EXHIBIT A

Magic Ranch Community Association Collection Policy

Docusign Envelope ID: BAF9A3CD-B8CE-4A90-9D55-7D52384A3914

EXHIBIT A

MAGIC RANCH HOMEOWNERS ASSOCIATION
COLLECTION POLICY

(Effective Date: March 1st, 2025)

In accordance with Article 6, Section 6.8 of the Declaration of Covenants, Conditions, Restrictions and Easements for Magic Ranch, recorded on November 12th, 2004, in the official records of the County Recorder of Pinal County, Arizona, at recording number 2004-091993 ("**Declaration**"), the Magic Ranch Homeowners Association (the "**Association**") hereby adopts the following Collection Policy:

COLLECTION POLICY

Personal Obligation and Lien

As set forth in Article 6, Section 6.1 and 6.8 of the Declaration, each Owner is personally responsible for the payment of Assessments, Collection Costs, and all other fees, costs and charges permitted under the Project Documents, together with interest, costs, and reasonable attorneys' fees, and all such charges are part of the Assessment Lien (Common Expense Lien as stated in Arizona law effective September 14, 2024), to the extent permitted by Arizona law.

Late Fees

Pursuant to the Board's authority as set forth in Article 6, Section 6.8, a late fee of $15.00 will be assessed to the Owner's account in the event any assessments remain unpaid thirty (30) days after the due date.

Interest

In accordance with Article 6, Section 6.8 of the Declaration, interest will be imposed on all Assessments not paid within thirty (30) days after the due date, at the rate equal to ten percent (10%) per annum, from the due date until paid.

Collection Costs

The Association shall be entitled to recover all collection costs, including, but not limited to, attorneys' fees, which may be incurred by the Association in collecting delinquent Assessments.

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MAGIC RANCH ESTATES HOMEOWNERS ASSOCIATION
Resolution to Establish Collection Policy

The undersigned directors of Magic Ranch Estates Homeowners Association, an Arizona nonprofit corporation (the "**Association**"), at a meeting of the Association's Board of Directors (the "**Board**") held on January 27th, 2025, do hereby adopt the following resolutions.

WHEREAS, the Association and its members are governed by the Declaration of Covenants, Conditions, Restrictions and Easements for Magic Ranch, recorded on November 12th, 2004, in the official records of the County Recorder of Pinal County, Arizona, at fee number 2004-091993 ("**Declaration**"), and the Association's bylaws, articles of incorporation, and rules and regulations (collectively and together with the Declaration, the "**Project Documents**");

WHEREAS, pursuant to Article 6, Section 6.8 of the Declaration, the Board shall have the right to adopt rules setting forth procedures for levying Assessments and for the billing and collection thereof;

WHEREAS, pursuant to Article 9 of the Declaration and A.R.S. §§ 10-3302 and 10-3613, the Board has the power to enforce the provisions of the Declaration by appropriate means, including, without limitation, the imposition of fines, the expenditure of funds of the Association, the employment of legal counsel and the commencement and prosecution of legal proceedings; and

WHEREAS, the Board recognizes the need to adopt a uniform and consistent policy with respect to Assessments collection.

BE IT THEREFORE RESOLVED, that the Collection Policy (the "**Policy**") attached hereto as Exhibit A is hereby adopted and in effect as of the Effective Date, and replaces any and all previously approved collection policies; and be it further

RESOLVED, that the Board reserves to itself the right to deviate from the Policy in certain cases, as the Board determines in its discretion to be appropriate.

IN WITNESS WHEREOF, the undersigned officer of the Association certifies that, by action of a majority of the Board, the above resolutions were adopted on the date of the meeting noted above.

[Robert Cox], President

Docusign Envelope ID: BAF9A3CD-BBCE-4A90-9D55-7D52384A3914

Collection Procedure

Late Notice(s) will be sent to the Owner, via regular mail, thirty (30) days after the Assessments due date notifying the Owner of the balance due and requesting payment in full. Such notice shall inform the Owner that a Late Fee has been assessed and that interest charges are being assessed until the account is paid in full. Once the account balance is 6 months old or $500, whichever occurs first, final notice will be sent as detailed below.

Final Late Notice will be sent to the Owner, via certified mail, return receipt requested, after meeting the guidelines above, notifying the Owner of the balance due, requesting payment in full and notifying the Owner that their account may be referred to the Association's attorneys for further collection efforts, including but not limited to the recordation of a Notice of Lien and further legal action if the account is not brought current in the timeframe specified. This notice will be sent to the Owner's address on record. The final notice shall include the following disclaimer pursuant to A.R.S. 33-1807(K):

YOUR ACCOUNT IS DELINQUENT. IF YOU DO NOT BRING YOUR ACCOUNT CURRENT OR MAKE ARRANGEMENTS THAT ARE APPROVED BY THE ASSOCIATION TO BRING YOUR ACCOUNT CURRENT WITHIN THIRTY DAYS AFTER THE DATE OF THIS NOTICE, YOUR ACCOUNT WILL BE TURNED OVER FOR FURTHER COLLECTION PROCEEDINGS. SUCH COLLECTION PROCEEDINGS COULD INCLUDE BRINGING A FORECLOSURE ACTION AGAINST YOUR PROPERTY.

Payment Plans

Prior to turning an account over to a law firm or a collection agency, The Board offers in its late notice(s) and authorizes a reasonable repayment plan ("Payment Plan") to bring an Owner's delinquent account current. All Payment Plans are subject to the following:

- Payments are due upon the date and interval specified.
- The repayment period of the delinquent balance cannot exceed a 12-month period (inclusive of any extensions).
- Owners remain responsible for staying current on their ongoing Assessments while on a Payment Plan. Failure to do so will be deemed an automatic default of the Payment Plan.
- In the event an Owner defaults on their Payment Plan, subject to the following paragraph, the entire balance becomes immediately due and owing and the Owner becomes subject to further collection efforts, including but not limited to transferring the account to a law firm or collection agency, and filing suit for a money judgment and/or lien foreclosure.

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CERTIFICATE OF PROMULGATION OF COLLECTION POLICY

I, Eric DeBoer, the Community Manager for the **Magic Ranch Homeowners Association,** hereby certify that I sent by mail to all of the Owners of record as of the 3rd day of February 2025, the Collection Policy for the Association adopted by the Board on the 27th day of January, 2025.

DATED 2/3/2025.

By: Docusigned by: Eric DeBoer

Printed Name: Eric DeBoer

Docusign Envelope ID: BAF9A3CD-8BCE-4A90-9D55-7D52364A3914

- If an Owner defaults on their Payment Plan, the Board, upon an Owner's request, may re-instate their Payment Plan. Re-instatement of a Payment Plan may require the Owner to make an additional payment towards the balance due or whatever the Board may require in its discretion.

This Collection Policy replaces and supersedes in all respects all prior resolutions with respect to the collection of Assessments by the Association and is effective upon adoption hereof, to remain in force and effect until revoked, modified, or amended.

IT IS FURTHER RESOLVED THAT this Collection Policy as of the "Effective Date" is to remain in force and effect until revoked, modified, or amended.

IN WITNESS WHEREOF, the said Board of Directors has approved and adopted this Collection Policy as of this 27th day of January, 2025, and directs its distribution to all Owners.

