

Providence Gateway Master Association
Rule – Fee Schedule Adoption and Disclosure
(Utah Community Association Act)

1. Purpose

The purpose of this Rule is to adopt and disclose a comprehensive schedule of fees and assessments in compliance with Utah Code §§ 57-8a-201(5), where applicable, and 57-8a-217.

This Rule is procedural and informational in nature—it does not create or change any fees. All fees, assessments, fines, interest, and other monetary obligations arise only under applicable law and the Governing Documents.

This Rule is intended to give Owners clear notice of what fees may be charged, how much they may be, and where the authority for each fee comes from.

2. Authority

This Rule is adopted under Utah Code §§ 57-8a-201(5) and 57-8a-217 and the authority granted to the Board by the Declaration and Bylaws.

If there is any conflict, state law controls first, followed by the Declaration, the Bylaws, and then this Rule, as provided in Utah Code § 57-8a-228(5).

3. Statutory Interpretation and Disclosure Approach Under Utah Code § 57-8a-201

3.1. Charges Subject to Fee-Schedule Disclosure

In general, the Association applies Utah Code § 57-8a-201(5) only to charges that are not already disclosed by statute or by a recorded governing document and that exist only if and when the Board affirmatively chooses to impose them. Charges that arise automatically or mechanically pursuant to statute or a recorded governing document are, in the Association's view, already disclosed and not subject to the fee-schedule adoption requirement of § 57-8a-201(5).

3.2. Conservative Disclosure

Notwithstanding this interpretation, the Association has elected to disclose in the Fee Schedule certain charges that it believes are not subject to § 57-8a-201(5), including charges arising under recorded governing documents or applicable statutes, in order to promote transparency and avoid confusion. The inclusion of such charges in the Fee Schedule is not intended to concede that they are required to be adopted by Rule under § 57-8a-201(5).

3.3. No Expansion or Modification of Board Authority

Nothing in this Rule or the Fee Schedule shall be construed to expand the Association's authority to impose charges beyond what is authorized by statute or the governing documents, or to characterize any disclosed charge as discretionary if it is not.

4. Definitions

- A. Act.** “Act” means the Utah Community Association Act, Utah Code § 57-8a-101 *et. seq.*, as it may be amended from time to time.
- B. Association.** “Association” means **Providence Gateway Master Association**, a Utah nonprofit corporation, or its successor.
- C. Bylaws.** “Bylaws” means the bylaws of the Association as they may be amended or restated from time to time and as duly recorded in the office of the county recorder of the county in which the Association’s real property is located.
- D. Declaration.** “Declaration” means the declaration of covenants, conditions, and restrictions of the Association as they may be amended or restated from time to time and as duly recorded in the office of the county recorder of the county in which the Association’s real property is located.
- E. Governing Documents.** “Governing Documents” has the meaning given in Utah Code § 57-8a-102(12), as applicable to the Association.
- F. Rule.** “Rule” has the meaning given in Utah Code § 57-8a-102(26), as applicable to the Association.

5. Adoption of Rule and Fee Schedule

The Schedule of Fees attached as **Exhibit A** (the “Fee Schedule”) is hereby adopted as part of this Rule.

The Fee Schedule shows, for each listed item: (a) what the charge is; (b) where the authority for it comes from (applicable law or the Governing Documents); (c) its category; and (d) the amount or how the amount is calculated.

The Fee Schedule is provided for disclosure and transparency only. Listing a fee or assessment in the Fee Schedule does not create authority to charge it, does not change how it is classified, and does not expand lien or collection rights, all of which are governed solely by applicable law and the Governing Documents.

Adoption of this Rule and the Fee Schedule satisfies the procedural requirements of Utah Code § 57-8a-201(5), where applicable, and permits the Association to impose the listed fees prospectively in compliance with that section.

6. Effect of Member Override

This Rule is adopted to satisfy the requirements of Utah Code § 57-8a-201(5). Nothing in this Rule is intended to limit the rights of the members under Utah Code § 57-8a-217(4). Reversal or amendment of this Rule by the members would not eliminate, modify, or restrict any fee or charge authorized by statute or by the Governing Documents, and would not relieve the Association of its ongoing obligation, independent of this Rule, to maintain the Fee Schedule, as defined in Exhibit A, adopted by Rule as required by law before imposing any fee subject to Utah Code § 57-8a-201(5).

7. Supersession of Prior Fee Schedules

This Rule and the Fee Schedule adopted hereby are intended to serve as the Association's consolidated and authoritative disclosure of fees for purposes of Utah Code § 57-8a-201(5). Any prior or contemporaneous fee schedules, fine schedules, rate sheets, or similar documents adopted by Rule, resolution, policy, or practice are superseded to the extent they purport to establish, modify, or disclose fee amounts that are inconsistent with or not included in this Fee Schedule.

Nothing in this section is intended to amend or supersede the Declaration, the Bylaws, or applicable law, all of which continue to control in accordance with Utah Code § 57-8a-228.

8. Other Statutorily Authorized Amounts Not Listed

Some charges are authorized or regulated directly by Utah law and apply only in specific situations. Although the Association has attached a Statutorily Authorized Fee Schedule as part of Exhibit A for disclosure and reference, the omission, misdescription, or later statutory revision of any such amount in the schedule does not waive, limit, or impair any charge the Association is otherwise authorized to impose, collect, or enforce under applicable law. Any such amount remains governed by the applicable statute and may be charged, collected, or enforced only in compliance with that statute.

These amounts may not appear in the Fee Schedule because they are either: (a) not recurring fees; (b) not set at the Board's discretion; or (c) payable only when a specific statutory event occurs. In those cases, the amount and conditions are controlled by statute rather than by the Board.

The omission of any statutorily authorized amount from the Fee Schedule does not prevent the Association from charging, collecting, or enforcing it, nor does it waive, limit, or concede the Association's authority to do so. Any such amount may be charged, collected, or enforced as permitted by law, so long as the Association complies with the applicable statutory requirements.

