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SAMPLE WELCOME LETTER FOR NEW ELECTED HOA BOARD MEMBERS

Date

Ms. Elected Person
123 Any Street
Anytown, Illinois

Dear Insert Person's Name and HOA Board Office (if applicable):

Welcome to the Board of Directors of the OUR LODGE Association. We are very pleased to have you as part of our organization. I have enclosed for your perusal the following:

1. OUR Lodge Organizational Chart;
2. Final Minutes of the Board of Directors Meetings on June 28, 2009, July 17, 2009 and October 12, 2009 held via teleconference calls;
3. Board Reports for the Board of Directors meeting on June 28, 2009;
4. Transcript and Final Minutes of the Annual Owners Meeting held September 29, 2009;
5. Handout documents for Annual Owners meeting held October 27, 2009; including financial documents for Fiscal Year ending June 30, 2009 and the OUR Lodge Budget for Fiscal Year ending June 30, 2010;
6. Financial documents for Fiscal Year ending June 30, 2009 and OUR Lodge Budget for Fiscal Year ending June 30, 2010;
7. OUR Lodge brochure; and
8. OUR Lodge Condominium Documents.

During the course of the year, we usually have at least four (4) or possibly more Board meetings in addition to the annual meeting. While Board members are expected to attend all of the meetings, if possible, we also invite spouses to attend a winter Board meeting as well as the annual meeting. All of your travel expenses, food, and lodging are reimbursed, and spouse expenses will be reimbursed for up to two meetings per calendar year. Please submit an expense report to me for reimbursement.

Additionally, for the convenience of our Board Members, we have an "Executive 800" number (800-###-####) through which you will always be able to reach _____ or me, or if we should not be available for your call, you can leave a message with our assistant, _____.

From time to time, you may receive questions from owners concerning the Lodge. It is our preference that you refer these owners and their questions to either _____ me. Please copy to our offices any correspondence or e-mails that owners have directed to you. Please refer owners to our "outside" 800 number (800-###-####).

As a member of the Board of Directors, you will also be expected to serve on different committees within the board structure. The committee memberships will be more clearly defined at the next Board meeting. This meeting has been scheduled for February 23, 2010. The meeting's location and further information will be announced in a formal notice to Board members.

If you have any questions, please feel free to call either Mr. _____ or myself. We are looking forward to your participation and contribution to our Board of Directors.

Sincerely,
OUR LODGE ASSOCIATION
General Manager

Estoppel Letter

TO: _____

REGARDING: _____

Property located at: _____

The balance due upon this mortgage as of _____ is \$ _____
(_____ & ____/100 dollars). The per diem is \$ _____ (_____ & ____/100
dollars). The mortgage was last paid on _____.

The figures in this estoppel are effective until _____.

Funds should be wired to: _____ Name of Account, _____ Bank,
_____ ABA #, _____ Account Number.

Fax a copy of your wire instructions to: _____, Attention: _____.

Dated: _____

For: _____
Owner

By: _____
Lender

As: _____

OD Permission Slip

On _____ day to _____ Organization
I, the _____, am to _____ Organization
_____ and to _____ Office and to _____ Office only.
_____.
On the period of _____ day to _____ day
_____.
_____.
_____.
_____.

Loan Contract Template

Parties: The Borrower _____.

The Lender _____.

Date of Agreement: _____.

Promised date of Payment: The borrowed amount is to be paid within _____ months from the date of issue.

The borrower hereby promises to clear the loan amounting to _____ including interests and other charges.

Breakdown of Loan: Borrower will pay:

Amount of Loan: _____

Amount to be paid _____

Total interest charged: _____

Total of payments: _____

ANNUAL INTEREST RATE _____%

Repayment schedule: The borrower hereby agrees to repay as follows: Borrower will repay the amount of _____ in equal monthly installments of _____ due on the first week of each month. This transaction commences on the _____ day of _____, 20____, and ends on _____, 20____.

Security: As security for the loan the borrower submits to the lender this item as described below:

Offset rights: Incase repayment of this loan goes beyond the agreed date, the lender is entitled use the loan security submitted by the borrower as compensation without prior notice

Responsibility: The undersigned co borrower agrees that he/she is equally responsible

Agreed To:

Lender

Borrower



ESTOPPEL

Estoppel - a doctrine of fairness

Estoppel is a very important and often misunderstood doctrine of fairness. Even where the collective agreement or an employer policy clearly does not establish an entitlement, a separate question may arise as to whether "fairness" would prevent its strict application.

A frequently cited description of the doctrine of estoppel was provided by Lord Denning in the famous English case of Combe v Combe¹.

The principle, as I understand it, is that where one party has, by his words or conduct, made to the other a promise or assurance which was intended to affect the legal relations between them and to be acted on accordingly, then, once the other party has taken him at his word and acted on it, the one who gave the promise or assurance cannot afterwards be allowed to revert to the previous legal relations as if no such promise or assurance had been made by him, but he must accept their legal relations subject to the qualification which he himself has so introduced, even though it is not supported in point of law by any consideration, but only by his word.