MAGIC RANCH HOMEOWNERS ASSOCIATION

By: _____
Its: Board President, Robert Cox

EXHIBIT B

Respondent Account Ledger Received Via Regular Mail on March 22, 2026

Evidence of Incomplete Accounting and Unverified $385.00 "Balance Forward" Charging Block

HONG XU
6843 E San Tan Way
Florence, AZ 85132

6843 E San Tan Way
Florence, AZ 85132
Unit: 7B2V-0D90

Unit Ledger

Type	Date	Category	Fee	Balance
Charge	06/30/2024	Late Fee: Balance Forward	$5.00	$5.00
Charge	06/30/2024	Other Charges: Balance Forward	$160.00	$165.00
Charge	06/30/2024	Principal: Balance Forward	$220.00	$385.00
Charge	07/01/2024	Principal: Charge	$44.00	$429.00
Charge	07/31/2024	Late Fee	$15.00	$444.00
Charge	07/31/2024	Interest	$2.24	$446.24
Charge	08/01/2024	Principal: Charge	$44.00	$490.24
Charge	08/31/2024	Late Fee	$15.00	$505.24
Charge	08/31/2024	Interest	$2.62	$507.86
Charge	09/01/2024	Principal: Charge	$44.00	$551.86
Charge	09/30/2024	Interest	$2.89	$554.75
Charge	10/01/2024	Late Fee	$15.00	$569.75
Charge	10/01/2024	Principal: Charge	$44.00	$613.75
Charge	10/31/2024	Late Fee	$15.00	$628.75
Charge	10/31/2024	Interest	$3.36	$632.11
Charge	11/01/2024	Principal: Charge	$44.00	$676.11
Charge	11/30/2024	Interest	$3.62	$679.73
Charge	12/01/2024	Late Fee	$15.00	$694.73
Charge	12/01/2024	Principal: Charge	$44.00	$738.73
Charge	12/31/2024	Late Fee	$15.00	$753.73
Charge	12/31/2024	Interest	$4.11	$757.84
Charge	01/01/2025	Principal: Monthly Assessment	$44.00	$801.84
Charge	01/31/2025	Late Fee	$15.00	$816.84
Charge	01/31/2025	Interest	$4.48	$821.32
Charge	02/01/2025	Principal: Monthly Assessment	$44.00	$865.32
Charge	02/28/2025	Interest	$4.39	$869.71
Charge	03/01/2025	Principal: Monthly Assessment	$44.00	$913.71
Charge	03/03/2025	Late Fee	$15.00	$928.71
Charge	03/31/2025	Late Fee	$15.00	$943.71
Charge	03/31/2025	Interest	$5.23	$948.94
Charge	04/01/2025	Principal: Monthly Assessment	$44.00	$992.94
Charge	04/30/2025	Interest	$5.42	$998.36
Charge	05/01/2025	Late Fee	$15.00	$1,013.36
Charge	05/01/2025	Principal: Monthly Assessment	$44.00	$1,057.36
Charge	05/31/2025	Late Fee	$15.00	$1,072.36
Charge	05/31/2025	Interest	$5.98	$1,078.34

Type	Date	Category	Fee	Balance
Charge	06/01/2025	Principal: Monthly Assessment	$44.00	$1,122.34
Charge	06/30/2025	Interest	$6.15	$1,128.49
Charge	07/01/2025	Late Fee	$15.00	$1,143.49
Charge	07/01/2025	Principal: Monthly Assessment	$44.00	$1,187.49
Charge	07/31/2025	Late Fee	$15.00	$1,202.49
Charge	07/31/2025	Interest	$6.73	$1,209.22
Charge	08/01/2025	Principal: Monthly Assessment	$44.00	$1,253.22
Charge	08/31/2025	Late Fee	$15.00	$1,268.22
Charge	08/31/2025	Interest	$7.10	$1,275.32
Charge	09/01/2025	Principal: Monthly Assessment	$44.00	$1,319.32
Charge	09/30/2025	Interest	$7.23	$1,326.55
Charge	10/01/2025	Late Fee	$15.00	$1,341.55
Charge	10/01/2025	Principal: Monthly Assessment	$44.00	$1,385.55
Charge	10/31/2025	Late Fee	$15.00	$1,400.55
Charge	10/31/2025	Interest	$7.85	$1,408.40
Charge	11/01/2025	Principal: Monthly Assessment	$44.00	$1,452.40
Charge	11/30/2025	Interest	$7.96	$1,460.36
Charge	12/01/2025	Late Fee	$15.00	$1,475.36
Charge	12/01/2025	Principal: Monthly Assessment	$44.00	$1,519.36
Charge	12/15/2025	Collection Costs	$400.00	$1,919.36
Charge	12/31/2025	Late Fee	$15.00	$1,934.36
Charge	12/31/2025	Interest	$8.60	$1,942.96
Charge	01/01/2026	Principal	$44.00	$1,986.96
Charge	01/31/2026	Late Fee	$15.00	$2,001.96
Charge	01/31/2026	Interest	$8.97	$2,010.93
Charge	02/01/2026	Principal	$44.00	$2,054.93
Charge	02/13/2026	Principal: Principal Adjustment_01/01/2026 & 02/01/2026	$12.00	$2,066.93
Charge	02/28/2026	Interest	$8.53	$2,075.46
Charge	03/01/2026	Principal	$50.00	$2,125.46

Last Payment Date:	N/A
Delinquent Since:	06/30/2024
Status:	In Collections
Total Amount Due:	**$2,125.46**
Good Through:	03/15/2026

Magic Ranch Estates Homeowner Association
(800) 875-9221

EXHIBIT C

Certified Copy of Common Expense Property Lien (Fee Number: 2026-025831)

Evidence of Recording Date and Time: March 30, 2026, at 3:19 PM

OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
Dana Lewis
Electronically Recorded

DATE/TIME:	03/30/2026 1519
FEE:	$30.00
PAGES:	2
FEE NUMBER:	2026-025831

RECORD AND RETURN TO:
CHDB Law LLP
1400 East Southern Avenue, Suite 400
Tempe, AZ 85282

COMMON EXPENSE LIEN

Magic Ranch Estates Homeowner Association, a Arizona not for profit corporation (the "Association"), in accordance with Arizona Statutes and the Association's Declaration, together with all subsequent supplements and amendments thereto (collectively, the "Covenants"), and the articles of incorporation and bylaws of the Association, is owed the following amounts for shares of the common expenses:

Assessments:	$942.00
Late Fees:	$285.00
Collection Cost:	$800.00
TOTAL:	**$2,027.00**

This Common Expense Lien shall also secure all unpaid assessments, collection costs and late charges *(as applicable)* subsequent to the date of this Common Expense Lien and before entry of a certificate of title. This Common Expense Lien may not be reflective of the total amount owed on account, including but not limited to Member/Unit Owner Expenses and Attorney Fees and Costs. The lien is perfected by the recording of the Declaration.

The Lienor claims this lien on the following described property Pinal County, Arizona:

Property Description: 6843 E San Tan Way, Florence, AZ 85132 Folio # 200-12-1210.

The record owner(s) of the Subject Property is/are HONG XU, an unmarried woman.

The amount due to the Lienor remains outstanding as of 3/24/2026.

Magic Ranch Estates Homeowner Association

By: _____
Charlene Cruz, Esq.

State of Arizona

County of Maricopa

The foregoing instrument was acknowledged before me on this 30th day of March, 2026 by Charlene Cruz, who [ ] produced _____ as identification or [X] is personally known to me and who did take an oath that the matters contained herein are true and correct.

Notary Public State of Arizona
Pinal County
Brianne L Roberts
My Commission Expires 5/13/2027
Commission Number 546030

_____
Notary Public

LEGAL DESCRIPTION: The following real property located in Pinal County, Arizona:

LOT 111, OF MAGIC RANCH ESTATES, ACCORDING TO PLAT RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF PINAL COUNTY, ARIZONA, IN CABINET E, SLIDE 144.

