September 17, 2025

Courtesy Notice/2nd Notice/Final Notice

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| ASSOCIATION: | Vista Gardens Homeowners Association |
| ACCOUNT NUMBER: | VGA20293CW |
| PROPERTY ADDRESS: | 20293 Cartwright Way, Cupertino CA 95014 |

To: David Phelps

It has come to our attention that your account is extremely past due. The balance you now owe is **$390.00**. A transaction history for your unit is enclosed. You need to bring your account current immediately. Otherwise, your account may be referred to collections, and a pre-lien may be placed on your unit.

Please contact your management team to settle this matter by September 30, 2025. If you have questions, please email management2@intempus.net for assistance.

**PAYMENTS MUST include your ACCOUNT NUMBER VGA20293CW and MADE PAYABLE to the Vista Gardens Homeowners Association. MAIL TO:**

Vista Gardens Homeowners Association

c/o Intempus Management Inc.

20640 3rd St., Suite 300

Saratoga, Ca 95070

We thank you in advance for your attention to this matter.

Sincerely,

Intempus Management

Board of Directors

"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 a.m. or after 9 p.m. 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 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 judgment.  For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov/)."