# **Desert Crest Country Club**

## 2024 Rules, Regulations & Collection Policy

### A guide to help familiarize you with the

policies and procedures of Desert Country Club

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#### WE'RE HERE TO SERVE

#### \*All Desert Crest Club Property is a smoke and alcohol free area\*

#### **\*OFFICE HOURS\***

Business Office hours are from 10:00 a.m. to 2:00 p.m. Monday through Friday. The office is closed on all holidays and weekends.

#### \*ADDRESS AND TELEPHONE CHANGES\*

Please notify Desert Crest's Office Manager at (760) 329-8711 and the Desert Crest Community Association's Office Manager at (760) 329-2899 of any changes in addresses or telephone numbers so we may keep our membership database up-to date. Changes may also be made by email on the Internet at desertcrestassn@gmail.com.

#### \*WHY BADGES?\*

Keeping our amenities secure benefits all members. The staff cannot know who all of the members are, and transients and a few suspended Club members occasionally try to use the amenities. <u>*Please help the staff*</u> by always wearing your membership badge while you're in any of the amenities. This includes the clubhouse, golf course, pools and shuffleboard areas. Only Membership, Tenant and Renter Badges entitle you to all recreation facilities, including golf. Each resident, in good standing, may bring 2 family members to play golf with their guests badges for free. Other guests or family members over "2" must pay the standard golf fees posted.

#### \*MEMBER BADGES\*

Upon purchasing their lot/parcel, owners who meet the 55+ compliance regulations will be issued two (2) Owner's Membership Badges and two (2) Guest Badges which shall authorize the use of the Community Areas as outlined in Article 6.01 of the CC&R's. A single 55+ compliant purchaser will be issued two (2) Owner's Membership Badges, one of which may be imprinted with the name of their spouse, cohabitant, domestic partner, or other qualified occupant. Otherwise, it shall be marked "Guest" with the owner's last name. In addition, two (2) Guest Badges will be issued to all memberships and may be used by the owner's guests and family members to use all Club facilities for free. More than two guests, whether family or not, must pay the standard golf fees posted. The initial costs of the badges are included in your initiation fee. The badges are the property of Desert Crest Country Club and must be returned on demand or when you terminate your membership. The primary Club members (deeded owners) are the only ones that may request replacement badges. Badges of rental properties will not be issued until home is occupied. *RESIDENTS OF DESERT CREST WHO ARE SUSPENDED FROM THE COUNTRY CLUB MAY NOT USE THEIR BADGES AND MUST RETURN THEM TO THE CLUB IMMEDIATELY OR BE CHARGED \$100 PER BADGE.* 

#### \*GUEST BADGES\*

A Guest Badge entitles the guest to use all recreational facilities. Legal members or legal renters are responsible for their guests. Legal owner or renter must be residing in the Community when guest privileges are extended. Make sure your guests know and follow the rules. Members may take 2 family members (guest badges) golfing. Additional family and other guests over 2 must pay golf fees posted.

#### \*ADDITIONAL GUESTS\*

If members have more than two (2) guests who are eight (8) years or older that want to use the amenities (except golf) they must buy a colored wristband from the office or the pool attendant each day. (See Schedule of Fees) Members who have more than 2 family member guests must pay standard golf fees posted for each guest golfer, family or not.

#### \*RENTER'S INTERVIEW & BADGES\*

The Owners or agents of all properties that are leased/rented in Desert Crest and their potential tenants must attend an interview with the Association membership committee for approval <u>prior</u> to allowing persons to take possession of the property, sign an "Association Tenant's Agreement" form and have each member of the renting party who will be residing at the address fill out the Association's "Age and Status" report form for renters. The forms they fill out will provide proof of compliance of age restrictions of a Senior Community and agreement of each occupant to abide by all Desert Crest Country Club Rules and Regulations and the governing documents of the Desert Crest Community Association's CC&Rs, Bylaws, and Rules and Regulations.

