

AFTER RECORDING, PLEASE RETURN TO:

Judd A. Austin, Jr.
Henry Oddo Austin & Fletcher, P.C.
1700 Pacific Avenue
Suite 2700
Dallas, Texas 75201

**SECOND SUPPLEMENTAL CERTIFICATE AND MEMORANDUM
OF RECORDING OF ASSOCIATION DOCUMENTS FOR
HERITAGE LAKES HOMEOWNERS ASSOCIATION, INC.**

STATE OF TEXAS §
 §
COUNTIES OF DENTON §

The undersigned, as attorney for the Heritage Lakes Homeowners Association, Inc. for the purpose of complying with Section 202.006 of the Texas Property Code and to provide public notice of the following policy affecting the owners of property described on Exhibit B attached hereto, hereby states that the policy attached hereto is a true and correct copy of the following:

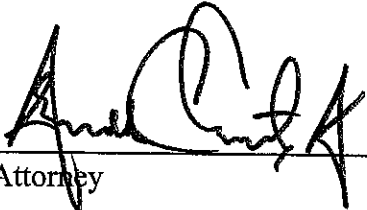
***Heritage Lakes Homeowners Association, Inc. -
Collection Policy (effective March 1, 2006) (Exhibit "A").***

All persons or entities holding an interest in and to any portion of property described on Exhibit B attached hereto are subject to the foregoing policy until amended by the Board of Directors

IN WITNESS WHEREOF, the Heritage Lakes Homeowners Association, Inc. has caused this Second Supplemental Certificate and Memorandum of Recording of Association Documents to be filed of record and supplements that certain Notice of Filing of Dedicatory Instruments for Heritage Lakes, filed on January 12, 2000, and recorded in Volume 4504, Page 2169, *et seq.* of the

Real Property Records of Denton County, Texas, that certain Certificate and Memorandum of Recording of Association Documents for Heritage Lakes Homeowners Association, Inc. filed on September 16, 2002, and recorded in Volume 5171, Page 0895, *et seq.* of the Real Property Records of Denton County, Texas, that certain Certificate and Resolution of the Board of Directors of the Heritage Lakes Homeowners Association, Inc. with Respect to the Application of Payments filed on September 2, 2003, and recorded in Volume 5408, Page 0445, *et seq.* of the Real Property Records of Denton County, Texas, and that certain First Supplemental Certificate and Memorandum of Recording of Association Documents for Heritage Lakes Homeowners Association, Inc. filed on December 4, 2003, and recorded as Instrument No. 2003-196514 in the Real Property Records of Denton County, Texas.

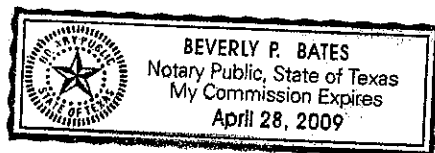
**HERITAGE LAKES
HOMEOWNERS ASSOCIATION, INC.**

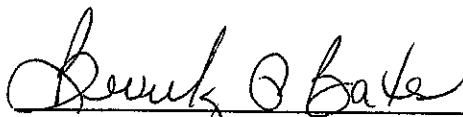
By: 
Its: Attorney

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public, on this day personally appeared Judd A. Austin, Jr., attorney for the Heritage Lakes Homeowners Association, Inc., known to me to be the person whose name is subscribed on the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND AFFIRMED SEAL OF OFFICE on this 15th day of March, 2006.




Notary Public, State of Texas

Heritage Lakes Homeowners Association, Inc.
Collection Policy:

The Board of Directors for the Heritage Lakes Homeowners Association, Inc., hereby adopts the following policy and procedures regarding the collection of assessments.

Assessment Due Dates:

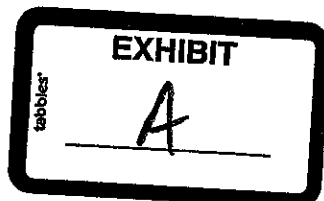
January 1st, April 1st, July 1st, October 1st

Assessments Delinquent (Late Fees will be Assessed):

January 31st, April 30th, July 31st, October 31st

Collection Policy:

- If payments for the full amount of assessments are not received by the Association on the last day of the month due, Late Fees in the amount of twenty-five dollars (\$25) per month (as determined by the Board by Resolution on June 17, 2002) will be assessed to the owner's account. Late Fees will continue to be assessed monthly until the entire assessment is paid in full.
- Reminder Statements will be sent to owners with any account balance fifteen (15) days after Assessments become Delinquent.
- An Association Demand Letter will be sent thirty (30) days after Assessments become Delinquent, at that time the Owner's account will be charged a fee for the Association Demand Letter.
- Privileges to Common Area and Amenities will be revoked with the issuance of an Association Demand Letter.
- An Attorney Demand Letter will be sent thirty (30) days after Association Demand Letter has been sent. All costs for the Attorney Demand Letter will be charged to the Owner's account.
- A Lien will be filed thirty (30) days after Attorney Demand Letter has been sent. All costs for preparation and filing of the Lien will be charged to the Owner's account.
- Foreclosure will be determined by the Board of Directors on a Case-by-Case basis.



