

**Past Due action procedure** Unit: \_\_\_\_\_ Owner: \_\_\_\_\_ Action started: \_\_\_\_\_

Description	Dates	Action	Date Completed (include initials)
Off cycle or balance checks.		<b>Letter 0</b> - first class letter to inform or confirm balances due.	
On the 11 <sup>th</sup> day of the month when payments are due, a form letter will be sent indicating that payment is late and late fee assessed.	Jan. 11 April 11 July 11 Oct. 11	<b>Letter 1</b> - first class letter sent to the homeowner's address of record.	
No sooner than 45 days following the oldest due date, a second letter will be sent with notice of dues, late fee and interest	Feb. 14 May 15 Aug. 14 Nov. 14	<b>Letter 2</b> - first class letter sent to the homeowner's address of record. An attachment of balance calculations will be included.	
No sooner than 75-80 days following the oldest due date, the board will call the phone number on record attempting to make a personal contact.	March 16 June 14 Sept. 13 Dec. 14	Phone call	
No sooner than 81-90 days following the oldest due date, a personal visit will be attempted by two board members.	March 22 June 20 Sept. 19 Dec. 20	Personal visit	
No sooner than 101 days following the oldest due date, and on the condition that at least two quarters of dues are delinquent, both a registered/return receipt and first class letter will be sent to the homeowner's address of record indicating the Association's intent to file a lien against the property unless the unpaid dues, late fees and interest are received within 30 days of the date of the letter. This action will require either a formal board resolution, or the signatures of at least two directors on the letters. The directors will audit and confirm the total past due amount being demanded prior to filing.	April 11 July 10 Oct. 9 Jan. 9	<b>Letter 3</b> – Registered / return receipt and first class letter sent to the homeowner's address of record. Requires 2 signatures of board. Balance sheet calculations will be attached.	
No sooner than 140 days following the oldest due date, a lien is filed.	May 20 Aug. 18 Nov. 17 Jan. 17	Lien is filed – Clinton County Forms.	
Within five days of the receipt of the recorded lien document, a copy will be mailed to the homeowner's address of record. A cover letter will be included to indicate that dues, late fees and interest will continue to accrue in addition to the lien balance until all sums are paid current. The letter will also advise the homeowner that the Association reserves the right to additional remedies, including foreclosure, and to the recovery of any court costs and attorney fees that may arise as a result of their failure to bring the account current.	Within 5 days of receipt	<b>Letter 4</b> – lien documentation with cover letter mailed to homeowner	
Prior to the passing of one year from the lien filing date, and if the account remains unresolved, the Board will consider additional actions including lien extensions/modifications and/or legal action to include foreclosure.	May 20 + 1yr. Aug. 18 + 1yr. Nov. 17 + 1yr. Jan 17 + 1yr.	Additional action	