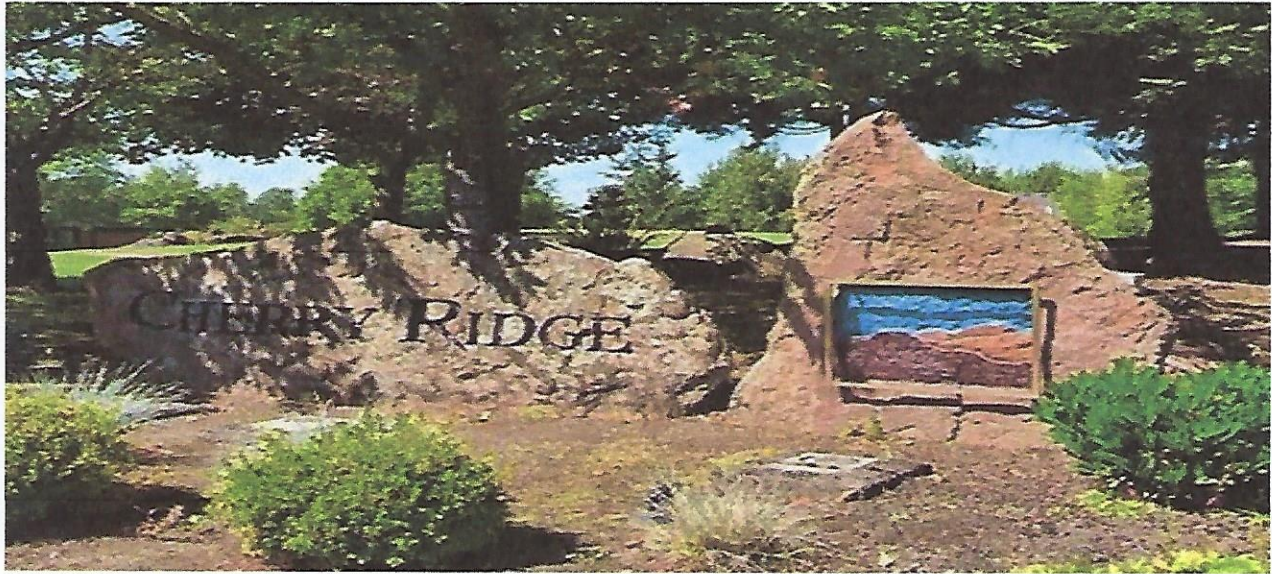


RESOLUTIONS

Cherry Ridge Owners' Association (CROA)

Table of Contents as of 12/18/25

- #1 Board Emails
- #2 Checks
- #3 ACC Check Off List
- #4 Dues Payment Plan
- #5 Fence and Hedges
- #6 Due Process Form
- #7 Notice of Resolutions
- #8 Conflict of Interest
- #9 Election Process for Board Members
- #10 Facebook
- #11 ~~Collection~~ -See Updated Resolution #27
- #12 Emergency Repair Authorization
- #13 Late fee
- #14 Traffic & Parking, CC&R 5.10
- #15 Graffiti and/or Tagging
- #16 Solar Panels
- #17 Zoom Meetings
- #18 Lawn maintenance will be addressed under CC&R 5.07, Offensive Activity
- #19 Add Lots 71-77 to requirement(s) as outlined in CC&R 3.03 and 5.06.
- #20 Architectural Control Committee (ACC) Violations
- #21 Remaining Operating Dollars at Year-end...Retained in Operating Fund
- #22 (Change) Length of Time to Resolve Owner Violation(s)
- #23 Yearly Assessment Payment must be received and processed by 01/30
- #24 CC&R 5.07, Offensive Activity, will be used to address inquiries as to whether homes can be used as short-term rentals such as Airbnb
- #25 Cherry Ridge Owners' Association will adopt and adhere to Troutdale City
Ordinance 10.12.020 A4c - Unlawful parking or standing
- #26 Summer Parking Policy
- #27 Collection of Unpaid Charges
- #28 Electronic Notice and Correspondence



#1 Board Emails

1/12/11

Have separate Cherry Ridge owned email address for board members.

#2 Checks

1/12/11

The President and one other board member sign Cherry Ridge Owners' Association checks.

#3 ACC Check Off List

(A copy of the check off list can be found on the association website on the forms page) No checklist found 12/17/25

2/9/11

ACC is to use check off list when reviewing a project request, and that the check off list be posted with the request form on the association website.