9. Categories and Authority Classification

Fees listed in the Fee Schedule are assigned Categories A through D to describe where in the statutory governing-document hierarchy the fee's amount or method of calculation is established, and therefore what level of Association action, if any, is required before the fee may be imposed.

The Category assigned to a fee is descriptive only and does not determine whether a fee is enforceable, lien-eligible, or collectible, all of which are governed exclusively by applicable statute and the Governing Documents. Category assignment shall not be used to infer lien eligibility, priority, or collection remedies. Nothing in this categorization alters or supersedes the governing-document hierarchy established by statute.

For operational purposes, the Board and management shall: (a) rely on the Fee Schedule to identify fees the Association is authorized to charge; and (b) for any fee designated as Category B or Category D, administer that fee strictly in accordance with applicable statutory limits, caps,

conditions, and procedural requirements, as reflected in the Statutorily Authorized Fees schedule in Exhibit A.

9.1. Category A — Statutorily Established Fees

Category A refers to charges that are created, authorized, and established by statute, such that the statute itself fixes the amount or prescribes a formula that is mechanically determinable upon the occurrence of the statutory condition, without requiring any discretionary Association action to select an amount, set a rate, adopt a schedule, choose among permissible options, or decide whether the charge will be imposed.

A Category A fee may be imposed by operation of statute alone, without further adoption, rulemaking, resolution, or other implementing action by the Association, and without regard to whether the Association's Governing Documents independently reference the fee, unless the statute itself conditions chargeability on governing-document authorization.

9.2. Category B — Statutorily Conditioned Fees

Category B refers to charges that are permitted or materially regulated by statute as a condition of chargeability, and for which the Association must take discretionary action to determine whether the charge will be imposed or to establish the amount or method of calculation.

Category B includes both: (a) statutory charges that are authorized by statute but are not self-executing, including charges subject to statutory caps, ranges, reasonableness standards, cost-based limits, or permissive "may charge" language; and (b) governing-document charges that implement, mirror, or correspond to a statutorily recognized fee type and are therefore materially subject to statutory limits, conditions, or prerequisites affecting chargeability, even though the authority to charge arises from the Declaration, Bylaws, or other governing documents.

A charge—whether statutory or governing-document based—shall be classified as Category B only if both: (i) the Association must take discretionary action to establish the amount, method of calculation, or decision to impose the charge; and (ii) applicable statute materially regulates, caps, or conditions the charge with respect to chargeability.

9.3. Category C — Governing Document Fees

Category C refers to fees or monetary charges that are created, authorized, and established by the Association's Declaration or Bylaws, subject to applicable statutory regulation or limitation.

The existence and fundamental authority for such charges originate in the governing documents rather than statute, regardless of whether the charge is self-executing or requires further implementation under those governing documents. Statutory regulation or limitation of a governing-document fee does not, by itself, reclassify the fee as Category B.

9.4. Category D — Rule-Level Fees

Category D refers to fees or monetary charges that are created, authorized, established, or adopted by Rule, resolution, or policy adopted by the Board, acting at the lowest level of authority in the statutory governing-document hierarchy, to the extent permitted by applicable statute and the Governing Documents.

Category D includes both: (a) fees whose authority originates at the rule level because neither statute nor the Declaration, Bylaws, or other higher-level governing documents create or establish the fee; and (b) fees that are created or authorized by statute or the Governing Documents, but for which the amount, rate, schedule, or continued applicability is expressly delegated to, or permitted to be modified by, Board-adopted rules.

The designation of a fee as Category D reflects the level at which the fee is implemented or established, not the source of the underlying authority to charge the fee, and does not imply that a rule may exceed or conflict with statute or higher-level governing documents. Any delegation of authority to establish or modify a fee by rule must be express and shall not be implied.

10. Lien and Collection Effects

Any lien rights arise only as expressly authorized by Utah Code § 57-8a-301 or other applicable law. Listing a fee or fine in the Fee Schedule, or adopting this Rule, does not by itself make that amount an assessment or create lien rights. Nothing in this Rule is intended to grant, expand, or imply lien rights for any fee, fine, or other amount except to the extent expressly authorized by statute.

10.1. Assessments

Assessments described in Utah Code § 57-8a-201(1) may give rise to an assessment lien under § 57-8a-301(1)(a)(i).

10.2. Fees, Interest, and Collection Costs

Fees, interest, and collection costs incurred in connection with the collection of an unpaid assessment may be lien-eligible as provided in § 57-8a-301(1)(a)(ii).

10.3. Fines

Fines are lien-eligible under the conditions stated in § 57-8a-301(1)(a)(iii).

11. Amendment and Distribution

11.1. Amendment

This Rule, including the Fee Schedule attached as Exhibit A, may be amended from time to time by the Association in accordance with the Governing Documents and applicable law.

11.2. Charges That Do *Not* Require Amendment

The Association is *not* required to amend the Fee Schedule for:

- Adoption of an annual, special, reserve, or other assessment amount (including annual budget adoption), where:
 - the assessment is authorized by the Declaration or Bylaws and
 - the amount is determined by applying a formula, budget, or allocation method already set forth in a recorded Governing Document; or

- Imposition of any charge that is self-executing, meaning the existence and the amount or method of calculation of the charge are already fully disclosed and fixed by statute or by a recorded Governing Document, and no discretionary Association action is required to establish the amount or method.

11.3. Charges That *Do* Require Amendment

The Association must amend the Fee Schedule and disclose the amendment to lot owners before imposing the charge if the Association:

- establishes a new monetary charge that is not previously disclosed in statute or in a recorded Governing Document; or
- takes discretionary action to establish, set, approve, or modify the amount or method of calculation of a charge, including by adopting or amending a fee schedule, use-fee schedule, late-fee policy, cost-recovery policy, or similar directive, where the amount or method is not already fixed or mechanically determinable by applying a formula, budget, or other objective method set forth in statute or a recorded Governing Document.