Unofficial

EXHIBIT D

Electronic Mail Transmission From Schwartz Vays, LLC Sent April 3, 2026

Containing Collection Demand Letter Dated March 31, 2026

Evidence of an Inverted Timeline and Defective Service: Notice Was Created and Transmitted Days AFTER the Lien Was Already Recorded on March 30, 2026

Gmail

徐Sophia <mingxu69@gmail.com>

Notice of Assessment Lien

2 messages

Schwartz Vays <assistance@schwartzvays.com>
To: mingxu69@gmail.com

Fri, Apr 3, 2026 at 9:43 AM

SCHWARTZ VAYS

This email and any attachment to this email may contain confidential information. If you are not the intended recipient, you must not review or retransmit its contents, and must immediately delete the message.

Dear HONG XU,

A lien has been filed against your property by Magic Ranch Estates Homeowner Association.

Attached is the notice that was mailed to you.

It's still not too late to resolve this matter before it escalates any further.

Access My Account

Make a Payment





Contact Us

You can contact us by replying to this email, or by calling the number below.

Tel: 800-875-9221

Useful Links

Login in to our platform to make a payment by clicking the button above, or view our Frequently Asked Questions if you want to find out more.

FAQ

Collections, **Simplified.**

If you would like to stop receiving emails from us, simply click here

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE NOTE THAT ANY ENSUING LEGAL, PROCESSING AND

RECORDING FEES ASSOCIATED WITH THE LIEN AND FORECLOSURE PROCESS WILL BE ADDED TO THE BALANCE.

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328K

Schwartz Vays <assistance@schwartzvays.com>
To: mingxu69@gmail.com

Fri, Apr 3, 2026 at 9:43 AM

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NOTICE OF ASSESSMENT LIEN
DEMAND LETTER
3/31/2026

HONG XU
1105 S 4th Ave Apt 2
Phoenix, AZ 85005

Unit ID: 7B2V-0D90
6843 E San Tan Way
Florence, AZ 85132

Dear HONG XU,

Schwartz Vays, on behalf of Magic Ranch Estates Homeowner Association ("Association"), hereby informs you that the enclosed Claim of Lien has been filed and recorded against your property, and accordingly, hereby serves this Notice of Assessment Lien.

Below you will find an itemized breakdown of the maintenance assessments, interest, late fees and administrative collection costs that remain outstanding, as well as the Amount Secured by the Claim of Lien.

Breakdown of Outstanding Balance Secured by the Claim of Lien through 3/31/2026:

Maintenance Assessments:	$1,162.00
Late Fees:	$305.00
Interest:	$0.00
Collection Cost:	$800.00
Total Amount Secured by the Claim of Lien:	**$2,267.00**

Breakdown of Outstanding Balance through 3/31/2026: (inclusive of amounts Secured by the Claim of Lien, listed above)

Maintenance Assessments:	$1,162.00
Late Fees:	$305.00
Interest:	$113.46
Collection Cost/Attorneys fees:	$800.00
Other Charges:	$160.00
Total Amount Outstanding:	**$2,540.46**

Please contact our office immediately to settle this debt. Failure to timely settle the Amount Secured by the Claim of Lien may result in the commencement of foreclosure proceedings. Additional amounts may continue to accrue at the rates set forth by the Association, the governing documents, and/or applicable law. Please note that if all or any of the amounts claimed herein are subject to an active bankruptcy filing or were discharged in a bankruptcy filing in accordance with the U.S. Bankruptcy Code, this statutory notice is not at attempt to collect such amounts from you personally.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE. PLEASE NOTE THAT ANY LEGAL, PROCESSING, AND RECORDING FEES ASSOCIATED WITH FORECLOSURE WILL BE ADDED TO THE BALANCE ABOVE.

Any questions on this matter should be directed towards:

Schwartz Vays AZ, LLC
(800) 875-9221
assistance@schwartzvays.com

Do you wish to make a payment, but don't want to speak with a collector? Do you need to request a payment plan? Simply login to your account at www.schwartzvays.com/myaccount to access all of these resources made available to you online, and more. All you need is the eight-digit Property ID located at the top of this page.

EXHIBIT E

Certified Mail Letters, USPS Tracking History, and Tendered Cashier's Checks

Contains:

1. *Initial Debt Validation Letter (Sent via Certified Mail on February 4, 2026)*
2. *Secondary Dispute & Payment Cover Letter (Sent via Certified Mail on April 4, 2026)*
3. *Official USPS Certified Mail Receipts marked "Return Receipt Requested"*
4. *Photographs of Tendered Bank Cashier's Checks totaling $1,312.00 ($1,162.00 and $150.00) issued under protest*

Unit ID: 7B2V-0D90

To Whom It May Concern,

I am writing in response to your communication regarding an alleged homeowners association (HOA) debt you claim I owe. This letter constitutes a formal dispute of the alleged debt and a request for validation pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g.

Please provide the following documentation to validate this alleged HOA debt:

1. Proof of the underlying obligation, including copies of the recorded Covenants, Conditions, and Restrictions (CC&Rs), bylaws, and any applicable rules or assessment provisions that establish my legal obligation to pay the amounts claimed, as required under Arizona law (A.R.S. Title 33).
2. A complete and itemized account ledger, identifying all regular assessments, special assessments, late fees, interest, fines, attorney fees, collection costs, or other charges, including the specific statutory or contractual authority for each charge and the dates they were assessed.
3. Proof of your authority to collect, including a copy of the current management, collection, or agency agreement between your company and the homeowners association authorizing you to collect assessments on its behalf.
4. The legal name and address of the homeowners association, proof of its legal standing, and documentation establishing its authority under A.R.S. Title 33 to impose assessments and pursue collection remedies against the property.
5. Proof that your agency is properly licensed and authorized to collect debts in the State of Arizona, including your Arizona collection agency license number, or documentation establishing a lawful exemption from licensing under Arizona law.

Additionally, please be advised that Arizona law strictly regulates HOA liens and foreclosure activity. Pursuant to A.R.S. § 33-1807 (for planned communities) and/or A.R.S. § 33-1256 (for condominiums), an HOA may not record or enforce a lien, nor initiate foreclosure proceedings, unless all statutory prerequisites have been satisfied.

Accordingly, any attempt to record a lien, initiate foreclosure, pursue legal action, or continue collection activity while this debt remains disputed and unvalidated may constitute violations of the FDCPA, Arizona law, and applicable consumer protection statutes.

Under 15 U.S.C. § 1692g(b), you are required to cease all collection activity until proper validation is provided. This includes, but is not limited to, payment demands, lien activity, credit reporting, or referral for legal action.

This request is not a refusal to pay, but a formal notice that the alleged debt is disputed and must be fully validated in accordance with federal and Arizona law. I request that all further communications regarding this matter be made in writing only.

Thank you for your attention to this matter. I expect your response within the time period required by law.

Sincerely
Sophia(Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

April 4, 2026

VIA CERTIFIED MAIL – RETURN RECEIPT REQUESTED

VIA EMAIL-assistance@schwartzvays.com

Schwartz Vays, LLC 7215 NE 4th Ave #101 Miami, FL 33138

CC: Magic Ranch Estates Homeowner Association, Attn: Board of Directors, c/o PMI San Tan 24871 S. Ellsworth Rd, Suite #100-111 Queen Creek, AZ 85142

Enclosure: Money Order in the amount of $1,162.00

RE: FORMAL DISPUTE, PROCEDURAL NON-COMPLIANCE & PAYMENT UNDER PROTEST
Property: 6843 E San Tan Way, Florence, AZ 85132 / **Unit ID:** 7B2V-0D90 **Recorded Lien Fee Number:** 2026-025831

To Whom It May Concern,

I am in receipt of your "Notice of Assessment Lien Demand Letter" dated March 31, 2026. This letter serves as a formal dispute of the $2,540.46 balance and a demand for the immediate removal of all unauthorized fees.