#4 Dues Payment Plan

3/9/11

Association President or Secretary have authority to help owners having a hard time with HOA dues to setup a payment plan.

#5 Fence and Hedges

(Owners notified on 5/21/2011)

4/13/11

CCR Article 5.06 Hedge(s) inside of owners fence is not considered a lot line barrier. The Board views whichever is closest to your lot line is considered your lot line barrier. If you own a fence on or inside your lot and have a hedge or solid group planting on the side of your fence farther away from your lot line than your fence, than the hedges or solid planting are not considered a lot line barrier and the planting has no height restriction in the eyes of the Association board. If you have a hedge or solid planting and have a fence on the side of the planting farther away from your lot line than your hedge or solid planting, than the hedge or group planting is considered your lot line barrier and has a height restriction of six feet. Because you cannot have a

fence beyond the front of your house any hedge or solid planting beyond the front of your house has a six-foot height restriction. The Association fence is not considered to be an owners' fence, if a hedge or solid planting is behind an Association fence, there is a six-foot restriction on their height. If there is an owners fence between the hedges or solid planting and the Association fence, the owners fence is the lot line barrier and, there is no height restriction on the hedge or solid planting.

#6 Due Process Form ([Click here](#) to be taken to the Forms Page)

8/24/11

A request for Due Process Hearing Form be used: that an owner must use to request a hearing at least five days before a scheduled board meeting in order to be heard at a board meeting for a violation of the HOA rules and regulations. If no request is made before 36 days after the violation first notice the owner relinquishes their right for a hearing on that violation. If a request is sent to the association five days before a scheduled meeting that owner is on the agenda for the upcoming board meeting and their hearing is okayed.

(sent to owners Nov, 2011)

#7 Notice of Resolutions

8/24/11

The board will send out a notice copy of all new resolutions quarterly to the owners and a copy of current resolutions yearly to keep owners informed. They will also be posted on CROA website.

#8 Conflict of Interest

8/24/11

No Board member or committee member can approve their own request, citing it may be a conflict of interest.

#9 Election Process for Board Members

8/24/11

Election process for Cherry Ridge Owners Association Board members must be at a minimum: send out nomination forms to every owner and give ten days from sent date for nominations (request of why nominee would make a good board member). The Association will give ten days to receive and prepare ballots with biography of each candidate that came with nomination. The Board will send out ballots and give ten days for owners to return ballots to the Board from the date the ballots are sent. The results of the election will be announced at an owners' meeting set by the board and then posted on the Cherry Ridge Owners' Association website following the meeting.

#10 Facebook

(Please see Cherry Ridge Owners' Association Internet Policy at the end of resolutions list)—No policy found, 12/17/25

8/24/11

Cherry Ridge Owners' Association open a Facebook account, that will be controlled by one of the current board members in an effort to affect communications with owners.

#11 Collection – See Updated Resolution #27

(Please see Cherry Ridge Owners' Association "Collection of Unpaid Charges" and "Turning over Collection files with Fines" policies at the end of resolution list)

~~10/19/11 The Board of Directors "COLLECTION OF UNPAID CHARGES" Vial Fotheringham resolution signed and adopted. The Vial Fotheringham addendum to CFE (Cash Flow Enhancement) representation agreement "TURNING OVER COLLECTION FILES WITH FINES" also signed and adopted as Cherry Ridge Owners' Association policy~~

~~If you can't access the internet or association website at cherryridgehoa.org and need a copy of the form(s) and or rule(s) please contact a current board member for assistance obtaining a copy. Click here to go to the Contact Information page. (There may be a small cost involved for cost of copies)~~

#12 Emergency Repair Authorization

07/20/15

WHEREAS, the Board of Directors of Cherry Ridge Owners' Association deems it to be in the best interests of the Association that the following actions be taken by the Board of Directors

NOW, THEREFORE, BE IT RESOLVED that, pursuant to applicable law, the undersigned, being all of the Directors of this Association hereby consent to, approve, and adopt the following:

RESOLUTION:

BE IT FURTHER RESOLVED, that Article IV, Section 4.07, Special Assessments for Capital Improvements of the Bylaws should add the following:

Section 4.07: Emergency repairs of \$500 maximum related to capital assets, may be authorized by two (2) Board members without seeking full board approval when failure to act may result in irreparable damage and/or significant cost of future repairs as determined by appropriate professional consultation.

