Escalated Collection Fee charged to owner's account.
5 th Notice: Notice of intent to perform skip trace (sent certified mail).	Per governing documents	\$20 monthly fee	N/A
6 th Notice: Notice that skip trace was performed & fee charged (sent certified mail).	Per governing documents	\$20 monthly fee	\$95 Skip Trace Initiation Fee charged to owner's account.
7 th Notice: Hand delivery of Notice of Default & fee charged.	Per governing documents	\$20 monthly fee	\$60 Hand Delivery Fee charged to owner's account.
8 th Notice: Notice that skip trace was performed & fee charged.	Per governing documents	\$20 monthly fee	\$40 Skip Trace Fee charged to owner's account.
9 th Notice: Notice of intent to progress account to serious collections.	Per governing documents	\$20 monthly fee	N/A
10 th Notice: Notice that skip trace was performed & fee charged.	Per governing documents	\$20 monthly fee	\$40 Skip Trace Fee charged to owner's account.
11 th Notice: Notice of Final Settlement Offer.	Per governing documents	\$20 monthly fee	N/A
Final Notice: Preparation of legal work order (sent by certified mail).	Per governing documents	\$20 monthly fee	N/A
File turned over to the Association's attorney.	Per governing documents	\$20 monthly fee	Fees are based on the attorney's agreement.

Collection Action: The first notice is sent after the late date per the governing documents. The second and subsequent are sent roughly twenty-five to thirty days apart from each other each requiring a payment due date before the next step in the collection schedule takes place. If an owner pays in full before the payment due date then collection action will cease on that owner's account.

General Policy: All fees/charges paid by the Association in connection with the collection of an owner's account shall be reimbursed by the owner. "Non sufficient funds" (NSF) and/or "stop payment" checks shall be assessed a charge of \$25.00 paid to Managing Agent and reimbursed by the owner.

Payment Plans: Payment plans shall be approved as per the Association's approved payment plan policy. Owners shall be required to sign an agreement and abide by it. If an owner does not abide by the agreement, then the owner's account shall move forward in accordance with the collections schedule.

Collection of Account by Attorney: Once an account is turned over to the association's attorney all methods of collection shall be pursued. If the owner does not respond to the attorney's demand letter a lawsuit may be filed and a judgment obtained. If the owner fails to respond to the aforementioned action by making payment in full or by signing an approved payment plan then the property may be foreclosed upon in accordance with the governing documents and the current state law. Once the property is foreclosed the Association shall move to evict the residents, collect payment for rent, and/or sell the property in accordance with state law.

**Collection Policy for the
Property Owners Association of River Rock Ranch, Inc.**

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

Pursuant to the Bylaws of the Property Owners Association of River Rock Ranch, Inc. (referred to as "Association") and the Declaration of Protective Covenants, the Directors of the Property Owners Association of River Rock Ranch, Inc. a Texas non-profit corporation, consent to the adoption of the following resolution:

RE: Collection Policy

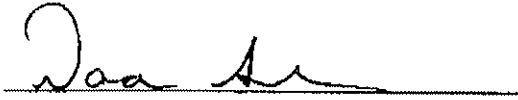
WHEREAS:

1. The Association's economic well-being relies on the timely payment of assessments and other allowable charges
2. It is the Board's duty to use its best efforts to collect funds owed to the Association,

BE RESOLVED THAT:

1. Amounts payable to the Association include, but are not limited to, regular assessments, special assessments, rules enforcement fees, repairs to the common area that are an owner's responsibility, late fees, collection fees, legal fees and other costs associated with collection of funds on behalf of the Association.
2. The procedures in the Schedule of Collection Procedures shall be the collection policy of the Association and shall be enforced.

EFFECTIVE: _____

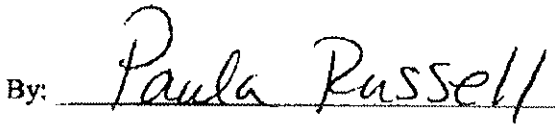


Authorized Board Member



Date

Recorded in the Book of Minutes 

By: 

Collection Resolution Policy for the Property Owners Association of River Rock Ranch, Inc.

Collection Action *	Late Charge	Collection Fee	Other Fees
1 st Notice	Per governing documents	\$20 monthly fee	N/A
2 nd Notice (certified): Notice of Intent to perform a title search	Per governing documents	\$20 monthly fee	N/A
3 rd Notice: Notice that title search was performed (& fee charged) and intent to file a notice of lien	Per governing documents	\$20 monthly fee	\$50 Title Search Fee charged to owner's account
4 th Notice: Notice that account has progressed to escalated collections (& fee charged) and intent to send to attorney	Per governing documents	\$20 monthly fee	\$150 Escalated Collection Fee charged to owners account
Sent to attorney	Per governing documents	\$20 monthly fee	Fees are based on the attorney's agreement

* **Collection Action:** The first notice is sent after the late date per the governing documents. The second and subsequent notices are sent roughly twenty-five to thirty days apart from each other each requiring a payment due date before the next step in the collection process takes place. If a homeowner pays in full before the payment due date then collection action will cease on that homeowners account.

Priority of Payments: Interest shall bear on a late account per the governing documents of the Association. Payment on a delinquent account shall be applied first to collection fees, second to attorney fees, third to late fees, fourth to all other fees, and fifth to the assessment.

General Policy: All fees/charges paid by the Association in connection with the collection of a homeowner's account shall be reimbursed by the homeowner. "Non sufficient funds" (NSF) and/or "stop payment" checks shall be assessed a charge of \$25.00 paid to Spectrum and reimbursed by the homeowner.