1. Payment Under Protest (A.R.S. § 33-1807)

Enclosed is **Money Order** in the amount of **$1,162.00**, representing the full payment of all outstanding **maintenance assessments claimed in your demand.**

Pursuant to **A.R.S. § 33-1807(K)**, I hereby direct that these funds be applied **exclusively to the principal assessment balance**. This payment is made **UNDER PROTEST** to protect my property rights and immediately stop the statutory foreclosure clock. Under 2026 Arizona law, because my assessment principal is being paid to zero, the Association is legally barred from pursuing foreclosure. This payment does not constitute an admission of the validity of the additional late fees, interest, or collection costs, all of which remain in formal dispute.

2. Administrative Misrepresentation

The Association and its agents have consistently provided false and conflicting information regarding the status of this account, preventing a timely resolution:

- **Conflicting Referral Data**: On January 26, 2026, PMI Manager Eric Deberhe verbally advised me the account was with Mulcahy Law. Upon contacting that firm, I was informed by Jenn Rentschler that no such matter existed.
- **Misleading Email Records**: On January 26, 2026, Mr. Deberhe emailed stating the account was with a firm called Axela. On February 4, 2026, he then claimed Schwartz Vays was the attorney "behind" Axela.

3. Refusal of Current Assessment Payments (A.R.S. § 33-1807(N))

Since I was made aware of the debt, I have offered multiple times to pay my current HOA fees to **PMI San Tan** and the **Director of the Board**. These offers have been declined with instructions to "deal only with the debt collector."

If you continue to refuse my good-faith tender of current assessments, please be advised that under Arizona law, a creditor who refuses a valid tender of payment cannot continue to accrue interest or late fees on that amount. Pursuant to **A.R.S. § 33-1807(N)**, the Association's agents are required to accept payments. I will present evidence of these refusals to the Arizona Department of Real Estate (ADRE).

4. Record of Improper Notice and Material Errors

The Association and Schwartz Vays, LLC have demonstrated a reckless disregard for procedural accuracy:

- **Correct Address of Record:** The initial "Notice of Intent to Record a Claim of Lien" was correctly sent to my residence at **6843 E San Tan Way, Florence, AZ 85132**.
- **Material Errors in March 31 Lien Demand:** Despite having my correct address on file, the March 31 "Notice of Assessment Lien" lists a completely incorrect address with a wrong ZIP code: **1105 S 4th Ave Apt 2, Phoenix, AZ 85005**.
- **Consequence:** This failure to send the statutory demand to my last known address of record constitutes a failure of notice under **A.R.S. § 33-1807**.

5. Retaliatory Fee Inflation and Inconsistent Accounting

The Association is in violation of **A.R.S. § 33-1807** and **15 U.S.C. § 1692g** due to predatory accounting:

- **Arbitrary Fee Doubling:** I am formally disputing the arbitrary increase of collection costs from **$400.00** (as listed in the 1/22/2026 Notice of Intent) to **$800.00** (as listed in the 3/31/2026 Demand). This 100% increase appeared only after I exercised my right to request debt verification, suggesting retaliatory "fee-stacking" in violation of **15 U.S.C. § 1692f**.
- **Inconsistent Totals:** Your Recorded Common Expense Lien (Fee #2026-025831) claims **$942.00** in assessments as of 3/24/2026 , while your Demand Letter issued just days later claims **$1,162.00** through 3/31/2026.
- **Unauthorized Charges:** The Notice of Intent and Demand listed **$160.00** in "Other Charges" that remain unexplained.

6. Violation of Mandatory Collection Procedures

- **Failure of 30-Day Notice:** I never received the mandatory 30-day Late Notices via regular mail as **required by EXHIBIT A,**
- **Failure of Final Late Notice:** I never received the Final Late Notices via Certified Mail, Return Receipt Requested, which is a strict prerequisite under both **A.R.S. § 33-1807(K)** and **EXHIBIT A** before an account can be **referred to a third-party debt collector**.

- **Defective March 31 Notice:** Your most recent notice was delivered only via email. Electronic transmission does not satisfy the statutory requirement for "written notice" via certified mail for a lien action.

7. Legally Unenforceable Fees & Insufficient Validation

Because you failed to provide the statutory 30-day **boldfaced or all-caps** notice via certified mail required by **A.R.S. § 33-1807(K)**, you are barred from recovering collection costs and attorney fees. Furthermore, because the initial 30-day regular mail notices and the 6-month Final Late Notices were never sent, the $305.00 in late fees and $113.46 in interest were assessed in breach of the Association's own governing documents and state law.

8. Insufficient Debt Validation (15 U.S.C. § 1692g)

Your ledger remains deficient under the Fair Debt Collection Practices Act. It begins on 06/30/2024 with $385.00 in unexplained "Balance Forward" charges. You have failed to provide the requested line-item accounting of the charges occurring prior to June 2024. I demand a full Statement of Account pursuant to **A.R.S. § 33-1807(M)**.

9. Intention to File Regulatory Complaints

Be advised that if this matter is not resolved via the settlement offer below, I intend to file formal petitions and complaints with:

- **The Arizona Department of Real Estate (ADRE)** regarding the HOA's failure to follow state statutes and CC&Rs.
- **The Consumer Financial Protection Bureau (CFPB)** and the **Arizona Attorney General's Office** regarding Schwartz Vays, LLC's debt collection practices.
- **The Florida Bar**, regarding the practices of Schwartz Vays, LLC.

10. Communication Preference

I hereby demand that all future communication regarding this debt be conducted **exclusively via Certified Mail, Return Receipt Requested**. I do not consent to electronic service for legal notices or debt collection activity.

11. SETTLEMENT OFFER Upon your receipt and application of the enclosed $1,162.00 to the principal balance, the Association and Schwartz Vays, LLC shall waive all remaining late fees, interest, and collection costs and provide a **Recorded Release of Lien for Fee #2026-025831** within 10 business days.

Sincerely,

Sophia (Hong) Xu

Unit ID: 7B2V-0D90

To Whom It May Concern,

I am writing in response to your communication regarding an alleged homeowners association (HOA) debt you claim I owe. This letter constitutes a formal dispute of the alleged debt and a request for validation pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g.

Please provide the following documentation to validate this alleged HOA debt:

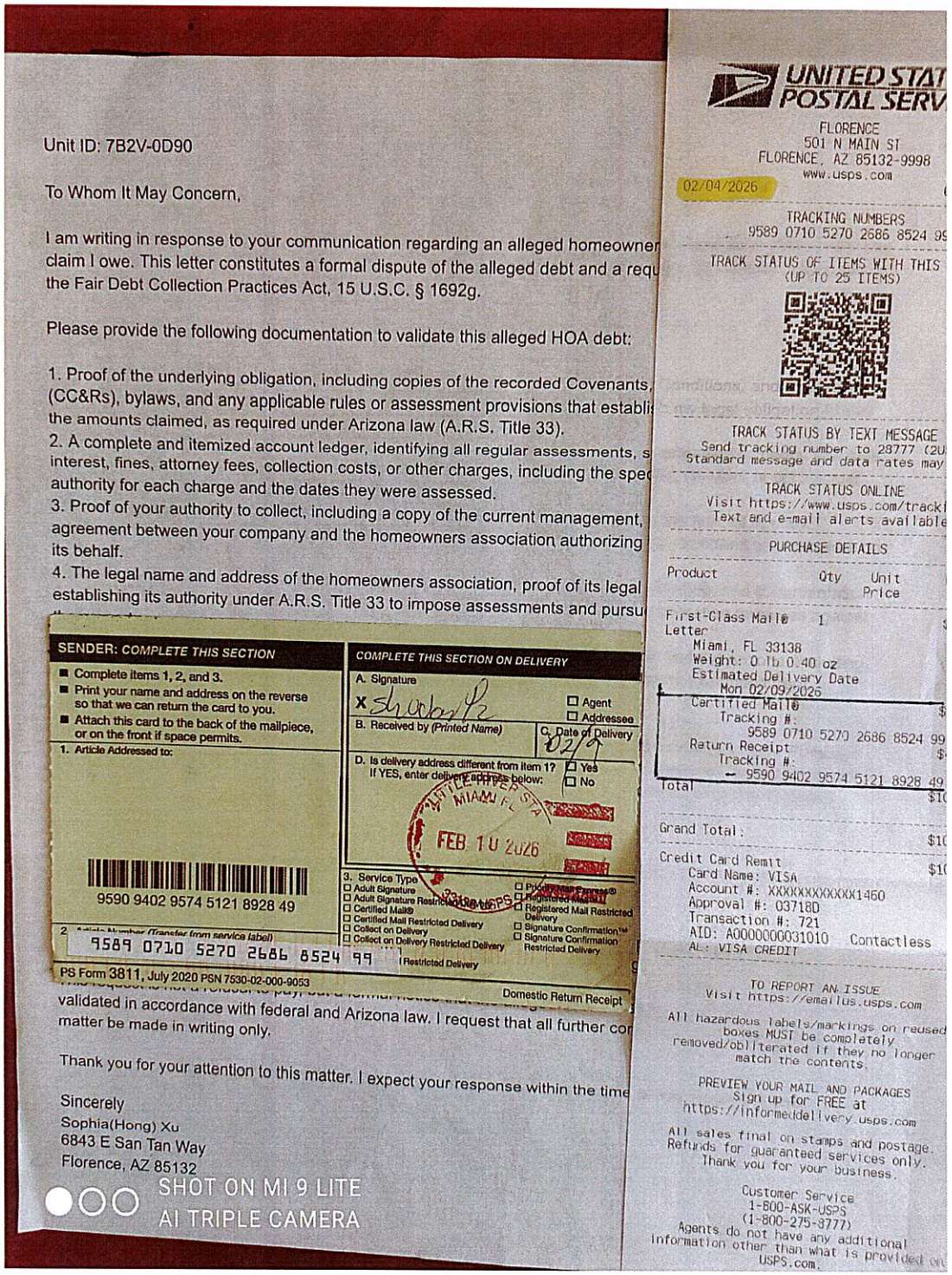
1. Proof of the underlying obligation, including copies of the recorded Covenants, Conditions, and Restrictions (CC&Rs), bylaws, and any applicable rules or assessment provisions that establish my legal obligation to pay the amounts claimed, as required under Arizona law (A.R.S. Title 33).
2. A complete and itemized account ledger, identifying all regular assessments, special assessments, late fees, interest, fines, attorney fees, collection costs, or other charges, including the specific statutory or contractual authority for each charge and the dates they were assessed.
3. Proof of your authority to collect, including a copy of the current management, collection, or agency agreement between your company and the homeowners association authorizing you to collect assessments on its behalf.
4. The legal name and address of the homeowners association, proof of its legal standing, and documentation establishing its authority under A.R.S. Title 33 to impose assessments and pursue collection remedies against the property.
5. Proof that your agency is properly licensed and authorized to collect debts in the State of Arizona, including

From: Sophia(Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

To: Schwartz Vays
7215 NE 4th Ave #101
Miami, FL 33138

Sincerely
Sophia(Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

SHOT ON MI 9 LITE
AI TRIPLE CAMERA



Unit ID: 7B2V-0D90

To Whom It May Concern,

I am writing in response to your communication regarding an alleged homeowner
claim I owe. This letter constitutes a formal dispute of the alleged debt and a requ
the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g.

Please provide the following documentation to validate this alleged HOA debt:

1. Proof of the underlying obligation, including copies of the recorded Covenants,
(CC&Rs), bylaws, and any applicable rules or assessment provisions that establi
the amounts claimed, as required under Arizona law (A.R.S. Title 33).
2. A complete and itemized account ledger, identifying all regular assessments, s
interest, fines, attorney fees, collection costs, or other charges, including the spec
authority for each charge and the dates they were assessed.
3. Proof of your authority to collect, including a copy of the current management,
agreement between your company and the homeowners association authorizing
its behalf.
4. The legal name and address of the homeowners association, proof of its legal
establishing its authority under A.R.S. Title 33 to impose assessments and pursu

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

9590 9402 9574 5121 8928 49

2. Article Number (Transfer from service label)
9589 0710 5270 2686 8524 99

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X
Agent
Addressee

B. Received by (Printed Name)

C. Date of Delivery
02/9

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

LITTLE RIVER STA
MIAMI FL
FEB 10 2026

3. Service Type
Adult Signature
Adult Signature Restricted Delivery
Certified Mail®
Certified Mail Restricted Delivery
Collect on Delivery
Collect on Delivery Restricted Delivery
Priority Mail Express®
Registered Mail™
Registered Mail Restricted Delivery
Signature Confirmation™
Signature Confirmation Restricted Delivery
Restricted Delivery

PS Form 3811, July 2020 PSN 7530-02-000-9053 Domestic Return Receipt

validated in accordance with federal and Arizona law. I request that all further cor
matter be made in writing only.

Thank you for your attention to this matter. I expect your response within the time

Sincerely
Sophia(Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

SHOT ON MI 9 LITE
AI TRIPLE CAMERA

UNITED STAT
POSTAL SERV

FLORENCE
501 N MAIN ST
FLORENCE, AZ 85132-9998
www.usps.com

02/04/2026

TRACKING NUMBERS
9589 0710 5270 2686 8524 99

TRACK STATUS OF ITEMS WITH THIS
(UP TO 25 ITEMS)

TRACK STATUS BY TEXT MESSAGE
Send tracking number to 28777 (2U
Standard message and data rates may

TRACK STATUS ONLINE
Visit https://www.usps.com/tracki
Text and e-mail alerts available

PURCHASE DETAILS

Product	Qty	Unit Price	
First-Class Mail® Letter	1		
Miami, FL 33138			
Weight: 0 lb 0.40 oz			
Estimated Delivery Date			
Mon 02/09/2026			
Certified Mail®			$
Tracking #:			
9589 0710 5270 2686 8524 99			
Return Receipt			$
Tracking #:			
9590 9402 9574 5121 8928 49			
Total			$1
Grand Total:			$1
Credit Card Remit			$1

Card Name: VISA
Account #: XXXXXXXXXXXX1460
Approval #: 03718D
Transaction #: 721
AID: A0000000031010 Contactless
AL: VISA CREDIT

TO REPORT AN ISSUE
Visit https://emailus.usps.com

All hazardous labels/markings on reused boxes MUST be completely removed/obliterated if they no longer match the contents.

PREVIEW YOUR MAIL AND PACKAGES
Sign up for FREE at
https://informeddelivery.usps.com

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

Customer Service
1-800-ASK-USPS
(1-800-275-8777)
Agents do not have any additional information other than what is provided on USPS.com.