BE IT FURTHER RESOLVED that all other provisions of the Bylaws as adopted shall remain in effect and the foregoing resolution shall be incorporated into the standing Bylaws of the Cherry Ridge Owners' Association.

PASSED AND ADOPTED the 20th of July, 2015 by a unanimous vote of the Board of Directors of the Cherry Ridge Owners' Association

- **Sally J Savidge, President**
- **Ken Cook, Secretary**
- **Nichole Kelly, Cherry Ridge Apartments**
- **Roger Shirley, Cherry Park Market Center**

Signed and dated by the President of the Board of Directors of Cherry Ridge Owners' Association on this the 20th day of July, 2015.

#13 Late fee

Approved by Board 04/11/22

Late fee on unpaid Cherry Ridge Owners' Association Assessments (CROA) and Cherry Ridge Owners' Association (CROA) CC&R violations is \$25 per month effective June 1, 2022 (Distributed to owners 06/2022).

#14 Traffic & Parking, CC&R 5.10

Approved by Board 03/15/22

Cherry Ridge Owners' Association (CROA) follows City of Troutdale Traffic & Parking Ordinances as written and posted on the City's website. Also on CROA website.

Title 10 - Vehicles and Traffic

Title 8 8.28.070 - Specific nuisances prohibited.

8.28.075 - Vehicle storage and repair.

#15 Graffiti and/or Tagging, CC&R 5.18

Approved by Board 04/11/22

Graffiti and tagging of owner's property must be removed within 30 days of discovery. Violation policy/procedure will apply. This applies to structures and fences.

#16 Solar Panels

Approved by Board 04/11/22

Updated Legislative Reference ORS (Oregon Revised Statutes) 94.778, June 26, 2021 (Attached)

Cherry Ridge Owners' Association (CROA) will follow ORS 94.778, effective 06/01/22. The need for approval of solar panels will be added to the Architectural Control Committee (ACC) Request Form for review of Point #3.

#17 Zoom Meetings

Approved by Board 04/11/22

Updated Legislative Reference SB 329, May 19, 2021

Senate Bill 329 allows homeowners and condominium associations to conduct meetings electronically, provided that participants can communicate simultaneously and access meeting materials. The measure also permits boards to issue meeting notice electronically, if the notice includes information on how owners may attend and participate electronically.

ORS 94.778¹

Prohibition against installation of solar panels void and unenforceable

Text

News

Annotations

Related Statutes

- (1) Except as provided in subsection (3) of this section, a provision in a declaration or bylaws of a planned community that prohibits an owner of the roof or other exterior portion of a building or improvement on which solar panels may be installed from installing or using solar panels for obtaining solar access, as described in ORS **215.044 (Solar access ordinances)** and **227.190 (Solar access ordinances)**, is void and unenforceable as a violation of the public policy to protect the public health, safety and welfare of the people of Oregon.
- (2) An owner of record of real property subject to an instrument that contains a provision described in subsection (1) of this section may file a petition to remove the provision in the manner provided in ORS **93.272 (Procedure for removal of certain restrictions)** for removal of a provision from an instrument conveying or contracting to convey real property.
- (3) A homeowners association may adopt and enforce a provision that imposes reasonable size, placement or aesthetic requirements for the installation or use of solar panels described in subsection (1) of this section. [2017 c.282 §2]

#18 Lawn maintenance will be addressed under CC&R 5.07, Offensive Activity, as related to City of Troutdale Code Enforcement (TMC 8.28.070 [19] and potential rodent and vector activity.

Approved by Board 10/03/23

Offensive Activity. "No noxious or offensive activity shall be carried upon any Lot, nor shall anything be done thereon which may be, or may become an annoyance or a nuisance to the neighborhood."

Troutdale Municipal Codes

8.28.070 – "Specific nuisances prohibited.

6--Any property, whether vacant or improved building, residence, structure or accumulation of any materials which may attract or harbor vectors or rodents."

As tall grass and unkempt yards have an immediate impact on the neighborhood both aesthetically and as a sanitation issue, Owner will have (only) **20 days** from date initial *Courtesy Violation* letter is mailed to correct the issue. This includes cutting and/or removal of tall grass, weeds, nuts, seeds, and other items (pet food, grains, etc.), that attract rodents and vectors. *Courtesy follow up letter* will be sent at 10 days and *Intent to Fine* at 21 days.