In general, amendment is required only when the Association makes a new decision about whether to impose a charge or about how the amount of a charge will be calculated, rather than simply applying an existing charge structure, formula, or allocation method already set forth in statute or the Governing Documents.

11.4. Distribution

Promptly after adoption of any amendment to this Rule or the Fee Schedule, the Association shall deliver or otherwise make available a copy of the amendment to all lot owners in the same manner the Association customarily provides notices or governing-document updates to lot owners.

12. Construction and Severability

This Rule shall be interpreted to comply with applicable law and to avoid the improper or unauthorized charging of fees. If any provision of this Rule is determined to be invalid, the remaining provisions shall continue in effect.

13. Terms

Capitalized terms used in this Rule and not specifically defined herein have the meanings given to them in the Declaration.

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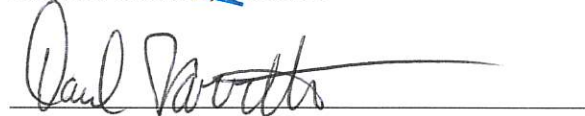
14. Adoption

This Rule was duly adopted by the Board of Directors of Providence Gateway Master Association in accordance with Utah Code § 57-8a-217. This Rule is effective as of the date the last director below signed this written consent.



Richard Crosbie, Director

Date: 8/24/26



David Jarrett, Director

Date: 8-24-26



Rick Hardcopf, Director

Date: 08/26/2026

[EXHIBIT A – FEE SCHEDULE FOLLOWS THIS PAGE]

Exhibit A – Fee Schedule

The Fee Schedule consists of the following two components, which together constitute the Association's consolidated Fee Schedule for purposes of this Rule:

1. **Governing-Document Authorized Fee Schedule**, which lists fees and monetary charges that are expressly authorized by the Governing Documents of Providence Gateway Master Association.
2. **Statutorily Authorized Fee Schedule**, which lists fees that are expressly authorized, regulated, or limited by applicable law, including the Utah Community Association Act and other applicable statutes.

Each component is incorporated herein by reference and adopted as part of this Rule.

Providence Gateway Master Association
Governing-Document Authorized Fee Schedule
(Utah Community Association Act)

This fee schedule lists fees and monetary charges expressly authorized by the Association's governing documents. Certain charges listed herein are adopted by rule pursuant to Utah Code §§ 57-8a-201(5) and 57-8a-217, while others are disclosed solely for statutory or governing-document transparency.

	Fee	Cite¹	Cat²	For	Amount
1	Fine—Second Violation	D5.10, Rule	D	A second violation of a provision of the Governing Documents. ^a	\$50.
2	Fine—Third Violation	D5.10, Rule	D	A third violation of a provision of the Governing Documents. ^b	\$100.
3	Fine—Fourth or Subsequent Violation	D5.10, Rule	D	A fourth or subsequent violation of a provision of the Governing Documents. ^c	\$150.
4	Fine—Second Animal/Pet Violation	D5.10, D11.7, Rule	D	A second animal or pet violation. ^d	\$150.
5	Fine—Third Animal/Pet Violation	D5.10, D11.7, Rule	D	A third animal or pet violation. ^e	\$300.
6	Fine—Fourth or Subsequent Animal/Pet Violation	D5.10, D11.7, Rule	D	A fourth or subsequent animal or pet violation. ^f	\$300.
7	Reinvestment Fee	D5.17	B	Transfer of a Lot or other Burdened Property.	^g
8	Design Review Fee	D7.9	D	Processing design-review requests, plans, or specifications. ^h	Actual costs incurred.

¹ "Cite" identifies the specific provision(s) of the Association's governing documents, if any, that authorize or govern the listed fees, including the Declaration ("D") recorded in the Cache County, Utah, Recorder's Office as Entry No. 1312871 on February 22, 2022, and the Bylaws ("B") recorded as Exhibit B of the Declaration. Statutory provisions of the Utah Community Association Act, where applicable, are addressed separately in the endnotes and the Statutorily Authorized Fees Schedule, and are not listed in the Cite column.

² "Cat" identifies the fee category assigned under the Rule adopting this fee schedule pursuant to Utah Code § 57-8a-201(5). The category indicates where the fee is fully established and which authority controls for purposes of this schedule: (A) self-executing statutory fees; (B) statutorily permitted or conditioned fees that cannot be charged unless and until the fee is established in a Governing Document; (C) fees created, authorized, and established by the Declaration or Bylaws, subject to statute; and (D) fees created, authorized, or established by rule, to the extent permitted by statute and the Governing Documents. The category is descriptive only and does not itself authorize a fee.

9	Regular Assessment	D8.7	C	Common Expenses and operation of the Project.	ⁱ
10	Service Area Assessment	D8.8	C	Service Area Expenses for designated Service Areas.	^j
11	Special Assessment	D8.9	C	Expenses not paid through Regular Assessments.	^k
12	Individual Assessment	D8.10	C	Lot-specific services, compliance, enforcement, damage, and other individual charges.	^l
13	Statement of Unpaid Assessment Fee	D8.13	A	Owner-requested statement of unpaid assessments and charges. ^m	Up to \$10; up to \$25 in collection context.
14	Account Payoff Fee	D8.14	B	Association payoff information for financing, refinancing, or sale closing. ⁿ	\$50 per payoff request.
15	Private Sale Paperwork Fee	D8.14	D	Paperwork for a private sale. ^o	Actual costs incurred.
16	Late Fee	D9.2	B	Late payment of an Assessment. ^p	Greater of \$50 or 10% of the unpaid amount.
17	Interest	D9.2	B	Delinquent Assessments and Late Fees. ^q	1.5% per month simple interest.
18	Collection Charge	D9.2	C	Collection-related charges and collection fees. ^r	Actual collection costs incurred, including reasonable Manager collection fees.
19	Attorney Fees and Costs	D9.5	C	Enforcement, collection, and related legal proceedings. ^s	Reasonable attorney fees and costs incurred.
20	Parking Stall Fee	D11.4	D	Use of Common Area parking stalls.	^t
21	Clubhouse Reservation Fee	Rule	D	Clubhouse room reservation. ^u	\$50 per reservation.
22	Clubhouse Cleaning Cost Assessment	Rule, D8.10	C	Cleaning after a clubhouse reservation. ^v	Actual costs.
23	Access Device Replacement Fee	Rule	D	Replacement pool/clubhouse access device. ^w	\$30 per replacement.