April 4, 2026

VIA CERTIFIED MAIL – RETURN RECEIPT REQUESTED

VIA EMAIL-assistance@schwartzvays.com

Schwartz Vays, LLC 7215 NE 4th Ave #101 Miami, FL 33138

CC: Magic Ranch Estates Homeowner Association, Attn: Board of Directors, c/o PMI San Tan
24871 S. Ellsworth Rd. Suite #100-111 Queen Creek, AZ 85142

Enclosure: Money Order in the amount of $1,162.00

RE: FORMAL DISPUTE, PROCEDURAL NON-COMPLIANCE & PAYMENT UNDER PROTEST
Property: 6843 E San Tan Way, Florence, AZ 85132 / Unit ID: 7B2V-0D90 Recorded Lien Fee Number: 2026-025831

To Whom It May Concern,

I am in receipt of your "Notice of Assessment Lien Demand Letter" dated March 31, 2026. This letter serves as a formal dispute of the $2,540.46 balance and a demand for the immediate removal of all unauthorized fees.

1. Payment Under Protest (A.R.S. § 33-1807)

Enclosed is **Money Order** in the amount of **$1,162.00**, representing the full payment of all outstanding **maintenance assessments claimed in your demand.**

Pursuant to **A.R.S. § 33-1807(K)**, I hereby direct that these funds be applied **exclusively to the principal assessment balance.** This payment is made **UNDER PROTEST** to protect my property rights and immediately stop the statutory foreclosure clock. Under 2026 Arizona law, because my assessment principal is being paid to zero, the Association is legally barred from pursuing foreclosure. This payment does not constitute an admission of the validity of the additional late fees, interest, or collection costs, all of which remain in formal dispute.

2. Administrative Misrepresentation

e Association and its agents have consistently provided false and conflicting rmation regarding the status of this account, preventing a timely resolution:

Conflicting Referral Data: On January 26, 2026, PMI Manager Eric Deberhe erbally advised me the account was with Mulcahy Law. Upon contacting that m, I was informed by Jenn Rentschler that no such matter existed.

leading Email Records: On January 26, 2026, Mr. Deberhe emailed stating ccount was with a firm called Axela. On February 4, 2026, he then claimed rtz Vays was the attorney "behind" Axela.

Cashier's Check - Customer Copy — No. 6335506869
Void After 90 Days — 91-170/1221 NAZ — Date 04/04/26 10:43:24 AM
Meridian Road 706 0002279 011
Pay $50.00 — **$50.00**
Fifty and 00/100 Dollars
To The Order Of MAGIC RANCH HOA
APRIL 2026 HOA FEE FOR PROPERTY 6843 E SANTAN WAY FLORENCE, AZ 85132
Not-Negotiable Customer Copy Retain for your Records
Remitter (Purchased By): SOPHIA XU
Bank of America, N.A. PHOENIX,AZ
457002931704

Cashier's Check - Customer Copy — No. 6335506871
Void After 90 Days — 91-170/1221 NAZ — Date 04/04/26 10:47:37 AM
Meridian Road 706 0002279 012
Pay $50.00 — **$50.00**
Fifty and 00/100 Dollars
To The Order Of MAGIC RANCH HOA
JUNE 2026 HOA FEE FOR PROPERTY 6843 E SANTAN WAY FLORENCE, AZ 85132
Not-Negotiable Customer Copy Retain for your Records
Remitter (Purchased By): SOPHIA XU
Bank of America, N.A.

USPS TRACKING #
9590 9402 9302 4295 3760 20
First-Class Mail Postage & Fees Paid USPS Permit No. G-10
United States Postal Service
• Sender: Please print your name, address, and ZIP+4® in this box•
Sophia (Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT
Domestic Mail Only
For delivery information, visit our website at www.usps.com®.
OFFICIAL USE
Certified Mail Fee
Extra Services & Fees (check box, add fee as appropriate)
Return Receipt (hardcopy)
Return Receipt (electronic)
Certified Mail Restricted Delivery
Adult Signature Required
Adult Signature Restricted Delivery
Postage
Total Postage and Fees
Sent To Magic Ranch HOA c/o PMI
Street and Apt. No., or PO Box No. 24871 S. Ellsworth Rd.
City, State, ZIP+4® Queen Creek, AZ
PS Form 3800, January 2023

CERTIFIED MAIL 9589 0710 5270 3350 4291 15

From: Sophia (Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

To: Magic Ranch Estates Homeowner Association Attn: Board of Directors
c/o PMI San Tan
24871 S. Ellsworth Rd, Suite #100-111
Queen Creek, AZ 85142

Form 2976-R, USPS Customs Declaration and Dispatch Note, April 2016, Only used at retail

SHOT ON MI 9 LITE
AI TRIPLE CAMERA
...rtain customs forms are not accepted at pa... Location Postage Paid Pickup
...ction Boxes. All prices are in addition to postage.
...United States Postal Service.® All rights reserved. All USPS Forms ©USPS.
...ing Label Decal PSN 7690-18-000-5674 Sign 525, July 2025

April 4, 2026

VIA CERTIFIED MAIL – RETURN RECEIPT REQUESTED

VIA EMAIL-assistance@schwartzvays.com

Schwartz Vays, LLC 7215 NE 4th Ave #101 Miami, FL 33138

CC: Magic Ranch Estates Homeowner Association, Attn: Board of Directors, c/o PMI San Tan
24871 S. Ellsworth Rd, Suite #100-111 Queen Creek, AZ 85142

Enclosure: Money Order in the amount of $1,162.00

RE: FORMAL DISPUTE, PROCEDURAL NON-COMPLIANCE & PAYMENT UNDER PROTEST
Property: 6843 E San Tan Way, Florence, AZ 85132 / Unit ID: 7B2V-0D90 Recorded Lien Fee Number: 2026-025831

To Whom It May Concern,

I am in receipt of your "Notice of Assessment Lien Demand Letter" dated March 31, 2026. This letter serves as a formal dispute of the $2,540.46 balance and a demand for the immediate removal of all unauthorized fees.

1. Payment Under Protest (A.R.S. § 33-1807)

Enclosed is **Money Order** in the amount of **$1,162.00**, representing the full payment of all outstanding **maintenance assessments claimed in your demand.**

Pursuant to **A.R.S. § 33-1807(K)**, I hereby direct that these funds be applied **exclusively to the principal assessment balance**. This payment is made **UNDER PROTEST** to protect my property rights and immediately stop the statutory foreclosure clock. Under 2026 Arizona law, because my assessment principal is being paid to zero, the Association is legally barred from pursuing foreclosure. This payment does not constitute an admission of the validity of the additional late fees, interest, or collection costs, all of which remain in formal dispute.

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- **Misleading Email Records**: On January 26, 2026, Mr. Deberhe emailed stating the account was with a firm called Axela. On February 4, 2026, he then claimed Schwartz Vays was the attorney "behind" Axela.

