St. Charles Hills Subdivision

RESOLUTION OF FINE POLICY

EFFECTIVE AS OF October 23, 2026.

The undersigned on behalf of the Trustees of the St. Charles Hills Subdivision, a Missouri non-profit corporation (the "Subdivision"), pursuant to the authority granted the Trustees in Article 5.5 of the Indentures, hereby consent to, vote in favor of, and adopt the following fine policy:

Purpose: To assist in the enforcement of Indentures as outlined in Article 5.8 -- and/or additional policies deemed reasonable for the preservation of an attractive residential community as set forth by the Board of Trustees.

Policy: The Board of Trustees, or the management company acting on behalf of the Board of Trustees, will take the following actions in the event of violation of a rule, restriction, regulation, or policy that has been adopted by the Board or that is set out in the St. Charles Hills Indentures.

1. **First Offense**: Written Friendly Reminder > No Fine
   A written "Friendly Reminder" notice of the violation (whether by a homeowner, the owner's tenant or the owner's family and guests) will be sent to the homeowner via regular mail and email if an email is on file, allowing 30-days from the date of the **first notice** for correction of the violation.

2. **Second Offense*** Written Violation Letter > $25.00 Fine
   If the violation is not corrected within 30-days of the date of the **first notice or there is another violation of the same type,** a fine of $25.00 will be imposed and added to the homeowner's account. Notice of the imposition of this fine will be sent to the owner via regular mail and email if an email is on file.

3. **Third Offense***: Written Violation Letter 2 > $50.00 Fine
   If the violation is not corrected within 30-days of the date of the **second notice or there is another violation of the same type,** a fine of $50.00 will be imposed and added to the homeowner's account. Notice of the imposition of this fine will be sent to the owner via regular mail and email if an email is on file.

4. **If a violation is of a continuing or reoccurring nature of the same provision, a separate fine of $100 may be assessed for each thirty (30) days a violation continues and/or reoccurs.**

Any homeowner or other person against whom a fine is assessed shall have a period of ten (10) days from the date the fine notice was sent to contest the fine in writing and/or to request a hearing before the Board. The Board shall have the right to conduct any hearing in an informal manner (with no formal rules of evidence) and the owner being fined shall have the right to see all information the Board has on file as well as have the opportunity to present their own information and testimony.

The homeowner may request an extension to the Board of Trustees prior to the due date. The Board has the option of extending the time for resolution based on extenuating circumstances.

All fines are per violation, per incident. The fines are cumulative beginning with the first fine. Fines are considered delinquent if not paid by the due date.

At the Boards discretion, a lien may be filed upon the property of the violator for any such unpaid fine. The homeowner will be responsible for the costs of filing & releasing the lien, other related expenses, as well as, the balance of fines and expenses due to the Association.

This document supersedes any and all previously issued versions.

IN WITNESS WHEREOF, we, being all the members of the Board of Trustees of St. Charles Hills Subdivision, have hereunto set our hands this 23rd day of October, 2026.

By: _____
Cathy Ganahl, Trustee

By: _____
Margaret Wolfinbarger, Trustee

By: _____
Open Trustee