^a A Fine—Second Violation may be charged only for a second violation of a provision of the Governing Documents, within the applicable time periods and under the conditions described in Utah Code § 57-8a-208, in the amount of \$50 as established by Providence Gateway Master Association Rule – Fine Schedule, Late Fee, and Interest § 4.1.2, adopted concurrently with this fee schedule. Declaration §§ 5.9 and 5.10 and Bylaws § 8.1 authorize the Board to adopt and alter Rules and impose fines for violations of the Governing Documents. Any later change in the fine amount that the Board proposes to impose may not be imposed unless and until the updated amount is listed in this fee schedule adopted and distributed by Rule in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

^b A Fine—Third Violation may be charged only for a third violation of a provision of the Governing Documents, within the applicable time periods and under the conditions described in Utah Code § 57-8a-208, in the amount of \$100 as established by Providence Gateway Master Association Rule – Fine Schedule, Late Fee, and Interest § 4.1.3, adopted concurrently with this fee schedule. Declaration §§ 5.9 and 5.10 and Bylaws § 8.1 authorize the Board to adopt and alter Rules and impose fines for violations of the Governing Documents. Any later change in the fine amount that the Board proposes to impose may not be imposed unless and until the updated amount is listed in this fee schedule adopted and distributed by Rule in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

^c A Fine—Fourth or Subsequent Violation may be charged only for a fourth or subsequent violation of a provision of the Governing Documents, within the applicable time periods and under the conditions described in Utah Code § 57-8a-208, in the amount of \$150 as established by Providence Gateway Master Association Rule – Fine Schedule, Late Fee, and Interest § 4.1.4, adopted concurrently with this fee schedule. Declaration §§ 5.9 and 5.10 and Bylaws § 8.1 authorize the Board to adopt and alter Rules and impose fines for violations of the Governing Documents. Any later change in the fine amount that the Board proposes to impose may not be imposed unless and until the updated amount is listed in this fee schedule adopted and distributed by Rule in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

^d A Fine—Second Animal/Pet Violation may be charged only for a second animal or pet violation of Declaration § 11.7, within the applicable time periods and under the conditions described in Utah Code § 57-8a-208, in the amount of \$150 as established by the Providence Gateway Master Association Rule – Animal and Pet Violations; Fine; Damage Charges § 4.1.2, adopted concurrently with this fee schedule. Declaration §§ 5.9, 5.10, and 11.7 and Bylaws § 8.1 authorize the Board to adopt and alter Rules and impose fines for animal and pet violations of the Governing Documents. Any later change in the fine amount that the Board proposes to impose may not be imposed unless and until the updated amount is listed in this fee schedule adopted and distributed by Rule in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

^e A Fine—Third Animal/Pet Violation may be charged only for a third animal or pet violation of Declaration § 11.7, within the applicable time periods and under the conditions described in Utah Code § 57-8a-208, in the amount of \$300 as established by the Providence Gateway Master Association Rule – Animal and Pet Violations; Fine; Damage Charges § 4.1.3, adopted concurrently with this fee schedule. Declaration §§ 5.9, 5.10, and 11.7 and Bylaws § 8.1 authorize the Board to adopt and alter Rules and impose fines for animal and pet violations of the Governing Documents. Any later change in the fine amount that the Board proposes to impose may not be imposed unless and until the updated amount is listed in this fee schedule adopted and distributed by Rule in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

^f A Fine—Fourth or Subsequent Animal/Pet Violation may be charged only for a fourth or subsequent animal or pet violation of Declaration § 11.7, within the applicable time periods and under the conditions described in Utah Code § 57-8a-208, in the amount of \$300 as established by the Providence Gateway Master Association Rule – Animal and Pet Violations; Fine; Damage Charges § 4.1.4, adopted concurrently with this fee schedule. Declaration §§ 5.9, 5.10, and 11.7 and Bylaws § 8.1 authorize the Board to adopt and alter Rules and impose fines for animal and pet violations of the Governing Documents. Any later change in the fine amount that the Board proposes to impose may not be imposed unless and until the updated amount is listed in this fee schedule adopted and distributed by Rule in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

^g A Reinvestment Fee is authorized in concept in connection with a transfer of a Lot or other Burdened Property by a Transferee, as provided in Declaration § 5.17. However, neither the Declaration nor the Notice of Reinvestment Fee Covenant recorded in Cache County as Entry No. 1312872 on February 22, 2022, establishes an amount, rate, or schedule for the Master Association Reinvestment Fee. Because the amount of the Master Association Reinvestment Fee has not been established, and because the chargeability of multiple reinvestment fees against the same Burdened Property may be prohibited by Utah Code § 57-1-46, the Master Association Reinvestment Fee is not currently chargeable unless and until the Master Association validly establishes the applicable amount, rate, or schedule and confirms that charging the fee would not be inconsistent with Declaration § 5.17, the recorded Notice of Reinvestment Fee Covenant, any competing reinvestment fee covenant affecting the same property, and Utah Code § 57-1-46.