The monthly (\$20) collection fee is charged to the homeowners account each month the account remains delinquent and is paid to Spectrum when the homeowner pays. The (\$50) title search fee (if applicable) and the (\$150) escalated collection fee (if applicable) are paid to Spectrum when the service is rendered and charged to the homeowners account for reimbursement of charges incurred.

Payment Plans: Payment plans shall be approved by management for extenuating circumstances and/or at management's discretion. Homeowners shall be required to sign an agreement and abide by it. If a homeowner does not abide by the agreement, then the homeowner shall be immediately turned over the Association's attorney for collection unless management decides to waive this provision because of extenuating circumstances.

Collection of Account by HOA Attorney: Once an account is turned over to the association's attorney all methods of collection shall be pursued. If the homeowner does not respond to the attorney's demand letter a lawsuit shall be filed and a judgment obtained. If the homeowner fails to respond to the aforementioned action by making payment in full or by signing an approved payment plan then the home shall be foreclosed in accordance with the governing documents and the current state law. Once the home is foreclosed the Association shall move to evict the residents, collect payment for rent, and/or sell the home in accordance with state law.

Other: This policy may be amended and/or adjusted by the Board of Directors from time to time without notice. Homeowners are advised that they should contact the management company to request the most recent version of this policy if they have a question and/or need assistance in making payment arrangements.

**Records Inspection Policy for the
Property Owners Association of River Rock Ranch, Inc.**

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

This Records Inspection Policy for the Property Owners Association of River Rock Ranch, Inc. (the "Policy") is adopted by the Property Owners Association of River Rock Ranch, Inc. (the "Association"), a Texas Non-Profit Corporation.

WHEREAS, the Association adopted a Policy through resolution of the Property Owners Association of River Rock Ranch, Inc.'s Board of Directors (the "Board") on January 1, 2012.

NOW THEREFORE, the Association hereby adopts a Records Inspection Policy as follows:

- 1.) Persons who may request to inspect records or purchase copies of records of the Association, other than members of the Board, are limited to:
 - a. A member of the Association as evidenced by a deed, deed of trust, or provision within the declaration or;
 - b. The agent, attorney, or certified public account designated in writing signed by the owner as the owner's agent (an "Agent") of a member of the Association, upon receipt by the Association of an instrument signed by both the owner and Agent designating said Agent as such.
- 2.) To inspect or obtain copies of Association records a valid request must be sent to the Association. To be valid, a request to inspect or purchase copies of records must:
 - a. Be submitted in writing by certified mail, return receipt requested, to the mailing address of the Association or to the authorized representative of the Association as reflected on the most current management certificate filed under Sec. 209.004 of Texas Property Code;
 - b. Describe in detail each record requested including the fiscal year to which said record relates;
 - c. Contain an election to inspect records before obtaining copies or purchase copies of the same.
- 3.) The estimated cost of production of records shall be due from the requestor to the Association in advance of their production.
 - a. The cost for production of records shall include reasonable costs for labor, transportation of records, copies, or other mediums used for their production. Said costs shall not exceed the cost for an item under 1 T.A.C. Section 70.3.
 - b. The difference between the estimated cost of production and the actual final cost shall be settled within 30 days from the date the records were delivered.
 - c. If the estimated cost was lesser or greater than the actual costs, the Association shall submit a final invoice to the owner on or before the 30th business day after the date the information is delivered. If the final invoice includes additional amounts due from the owner, the additional amounts, if not reimbursed to the Association before the 30th business day after the date the invoice is sent to the owner, may be added to the owner's account as an assessment. If the estimated costs exceeded the final invoice amount, the owner is entitled to a refund, and the refund shall be issued to the owner not later than the 30th business day after the date the invoice is sent to the owner.
- 4.) The Association may, at its option, produce the records in hard copy or electronic format for an owner requesting to obtain copies.
- 5.) Types of records available for inspection shall include all responsive records identified in the Association's Records Retention policy.
- 6.) The Association may not release any records that indicate the violation history or payment history of a particular owner of the community without written consent from said owner.

**Records Inspection Policy for the
Property Owners Association of River Rock Ranch, Inc.**

EFFECTIVE DATE: January 1, 2012

Authorized Board Member Signature: Waa He Date: 11/18/11

Recorded in the Book of Minutes: Date: 11/18/11

By: Paula Russell

Any provision herein which restricts the sale, or use of the described real property because of race is invalid and unenforceable under Federal law
STATE OF TEXAS, COUNTY OF BEXAR
I hereby Certify that this instrument was FILED in File Number Sequence on this date and at the time stamped hereon by me and was duly RECORDED in the Official Public Record of Real Property of Bexar County, Texas on:

NOV 29 2011



Gerard C. Rickhoff
COUNTY CLERK BEXAR COUNTY, TEXAS

Doc# 20110210931 Fees: \$128.00
11/29/2011 4:02PM # Pages 29
Filed & Recorded in the Official
Public Records of BEXAR COUNTY
GERARD C. RICKHOFF COUNTY CLERK

RECORDER'S MEMORANDUM
AT THE TIME OF RECORDATION, THIS
INSTRUMENT WAS FOUND TO BE INADEQUATE
FOR THE BEST PHOTOGRAPHIC REPRODUCTION
BECAUSE OF ILLEGIBILITY, CARBON OR
PHOTO COPY, DISCOLORED PAPER ETC.