The owner only receives badges for the rental houses that are occupied. Vacant rental houses do not get badges until a renter is present/occupying the property. These renter badges will be issued only after the renters have been interviewed and approved by the Association/Club representatives for interviews. A \$100 deposit for each renters badge is required by an owner and when a renter leaves and the badge is returned to the Club, the \$100 deposit is returned. Owners may charge their renters this fee, but the owner is responsible to the Club for payment of the deposit for each renter badge and the deposit is not returned to said owner until the badge returned.

If an owner wishes to rent their **PRIMARY** residence, the owner must go to the Club and temporarily surrender their two (2) Owners Badges for the duration of the rental period. The Club will issue two (2) Tenant Badges directly to the owner's tenant during the interview. **All past dues, fees, and assessments must be current for the Association and Club prior to issuing Badges to Renters of the subject property.** If said dues/fees/ assessments are delinquent, tenants will be informed that they are unable to use the amenities of the Club until the owner has brought them into compliance. No badges will be issued to any tenant that has an owner delinquent in any of these areas. No rental badges will be given to the owner until the rental home is occupied.

Members, renters and guests are **required to wear their badges when in the Clubhouse and/or any of the recreational areas.** You will be asked to leave if you do not have your badge. Illegal use of member's guest badges by a non-member (suspended member or others) will result in immediate suspension of all country club privileges for the Member. Renter badges must be returned to the club when the tenant moves or the owner will be charged for new badges at the cost of \$100 per badge.

#### **\*BADGE IDENTIFICATION\***

The "**Owner's Badge**" is issued to a property owner and their spouse/cohabitant of a **primary** residence in the subdivision and includes golf privileges. It also includes 2 family member "guests" who may use the guest badges to play golf for free. Additional family and/or guests over "2" must pay standard golf fees posted. The **"Renter's Badge"** is issued to renters. Renter's badges include golf privileges.

#### \*DRESS CODE\*

Swimming suits may NOT be worn in the Clubhouse, Library, Game Room or Lobby. Always wear street clothes and shoes. Always wear your badge.

#### **\*COUNTRY CLUB DUES\***

Dues are payable in advance. You, as a Country Club member, may select various payment options: yearly, semi-annually, quarterly or monthly. Invoices <u>are not</u> mailed to members. It is the Members responsibility to keep their dues current. All members will receive notification of any change to the amount of dues during the month of October. Any change to the amount of Country Club dues is based on the consumer price index for Riverside County published in July of each year. The new dues amount is effective November 1 and will be in effect through October of the following year.

**Monthly fees become due on the first day of each calendar month**. Payments not received by the 10th of the first month of any option selected will be considered past due and subject to a late charge: whichever is greater of ten dollars (\$10) or ten percent (10%) of the delinquent amount. (See Collection Policy on page 39 of this book.)

#### \*DELINQUENCY & SUSPENSION\*

Any dues account that is delinquent will receive one (1) written reminder. If the member takes no action by the 60<sup>th</sup> day of their delinquency they will receive a written notice of suspension, giving them, the Club member, 15 calendar days to be heard on this matter and to bring the account current (including late charges and interest) or lose all Country Club privileges and surrender their membership and Guest Badges. If the account remains delinquent at the end of the 15-day grace period, the Country Club may turn the account over for collection pursuant to Article 6.5 of the CC&R's. (Review complete policy on page 39 of this book). If Badges are not returned, fines will be issued.

#### \*PRIVATE USE OF THE CLUBHOUSE\*

Private use of the clubhouse may be requested by a Club member but must receive prior approval of the Association President/Representative and the Property Manager before a reservation can be made for its use. Any request is to be made at the Club Office; after completion of the request form the Association representative and Property Manager will approve/disapprove and the Club Office will notify the resident of this decision within five (5) days.

#### \*MAIN HALL USAGE\*

1) Homeowners may use the main hall for personal events one time per calendar year. Renters may use the hall if prior approval is obtained from the owner of the property, the Association and the Property Manager.

2) Homeowners must complete application form and have it preapproved by the Association President/Representative and Property Manager.

\*Note: These are current "guidelines" and can be updated without notice.