^h A Design Review Fee may be charged when an Owner submits a request, plans, or specifications for processing by the DRC, including consultation with a professional, as authorized by Declaration § 7.9. To the extent the submission involves lot plans, solar energy system plans or applications, or electric vehicle charging system plans or applications, the Association may charge only the applicable Lot Plan Review Fee, Solar Plan Review Fee, and/or EV Charger Plan Review Fee, depending on the plans or application submitted, as reflected in the Statutorily Authorized Fee Schedule, and the amount charged is limited to the Association's actual costs incurred for the applicable review. No separate or additional Design Review Fee or plan-review charge may be charged for the same submission or review.

ⁱ A Regular Assessment is levied against each Lot that is subject to assessment for Common Expenses, excluding Service Area Expenses, used for the health, safety, welfare, management, maintenance, care, preservation, operation, and protection of the Project. Declaration §§ 8.1, 8.2, 8.3, 8.4, and 8.7 authorize the Association to levy this assessment. The amount is determined at least annually through adoption of or revision to the Association's budget and is allocated based on each Lot's Allocated Interest. This charge arises pursuant to a recorded governing document and is not subject to Utah Code §§ 57-8a-201 or 57-8a-217.

^j A Service Area Assessment is levied against each Lot within a designated Service Area that is subject to assessment for Service Area Expenses incurred or to be incurred for the benefit of that Service Area. Declaration §§ 3.4, 8.2(a), 8.3, 8.4, and 8.8 authorize the Association to levy this assessment. The amount is determined at least annually through adoption of or revision to the Association's budget and is allocated based on each Lot's Allocated Interest within the Service Area. This charge arises pursuant to a recorded governing document and is not subject to Utah Code §§ 57-8a-201 or 57-8a-217.

^k A Special Assessment may be levied against each Lot for expenses not reasonably capable of being fully paid with funds generated by Regular Assessments, for construction, reconstruction, unexpected repair or replacement of the Common Areas, for capital improvements, or for any other expense incurred or to be incurred as provided in the Declaration. Declaration §§ 8.6 and 8.9 authorize the Association to levy this assessment. The amount is established by the Board and allocated based on each Lot's Allocated Interest. This charge arises pursuant to a recorded governing document and is not subject to Utah Code §§ 57-8a-201 or 57-8a-217.

^l An Individual Assessment may be levied against a particular Lot and its Owner for Owner-requested services, ownership-record costs, entry costs, compliance costs, enforcement costs, fines, late fees, collection charges, interest, maintenance and repair costs caused by an Owner or Occupant, nonpayment of a Reinvestment Fee, accepted materials or services, attorney fees, and other charges designated as pertaining to an individual Lot. Declaration §§ 4.5, 5.6, 5.7, 5.12, 6.4, 6.5, 7.7, 8.10, 8.15, 9.5, 11.7, 11.9, 11.13, 18.3, and 18.7 authorize the Association to levy this assessment. The amount is limited to the actual costs incurred, including administrative and enforcement-related expenses, except for fixed or formulaic charges separately listed in this schedule. This charge arises pursuant to a recorded governing document and is not subject to Utah Code §§ 57-8a-201 or 57-8a-217.

^m A Statement of Unpaid Assessment Fee may be charged in connection with an Owner's request under Declaration § 8.13 for a statement showing an accounting of unpaid assessments and charges to the Owner's account. Because written-statement fees are expressly governed by statute, the Association may charge only the applicable Written Statement Fee-Assessment under Utah Code § 57-8a-206 or Written Statement Fee-Collection under Utah Code § 57-8a-311, depending on whether the statement is requested outside or within a collection context, in the amount and manner reflected in the Statutorily Authorized Fee Schedule. Declaration § 8.13 does not authorize a separate or additional statement fee beyond the applicable statutory written-statement fee.

ⁿ An Account Payoff Fee may be charged in connection with providing Association payoff information needed for financing, refinancing, or closing of the sale of a Lot, as authorized by Declaration § 8.14, in the amount of \$50 per payoff request as established by this fee schedule. The Association may not impose this charge in excess of or inconsistent with Utah Code § 57-8a-106 (Payoff Fee), as reflected in the Statutorily Authorized Fee Schedule. No separate or additional Account Payoff Fee may be charged for the same payoff-information request.

^o A Private Sale Paperwork Fee may be charged in connection with additional paperwork required in a private sale between an Owner and purchaser, as authorized by Declaration § 8.14, in the amount of the Association's actual costs incurred for the additional paperwork as established by this fee schedule. This fee may not be charged for Association payoff information governed by Utah Code § 57-8a-106 (Payoff Fee), an owner-requested written statement of unpaid assessments governed by Utah Code § 57-8a-206 (Written Statement Fee-Assessment), a written statement of unpaid assessments in a collection context governed by Utah Code § 57-8a-311 (Written Statement Fee-Collection), or copies or scans of Association records governed by Utah Code § 57-8a-227(4)(b) (Records Copying Fee), as reflected in the Statutorily Authorized Fee Schedule. No separate or additional Private Sale Paperwork Fee may be charged for the same document, statement, payoff information, copy, scan, or paperwork request beyond the Association's actual costs incurred.

^p A Late Fee may be charged when an Assessment, including an Individual Assessment, fine, or other charge authorized under the Governing Documents, is not received by the Association within ten days after its due date, as authorized by Declaration §§ 8.10, 8.12, 9.1, and 9.2 and Providence Gateway Master Association Rule – Fine Schedule, Late Fee, and Interest § 5, in the amount or manner of calculation being one Late Fee equal to the greater of \$50 or 10% of the unpaid amount. The Association may not impose this charge in excess of or inconsistent with Utah Code § 57-8a-201(4)(a) (Late Fee), as reflected in the Statutorily Authorized Fee Schedule.

^q Interest may be charged on unpaid Assessments and unpaid Late Fees, together with collection costs, attorney fees, or other authorized charges, that remain delinquent for more than thirty days, as authorized by Declaration §§ 8.10, 8.12, and 9.2 and Providence Gateway Master Association Rule – Fine Schedule, Late Fee, and Interest § 6, in the amount or manner of calculation being simple interest at 1.5% per month with no interest accruing on previously accrued interest or on any amount for which interest is prohibited by applicable law. The Association may not impose this charge in excess of or inconsistent with Utah Code § 57-8a-201(4)(b) (Interest), as reflected in the Statutorily Authorized Fee Schedule.