BANK OF AMERICA

Cashier's Check

No. 6335506868

Void After 90 Days

Date 04/04/26 10:43:24 AM

Meridian Road
706 0002279 011

Pay $1162.00

$1,162.00

One Thousand One Hundred Sixty Two and 00/100 Dollars

To The SCHWARTZ VAYS LLC

Order Of PROPERTY 6843 E SANTAN WAY FLORENCE, AZ ONLY PRINCIPAL ASSESMENT ARS 33-1807K

Remitter (Purchased By): SOPHIA XU

Bank of America, N.A.
PHOENIX,AZ

AUTHORIZED SIGNATURE

"6335506868" "122101706" 457002931704"

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee
Extra Services & Fees (check box, add fee as appropriate)
Return Receipt (hardcopy)
Return Receipt (electronic)
Certified Mail Restricted Delivery
Adult Signature Required
Adult Signature Restricted Delivery
Postage
Total Postage and Fees
Postmark Here

Sent To Schwartz Vays, LLC
Street and Apt. No., or PO Box No. 7215 NE 4th Ave #101
City, State, ZIP+4® Miami, FL 33138

See Reverse for Instructions

CERTIFIED MAIL

9589 0710 5270 3350 4291 08

USPS TRACKING #

9590 9402 9302 4295 3760 37

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

United States Postal Service

• Sender: Please print your name, address, and ZIP+4® in this box•

Sophia (Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

From: Sophia (Hong) Xu
6843 E San Tan Way
Florence, AZ 85132

To: Schwartz Vays, LLC
7215 NE 4th Ave H 101
Miami, FL 33138

Form 2976-R,
USPS Customs Declaration
and Dispatch Note, April 2016,
Only used at retail

SHOT ON MI 9 LITE
AI TRIPLE CAMERA

*Handwritten customs forms are not accepted at partner locations, Package Pickup or Collection Boxes. All prices are in addition to postage.
©2025 United States Postal Service.® All rights reserved. All USPS Forms ©USPS.
PSC Writing Table Decal PSN 7690-18-000-5674 Sign 525, July 2025

Cashier's Check - Customer Copy

No. 6335506868

Void After 90 Days 91-170/1221 NAZ

Date 04/04/26 10:43:24 AM

Meridian Road
706 0002279 011

Pay * * * BANK OF AMERICA $1162 00 CTS/CTS ONE THOUSAND SIX HUNDRED SIXTY TWO

$1,162.00

One Thousand One Hundred Sixty Two and 00/100 Dollars

To The Order Of SCHWARTZ WAYS LLC
PROPERTY 6843 E SANTAN WAY FLORENCE, AZ ONLY PRINCIPAL ASSESMENT ARS 33-1807K

Not-Negotiable
Customer Copy
Retain for your Records

457002931704

Remitter (Purchased By): SOPHIA XU

Bank of America, N.A.
PHOENIX, AZ

Cashier's Check - Customer Copy

No. 6335506870

Void After 90 Days 91-170/1221 NAZ

Date 04/04/26 10:43:24 AM

Meridian Road
706 0002279 011

Pay * * * BANK OF AMERICA $50 00 CTS/CTS FIVE ZERO

$50.00

Fifty and 00/100 Dollars

To The Order Of MAGIC RANCH HOA
MAY 2026 HOA FEE FOR PROPERTY 6843 E SANTAN WAY FLORENCE, AZ 85132

Not-Negotiable
Customer Copy
Retain for your Records

457002931704

Remitter (Purchased By): SOPHIA XU

Bank of America, N.A.
PHOENIX, AZ

Cashier's Check - Customer Copy

No. 6335506871

Void After 90 Days 91-170/1221 NAZ

Date 04/04/26 10:47:37 AM

Meridian Road
706 0002279 012

Pay * * * BANK OF AMERICA $50 00 CTS/CTS FIVE ZERO

$50.00

Fifty and 00/100 Dollars

To The Order Of MAGIC RANCH HOA
JUNE 2026 HOA FEE FOR PROPERTY 6843 E SANTAN WAY FLORENCE, AZ 85132

Not-Negotiable
Customer Copy
Retain for your Records

457002931704

Remitter (Purchased By): SOPHIA XU

Bank of America, N.A.
PHOENIX, AZ

Cashier's Check - Customer Copy

No. 6335506869

Void After 90 Days 91-170/1221 NAZ

Date 04/04/26 10:43:24 AM

Meridian Road
706 0002279 011

Pay * * * BANK OF AMERICA $50 00 CTS/CTS FIVE ZERO

$50.00

Fifty and 00/100 Dollars

To The Order Of MAGIC RANCH HOA
APRIL 2026 HOA FEE FOR PROPERTY 6843 E SANTAN WAY FLORENCE, AZ 85132

Not-Negotiable
Customer Copy
Retain for your Records

457002931704

Remitter (Purchased By): SOPHIA XU

Bank of America, N.A.
PHOENIX, AZ

EXHIBIT F

Physical Envelope of Collection Demand Letter Discovered via Regular Mail on April 9, 2026

Evidence of Pre-Collection Notice Failure: Respondent Sent Mandatory Statutory Warning via Standard Regular Mail Lacking Postmark Dates or Delivery Tracking

Note: Because the Respondent failed to utilize Certified Mail or tracking services, they cannot establish a verifiable date of mailing or delivery to satisfy their statutory burden under A.R.S. § 33-1807.

Presorted
First Class Mail
U.S. Postage
PAID
Permit 634
San Francisco, CA

SCHWARTZ VAYS
PO BOX 381435
MIAMI FL 33238-1435

001365 2 6 10 **********AUTO**ALL FOR AADC 852
HONG XU
6843 E SAN TAN WAY
FLORENCE AZ 85132-8050

007 CTFFAP1 85132

NOTICE OF ASSESSMENT LIEN
DEMAND LETTER
3/31/2026

HONG XU
6843 E San Tan Way
Florence, AZ 85132

Unit ID: 7B2V-0D90
6843 E San Tan Way
Florence, AZ 85132

Dear HONG XU,

Schwartz Vays, on behalf of Magic Ranch Estates Homeowner Association ("Association"), hereby informs you that the enclosed Claim of Lien has been filed and recorded against your property, and accordingly, hereby serves this Notice of Assessment Lien.

Below you will find an itemized breakdown of the maintenance assessments, interest, late fees and administrative collection costs that remain outstanding, as well as the Amount Secured by the Claim of Lien.

Breakdown of Outstanding Balance Secured by the Claim of Lien through 3/31/2026:

Maintenance Assessments:	$1,162.00
Late Fees:	$305.00
Interest:	$0.00
Collection Cost:	$800.00
Total Amount Secured by the Claim of Lien:	**$2,267.00**

Breakdown of Outstanding Balance through 3/31/2026: (inclusive of amounts Secured by the Claim of Lien, listed above)

Maintenance Assessments:	$1,162.00
Late Fees:	$305.00
Interest:	$113.46
Collection Cost/Attorneys fees:	$800.00
Other Charges:	$160.00
Total Amount Outstanding:	**$2,540.46**

Please contact our office immediately to settle this debt. Failure to timely settle the Amount Secured by the Claim of Lien may result in the commencement of foreclosure proceedings. Additional amounts may continue to accrue at the rates set forth by the Association, the governing documents, and/or applicable law. Please note that if all or any of the amounts claimed herein are subject to an active bankruptcy filing or were discharged in a bankruptcy filing in accordance with the U.S. Bankruptcy Code, this statutory notice is not at attempt to collect such amounts from you personally.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE. PLEASE NOTE THAT ANY LEGAL, PROCESSING, AND RECORDING FEES ASSOCIATED WITH FORECLOSURE WILL BE ADDED TO THE BALANCE ABOVE.

Any questions on this matter should be directed towards:

Schwartz Vays AZ, LLC
(800) 875-9221
assistance@schwartzvays.com

Do you wish to make a payment, but don't want to speak with a collector? Do you need to request a payment plan? Simply login to your account at www.schwartzvays.com/myaccount to access all of these resources made available to you online, and more. All you need is the eight-digit Property ID located at the top of this page.

OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
Dana Lewis
Electronically Recorded

DATE/TIME: 03/30/2026 1519
FEE: $30.00
PAGES: 2
FEE NUMBER: 2026-025831

RECORD AND RETURN TO:
CHDB Law LLP
1400 East Southern Avenue, Suite 400
Tempe, AZ 85282

COMMON EXPENSE LIEN

Magic Ranch Estates Homeowner Association, a Arizona not for profit corporation (the "Association"), in accordance with Arizona Statutes and the Association's Declaration, together with all subsequent supplements and amendments thereto (collectively, the "Covenants"), and the articles of incorporation and bylaws of the Association, is owed the following amounts for shares of the common expenses:

Assessments:	$942.00
Late Fees:	$285.00
Collection Cost:	$800.00
TOTAL:	**$2,027.00**

This Common Expense Lien shall also secure all unpaid assessments, collection costs and late charges *(as applicable)* subsequent to the date of this Common Expense Lien and before entry of a certificate of title. This Common Expense Lien may not be reflective of the total amount owed on account, including but not limited to Member/Unit Owner Expenses and Attorney Fees and Costs. The lien is perfected by the recording of the Declaration.

