NOTICE OF INTENT TO RECORD LIEN

PLEASE READ THIS NOTICE CAREFULLY
YOUR PROPERTY IS AT RISK

The records of *English Mountain Property Owners' Association* ("**EMPOA**") indicate that your account is more than five (5) years delinquent. Unless payment is received, **EMPOA** intends to record a lien against your property.

IMPORTANT: Additional late charges, interest, attorney / legal fees, along with other associated costs may continue to accrue until the account is paid in full. Prolonged delinquency will result in foreclosure.

YOU HAVE THE RIGHT TO REQUEST ALTERNATIVE DEBT RESOLUTION PRIOR TO EMPOA RECORDING A LIEN. THESE RIGHTS INCLUDE:

A. Temporary Hardship Waiver (THW)

You may request a **THW** based upon unforeseen financial circumstances beyond your control. Applicable circumstances for **THW** include but are not limited to emergency medical procedures, natural disaster, fixed income limitations, disability / sole caregiver status, and bankruptcy.

Disclosure of supporting documentation (medical bills, tax returns, court records, capital / real-estate holdings) is required for a case-by-case evaluation of each **THW**. Application for **THW** does not guarantee approval. Approved **THW**'s automatically expires upon the beginning of each fiscal year unless otherwise specified upon approval.

To request a **THW**, submit an online or written request within 10 business days of this notice. Send written **THW** requests along with supportive documentation to **finance@englishmountainpoa.com** or mail your written request to:

EMPOA Financing Committee PO Box 5049, Sevierville TN 37864

Online **THW** requests along with uploaded supportive documentation can be submitted from **www.englishmountainpoa.com/waiver**

B. Scheduled Payment Plan (SPP)

You may request a fixed **SPP** based on the full payment of the total accrued debt amount to be fulfilled within no longer than 48 months. While having an established **SPP**, additional late fees will not be applied to the existing debt total so long as the established payment schedule is maintained.

Defaulting upon an established **SPP** will result in the immediate recording of liens along with attorney / legal fees and the retroactive application of late fees within the previously agreed schedule.

To request a **SPP**, submit an online or written request within 10 business days of this notice. Send written **SPP** requests along with supportive documentation to **finance@englishmountainpoa.com** or mail your written request to:

EMPOA Financing Committee PO Box 5049, Sevierville TN 37864

Online **SPP** requests along with uploaded supportive documentation can be submitted from **www.englishmountainpoa.com/payments**

C. Internal Dispute Resolution (IDR)

You may request a meeting with an **EMPOA** board representative to discuss this delinquency. To request an **IDR**, submit a written request within 10 business days of this notice. Send your request to **legal@englishmountainpoa.com** or mail your written request to:

EMPOA Legal Committee PO Box 5049, Sevierville TN 37864

EMPOA will schedule a meeting / conference within 10 business days of receiving your request.

D. Alternative Dispute Resolution (ADR)

You may request **ADR** (such as mediation) to resolve this dispute. To request **ADR**, submit a written request within 10 business days of this notice to legal@englishmountainpoa.com or mail your written request to:

EMPOA Legal Committee PO Box 5049, Sevierville TN 37864

EMPOA agrees to participate in requested **ADR** in good faith so long as the requester acknowledges that any costs of **ADR** including any associated travel expenses for both parties remain the sole responsibility of the requester and an acceptable resolution is achieved prior to the end of calendar year 2026.

REQUESTED RESOLUTION FOLLOW-UP

If an **IDR** or **ADR** is requested within the time specified, **EMPOA** will not record a lien until the **IDR** or **ADR** process has been concluded or until the end of calendar year 2026. If you request a **THW** or **SPP** within the time specified, **EMPOA** will not record a lien if maintained. If for any reason, your requested **IDR** or **ADR** fails to achieve resolution of the outstanding debt, **EMPOA** will grant an additional 10 business day grace period upon the dispute closure to request a follow-up or to submit subsequent requests for **THW**, and / or **SPP** prior to recording a lien.

WHAT HAPPENS IF YOU DO NOT PAY OR RESPOND

If you do not pay the full past due balance, establish an approved payment plan, acquire a waiver, or request dispute resolution within 10 business days from receiving this notice **EMPOA** will record a ***Notice of Delinquent Assessment*** (Lien) against your property with the ***Sevier County Recorder***. Recorded liens are public records. Liens will encumber your property, must be paid in full prior selling or refinancing, and will adversely impact your credit rating. **EMPOA** will pursue all available collection remedies including but not limited to the continued accrual of late charges, credit reporting, legal action and foreclosure. If delinquency continues, **EMPOA** intends to foreclose the lien in a timely manner, which will result in the loss of your property.

IMPORTANT LEGAL INFORMATION

I. Source of Assessment Obligation

Your obligation to pay assessments is established by the "***Transferred Declaration of Covenants"***, recorded at the ***Sevier County Register of Deeds*** office (ref. Book 38, Page 12 / *JUL 2011*) in conjunction with the **EMPOA** recorded master deed (ref. Book 3762, Pages 343-344 / *NOV 1973*)

II. Lien Authority

EMPOA's right to record a lien is established by: *TN Code Title 66 - PROPERTY (66-1-101 — 66-38-101) / Chapter 27 - HORIZONTAL PROPERTY (66-27-101 — 66-27-802) / Part 4 - TENNESSEE CONDOMINIUM ACT OF 2008 – UNIT OWNERS' ASSOCIATION (66-27-401 — 66-27-418) / Section 66-27-415 - Lien for assessments*

DEADLINE TO RESPOND

You must respond within 10 business days of receiving this notice.
If payment of the full past due balance is not met, establishment of an approved payment plan requested, temporary hardship waiver requested or an appropriate dispute resolution is not requested by this date, **EMPOA** will proceed with recording a lien against your property.

ENCLOSURES

Account statement(s) / ledger
Return envelope