^r A Collection Charge may be assessed against a delinquent Lot and Owner for collection charges, collection costs, reasonable Manager fees related to collections, and other costs incurred to collect delinquent Assessments. Declaration §§ 8.10, 8.12, 9.2, 9.4, 9.5, and 9.10 authorize the Association to levy this assessment. The amount is limited to the collection charges, collection costs, and reasonable Manager collection fees incurred or charged in connection with collection. This charge arises pursuant to a recorded governing document and is not subject to Utah Code §§ 57-8a-201 or 57-8a-217.

^s Attorney Fees and Costs may be assessed against a Lot and Owner when the Association incurs legal fees or costs in connection with architectural noncompliance, enforcement of the Governing Documents, collection of delinquent Assessments, foreclosure or lien enforcement, enforcement of dispute-resolution obligations, or other enforcement matters authorized by the Declaration. Declaration §§ 7.7, 8.10, 9.5, 9.10, 16.2(d)(iii), 16.5, and 18.3 authorize the Association to levy this assessment. The amount is limited to reasonable attorney fees and costs incurred, including costs described in Declaration § 18.3. This charge arises pursuant to a recorded governing document and is not subject to Utah Code §§ 57-8a-201 or 57-8a-217.

^t A Parking Stall Fee may be charged in connection with the assigned or permitted use of Common Area parking stalls, as authorized by Declaration § 11.4, which does not establish an amount, rate, or schedule for the fee. The Providence Gateway Townhomes Association, Inc. Resolution of the Board of Directors dated May 2021 and the Providence Gateway (Master, Townhome & Condominium) “Parking Policy” dated November 1, 2025, regulate parking and enforcement and authorize or contemplate towing, booting, removal, and related third-party charges for parking violations, but they do not establish an Association fee for the use of Common Area parking stalls. Accordingly, a Parking Stall Fee may be imposed only after the Board adopts a Rule establishing the applicable amount, rate, or schedule and includes the fee in a fee schedule adopted and distributed in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217. Until such action is taken, this fee cannot be charged.

^u A Clubhouse Reservation Fee is charged in connection with each clubhouse room reservation, including when a reservation is not timely cancelled as required by the Common Area Facilities Rules, in the amount established by the Providence Gateway Master Association Common Area Facilities Rules – Clubhouse § 4(d), being \$50 per reservation. This charge is established by Rule and is listed in this fee schedule adopted and distributed in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

^v A Clubhouse Cleaning Cost Assessment may be levied against the reserving home and Owner for cleaning costs if the clubhouse is not thoroughly cleaned after a reservation. The Providence Gateway Master Association Common Area Facilities Rules – Clubhouse § 4(h) and Declaration § 8.10 authorize the Association to levy this assessment. The amount is limited to the actual costs incurred, including administrative and enforcement-related expenses. This charge is levied as an Individual Assessment under Declaration § 8.10, with the cleaning obligation and cost-recovery trigger established by the Common Area Facilities Rules.

^w An Access Device Replacement Fee is charged in connection with replacement of a lost or misplaced pool or clubhouse access device, in the amount established by the Providence Gateway Master Association Common Area Facilities Rules – Pool § 1(g) and the Providence Gateway Master Association Common Area Facilities and Access Key Contract, being \$30 per replacement. This charge is established by Rule and is listed in this fee schedule adopted and distributed in accordance with Utah Code §§ 57-8a-201(5) and 57-8a-217.

Utah Community Association Act Statutorily Authorized Fee Schedule

This fee schedule lists fees and monetary charges that are expressly authorized or regulated under the Utah Community Association Act as of December 2025. The schedule is provided solely for statutory disclosure and reference, does not itself create, adopt, or impose any fee, and does not imply that any listed charge is required to be adopted by rule under Utah Code § 57-8a-201(5). The schedule is provided in connection with an association's fee-schedule obligations under Utah Code §§ 57-8a-201 and 57-8a-217.

	Fee	Cite ¹	Cat ²	For	Amount
1	Assessments	102(1); 201(1)-(3)	C	Common expenses and other assessments levied by the HOA.	^a
2	Payoff Fee	106	B	Association payoff information at closing. ^b	Up to \$50.
3	Lot Plan Review Fee	109	A	Review of HOA-required lot plans and application. ^c	Actual costs incurred.
4	Late Fee	201(4)(a)	B	Late payment of amount due. ^d	Greater of 10% or \$50.
5	Interest	201(4)(b)	B	Interest on delinquent assessment and late fee. ^e	Up to 1.5%/mo.
6	Written Statement Fee—Assessment	206(1)	A	Owner-requested written statement of unpaid assessments. ^f	Up to \$10.
7	Fines for Violations	208	B	Governing-document violations.	^g
8	Rental Lot Fee	209(9)(c)	B	Rental-lot administrative cost recovery. ^h	Up to \$200/yr.
9	Records Copying Fee	227(4)(b)	A	Copies or scans of association records produced by the association. ⁱ	\$0.10/page and up to \$20/hr, or actual third-party cost.
10	Utility Reinstatement Fee	309(8)	B	Reinstating utility service terminated for delinquency. ^j	Actual costs incurred.

¹ "Cite" identifies the specific provision(s) of the Utah Community Association Act that authorize, regulate, limit, or otherwise govern the listed fee. The cited statute may independently authorize the fee, prescribe its amount or method of calculation, impose mandatory conditions or caps, or restrict fees otherwise permitted by an association's governing documents.

