

**LOCH LOMOND PROPERTY OWNERS ASSOCIATION**

**P. O. BOX 840  
MUNDELEIN, IL 60060**

March 21, 1997

Virginia Spain  
1021 N Midlothian  
Mundelein, IL 60060

Re: Unpaid Association Dues

Dear Ms. Spain;

In October, 1996, you were sent a notice regarding your non-payment of outstanding LLPOA dues. To date, the Association has not received a response from you.

Association records indicate the outstanding balance of LLPOA dues are as follows:

Year	Amount	Accrued Interest
1985	\$140.00	84.00
1986	140.00	77.00
1987	140.00	70.00
1988	210.00	94.50
1989	220.00	88.00
1990	220.00	77.00
1991	220.00	66.00
1992	220.00	55.00
1993	220.00	44.00
1994	220.00	33.00
1995	230.00	23.50
1996	240.00	12.00
Total	\$2,420.00	\$ 724.00

The total now due is  $\$2,420.00 + \$724.00 = \$3,144.00$

Nonpayment of the dues owed to the Loch Lomond Property Owners Association (LLPOA) has resulted in your loss of use of the lake, beaches, and other property owned by the LLPOA. Because you did not respond to the letter sent you in October, 1996, the LLPOA, in accordance with its By-Laws (as amended November 21, 1993) is notifying you by this letter that, since you owe dues for more than two years, an additional 5%/year has been added to the dues owed for each year more than one year.

Also, if you do not contact Linda Klink, the LLPOA treasurer, at (847)949-8641 within thirty days to set up a payment plan, the LLPOA Board of Directors will be referring this matter to the LLPOA attorney, who will proceed to place a lien against your property. This lien will constitute an encumbrance that must be satisfied before your property can be sold, transferred, or refinanced.

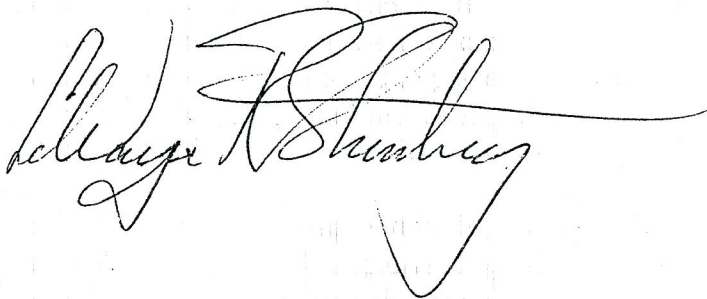
In addition, if you do not contact Linda Klink within thirty days to set up a payment plan, the Board of Directors of the Association is authorized by the By-Laws to pursue civil action or other legal remedy to collect the dues that are owed.

As stated above, you can avoid the placement of this lien or any other action of the LLPOA Board of Directors by either paying the outstanding dues in full or entering into a payment plan as described above to pay the outstanding dues over time.

In the event that no response is received from you in thirty (30) days of the date of this letter, this matter will be referred to the LLPOA attorney, as stated above, to begin the procedure of placing the lien on your property.

If you have any questions, please contact me at (847)949-6114.

Sincerely,

A handwritten signature in black ink, appearing to read "L.R. Stromberg", with a long, sweeping horizontal line extending to the right.

L.R. Stromberg  
President, LLPOA

Copies to: Jeffry M. Hayes, Attorney, LLPOA  
Linda Klink, Treasurer, LLPOA