So long as the HOA board accurately predicts which repairs will come due and when, the monthly dues should cover the current operating expenses and long-term maintenance. Aside from being crucial documents for real property buyers, HOA estoppel letters are an important piece of document for lenders looking to take real property as security. An estoppel letter is a legally binding document that certifies the amount of money a home seller owes to the Homeowners' Association (HOA). But the board's predictions aren't always accurate. Having ample reserves ensures that the HOA has money available to pay for high-cost repairs when they come due. Part of the monthly fee will be designated to pay for current year operations, which typically includes expenses such as landscaping, snow removal, pool maintenance, insurance, and water. If you are a current HOA member and need some guidance on HOA estoppel letters, RealManage has got you covered. In these instances and others, the HOA can usually charge homeowners a special assessment. If there are miscalculations in delinquent fees, the HOA could incur losses. If you're still unsure of how to go about preparing the HOA Estoppel letter, we recommend that you consult with a knowledgeable HOA management company. In this blog post, we have highlighted the essential aspects of HOA estoppel letters that you should know about, including who provides them, why they are necessary, and what you need to do to ensure that you handle correctly. Once the HOA has a lien on a homeowner's property, it may foreclose as permitted by the Declaration of Covenants, Conditions, and Restrictions (CC&Rs) and under state law. Before closing, HOA or the HOA management company should provide the lender with the HOA Estoppel letter to demonstrate whether the property owner owes any HOA outstanding balances. How to ensure that Estoppel Letters are Handled Properly HOAs are obligated by statute to provide HOA Estoppel letter within 15 days after receipt of a written request. The letter is part of due diligence when it comes to reviewing a property. An additional rush fee charges if the Estoppel letter is needed before the fifteen days. Read on to find out more. Who Provides Estoppel Letters? The seller's Condominium Owners' or Homeowners' Association provides Estoppel letters. If you're wondering how much the HOA Estoppel letter costs, the fees can range from 0-\$500. HOAs usually require payments to be made before issuing an estoppel letter. For instance, an investor can write your association or your HOA management company requesting an estoppel letter so that they can determine whether the seller has any outstanding balances (recurring payments, legal fees, and violations) owed to your HOA. Why are HOA Estoppel Letters Necessary? Occasionally, the HOA might need to come up with more funds. Also, an update fee may be required if there is a delay in closing. An amount that goes into reserves. For prospective buyers looking to purchase real property that contains rental premises, the HOA letter provides crucial information regarding the landlord-tenant relationship. Dues and assessments are often collectively referred to as "assessments." Paying Monthly Fees (or "Dues") to Your HOA Generally, the monthly HOA fee consists of two parts: An amount to cover current year operations. HOA Liens and Foreclosure Most HOAs have the power to place a lien on the homeowner's property when the monthly dues or any special assessments go unpaid. For example: the monthly operating expenses might be higher than expected some homeowners might not pay their monthly HOA dues, or an unexpected catastrophe or natural disaster might happen, which causes damage that insurance doesn't cover. The HOA by-laws should contain rules for submitting and responding to request for HOA estoppel letters to ensure that they meet statute requirements. When creating Estoppel letters, HOA may utilize a standard request form or an online form. An estoppel letter is a critical part of the selling or buying of a unit or parcel that is part of the HOA. The remaining portion of the monthly fee is placed into reserves for long-term repairs and replacements, like a new roof for the community center or a new road, or to cover the cost of building additional parking lots. The primary purpose of an estoppel letter is to enlighten investors of delinquent fees on an association unit or property before closing. Other terms used to refer to a HOA estoppel letter include Estoppel Certificate, HOA Letter, HOA Status Letter, HOA Closing Statement, HOA Certificate, Current Dues letter, and Resale Letter, among others. In that case, the board usually has the authority to impose a special assessment to cover the one-time expense of a major repair or improvement. Here's how those fees and assessments are set: An HOA has a board of directors. Special Assessments: When the Monthly Dues Fall Short of Covering Expenses Sometimes, the monthly fees might not provide enough to the reserves to cover long-term repairs. RealManage is a reputable condominium and HOA management company that commits to offering unmatched support to HOAs. If you live in a planned community with covenants, you most likely have to pay monthly homeowners' association (HOA) fees and, at times, special assessments. This entire process is not the only key for investors, but it is also vital for the HOA. Information to include in an estoppel letter include: HOA's name and contact information Property owner's name and contact information Property description and address Total financial obligation the current property owner owes the HOA The date for which the balance will remain unchanged Authorized signature from HOA board member Instructions on how to make payment to the HOA Note that HOA cannot add newly discovered debts to an Estoppel letter that is, submitted already. Since real estate lingo varies from one state to another, different people use different names to refer to the HOA estoppel letter. The financial obligation is inclusive in negotiations to establish closing costs for the sale of the property. How much does an Estoppel Letter Cost? Talk to an Attorney If you're facing a foreclosure due to unpaid HOA assessments, consider talking to a foreclosure attorney in your state to discuss all legal options, like working out a repayment plan with the HOA, available in your particular circumstances. Each year, the board develops a budget for the community and decides how much to charge each unit or household as a monthly HOA fee.

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