² "Cat" identifies the fee category assigned under the Rule adopting this fee schedule pursuant to Utah Code § 57-8a-201(5). The category indicates where the fee is fully established and which authority controls for purposes of this schedule: (A) self-executing statutory fees; (B) statutorily permitted or conditioned fees that cannot be charged unless and until the fee is established in an association's governing document; (C) fees created, authorized, and established by the association's declaration or bylaws, subject to statute; and (D) fees created, authorized, or established by association rule, to the extent permitted by statute and the association's governing documents. The assigned category is descriptive only and governs statutory hierarchy and conflict resolution under Utah Code § 57-8a-228.

11	Rent Diversion Fee	310(7)	B	Administration of tenant rent diversion for delinquent owner. ^k	Up to \$25.
12	Written Statement Fee—Collection	311(1)	A	Written statement of unpaid assessments for collection. ¹	Up to \$25.
13	Solar Plan Review Fee	701(4)(b)	A	Review of HOA-required solar installation plans and application. ^m	Actual costs incurred.
14	EV Charger Plan Review Fee	802(2)(d)	A	Review of HOA-required electric vehicle (EV) charger installation plans and application. ⁿ	Actual costs incurred.
15	Reinvestment Fee	Utah Code § 57-1-46	B	Transfer of a lot. ^o	Up to 0.5% of the gross sales price.

^a Assessments consist of charges imposed or levied by the association on or against a lot or a lot owner, including the owner's proportionate share of common expenses and any other assessments levied by the association, as determined by the board only in accordance with the declaration or bylaws (including the annual budget), and constitute a debt of the owner at the time levied under Utah Code § 57-8a-201(1)–(3) and as defined in Utah Code § 57-8a-102(1). Assessments are not “fees” for purposes of Utah Code § 57-8a-201(5), even though they constitute “assessments” as defined by statute. Their inclusion in this schedule is solely for disclosure and transparency and does not create, authorize, condition, or limit the levy, collection, or enforceability of assessments, which arise independently under the governing documents and Utah Code § 57-8a-201(1)–(3).

^b A Payoff Fee under Utah Code § 57-8a-106 may be charged only if and after the fee is specifically authorized in the association's declaration, bylaws, or duly adopted rules, and only in connection with providing association payoff information needed for the financing, refinancing, or closing of a lot owner's sale of the owner's lot. Any authorized Payoff Fee may not be required to be paid before closing and may not exceed fifty dollars (\$50). If the association fails to provide the requested payoff information within five business days after a written request is properly submitted by a closing agent in compliance with Utah Code § 57-8a-106(3), the association may not enforce a lien against the lot for amounts due at closing. These statutory limitations apply regardless of when the association was formed and displace any inconsistent governing-document provision.

^c A Lot Plan Review Fee under Utah Code § 57-8a-109 may be charged when a lot owner submits lot plans that are required by the association's governing documents to be approved by the association. The fee is limited, on a review-by-review basis, to the reasonable, actual costs incurred by the association to review the lot plans for compliance with the governing documents, whether the plans are approved or denied. If the association denies a lot plan, it must provide the written notice required by Utah Code § 57-8a-109(4). The statute itself authorizes this fee and prescribes its method of calculation, and the association may charge it upon submission of the lot plans without any board vote, rule adoption, resolution, or other formal action, provided that the association applies existing governing-document review standards and charges no more than its reasonable, actual costs. No flat, preset, or revenue-generating plan review fee is authorized, and the existence of governmental permitting or inspection requirements alone does not authorize a Lot Plan Review Fee.

^d A Late Fee charged under Utah Code § 57-8a-201(4)(a) may be imposed only for the late payment of an assessment, as defined in Utah Code § 57-8a-102(1), including common expenses and other assessments levied by the association, after the assessment has become past due under the declaration or bylaws. The Late Fee may not exceed the greater of ten percent (10%) of the delinquent assessment amount or fifty dollars (\$50). The statute authorizes, but does not require, the imposition of a Late Fee, and the determination of whether to impose the Late Fee and when an assessment is deemed late is governed by the governing documents, subject to the statutory cap reflected in this fee schedule.

^e Interest charged under Utah Code § 57-8a-201(4)(b) may be imposed only on a delinquent assessment, as defined in Utah Code § 57-8a-102(1), and on any properly imposed Late Fee, after the assessment has become past due under the declaration or bylaws. The interest rate may not exceed one and one-half percent (1.5%) per month. The statute authorizes, but does not require, the imposition of Interest, and the determination of whether to impose Interest and when an assessment becomes delinquent is governed by the governing documents, subject to the statutory cap reflected in this fee schedule.

^f A Written Statement Fee—Assessment under Utah Code § 57-8a-206 may be charged only in connection with a lot owner's written request for a statement of unpaid assessments. Upon receipt of a proper written request, the manager or board is required by statute to issue the written statement and may charge a reasonable fee not to exceed ten dollars (\$10). The written statement is binding in favor of any person who relies in good faith on the statement, and if the association fails to provide the statement within ten (10) days after the request, any unpaid assessment that became due before the request is subordinated to the requester's lien, as provided in Utah Code § 57-8a-206(2). Statements issued in a collection context are governed exclusively by Utah Code § 57-8a-311 and are subject to a separate statutory fee and fee cap, as reflected in this fee schedule.

^g Fines for violations charged under Utah Code § 57-8a-208 may be assessed only for a violation of a rule, covenant, condition, or restriction contained in the association's governing documents, and only in amounts authorized by those governing documents. Before assessing a fine, the board must comply with the warning, cure, notice, hearing, and appeal procedures set forth in Utah Code § 57-8a-208. All fines remain subject to the lien limitations of Utah Code § 57-8a-301(1)(a)(iii), regardless of whether fines are classified as assessments in the governing documents.