Request for City of Troutdale citation of property will be made at same time *Intent to Fine* letter mailed (21 days from original mailing).

#19

Approved by Board 10/03/23

Add Lots 71-77 to requirement(s) as outlined below, CC&R 3.03 and 5.06.

Cherry Ridge Common Area Fence (white, aluminum fence along north and south side of Cherry Park Road), currently designated as Lots 15-39.

CC&R 3.03, Duties and Powers of Association (f), "maintain and repair the Common Areas and any improvements thereon, including the street facing sides of fences along Cherry Park Road" and 5.06, Fences, "fences along Cherry Park Road that have been installed by Declarant must be keep [sic] in good repair . . . no building, wall, fence, paving, landscaping or construction of any type shall be erected or maintained by any Owner of a Lot so as to trespass or encroach upon the Common Areas."

#20

Approved by Board 10/03/23

Architectural Control Committee (ACC) violations (examples: approval not obtained for projects, project/outcome not as described on application; other issues that may arise), will be enforced using the established Cherry Ridge Enforcement Procedure. The Architectural Control Committee has the authority to require the owner to remedy the project at the owner's expense.

#21

Approved by Board 10/03/23

Any **remaining Operating Fund** balance at the end of (each) calendar year, will be retained in the Operating Fund as *Equity*, and used as needed to meet any budget shortfall for any calendar year.

This has been the practice of the Cherry Ridge Owners' Association (CROA) and will continue as same.

#22 (Change) length of time to resolve owner violation(s)

Approved by Board 10/03/23

of Cherry Ridge Owners' Association (CROA) Covenants, Conditions and Restrictions (CC&Rs), to maximum of **20 days**. Notification/enforcement would be as follows.

Extension of the established time to address (a) violation may be considered on an individual basis.

The Cherry Ridge Enforcement Procedure is as follows:

- Friendly Reminder/Courtesy letter sent to owner
Owner has **20** days to resolve violation
 - Second Notice
Sent **10 days** after initial courtesy notice as reminder
 - Intent to Fine Notice
Sent **21** days after initial courtesy notice with intent to fine

Fine structure per the following categories imposed on the 21st day after the initial letter is post-marked.

- Months 1-4 of violation - \$250.00 each month
- Months 5-6 - \$500.00 each month
- Months 7-12 - \$600 each month or unpaid fees sent to collections

*Declaration of Protective Covenants and Restrictions
Affecting
Cherry Ridge Development
Enforcement Procedures
Board Approved October 3, 2023*

Updated 10/03/23
Distributed to owners 11/23

#23

Approved by Board 06/18/24

Approved by Board to include "interest" for clarification 11/10/25

Approved by Board to line up "late-date" to match CC&Rs 12/16/25

Yearly Assessment payment must be RECEIVED AND PROCESSED by 01/30 of Applicable Year at address indicated on Invoice to Avoid Late Fee Charge. Late fees and interest will not be removed from accounts that do not meet the processing deadline of 01/30 as outlined on invoice and in communication with owners.

Billing statement and all communication to Owners will clearly state payments must be processed by 01/30 of applicable year. Late fees and interest will not be removed from Owner's account if assessment processed after 01/30 of applicable year.

The only exception will be issues with distribution of assessment invoices (mail, electronic) on the part of the Association. Association may adjust late fee in that case.

Effective with 2025 Assessment.

#24

Approved by Board 06/18/24

CC&R 5.07, Offensive Activity, will be used to address inquiries as to whether homes can be used as short-term rentals such as Airbnb.

Short-term rentals such as Airbnbs will not be allowed under CC&R 5.07 Offensive Activity. "No noxious or offensive activity shall be carried upon any Lot, nor shall anything be done thereon which may be, or may become an annoyance or a nuisance to the neighborhood."

#25

Approved by Board 11/10/25

Cherry Ridge Owners' Association will adopt and adhere to Troutdale City Ordinance 10.12.020 A4c - Unlawful parking or standing which states:

No person shall park for more than ninety-six consecutive hours (4 days) on a public or private street in a place where time limitations are not designated by official signs, parking meters, or other markings.