The Lienor claims this lien on the following described property Pinal County, Arizona:

Property Description: 6843 E San Tan Way, Florence, AZ 85132 Folio # 200-12-1210.

The record owner(s) of the Subject Property is/are HONG XU, an unmarried woman.

The amount due to the Lienor remains outstanding as of 3/24/2026.

Magic Ranch Estates Homeowner Association

By: _____
Charlene Cruz, Esq.

State of Arizona

County of Maricopa

The foregoing instrument was acknowledged before me on this 30th day of March, 2026 by Charlene Cruz, who [ ] produced _____ as identification or [X] is personally known to me and who did take an oath that the matters contained herein are true and correct.

Notary Public State of Arizona
Pinal County
Brianne L Roberts
My Commission Expires 5/13/2027
Commission Number 646030

_____
Notary Public

OTHER AVAILABLE PAYMENT OPTIONS	
Online: Paying online is the fastest, easiest, and most secure way to make a payment on your account. We accept debit & credit card and e-check.	Make an Online Payment Now: www.schwartzvays.com/pay
Mail: Check, Cashier's check or money order. Please make sure to include the **Property ID** on the check.	Mail your Payment to: **PO BOX 310776** **Miami, FL 33231**
Phone: Call us to make a secure payment using debit, credit card or e-check.	Call us now: **800-875-9221**
Wire transfer option: instructions available upon request	

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Enclosures: recorded claim of lien

001365

EXHIBIT G

Schwartz Vays, LLC "Notice of Intent to Record a Claim of Lien" Dated January 22, 2026

Evidence of Active Federal Dispute Window and Failure to Use Certified Mail: Received via Regular Mail on January 29, 2026

NOTICE OF INTENT TO RECORD A CLAIM OF LIEN

1/22/2026

Schwartz Vays
7255 NE 4th Ave
110-2, Miami,
FL 33138

HONG XU
6843 E San Tan Way
Florence, AZ 85132

Unit ID: 7B2V-0D90
6843 E San Tan Way
Florence, AZ 85132

Dear HONG XU,

Schwartz Vays, on behalf of Magic Ranch Estates Homeowner Association ("Association"), hereby serves this notice of intent to record a claim of lien on the property identified above.

Below you will find an itemized breakdown of the maintenance fees, interest, late fees and administrative collection costs that remain outstanding. In order to avoid a claim of lien being filed against the property, the amounts listed below pertaining to assessments, late fees, interest, and collection costs (as may be applicable under the Association's governing documents and Arizona Revised Statutes §§ 33-1256 and 33-1807) are due immediately. Failure to settle these outstanding amounts within 30 days may result in a claim of lien ("common expense lien") being filed against the property.

Total Assessments through 1/22/2026:	$1,056.00
Late Fees through 1/22/2026:	$275.00
Interest through 1/22/2026:	$95.96
Collection Costs:	$400.00
Other Charges:	$160.00 (*this amount will be excluded from the claim of lien)
Total Amount Outstanding:	**$1,986.96**

Please contact our office immediately before a lien is filed against the property. Interest will continue to accrue at the rate set forth in your governing documents and applicable law. Please note that if a claim of lien is filed against the property, such lien will include fees, costs, and charges authorized as a "common expense lien" pursuant to Arizona law.

Please also note that if all or any of the amounts claimed herein are subject to an active bankruptcy filing or were discharged in a bankruptcy filing in accordance with the U.S. Bankruptcy Code, this statutory notice is not at attempt to collect such amounts from you personally.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE. THE PURPOSE OF THIS COMMUNICATION IS TO REMAIN COMPLIANT WITH CERTAIN STATUTORY NOTICE REQUIREMENTS AND IS NOT INTENDED TO BE CONSIDERED A DEMAND FOR PAYMENT. PLEASE NOTE THAT ANY LEGAL, PROCESSING AND RECORDING FEES ASSOCIATED WITH THE CLAIM OF LIEN WILL BE ADDED TO THE ABOVE BALANCE.

Any questions on this matter should be directed towards: Schwartz Vays AZ LLC
(800) 875-9221
assistance@schwartzvays.com

Do you wish to make a payment, but don't want to speak with a collector? Do you need to request a payment plan? Simply login to your account at www.schwartzvays.com/myaccount to access all of these resources made available to you online, and more. All you need is the eight-digit Property ID located at the top of this page.

OTHER AVAILABLE PAYMENT OPTIONS	
Online: Paying online is the fastest, easiest, and most secure way to make a payment on your account. We accept debit & credit card and e-check.	Make an Online Payment Now: **www.schwartzvays.com/pay**
Mail: Check, Cashier's check or money order. Please make sure to include the **Property ID** on the check.	Mail your Payment to: **PO BOX** 381435 **Miami, FL** 33238 7215 NE 4th Ave, Unit 101, Miami, FL 33138
Phone: Call us to make a secure payment using debit, credit card or e-check.	Call us now: **800-875-9221**
Wire transfer option: instructions available upon request	

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

IMPORTANT NOTICES

OFFICE ADDRESS: 7215 NE 4th Ave #101, Miami, FL 33138.

OFFICE HOURS: Monday through Friday 9:00 AM – 5:00 PM. (All times are Eastern).
We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under the state and federal law.

-California – The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 AM or after 9:00 PM. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal phone calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgement. For more information about debt collection activities, you may contact the Federal Trade Commission at 1.877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

-California/Utah – As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

-Colorado – Colorado residents may contact our office by telephone at 800-875-9221 during the office hours stated above.
FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLELCTION AGENCY FROM TAKING ANOTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

-Massachusetts – Massachusetts residents may contact our office by telephone at 800-875-9221 during the office hours stated above. The business address is: 7215 NE 4th Ave #101, Miami, FL 33138.
NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID ONLY FOR TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

-Minnesota – This collection agency is licensed by the Minnesota Department of Commerce.

-New York City – New York City Department of Consumer Affairs License number 2097825-DCA.
Be advised that debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C ss1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.
If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; 11. Ninety percent of your wages or salary earned in the last sixty days.

Please be further advised that in accordance with 6 RCNY § 5-77(e)(9) a debt collector must request a consumer's preferred language. Accordingly, Schwartz Vays hereby requests that as part of your response to this communication, to please disclose your preferred language to our offices.

Schwartz Vays offers consumers the opportunity to speak with a Spanish speaking company representative. Schwartz Vays does not offer any language access services. A translation and description of commonly-used debt collection terms is available in multiple languages on the Department's website, www.nyc.gov/dca.

-North Carolina – North Carolina Department of Insurance Permit Number for Schwartz Vays NC, LLC (DBA Schwartz Vays) is 512959653. The business address is: 7215 NE 4th Ave #101, Miami, FL 33138.

-Tennessee – This collection agency is exempt from licensing by the Department of Commerce and Insurance.

-Texas – Please call us toll-free at 800-875-9221.

-Wisconsin – This collection agency is exempt from licensing by the Division of Banking in the Department of Financial Institutions, www.wdfi.org.

To all consumers: Federal law or other state laws may also provide you with similar or even greater rights.