^h A Rental Lot Fee under Utah Code § 57-8a-209(9)(c) may be charged only if and after the fee is specifically authorized in the association's declaration, bylaws, or duly adopted rules, and only if the association permits at least thirty-five percent (35%) of the lots to be rental lots and elects to impose the fee in compliance with statute. The fee may be charged only to owners of rental lots and may not exceed two hundred dollars (\$200) in any twelve-month period. The fee must be limited to reasonable administrative expenses actually incurred by the association and directly attributable, on a lot-by-lot basis, to a lot's rental status, as detailed in a written notice. Before charging the fee, the association must satisfy the procedural conditions precedent set forth in Utah Code § 57-8a-209(9)(e), and if the required notice is not provided or is deficient, the fee must be waived upon request as required by Utah Code § 57-8a-209(13). These statutory requirements apply regardless of when the association was formed and displace any inconsistent governing-document provision.

ⁱ A Records Copying Fee under Utah Code § 57-8a-227(4)(b) may be charged when a lot owner requests copies or electronic scans of association records and elects that the association produce the copies or scans. If copies or scans are produced by a recognized third-party duplicating service, the fee may not exceed the actual cost paid to the duplicating service. If produced internally by the association, the fee may not exceed ten cents (\$0.10) per page and twenty dollars (\$20) per hour for the time spent by the association's employee, manager, or agent making the copies or scans, and the association may not charge for electronic transmission of documents as prohibited by Utah Code § 57-8a-227(4)(b)(iii). The statute itself authorizes this fee and prescribes its method of calculation, and the association may charge it upon receipt of a proper written request without any board vote, rule adoption, resolution, or other formal action.

^j A Utility Reinstatement Fee under Utah Code § 57-8a-309(8) may be charged only if and after the fee is specifically authorized in the association's declaration, bylaws, or duly adopted rules, and only if the association has lawfully terminated a lot owner's utility service for nonpayment in compliance with Utah Code § 57-8a-309. The fee may be charged only in connection with reinstating a utility service that the association has terminated under statute and is limited to the actual cost incurred by the association to reinstate that service. The association may require payment of the estimated reinstatement cost before restoring service only if the estimate was included in the delinquency notice provided under Utah Code § 57-8a-309(3). No flat, preset, or revenue-generating reinstatement fee is authorized.

^k A Rent Diversion Fee under Utah Code § 57-8a-310(7) may be charged only if and after the fee is specifically authorized in the association's declaration, bylaws, or duly adopted rules, and only if the association lawfully requires a tenant to remit lease payments to the association due to a lot owner's failure to pay assessments for more than sixty (60) days, in compliance with Utah Code § 57-8a-310. The fee may be charged only in connection with the administration of the tenant rent diversion process and is limited to the association's actual cost of administration, not to exceed twenty-five dollars (\$25). The fee may be collected only from lease payments received from the tenant under Utah Code § 57-8a-310 and only after the association has complied with all statutory notice, timing, and procedural requirements governing rent diversion. No flat, preset, or revenue-generating rent diversion fee is authorized.

^l A Written Statement Fee—Collection under Utah Code § 57-8a-311 may be charged only when a written statement of unpaid assessments is issued in a collection context upon a lot owner's written request. Upon receipt of a proper written request, the manager or board is required by statute to issue the written statement and may charge a reasonable fee not to exceed twenty-five dollars (\$25). A written statement issued under Utah Code § 57-8a-311 is conclusive in favor of any person who relies on the statement in good faith. Although the written statement is substantively similar to the statement described in Utah Code § 57-8a-206, § 57-8a-311 governs statements issued in a collection context and permits a higher fee cap, and requests made outside a collection context remain subject to Utah Code § 57-8a-206 and its lower fee limit, as reflected in this fee schedule.

^m A Solar Plan Review Fee under Utah Code § 57-8a-701(4)(b) may be charged when a lot owner submits an application to install a solar energy system that is subject to association review under statute. The fee is limited, on a review-by-review basis, to the reasonable, actual costs incurred by the association to review the application for compliance with the governing documents and applicable requirements, whether the application is approved or denied. The statute itself authorizes this fee and prescribes its method of calculation, and the association may charge it upon submission of a proper application without any board vote, rule adoption, resolution, or other formal action, provided that the association applies existing review standards and charges no more than its reasonable, actual costs. No flat, preset, or revenue-generating plan review fee is authorized, and the existence of governmental permitting or inspection requirements alone does not authorize a Solar Plan Review Fee.

ⁿ An EV Charger Plan Review Fee under Utah Code § 57-8a-802(2)(d) may be charged when a lot owner submits an application to install an electric vehicle charging system that is subject to association review and permitting under statute. The fee is limited, on a review-by-review basis, to the reasonable, actual costs incurred by the association to review the application for compliance with the governing documents and applicable requirements, whether the application is approved or denied. The statute itself authorizes this fee and prescribes its method of calculation, and the association may charge it upon submission of a proper application without any board vote, rule adoption, resolution, or other formal action, provided that the association applies existing review standards and charges no more than its reasonable, actual costs. No flat, preset, or revenue-generating plan review fee is authorized, and the existence of governmental permitting or inspection requirements alone does not authorize an EV Charger Plan Review Fee.

^o A Reinvestment Fee under Utah Code § 57-1-46 may be charged only if and after the obligation is authorized by a recorded governing document that complies with the governing-document hierarchy set forth in Utah Code § 57-8a-228(5), a separate, compliant notice of reinvestment fee covenant has been recorded as required by § 57-1-46, and the member approval and voting requirements of § 57-1-46(10)–(12) have been satisfied. For reinvestment fee covenants recorded on or after March 16, 2010, the fee may not exceed 0.5% of the value of the burdened property unless the burdened property is part of a large master planned development, as defined in § 57-1-46. A Reinvestment Fee is a covenant-based transfer obligation that runs with the land and is triggered by a transfer of the lot; it is not a fee adopted, established, or imposed by the board under § 57-8a-201 and is not subject to adoption by rule under § 57-8a-217. The enforceability, amount, purpose, duration, and amendment or removal of a reinvestment fee are governed exclusively by the recorded reinvestment fee covenant, the separately recorded statutory notice, and § 57-1-46, and any inconsistent governing-document provision or board action is displaced.