#26

Summer Parking Policy

Approved by Board 11/10/25

CC&Rs, Section 5.10 Parking states:

“Parking of boats, trailers . . . truck-campers and the like equipment will not be allowed on any part of a Single-Family Lot or on a public ways adjacent thereto, except on an occasional basis, consistent with guidelines the Architectural Control Committee may from time to time adopt. However, such parking shall be allowed within the confines of an enclosed garage, storage port, or behind a screening fence or shrubbery which shall in no event project beyond the front walls of any Residence or other dwelling or any garage. No Owner shall permit any vehicle which is in a state of disrepair to be abandoned {sic} or to remain parked upon any Lot or on the Common Areas for a period in excess of forty-eight hours.”

Please note: City of Troutdale Parking Ordinances supersede the Cherry Ridge Owner Association

During the summer months the HOA has traditionally eased the above restrictions so owners can enjoy reasonable/easy access to RVs for travel, visits from friends, etc., and allow boats to be accessible for easy access.

We will utilize the *Troutdale City Ordinances* guideline (below) of **96 hours, (4 days)**, as the length of time recreational vehicles can be parked on neighborhood streets. We will apply these same guidelines to an owner’s driveway, **effective July 1 each year**. After a maximum 96-hour stretch, the recreational vehicle, etc., should be moved or stowed appropriately. Vehicles et al should show usage (in and out) and not be parked on an on-going basis either in a driveway or on the street. Parking should not inhibit the movement of other vehicles on the street nor block sidewalks.

The Troutdale City Ordinance 10.12.020 A4c - Unlawful parking or standing states: No person shall park for more than ninety-six consecutive hours on a public or private street in a place where time limitations are not designated by official signs, parking meters, or other markings.

For consistency and the ability of the HOA to reasonably monitor the parking/use of recreational vehicles and boats, we will apply this standard to the CCR&Rs, 5.10, **ONLY FOR THE SUMMER MONTHS** (July 01 through September 30). All recreational vehicles and boats must be stowed as indicated in Section 5.10, by October 1, 2025

Note: There are specific parking guidelines that apply to commercial vehicles in Section 10.12 of the City Municipal Codes, which *prohibit any long-term parking* of oversized vehicles and loads on neighborhood/residential streets. The above outline does not modify those codes in any way within *Cherry Ridge*.

#27 Collection of Unpaid Charges

Approved by Board 12/16/25

*Resolution #27 replaces Resolution #11
See Following Pages*

Summary of #27 Collection of Unpaid Charges

- Owner (Account) will enter Collection process at 90 days
- Owner will be responsible for all costs related to the Collection process
- Collection Company (Axela) may negotiate payments/outcome
- Monies distributed to CROA at end of owner Collection process

#28 Electronic Notice and Correspondence Resolution

Approved by Board 10/01/24

COLLECTION OF UNPAID CHARGES

RESOLUTION

Approved 12/17/25

CHERRY RIDGE HOMEOWNERS' ASSOCIATION

Resolution of The Board of Directors

COLLECTION OF UNPAID CHARGES

WHEREAS, "Declaration" is the Declaration of Protective Covenants, Conditions and Restrictions Affecting Cherry Ridge, "Bylaws" is Bylaws of Cherry Ridge, a Residential Planned Community, "Act" is the Oregon Planned Community Act, Oregon Revised Statutes, Chapter 94 and "Association" is Cherry Ridge Homeowners' Association;

WHEREAS, "assessments," as used in this Resolution, includes all amounts validly assessed against a Lot or Unit Owner ("Owner") pursuant to the Declaration, the Association's Bylaws, Rules and Regulations, and any Board of Directors ("Board") Resolution, including, but not limited to, common expenses, interest, fees, fines, agent fees and all collection costs;

WHEREAS ORS 94.630(a), Article III, Section 3.03, Article VII, Section 7.01, and Article VIII, Section 8.01 of the Declaration allows the Association to adopt rules and enforce compliance with the Declaration, Bylaws, and administrative rules and regulations.

WHEREAS, Article III, Section 3.03, Article VII, Section 7.01, and Article VIII, Section 8.01 of the Declaration authorize the Board to enforce provisions of the Declaration, Bylaws and Rules and Regulations, including action to collect unpaid assessments.

WHEREAS Article 12 of the Bylaws and ORS 94.630(l)(n) authorize the Board to establish late charges and fines.

WHEREAS, Article IV, Section 4.01 & 4.09 of the Declaration and ORS 94.709(1) provide that all assessments, together with interest, agent fees and costs of collection shall be a continuing lien upon the unit against which each, such assessment is made.

