



# HOMEOWNER LATE FEE RECOVERY PROCESS

## 1. EMAIL TO HOMEOWNERS

December - Generic invoice is emailed to homeowners listing payment options, due date and total fees owed for the upcoming year.



## 2. EMAIL REMINDER

January 1st - Generic reminder email sent to homeowners advising them that fees not received today are overdue and interest will begin to accrue.



## 3. 1ST DEFAULT LETTER

Treasurer emails and sends via regular mail a letter advising the homeowner that they are in default of their annual fees and requests immediate payment of annual fees, accrued interest and a \$25 administrative fee.



## 4. 2ND DEFAULT LETTER

If payment has not been received, Treasurer emails and sends registered letter to homeowners in default of their annual fees. Letter requests immediate payment of annual fees, accrued interest and an additional administrative fee of \$25 (cumulative \$50).



## 5. 3RD DEFAULT LETTER

Treasurer emails and sends registered letter requesting immediate payment and advises if fees, outstanding interest and administrative fees are not paid, the case will be referred to a lawyer for action. An additional \$25 administrative fee is imposed (cumulative \$75)



## 6. WEOA CONTACTS LAWYER

If payment has not been received, WEOA Board refers the homeowner case to a lawyer for action. The homeowner in arrears is responsible for all legal fees in addition to penalties and administrative fees.



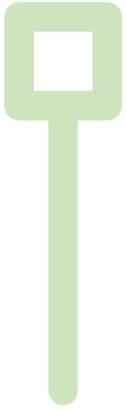
## 7. LAWYER INITIATES LIEN PROCESS

If payment has not been received, the lawyer registers a lien against the title of the property in arrears. Home cannot be sold or refinanced until the outstanding fees (including legal, interest & administrative) are paid.



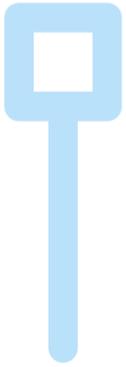


# HOMEOWNER LATE FEE RECOVERY PROCESS CONT'D



## 8. HOMEOWNER NOTIFIED OF LIEN

Homeowner in default is notified of lien against their property by WEOA and/or the lawyer.



## 9. LIEN REMOVED

The lien is removed once the homeowner pays all outstanding fees, including legal, accrued interest and administrative.

