

**NOTICE OF LIEN**

Notice is hereby given as follows:

1. The name of the lienor is **Wilson Mill Homeowner's Association, Inc.,** a Mississippi non-profit corporation, 1039 Wilson Ridge Road, Lake Cormorant, Mississippi 38641.
2. The parties to be affected by the lien hereinafter claimed are:
  - a. Dorothy J. Dukes Allen  
1146 Wilson Ridge Road  
Lake Cormorant, MS 38641
  - b. Countrywide Home Loans, Inc.  
6515 Poplar Avenue, Suite 109  
Memphis, Tennessee 38119
3. Through information and belief, Dorothy J. Dukes Allen is the record owner of the following described real property located and situated in DeSoto County, Mississippi, and more particularly described as follows:

Lot 3, Wilson Mill Planned Unit Development, located in Section 28, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 58, Page 40, et.seq., in the office of the Chancery Clerk of DeSoto County, Mississippi.
4. The landowner is subject to the Declaration of Covenants, Conditions and Restrictions of Swinnea Ridge Subdivision recorded in Book 323 at Page 241 in the land records of the Chancery Clerk of DeSoto County, Mississippi.
5. Pursuant to Articles X and XIII of the aforementioned Declaration of Covenants, Conditions and Restrictions, and amendments thereto, each land owner is required to be a member of the homeowner's association and, as a member, to pay annual assessments or charges, together with interest, costs, and reasonable attorney's fees, which shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. There is an unpaid balance of **\$ 180**, in past due annual assessments, plus interest, and attorney's fees, owed by Dorothy J. Dukes Allen issued on this account as exhibited by the letter attached hereto and incorporated herein by reference as Exhibit "A".
6. The said Wilson Mill Homeowner's Association, Inc., is claiming the benefits of William W. Bond, Jr. & Associates, Inc., v. Lake O' The Hills Maintenance Ass'n, 381 So.2d 1043 (Miss. 1980) and pursuant thereto, are entitled to levy assessments and dues upon lot owners and is asserting a lien against the above described real property and is properly filing a copy of said lien in the Office of the

*Bassie*

Chancery Clerk of DeSoto County, Mississippi, and is forwarding a copy of said lien to all parties affected by this notice, postage prepaid.

- 7. Suit for enforcement of this lien is not being commenced concurrently with the filing of this lien, however, lienor reserves the right to bring suit for the enforcement of this lien.
- 8. Notice was given to the Owner or Owners of the property described in the foregoing Notice in accordance with *Mississippi Code Annotated* § 85-7-197, as amended, by certified mail, return receipt requested.
- 9. The foregoing writing correctly sets out the claim of the Lienor against the Lienee designated herein in accordance with the business records of Lienor.

WITNESS the signature of lienor acting by and through its duly authorized attorney of record, on this the 19<sup>th</sup> day of ~~November~~<sup>September</sup> 2005 ~~EST~~

WILSON MILL HOMEOWNER'S ASSOCIATION, INC.

By: Emily Wade Turner  
 EMILY WADE TURNER, MSB #99256  
 HOLCOMB DUNBAR, P.A.  
 Post Office Box 190  
 Southaven, Mississippi 38671  
 Attorneys for Lienor  
 662-349-0664

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 19th day of September 2005, within my jurisdiction, the within named EMILY WADE TURNER, who acknowledged that she is the attorney of record for WILSON MILL HOMEOWNER'S ASSOCIATION, INC., and on behalf of the said corporation, and as its act and deed he/she executed and delivered the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

Freda R. Buckingham  
 NOTARY PUBLIC

My Commission Expires:

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LAW OFFICES

**Baskin, McCarroll,  
McCaskill & Campbell**  
*A Professional Association*

*\*\*Emily W. Turner  
Andrea D. McNeil  
\*\* John B. Turner, Jr.*

*William A. Baskin  
John R. McCarroll, III \*  
Jeffrey S. McCaskill \*  
Robert H. Harper \*  
Billy C. Campbell, Jr. \*  
Eugenia G. McGown*

\* Also Licensed in Tennessee

Post Office Box 190  
Southaven, Mississippi 38671  
662-349-0664  
Facsimile 662-349-2432

\*\* Also Licensed in Alabama

**Emily W. Turner**  
eturner@baskinmccarroll.com

This is an attempt to collect a debt. Any information obtained will be used for that purpose. Unless you notify us within thirty (30) days of receipt of this letter that the validity of this debt, or any portion of it, is disputed, we will assume that it is valid. If you notify us of a dispute, we will obtain verification of the debt and mail it to you. Also, upon your written request, within thirty (30) days, we will provide you with the name and address of the original creditor if different from the current creditor. We may proceed to sue you without waiting for the thirty (30) days if so requested by our client.

August 8, 2005

Ms. Dorothy Allen  
1146 Wilson Ridge Road  
Lake Cormorant, MS 38641

RE: Lot 3, Wilson Mill Planned Unit Development  
Our File No.: 904-210

Dear Ms. Allen:

The Wilson Mill Homeowners Association has retained our firm as counsel, and it is come to our attention that your association dues are delinquent in the amount of One Hundred Eighty Dollars (\$180). Please remit this amount immediately payable to the homeowners association to my attention at Post Office Box 190, Southaven, MS 38671, on or before September 1, 2005.

If payment is not received in our office by that date, we have been instructed to pursue any and all avenues to collect this amount from you. This may include but is not limited to filing a lien against your property.

If you have received this notice in error, or should you have any questions, please give me a call at (662) 349-0664.

Sincerely,

  
Emily Wade Turner  
Ewt/rsc