WHEREAS, Article VII, Section 7.01 and Section 7.02 of the Declaration, Article 12 of the Bylaws, and ORS 94.709(4) authorizes the Board, on behalf of the Association, to bring suit to foreclose the lien against the unit and to bring an action to obtain a money judgment against an Owner for damages and for unpaid assessments.

WHEREAS, Article IV, Section 4.01, Article VII, Section 7.02 of the Declaration, Article 12 of the Bylaws, and ORS 94.630(l)(n) provides that Owners shall be obligated to pay reasonable fees and costs, including, but not limited to, agent fees incurred in connection with efforts to collect delinquent and unpaid assessments, regardless of whether suit or action is commenced, and to enforce the provisions of the Declaration, Bylaws, rules and regulations or the Act;

WHEREAS assessments are currently due and payable annually and will be due on the first (1st) day of January.

WHEREAS, from time-to-time Owners become delinquent in the payments of their assessments and fail to respond to the demands from the Board to bring their accounts current, and it is imperative assessment payments are timely received.

WHEREAS, pursuant to Article IV, Section 4.01 and 4.09 of the Declaration, Article VII, Section 7.02 of the Declaration, Article 12 of the Bylaws, and ORS 94.704(5)(b), interest at a rate to be established by the Board from time to time shall accrue on all unpaid charges.

WHEREAS, pursuant to Article 12 of the Bylaws and ORS 94.630(l)(n) Act, a late charge may be charged for each delinquent assessment in an amount established by resolution of the Board.

WHEREAS the Board deems it in the Association's best interest to adopt a uniform and systematic procedure for the collection of unpaid assessments in a timely manner and further believes it to be in the Association's best interest to refer these accounts promptly to Axela for collection to minimize the Association's loss of assessment revenue.

NOW, THEREFORE, IT IS RESOLVED THAT the following steps be adopted to provide for the uniform and systematic procedure for the collection of unpaid assessments:

1. All assessments shall accrue interest at a rate of twelve percent (12%) per annum from the date such assessment is first due.
2. If any assessment remains unpaid by an owner for more than Thirty (30) days of the date such assessment is due; and late fee shall be twenty five dollars (\$25) which will be charged on February 1st and will be charged on the first day (1st) day of each consecutive month until paid.
3. If any assessment remains unpaid by the Owner for more than ninety (90) days from the due date for its payment, the Board shall turn over collection to the Association's agent, who shall: (a) send a written demand for payment and any notice as required by the federal Fair Debt Collection Practices Act, if applicable; (b) prepare and record a lien against the Owner's unit; (c) notify the Owner within twenty (20) days of recording that the lien has been recorded; and (d) may notify any first mortgage or trust deed holder of the Owner's default, if applicable. The lien amount shall include all collection costs to date, including attorney's fees and the cost of preparing and recording the lien, any notice of lien required by law, and any notice to a first mortgage holder, if applicable. The demand for payment shall notify the Owner of the Owner's liability for payment of charges imposed by Agent to cover fees and costs associated with all collection efforts. The demand for payment shall include all collection costs to date.

4. If any assessment remains unpaid by the Owner thirty (30) days after the date of Agents demand, Agent shall send Owner a ten (10) day demand letter for payment notifying the Owner that if full payment is not received within ten (10) days of the date of the letter the Association intends to file suit to either obtain a money judgment or foreclose on the lien. The demand shall include the updated amount owing, including all collection costs to date.

5. If any assessment remains unpaid by the Owner ten (10) days after the Agents ten-day demand letter or notice of intent to file suit, the Agent shall file suit for a money judgment, unless the Board, after recommendation by Agent, determines that lien foreclosure is advisable under the circumstances. In such cases, the Agent may file a lawsuit for a money judgment, for foreclosure, or for both a money judgment and foreclosure, as permitted by applicable law.

6. If the Association is successful in obtaining a money judgment, Agent shall collect on the judgment in this order, unless Agent determines other actions or another order of collection is appropriate under the circumstances: (a) file and send a ten (10) day demand to pay judgment; (b) garnish accounts, wages, and rents; (c) levy against any personal and real property; and (d) levy against the unit. Additional steps may be necessary to determine the availability and location of the judgment debtor's assets. If the Association is successful in a suit to foreclose on the lien, Agent shall proceed as necessary to complete the foreclosure unless otherwise directed by the Board.

