

PILKA ADAMS & REED, P.A.

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July 29, 2026

Via Email:

Evosselmann@ameritechmail.com

Ellyse Vosselmann, LCAM
Ameri-Tech Property Management, Inc.
24701 U.S. Highway 19 N., Suite 102
Clearwater, FL 33763

Via Email Only: sproulejoe@yahoo.com

Mr. Joseph Sproule, President
2641 Bentley Drive
Palm Harbor, FL 34683

Re: The Village at Bentley Park Homeowners Association, Inc.
Our File No. : 249215.00

Dear Ellyse and Mr. Sproule:

COLLECTION POLICY

In accordance with the instructions I recently received from Ellyse Vosselmann, I have reviewed your governing documents and Florida Statute §720.3085 in order to establish a time frame and strategy for taking actions to collect delinquent and unpaid assessments under your governing documents and Florida Statute §720.3085.

Initial Delinquency

Generally, claims would be considered delinquent under your Declarations of Covenants and Restriction pursuant to Article V, Section 8, if the assessments are not paid within thirty (30) days of the due date. As a result, pursuant to Florida Statute §720.3085, the first reminder letter should be sent out thirty (30) days after the date of the initial assessment. Under this statute, the Association cannot recover attorney fees, costs, late fees or interest if the homeowners pay the assessment within 30 days after receipt of the late notice. The 30-day reminder letter should be sent out by Ameri-Tech.

45 Day Notice of Intent to Lien

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If payment is not received within thirty (30) days of the date of the Late Notice letter, then the file should be referred to my office or the collection attorney's office for further handling. At this point, if any assessments are not paid before the past due date (30 days after the money was due), then the assessments will be considered delinquent, and pursuant to the Association's current Declarations, interest can be charged on the loan at the rate of 6% per annum. Under your guidelines, there is no entitlement to late fee charges which would otherwise be permitted under Florida Statute §720.3085.

45 Day Notice of Intent to Lien Letter

At this point, pursuant to Florida Statute §720.3085, our firm, if now handling the collections, would send out the Notice of Intent to Lien letter. This letter will be sent out by Certified Mail and regular U.S. Mail.

45 Day Notice of Intent to Foreclose Letter

If payments are not made within forty-five (45) days of the Notice of Intent to Lien letter, or if arrangements are not made for payments to be made within forty-five (45) days of the Notice of Intent to Lien letter, then a lien will be placed on the homeowner's property. Once the lien is recorded, we will then send a forty-five (45) day notice of intent to foreclose letter. This letter will again, be sent by Certified Mail and regular U.S. Mail.

Litigation

If the homeowner does not pay the amount owed within forty-five (45) days of the Notice of Intent to Foreclose letter, or does not make arrangements for payment within those forty-five (45) days, then we will reach out to the Board of Directors and the Property Manager to obtain specific authority to proceed forward with filing a foreclosure action. In conjunction with the foreclosure action, while Pilka Adams & Reed does not charge the Association for legal time expended in prosecuting collection matters, we will need to have the costs of the filing of the lawsuit and service of process fees advanced. Typically this is around \$550.00 per claim. Upon receiving authorization and payment of the filing fees and service of process fees, we will then proceed forward with filing a foreclosure action to collect the unpaid assessments, interest, late fees, attorney fees, and costs.

Collection if Property is Being Rented

Under Florida Statute §720.2085, in addition to pursuing collection actions against the delinquent property owner, if the property is subject to a lease or rental agreement, then the Association has the right to demand all rental payments be issued to your Association by the tenant until the unpaid assessment amount is brought current. If the tenant does not forward

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the payments to the Association, then the Association can proceed forward with eviction actions to the same extent the property owner can.

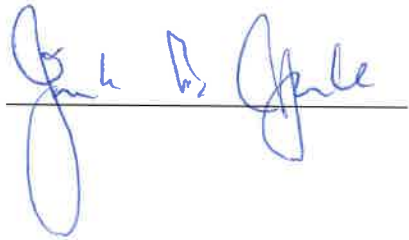
Sincerely yours,

/s/ Daniel F. Pilka

Daniel F. Pilka

DFP/lw

Joe Sproul President



July 29, 2029