#### \*SWIMMING POOL, SPA RULES\*

### WARNING: NO LIFE GUARDS ON DUTY

#### Swimming and spa use is at the members own risk

WARNING: Elderly persons, pregnant women and those with health conditions requiring medical care should consult with a physician before using a hot spa. No one under the age of fourteen (14) years of age is allowed in the hot spas or exercise room at any time. No infants under two (2) years of age are allowed in the pool or hot spas at any time. **Do not use the hot spas alone.** Long exposure in the spas may result in nausea, dizziness or fainting. Only Desert Crest Country Club members, renters, or their guests are allowed use of the pool and spas.

- The pool area and shower rooms are open from 6:30 a.m. to 10:30 p.m. daily (except Thanksgiving, Christmas and New Year's days when they will be open eight (8) hours, from 8:00 a.m. to 4:00 p.m.).
- Everyone must shower before using pool/spas.
- Use of non-waterproof oil or suntan lotion is prohibited when using pools.
- No running, shouting, playing ball or "horseplay" on the pool area deck.
- No food on poolside deck. <u>No beer, wine or alcohol</u>. **No glass containers allowed**.
- Bathing suits must be worn in pool/spas. No street clothes, underwear, or nudity.
- No diapers are allowed in any pool (adults or children).
- No diving or jumping into pool.
- Avoid use of hairpins or bobby pins in pool/spa area
- For your health and safety concerns, swim or rubber-soled shoes are required to be worn while walking on pool & spa decks, in showers, and to and from rest room facilities. Failure to comply may affect your legal rights in case of accidents.

• **Badges must be worn in the pool.** People without badges or refusing to display those badges will be asked to leave and can be suspended by Property Manager/Owner.

- Be courteous of fellow Club members and staff. Refrain from lewd behavior or foul language while in the recreational areas.
- All club property is SMOKE AND ALCOHOL FREE. We are a smoke and alcohol-free environment.

## Pool and spas are cleaned each evening between 10 & 11 PM. Please cooperate with cleaner by moving when asked. Everyone must vacate the premises by 10:30 pm as gates will be locked.

#### \*AGE RESTRICTIONS IN POOL AREA\*

 No one fourteen (14) years of age or younger is allowed in pool area, unless accompanied and supervised by an adult member, guest or renter of the Club, and <u>ONLY DURING CHILDREN'S HOURS.</u>

• No one less than fourteen (14) years of age is allowed in hot spas or exercise room at any time.

• No infant less than two (2) years of age is allowed in any pools at any time.

#### \*CHILDREN'S POOL HOURS\*

Children under fourteen (14) years of age may use the pools only at a designated time with supervision by an adult member, guest or renter of the Club. Children's hours are as follows:

#### 9:30 a.m. to 11:00 a.m. 1:00 p.m. to 2:30 p.m. 6:00 p.m. to 7:00 p.m.

#### **\*EXERCISE ROOM\***

Club members, guests and renters are invited to use the exercise room and the equipment therein at their own risk. Please read and follow the instruction on the equipment; if you damage the equipment you will be charged for its repair. The Club waives any and all responsibility for any personal injury you may incur while using the equipment. We strongly urge you to check with your Doctor before you start any exercise program. By using any of the exercise equipment you agree to release the Country Club, its officers and employees from any and all claims for personal injury or property damage you may suffer.

#### \*LOCKERS\*

A limited number of lockers are available for members to rent by the year for the payment of a non-refundable fee of \$10.00 per year. By the payment of this fee and by using the locker, the member agrees to release the Country Club, its officers, directors and employees from any and all claims for lost or stolen property. Rental period starts on November 1st of each year and runs through October 31st of the following year. For the Club to clean and refurbish the lockers each year, all lockers must be emptied by October 31st, or it will become necessary for the Club to cut off remaining locks and the Club will not be responsible for any contents. Those members wishing to extend their rental for the following year must sign with the Club and pay the fee prior to November 11th to retain the same locker. Any member wishing to rent a locker should contact the office before using an empty locker. If lockers are not available, your name will be placed on a list for upcoming openings.

#### \*DISCLAIMER\*

Desert Crest Country Club is not responsible for lost or stolen items in and around the pool area, shower rooms, and the clubhouse. If you misplace or lose any valuables or your membership badge, check with the front office or the self-service lost and found on table under the inside spa.