NOW, BE IT FURTHER RESOLVED, that all legal fees and costs incurred in the collection of a delinquent account shall be assessed against the delinquent Owner and shall be collected as an assessment as provided in the Bylaws, the Declaration, and the Act.

NOW, BE IT FURTHER RESOLVED, that all contacts and contracts with the delinquent Owner shall be through Agent. Neither the Board, nor any of its agents, shall discuss the collection of the account directly with the Owner after it has been turned over to Agent, unless one of the Agent is present or has consented to the contact and contract.

NOW, BE IT FURTHER RESOLVED, that Agent shall have the discretion to enter an installment payment plan with a delinquent Owner in appropriate circumstances. In all cases in which a lawsuit has been filed, any such plan must be secured by a Stipulated Judgment. Any payment plan providing for a down payment of less than the greater of one-third (1/3) of the delinquent balance or twice the current assessment, or a duration in excess of twelve (12) months shall require approval of the Board president.

NOW, BE IT FURTHER RESOLVED, that Agent, in its initial demand notice, shall communicate to Owner that the account has been turned over for collection, and that all payments are to be made to Agent until the account has been brought current. The Association hereby grants to Agent its limited power of attorney to endorse for deposit checks made payable to the Association (or its agent management company, if any) in satisfaction of accounts sent to Agent for collection. Agent shall deposit all payments in its trust account. All amounts collected shall

be disbursed by Agent according to the provisions of the Association and Agent representation agreement.

NOW, BE IT FURTHER RESOLVED, that nothing in this Resolution precludes the Board from taking further action in the collection of unpaid assessments permitted by the Association's governing documents or applicable law.

NOW, BE IT FURTHER RESOLVED, that a copy of this resolution shall be sent to all Owners at their last known address.

ATTEST:

Board President

Board Secretary

Date



12503 SE Mill Plain Boulevard, Suite 260
Vancouver, WA 98684

June 04, 2025

John Doe
1234S W Stella Way
Troutdale, OR 97060

Late Notice

Cherry Ridge Owners Association
Account #: 160C00000

Re: 1234 SW Stella Way

Dear John Doe

This is a reminder that as of the date of this letter, your account is past due, in accordance with the Association's collection policy and governing documents. Enclosed is your account statement. If you have recently submitted payment for the delinquent amount, please disregard this notice; if you have not, please remit payment promptly for the past due balance, payable to Cherry Ridge Owners Association.

Pay and view your account online at:

portal.iwmhoa.com
Association ID: 160C

Mail payments to:

PO Box 94613
Las Vegas, NV 89193-4613

Please ensure future payments are sent to the correct address by the due date and reflect your account number and association name as shown. Please see enclosed statement for a summary of your account's accumulated charges due to date in accordance with the Association's Delinquency Policy.

Sincerely,

Cherry Ridge Owners Association
Professionally Managed By: Invest West Management, LLC

Cherry Ridge Owners Association
 c/o Invest West Management, LLC
 12503 SE Mill Plain Blvd. Suite 260
 Vancouver, WA 98684

John Doe
 1234 SW Stella Way
 Troutdale, OR 97060

ACCOUNT STATEMENT

as of 06/04/2025

Account Number	Due Date	Pay This Amount
160C00000	Past Due	\$447.49
Please note that there is an amount on your account that is currently past due. You can conveniently make a payment online. If this balance has already been paid, please disregard this notice.		

DATE	DESCRIPTION	CHARGES	PAYMENTS	TOTAL
	Property: 160C00000 - 2006 SW Stella Way			
	-- Prior Balance --			\$418.65
2025-06-03	Late Fee	\$25.00		\$443.65
2025-06-03	Interest	\$3.84		\$447.49

 Please detach and return this portion with your payment.

Cherry Ridge Owners Association
 John Doe
 RE: 160C00000 - 1234 SW Stella Way
 1234 SW Stella Way
 Troutdale, OR 97060

PAY THIS AMOUNT: \$447.49
DUE DATE: Past Due
 Account Number: **160C00000**

Mail Checks to:

Cherry Ridge Owners Association
 c/o Invest West Management, LLC
 PO Box 94613
 Las Vegas, NV 89193-4613

Please include your account number on your check. Make your check payable to your association. Please allow 10 to 15 business days minimum for processing or pay through your owner's portal for quicker processing time (note that receipt of portal payments can take up to three (3) days).

