



Vista Ridge  
c/o Rj Community Mgt.  
4900 Perry Highway  
Building 1, Suite 300  
Pittsburgh, PA 15229  
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Fax: 412-227-9003  
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## VISTA RIDGE DELINQUENT ACCOUNT COLLECTION POLICY

To better process requests and serve you, Rj Community Management would like to acquaint you with our delinquent account collection procedures to ensure all account holders are made aware of their past due balance, accurately fined on a consistent basis, and escalating methods of communication of the aging account balance are executed on schedule. Rj Community Management looks forward to effectively and efficiently collecting debt for the Association.

### **Assessment Due Date**

**1<sup>st</sup> of the month**

Payment of the assessment is due in full within the first 10 days of the month in which it is assessed (be it a monthly or quarterly basis).

### **Late Notices**

**20<sup>th</sup> of the month**

An assessment is considered late when not paid by the 20<sup>th</sup> day of the month in which it was assessed. On the 20<sup>th</sup> day, Rj Community Management will apply a \$25.00 late fee to the account along with interest at 15% per annum and send the Owner a statement of account via USPS mail. Late notices and fine will continue each month per the below schedule until the account is paid in full or an attorney begin collection action.

All late notices consists of a statement of account showing the past due assessment, the late fee, a total balance owed, and instructions on how to pay. It states an expectation that the Owner will pay the balance of the account (including the late fee) by the end of the given month.

### **Collection**

**30 days past due**

If the Owner fails to act on the late notices the account will be turned over to the Collection Attorney. The Collection Attorney will send a demand letter to the owner via USPS first class mail.

Should the owner fail to pay within thirty (30) days, the attorney's office will be advised to send a final ten (10) day demand letter via USPS certified mail. All collection costs incurred will be billed to the owner.

Rj Default Collection Policy		
Stage	Date Processed	Base Fee Charge
First Notice	20 <sup>th</sup> day after one missed payment	\$25.00
Second Notice	30 days after First Notice	\$25.00
Third and Final Notice	30 days after Second Notice	\$25.00 + Certified Notice
Legal Action	If balance is unpaid, the account will be turned over to the Collection Attorney	


**POLICY RESOLUTION**  
Regarding: Collection Policy

WHEREAS, The governing documents of the Vista Ridge (“Association”) provides and stipulates the board has the following powers: To adopt and amend Bylaws and Rules and Regulations.

1. A Collection Policy for Jackson Ridge as indicated within this policy, will apply to all Owners within the Association.

Adopted this 3 day of January 2024.

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President

DocuSigned by:  
  
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Secretary

## PAYMENT OPTIONS

### **Online Payment Via eCheck or Credit Card**

Make a one-time payment using eCheck or a credit card. Recurring payments may also be set up using your bank account.

- Visit [www.rjcpayments.com](http://www.rjcpayments.com).
- Click on the Alliance Bank logo.
- Choose your payment option.
- Recurring payments may be setup by creating an account then choosing “Setup Scheduled Payments” from your account dashboard.
  - Management ID: 745
  - Association ID: VRH

### **Personal Check/Money Order**

Write a check payable to «Association Name» and mail it along with your payment coupon to the Las Vegas address listed on the coupon. Write your homeowner account number on your check.

A payment coupon MUST be mailed with your personal check. Payment coupons may be ordered online at [www.rjcpayments.com](http://www.rjcpayments.com).

### **Your Bank’s Online Bill Pay**

Setup your community as the payee and have your payments sent to the lockbox address below. Please include your account number on the check.

Vista Ridge  
c/o Rj Community Management Processing Center  
PO Box 97233  
Las Vegas, NV 89193-7233