The Club also cannot be held responsible for protecting individual sensibilities. Should another member or guest offend you, please alert the offending person to that fact immediately. The Club may intervene only after you, personally, have requested them to stop.

The Clubhouse parking lot(s) are to be used only while members are using the amenities at the Clubhouse areas. Any vehicles parked during the day or night while a member is not using the amenities will be towed at the owner's expense.

#### \*GOLF COURSE RULES\*

- This is a PRIVATE golf course and is not open to the public
- All golfers must use the sign in at the kiosk book, which includes at all league play and tournaments.
- Golfer is required to report any incident to the property manager and home-owner at the time of any
- incident involving home owners property. Golfers and home owners take responsibility for any and all damage caused by stray golf balls, equipment, etc. and are asked to respectfully work out details if any property or other damage occurs, within reason.
- Please observe the ETIQUETTE of the game of golf.
- Members must have a Club Membership Badge, available for inspection when playing golf.
- Club members have priority over guests
- All golfers must sign in at the Starting Kiosk.
- All golfers must wear appropriate attire including the wearing of shirts.
- Each player must have at least two clubs. One must be a putter.
- Do not damage the greens by wearing narrow heeled shoes. Minimum width of heel 1-3/4 inches. No bare feet or thongs.
- Members are responsible for their guests. Members may take 2 family member guests golfing at no charge. Additional family members or non-family member guests must pay golf fees. Members must be present with all guests, paying or not.
- Club members & renters are allowed only 18 holes per day (unless the course is available and the starter authorizes additional play.)
- You are <u>REQUIRED</u> to replace turf after taking a divot on fairways. Divots on tees should be filled with a scoop of sand with seed. All golfers are to use golf tees.
- When course is crowded, no more than one ball per player may be played.
- No more than a "foursome" may play in a group.
- Children under 9 years of age are not allowed on the course under any conditions, at any time.
- Do not walk on or across any green unnecessarily.
- Stay out of the lakes.
- Every golfer must start on number one tee unless directed otherwise by the starter. All players must hit from inside the tee marker.
- Slow groups with a clear hole ahead must signal and allow faster players to play through.
- Do not play ball on the wrong green. Move to outside of apron, not nearer to hole . No penalty.
- Hit from tee markers only. Use tees on all tee areas.
- OUT OF BOUNDS: Roadway, All fences bordering the golf course. All stakes boarding fairways.
- OBSTRUCTIONS: Protective screens, sheds, water sprinklers, green covers over water shut-offs on fairway. Drop ball 1 club length no nearer the hole No penalty.
- Play ONE BALL except as permitted by USGA rules.
- No smoking or alcohol consumption on the golf course.
- No outdoor events on the golf course, other than golf ,without permission from the property manager/owner.

## The above rules must be observed. Players not following these, and other Desert Crest Country Club Rules will be asked to leave the course.

#### \*CART RULES\*

DO NOT drive or park carts closer than 20 feet from the greens or on the tee pads. All <u>unlicensed</u> golf carts are prohibited from parking in spaces on Desert Crest Ave. and shall be parked in the designated area in the lot north of Fairway when utilizing local businesses.

		*GOLF COURSE HOURS*				
Golfing hours	s are: Sum	mer	7:00 am—Da	oark Winter 8:00 am—Dark		
Golf course is closed to the "public" during the following days and hours:						
Tuesday	7:00 a.m.	to	11:00 a.m.	Desert Crest Country Club Ladies' Golf		
Wednesday	7:00 a.m.	to	11:00 a.m.	Mixed Doubles		
Friday	7:00 a.m.	to	11:00 a.m.	Desert Crest Country Club Men's Golf		
Second and last Sunday every month 1:00 p.m. to 3:30 p.m. Jack and Jill Golf						

#### \*GREEN FEES FOR GUESTS (except for the first 2 family members)\*

#### Individual 9 holes \$20.00 Individual 18 holes \$25.00

#### \*GAME ROOM RULES\*

- The Game Room and the Library are open from 6:30 a.m. to 10:30 p.m. daily (except Thanksgiving and Christmas days when it will be open eight (8) hours from 8:00 a.m. to 4:00 p.m.).
- The Club member or renter must accompany anyone under eighteen (18) years of age.
- Do not sit on Pool or Ping-Pong tables. Use the bridge and keep one foot on the floor.
- There is a two (2) game limit if someone is waiting to play. Players are liable for damage to equipment.
- Members are responsible for their renters and guests.
- No strollers, scooters or skateboards allowed at any time.
- Membership badges must be worn at all times.