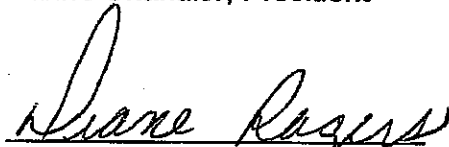
Payment Plans and Partial Payments:

- The Board will review requests for payment plans on delinquent accounts on a case-by-case basis. All requests for payment plans must be made in writing with payment amounts and payment dates.
- The Board has the right to reject any partial payments. All partial payments will be applied according to the Resolution of the Board with Respect to the Application of Payments adopted on July 22, 2003.

We the undersigned members of the Board of Directors do hereby approve and adopt the above policy, effective March 1, 2006.


Barbie Chandler, President


Laurie Riling, Vice President


Diane Rogers, Secretary


Roberta Bohnet, Treasurer


Tony Petrone, Member-at-Large

EXHIBIT B

Those tracts and parcels of real property located in the City of Frisco, Denton County, Texas and more particularly described as follows:

- (a) Lots 1 through 22, Block A; Lots 1 through 24, Block C; Lots 1 through 22, Block D; Lots 1 through 13, Block E; Lots 1 through 5, Block F; Lots 2 through 24, Block V; Lots 1 through 24, Block W and Lots 2 through 4, Block X of **HERITAGE LAKES, PHASE 1**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet Q, Slides 40 and 41 of the Plat Records of Denton County, Texas; and the Certificate of Correction of Error filed July 19, 1999, Volume 4383, Page 1734 of the Real Property Records of Denton County, Texas; and
- (b) Tracts 3 and 4 in Block X of **HERITAGE LAKES, PHASE 1**, an Addition to the City of Frisco, Denton County, Texas, according to the replat thereof recorded in Cabinet U, Page 552 of the Plat Records of Denton County, Texas; and the Certificate of Correction of Error filed July 19, 1999, Volume 4383, Page 1734 of the Real Property Records of Denton County, Texas; and
- (c) Lots 12A and 12B in Block X of the Replat of Lot 12 in Block X of **HERITAGE LAKES, PHASE 1**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet U, Slide 552 of the Plat Records of Denton County, Texas; and
- (d) Lot 1 and Lots 6 through 9, Block X of **HERITAGE LAKES, PHASE 1**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet Q, Page 40 of the Plat Records of Denton County, Texas; and Certificate of Correction of Error, filed July 19, 1999, recorded in Volume 4383, Page 1734 of the Real Property Records of Denton County, Texas; and
- (e) Lots 1 through 30, Block R; Lots 1 through 32, Block S; Lots 17 through 32, Block T; Lots 16 through 41, Block U of **HERITAGE LAKES, PHASE 2**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet S, Slides 118 and 119 of the Plat Records of Denton County, Texas; and
- (f) Lots 1 through 12, Block Q; Lots 42 through 52, Block U of **HERITAGE LAKES, PHASE 2**, an Addition to the City of Frisco, Denton County, Texas,

according to the map or plat thereof recorded in Cabinet S, Page 118 of the Plat Records of Denton County, Texas; and

- (g) Lots 1 through 40, Block B; Lots 6 through 13, Block F; Lots 1 through 16, Block G; Lots 1 through 8, Block H; Lots 1 through 16, Block T; Lot 1 in Block V and Lots 1 through 16, Block Y of **HERITAGE LAKES, PHASE 3**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet U, Page 9 of the Plat Records of Denton County, Texas; and
- (h) Lots 1 through 18, Block I; Lots 1 through 16, Block J; Lots 1 through 23, Block K; Lots 1 through 22, Block L; Lots 5 through 12, Block M; and Lots 45 through 75, Block P of **HERITAGE LAKES, PHASE 4 AND 5**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet U, Page 884 of the Plat Records of Denton County, Texas; and
- (i) Tract 2 and Tract 3, Block P of **HERITAGE LAKES, PHASE 4 AND 5**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet U, Page 884 of the Plat Records of Denton County, Texas; and
- (j) Lot 1R, Block Q of **HERITAGE LAKES, PHASE 2**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet S, Slide 118 of the Plat Records of Denton County, Texas; and
- (k) Lot 11, Block X; Tract 1, Block A; Tract 1, Block V; Tract 1, Block W; and Tract 1, Block X of **HERITAGE LAKES, PHASE 1**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet Q, Slides 40 and 41 of the Plat Records of Denton County, Texas; and the Certificate of Correction of Error filed July 19, 1999, Volume 4383, Page 1734 of the Real Property Records of Denton County, Texas; and
- (l) Tract 1, Block B; Tract 1R, Block F; Tract 2, Block V; and Tract 1, Block Y of **HERITAGE LAKES, PHASE 3**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet U, Page 9 of the Plat Records of Denton County, Texas; and
- (m) All right, title and interest in and to the walls and landscape borders situated therein, and the private streets, alleys, roads or other common areas located

within any of the above described Phases of Heritage Lakes owned by the **HERITAGE LAKES HOMEOWNERS ASSOCIATION, INC.**, either by conveyance, transfer or dedication.

- (n) Lots 1 through 20, Block I; Lots 1 through 16, Block J; Lots 1 through 23, Block K; Lots 1 through 22, Block L; Lots 1 through 19, Block M; Lots 1 through 16, Block N; Lots 1 through 22, Block O; Lots 1 through 75, Block P; and Tracts 1 through 3, Block P of **HERITAGE LAKES, PHASE 4 & 5**, an Addition to the City of Frisco, Denton County, Texas, according to the map or plat thereof recorded in Cabinet U, Pages 884 and 885 of the Map or Plat Records of Denton County, Texas.