

Liens and Foreclosure are included in the Vandiver Fire District Governing Document as mandated by State Law 99-245.

F. The property owner shall be liable for all costs involved in enforcing collection, including a reasonable attorney's fee, and under foreclosure proceedings would be liable for interest at maximum legal rates in the event the property owner should pay off the debt within three years and recover possession. After three years, all rights of the property owner in the property would be extinguished.

G. Failure to pay charges subject to a Late Payment Fee shall empower the Trustees to establish liens against the property, and continuing disregard for demands for payment will result in the establishment of foreclosure proceedings.

H. So long as any Federal Government financing of the District is in force, attempts

Government always starts small to get you to buy into it, then immediately after says, "We need more money." This always has, and always will be the case. In essence, you give the fire district the power to place a mortgage on your home and property. Do you want to relinquish your liberty and freedom or keep your home and property free from such threats? When a new fire district goes to the bank to take out loans for the latest and greatest equipment, the only assets they have for back up to get the loan approved is the law that gives them the power to place liens upon and sell your home. The bank recognizes that it will get its money no matter what, because by law the fire district has guaranteed funds – Either: 1. The residents pay their mandatory fire taxes and so then the fire department pays the bank. Or: 2. The residents don't pay the taxes, and so the fire department sells the residents' property and then pays the bank. Either way both the fire district and the bank are guaranteed to get your money.

Who will have to back up bad financial decisions made by the fire district? YOU WILL. In essence, you co-sign for the new fire truck, which in reality is a mortgage against your home. Do you really want that? If not, **Vote NO** on Tuesday, March 30th, 2010, at the

[Click Here to View Mandatory Liens and Foreclosure in Alabama State Law 99-245](#)