#### \*SHUFFLEBOARD RULES\*

- No one under eighteen (18) years of age is permitted to use the courts without continual adult supervision.
- Shuffleboard courts are open to all members, renters, and their guests. Please do not abuse the court, disc or cues. You must wear approved footwear. **Please do not walk on the court.**
- Members or anyone shuffling must wear a badge for identification purposes. Anyone not able to provide a badge for identification can be asked to leave.

#### **\*THE AMENITIES\***

Desert Crest Country Club owns the golf course, commercial building, and parking lot at the golf course. The golf course is open NOT to the public; all play is either by Golf Club membership and/or guests green fees (except for the 2 family guest members who may play for free). Member must be present with all guests. The clubhouse and all of the various amenities in and around the clubhouse are owned by the Country Club. These amenities are for the use and enjoyment of Country Club members, renters and their guests only. The clubhouse is available for any Country Club member or a group of members on an occasional basis by reservation only. (A badge is required to use the amenities and must be available at all times for inspection when using any amenities). The parking lot around the clubhouse and the pools is not to be used for parking other than when members, renters or their guests are actively using the amenities. Otherwise, vehicles will be towed at owners expense. No exception without prior permission.

#### **\*SCHEDULE OF FEES\***

- A one-time Transfer Fee of \$100.00 is charged per change of ownership.
- The charge for a returned check is \$35.00.
- Use of the amenities (except golf) by an extra guest is \$5.00 per day per adult. Extra guest charges for children between eight (8) and thirteen (13) are \$3.00 per day per child.
- Locker rentals \$10.00 per year (Non-refundable)
- Charges for green fees are listed above under \*GREEN FEES FOR GUESTS (except for the first 2 family members)\*
- These fees may be adjusted from time to time to keep pace with inflation.
- Badges are the property of Desert Crest Country Club and must be returned to the club upon sale or transfer of title to Lot/Parcel in the Association. In the event badges are not returned or are lost, the owner of the property will be charged through the Escrow process a replacement fee of \$100.00.
- The charge for replacement of a lost badge (owner's or owner's guest) is \$40.00 per badge the first time, \$100.00 the second time and \$200.00 thereafter. Owner's badges are to be turned into the office in the event the home is rented. The charge to replace a renter/tenant badge is \$100.00 per badge the first time, \$200 per badge the second time, and \$400 thereafter.
- A \$20.00 fee will be charged for delinquent letters.

#### \*PROPER CONDUCT\*

Any conduct demonstrating malicious or destructive activities toward Country Club property will be subject to restitution and may be prosecuted to the full extent of the law. All property owners (Club members) are responsible for the actions of their guests; as such, they are liable for payment of any damages caused by their invitees. If a person is found responsible for serious or repeated violations of the Rules and Regulations, the Country Club has the right to deny future use of the facilities; however, the denial of such usage of the amenities does not relieve the Club member of their responsibility of paying monthly dues.

#### \*COURTESY\*

Please be polite and courteous when you are using the Club facilities. Abusive, threatening or intimidating language or behavior toward Club employees and staff, other members, or their renters or guests is not allowed. Anyone indulging in this kind of behavior will be suspended.

#### \*ADDITIONAL DOCUMENTATION\*

The Country Club may require its guests, members and others to sign appropriate releases as a condition of using all or any portion of the Country Club facilities.

#### **\*PROBLEMS OR SUGGESTIONS\***

Please fill out a complaint/suggestion form (a supply is kept on the lobby table and in the office). The form should be deposited in the Association mail box by the front door to the Clubhouse lobby.

