

**PEBBLE BEACH PROPERTY OWNER'S OF MEDINA LAKE ASSOCIATION
Rules & Regulations - Lot Assessment Process, July 2026**

Pebble Beach Property Owner's of Medina Lake Association (PBPOA), a non-profit corporation (the "Association"), is a property owners' association as defined in section 209.003 of the Code and has property located in Bandera County, Texas.

The Board of Directors adopts and files Rules & Regulations as necessary for the administration and operation of the PBPOA. These rules and regulations are being recorded to better inform property owners about the covenant mandated lot assessment process. At its regular monthly meeting on July 1, 2026, the PBPOA Board approved the following Rules & Regulations – Lot Assessment Process to be effective immediately. See the Rules & Regulations – Fee Schedule, July 2026 filed for the updated fees approved by the PBPOA Board at the July 1, 2026, regular meeting.

The PBPOA Board expects all property owners to fulfil their deed obligations by paying the annual lot assessments in a timely manner. The PBPOA Declaration of Covenants, Conditions and Restrictions Article IV Covenant for Maintenance explain for the PBPOA Board and property owners the assessment mandatory requirements. Including when & how assessments may be levied on lots, when assessments will be billed, when payment is due, and when the assessment is delinquent. The interest (referred to as late fee) rate and application is in the section. There is also reference to other costs associated with the collection of delinquent assessments which can include lien filing and release costs.

The process for assessments involves the following:

Annually for the budget, the PBPOA Board must discuss the assessment rate per lot.

By October 1st each year, the Board adopts the lot rate for the next calendar year.

Covenant Article IV Section 3 Fixing Assessments (a) allows an increase of up to ten percent (10%). There shall be no more than one increase in any two consecutive years by the PBPOA Board without approval by a vote of 51% of the membership.

Assessment invoices will be sent by US first class mail to property owners before December 1st.

Property owners are encouraged to submit payments as soon as possible, including card information. Assessments are due by January 1st each year; and shall be paid in full within 30 days.

Assessments not paid by January 31st are delinquent and are subject to interest of 10% per annum interest or late fee. It will be added to owner's account from the due date until the payment date.

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Payments by card (debit or credit) will be processed starting January 1st; payments by check or cash will be deposited on the first banking day in January.

Park RFID cards will be deactivated if the assessment is not paid by January 31st.

Beginning February 1st, a PBPOA Park RFID Card Reactivation Fee will be charged to activate the RFID cards.

Payment of the assessment, interest/late fee and the reactivation fee must be received and processed before access is reinstated, which could require one business day.

The PBPOA Board will work with an owner on payment agreements, if requested in writing.

A one-time PBPOA Pay Agreement Administrative Fee will be added to the account; interest or late fees will continue to accrue on the account balance.

The PBPOA Board reserves the right to begin the lien filing process when accounts become delinquent.

The lien filing process will start when an assessment is delinquent/unpaid for one year. It begins by sending the property owner two letters, with invoices, by US first class & certified mail.

Forty-five days after that mailing, the owner will be sent a second set of letters, with invoices unpaid, by US first class & certified mail.

Sixty days later, the Board will authorize filing the lien documents with Bandera County.

A PBPOA Administrative Lien Fee will be assessed plus Bandera County lien filing fees/costs will be added to the owner's account upon filing.

The property owner will be served a copy of the filed lien by certified US mail. If a process service is required, this cost will also be added to the owner's account balance.

If the Board requires using legal services for a lien filing process, this cost will be added to the owner's account balance.

Once a property owner has paid all costs accumulated on their account, the Board will authorize requesting a release of the lien filed which will require five business days.

Before the lien release can be filed, the property owner must pay in full a PBPOA Lien Release Fee and any Bandera County costs for processing a release.

After completion of these actions, the property owner must request reactivation & pay in full the PBPOA Park RFID Card Reactivation Fee.

EXECUTED on this 2nd day of July 2026.

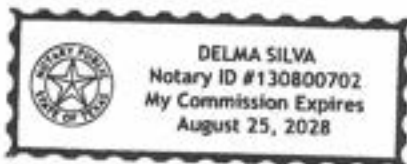
Pebble Beach Property Owner's of Medina Lake Association

Anthony W. Calle
Anthony W. Calle, President

STATE OF TEXAS)

COUNTY OF BANDERA)

BEFORE ME, the undersigned notary public, on this 2nd day of July 2026 personally appeared Anthony W. Calle, President of Pebble Beach Property Owner's of Medina Lake Association, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purpose and in the capacity therein expressed.



[Signature]
Notary Public in and for the State of Texas

Hand Delivered

After recording, please return to:

✓ Anthony W. Calle, President
Pebble Beach Property Owner's of Medina
Lake Association
100 Park Drive
Lakehills, Texas 78063

Filed for Record in:
Bandera County

On: Jul 02, 2026 at 01:31P

As a
Recording

Document Number: 00275476

Amount 33.00

Receipt Number - 188254

By:
Dorothy Koch

Any provision herein which restricts
the sale, rental or use of the
described real property because
of color or race is invalid and
unenforceable under Federal Law.

STATE OF TEXAS
COUNTY OF BANDERA

I hereby certify that this
instrument was filed on the date and
time stamped hereon by me and was
duly recorded in the volume and
and page of the official records of:
Bandera County
as stamped hereon by me.

Jul 02, 2026

Tandie Mansfield, County Clerk
Bandera County

