

UNANIMOUS CONSENT RESOLUTION
OF THE BOARD OF DIRECTORS

WHEREAS, the undersigned, as evidenced by their signatures or electronic signatures, constituting all of the members of the Board of Directors (the "Board") of the High Desert Residential Owners Association (the "Association"), a New Mexico nonprofit corporation, hereby take the following action by unanimous written consent which action shall have the same force and effect as if taken by the Board at a duly called meeting of the Board.

WHEREAS, the Board manages the affairs of the Association, including the collection of assessments and related charges pursuant to the Association's governing documents.

WHEREAS, the President of the United States and the Governor of the State of New Mexico have issued emergency orders due to the health and economic implications of the COVID-19 virus.

WHEREAS, on March 23, 2020, the New Mexico Department of Health Cabinet Secretary issued a Public Health Emergency Order that requires owners to self-isolate in their residences, except to conduct or participate in Essential Activities, to participate in Essential Functions or to utilize any services or products provided by Essential Businesses.

WHEREAS, Owners that must self-isolate or who are unable to work as a result of the COVID-19 virus may experience a decrease in income affecting their ability to timely pay Association assessments.

WHEREAS, the Board desires to provide temporary relief to Owners experiencing a financial hardship due to the COVID-19 virus.

NOW THEREFORE, notwithstanding the provisions of the Association's collection policy, if any, the Board resolves to take the following temporary actions with respect to the collection of delinquent assessments:

1. The Association will waive late fees and default interest associated with the late payment of assessments for a period of 60 days beginning April 1, 2020.
2. The Association will cease referring delinquent Owner accounts to a collection agency or collection attorney for a period of 60 days beginning April 10, 2020.
3. The Association will cease the commencement of new foreclosure proceedings for a period of 60 days beginning April 10, 2020.

No provision in this resolution shall be construed as relieving any Owner of the obligation to pay assessments or otherwise comply with any other obligation that an Owner may have under the Association's governing documents.

This resolution and the actions herein shall remain in effect for a period of 60 days beginning April 1, 2020 unless further extended by the Board.

IN WITNESS WHEREOF, the undersigned have executed this resolution as of this 10th day of April, 2020.

Director

Director

Director

Director

Director

Director

Director