(Club Rules & Regulations Revises 02-14-2023)

## \*Enjoy the Country Club\*

### The Desert Crest Country Club amenities are there for all Members

## We hope you will use and enjoy them frequently!

You can golf seven days a week on your own, or with the Men's or Ladies' Golf Clubs. This is a great way to get to know people and join in the fun!

There are eight enclosed shuffleboard courts, and friendly folks to help you learn how to play.

The mineral hot water pool and three Jacuzzi hot pools are some of the finest anywhere perfect for swimming or relaxing. Enjoy morning water exercise and the fitness room, or you can just laze in the sun!

The Country Club has a hall, library and game room. Activities include Fun Club parties, Eight Ball, Ping Pong, Bridge, and other games. Board meetings, and our Wednesday "Coffee at 10" get-together.

## \* So get involved, and check out something new today\*

\*There's lots to do and enjoy in Desert Crest!\*

## **COLLECTION POLICY OF DESERT CREST COUNTRY CLUB**

Article 6.03 of the Declaration of Restrictions (CC&Rs) for Desert Crest Community Association provides that each owner of a lot within the project ("Owner") is required to pay Desert Crest Country Club ("the Club") dues levied by the Club. The payment of such dues by an Owner entitles that Owner to enter, use, and enjoy the Community Areas of the Club, including the golf course, clubhouse, and other amenities. Article 6.03 of the CC&Rs states further that an Owner may not opt out of or avoid liability for the payment of dues to the Club by nonuse of the Community Areas, or by nonuse or abandonment of the Owner's lot.

Under Article 6.06(1) of the CC&Rs, the Club has the right to suspend the privilege of any Owner to use the Community Areas upon the failure of such Owner to pay his or her Club dues as levied by the Club.

Timely payment of Club dues is of critical importance to the Club's ability to maintain the Community Areas. The failure of any Owner to make timely payment of the required Club dues hinders and impedes the Club's ability to maintain and care for the Community Areas. Therefore, to encourage the prompt payment of the required dues, the Club has enacted the following policies and procedures concerning the collection of delinquent accounts.

We sincerely trust that all Owners, in the spirit of cooperation, will make timely payments and avoid the imposition of late charges, collection costs, and possible legal action. It is in each Owner's best interest to do so. Monthly invoices **<u>are not</u>** mailed to members.

#### 1. Due Dates, Late Charges, Collection Costs, and Interest, as set forth in Article 6.03

A. <u>Due Dates</u>. Club dues are payable in advance and may be paid annually, semi-annually, quarterly, or in twelve equal monthly installments at the Owner's option. The dues of all Owners who opt to pay by any installment plan selected above, will be due and payable on the first day of each calendar month of such period selected. An installment will be considered past due if not paid by the 10<sup>th</sup> day of the month.

B. <u>Late Charges</u>. When an installment payment of dues becomes past due, a late charge will be assessed against the Owner in an amount equal to, or the greater of, \$10.00 or 10 percent of the delinquent amount.

C. <u>Charge for Returned Checks</u>. A \$35.00 charge plus a late fee will be posted to an Owner's account for any checks that are returned.

D. <u>Collection Costs Are Also Recoverable</u>. The Club is entitled to recover all reasonable costs incurred in collecting delinquent dues, including the following: (i) reasonable charges imposed to de-fray the cost of preparing and mailing Notice of Delinquency letters; (ii) attorney's fees and other legal expenses incurred; (iii) recording costs; (iv) costs incurred with title companies or foreclosure service providers; and (v) costs associated with small claims court actions (collectively "reasonable costs of collection").

E. <u>Policy regarding Requests From Owners to Waive Costs</u>. It is the policy of the Club not to waive any duly imposed reasonable costs of collection. It is the Owner's responsibility to allow ample time to drop off or mail the required dues before the delinquency date.

- F. <u>Interest</u> will accrue at the rate of 10 percent per annum on all delinquent dues, late charges, returned check charges, and reasonable costs of collection, commencing 30 days after the due date of delinquent dues.
- G. <u>Application of Payments</u>. Payments received on delinquent dues will be applied to the Owner's account in the following order of priority: first, to the principal owed; then to accrued interest; then to late charges; then to attorney fees; then to title company and foreclosure service company charges and other reasonable costs of collection. Payments on account of principal shall be applied in reverse order so that the oldest arrearages are retired first. Interest shall continue to accrue on unpaid balances of principal, late charges, and other costs of collection.