ELECTRONIC NOTICE AND CORRESPONDENCE

RESOLUTION

Approved 10/01/24

CHERRY RIDGE HOMEOWNERS' ASSOCIATION
Resolution of the Board of Directors

ELECTRONIC NOTICE AND CORRESPONDENCE RESOLUTION

RECITALS

- A. The “**Association**” is the Cherry Ridge Homeowners’ Association, an Oregon nonprofit corporation. The Association governs the administration, management, and operation of Cherry Ridge (the “**Community**”), a planned community located in the city of Troutdale, Multnomah County, Oregon.
- B. The Community and Association are governed by the Planned Community Act, ORS 94.550 *et seq.* (the “**Act**”), and the following documents recorded in Multnomah County, Oregon:
1. *Declaration of Protective Covenants, Conditions and Restrictions Affecting Cherry Ridge*, recorded on March 23, 1994 as Document No. 94045868, including any amendments or supplements thereto (“**Declaration**”).
 2. *Bylaws of Cherry Ridge, A Residential Planned Community*, recorded on March 26, 2004 as Document No. 2004-049834, including any amendments thereto (“**Bylaws**”).
 3. Plats of *Cherry Ridge*, recorded March 23, 1994 as Document No. 94-45867, and in Book 1226, Pages 69-73, Plat Records; *Cherry Ridge No. 2*, recorded March 9, 1995 as Document No. 95-27812, and in Book 1228, Pages 85-89, Plat Records; and *Cherry Ridge No. 3*, recorded February 23, 1996 as Document No. 96-27833, and in Book 1231, Pages 20-25, Plat Records.
- C. ORS 94.640 and Article 3, Section 3.03 of the Declaration vest the Board of Directors (“**Board**”) with all of the powers and duties necessary for the administration of the affairs of the Association.
- D. ORS 94.630(1)(a) and Article 3 of the Declaration empower the Board to adopt rules and regulations.
- E. ORS 94.652 allows the Association to use electronic notice including, but not limited to, electronic mail (email), facsimile, or similar methods, to notice information and other written material to an owner or member of the Board, except for those notices concerning the failure to pay an assessment, the foreclosure of an Association lien, or an action taken by the Association against an owner.
- F. ORS 94.652(3) allows an owner to decline to receive or continue to receive notice through electronic communication and may direct the Board to provide notice as required by the Declaration or Bylaws.

- G. Article 4, Section 4.4 of the Bylaws requires the Association to provide owners with notice of any meetings no fewer than seven (7) days in advance, unless notice is mailed by other than first-class or registered mail, in which case notice must be provided no fewer than thirty (30) days in advance.
- H. The Board has determined that it is the Association's best interest to enhance the efficiency and effectiveness of its communication with members, recognizes that electronic communication is fast, more cost effective, and sustainable than traditional methods, and desires to adopt a policy allowing the use of email as an official means of communication with Owners for community notices, updates, and correspondence.


RESOLUTION

NOW, THEREFORE, pursuant to authority granted to the Board under ORS 94.630(1)(a) and Article 3 of the Declaration, the Board adopts the following resolution:

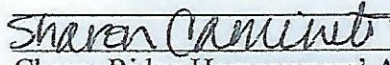
1. The Association is authorized to use electronic correspondence, including, but not limited to, email to provide Owners with notices of meetings, updates, and other relevant correspondence pursuant to ORS 94.652. The Association may not use electronic correspondence to effectively notice or communicate:
 - (a) An Owner's failure to pay an assessment;
 - (b) The foreclosure of an Association lien against a Lot; or
 - (c) Any action the Association may take against an Owner.
2. An Owner may withdraw consent to electronic correspondence by providing written notice to the Association pursuant to ORS 94.652(3). Upon receipt of such notice, the Association will provide notice to the Owner through traditional mail.
3. An Association email shall be delivered and received by an Owner upon a successful transmission to that Owner's email address or the initiation of a transmission to an address, location, or system designated by an Owner for that purpose.

NOW, BE IT FURTHER RESOLVED that a copy of this Resolution shall be sent to all owners at their last known address.

The undersigned President and Secretary certify that the foregoing Resolution was adopted by the Board of Directors at a meeting held on: October 1, 2024.



Saugh (Solly) Dought, President
Cherry Ridge Homeowners' Association



Sharon Caminito, Secretary
Cherry Ridge Homeowners' Association