#### 2. Enforcement and Collection Remedies Available to the Club; Suspension of Privileges

- A. <u>Notice of Delinquency.</u> When an Owner becomes delinquent in the payment of dues, the Club's staff will mail or personally deliver to the Owner a "Notice of Delinquency" advising the Owner that he or she is late in the payment of dues and requesting immediate payment. The Notice of Delinquency will also inform the Owner of the total amount then due, including late charges and any reasonable costs of collection incurred by the Club. The reasonable charge for preparing and mailing the Notice of Delinquency is charged to the delinquent owner.
- B. Owner's Right to Present Case to Club Management. An Owner who is in receipt of a Notice of Delinquency and who disagrees with the amount of the delinquency asserted by the Club shall have the right to a hearing and to present his or her case to Club as soon as possible after receiving the Notice of Delinquency. The owner must request a hearing no later than fifteen (15) days after the date the Notice of Delinquency was mailed or personally delivered. The Owner and/or the Owner's representative will then be afforded an opportunity to present his or her case to Club management at a hearing conducted during normal business hours at a location selected by the Club. Club management will consider the testimony, documents, and other evidence that the Owner presents at the hearing. After the hearing, the Club will mail or personally deliver to the Owner written notice of the Club's findings and conclusions regarding the amount of the delinquency. The decision of the Club will be final and not subject to further review or appeal.
- C. <u>Suspension of Privilege to Use Community Areas</u>. The Club reserves the right to suspend the privilege of any Owner to use the golf course, clubhouse, and all other Community Areas if that Owner's account remains delinquent for more than 20 days after the date the Notice of Delinquency was mailed or personally delivered to the Owner. The Club will mail or personally deliver a Notice of Suspension of Club Privileges to any such Owner whose privileges are being suspended. The suspension of Club privileges will be effective as of the date the Notice is mailed or personally delivered.

Article 6.06(1) of the CC&Rs provides that the suspension of privileges to use the Community Areas will not relieve an Owner of his or her obligation to pay dues to the Club. The Club will be entitled to pursue the collection of such dues even though an Owner's privilege to use the Community Areas has been suspended.

D. <u>Pursuit of Collection and Foreclosure Remedies</u>. If an Owner's account remains delinquent for more than 30 days after the date the Notice of Delinquency was mailed or personally delivered to the Owner, the Club will be entitled to pursue collection of the amount due by any means authorized by the CC&Rs or by the laws of the State of California, without further notice to the Owner. Such remedies may include foreclosure of the lien that attaches to the Owner's lot under Article 6.05 of the CC&Rs.

3. <u>Notice</u>. All notices, requests, demands, and other communications from the Club to an Owner that relate to dues, late charges, the suspension of privileges, and similar matters will be in writing and will be deemed to have been given either (a) when personally delivered to the Owner or (b) when mailed to the Owner by first-class mail, postage prepaid addressed to the Owner at the street address of the Owner's lot or at such other address as the Owner may from time to time designate in writing to the Club. If a lot is owned by more than one person, notice given by the Club to any one of the Owners shall constitute sufficient notice to all Owners of said lot.

4. Authority of the Club to Publish List of Addresses and Lot Numbers of Delinquent Owners: The Club shall have the right to publish a list of all Owners' addresses and lot numbers when dues are delinquent and whose privileges to use the Community Areas have been suspended

<u>Effective Date of This Policy</u>. This policy was duly adopted by action of the Club and shall be effective as of January 1, 2011. The Collection Policy as modified reflects agreements by the Club and approved by the membership of the Association by a majority vote of the Members on February 4, 2010 and recorded in records of Riverside County on February 18, 2010.

(Collection Policy 12-01-2010Rev)

Original signed by

Date December 3, 2010

Jessica Kim, Owner Desert Crest Country Club

NOTE:

This document, when presented to the new Owner by the Club during the interview process, meets requirements of Article 6.11 of the CC&Rs.