

# AMBERFIELD HOA DUES COLLECTION POLICY

The Amberfield HOA fees are billed on a quarterly basis. Each homeowner is sent a billing invoice at least 10 days prior to the first day of each quarterly month (January, April, July and October). The collection procedure for non-payment of HOA fees is as follows:

- The quarterly HOA fees are due on the first day of every quarterly month – January, April, July and October.
- If payment is not received by the 15<sup>th</sup> day of the quarterly month a \$5 late fee is charged per month thereafter until payment is received.
- If payment is not received by the 10<sup>th</sup> day of the second month in the quarter a past due notice is sent to the owner from Abaris Realty advising that the dues are outstanding and must be paid in order to avoid collection action.
- If payment is not received by the 10<sup>th</sup> day of the third month in the quarter, a final past due notice is sent to the owner before the account is turned over for collection.
- If payment is not received by the 10<sup>th</sup> day of the next quarterly month the account is turned over to the HOA's collection attorney. The attorney sends the owner an intent to lien letter via certified return receipt mail for a cost of \$70. That charge is placed on the owner's HOA fee account.
- If payment is not received by the 10<sup>th</sup> day of the second month of the next quarter, the HOA's collection attorney will file a lien against the property for a cost of \$250. That charge is placed on the owner's HOA fee account and the lien is not released until payment in full of the entire outstanding delinquent balance (to include all HOA fees, late fees and collection fees) is paid.
- If payment is not received by the 10<sup>th</sup> day of the third month of the next quarter, the attorney proceeds with the filing of a personal judgment lawsuit against the owner in the District Court of Maryland for a cost of \$375. That charge is placed on the owner's HOA fee account.
- Once the personal judgment against the owner is awarded by the court the attorney proceeds with collection via wage garnishment, rent garnishment and/or asset garnishment. All legal fees associated with collection of the judgment are charged to the owner's HOA fee account.
- In severe delinquent cases, the collection attorney will obtain authorization from the Board of Directors to file for foreclosure of the property as allowed for in the HOA governing documents. All legal fees associated with the foreclosure filing will be charged to the owner's HOA fee account.

The Board and management strongly encourage any owner who is experiencing financial hardship to contact management immediately when the account becomes delinquent so as to set up a payment plan in order to prevent further financial hardships that will arise as a result of collection efforts and related charges. Abaris Realty's accounts receivable department can be reached at (301) 468-8919 or via e-mail at [billingdept@abarisrealty.com](mailto:billingdept@abarisrealty.com). Finally, owners are also encouraged to sign up for the automatic debit program offered by Abaris Realty which is a free service. This program allows for your quarterly fee to be automatically deducted from your checking account every quarter. Owners are still sent a billing statement for their records. To find out more about the auto debit program or to obtain the form in order to sign up, please visit the Abaris Realty website at [www.abarisrealty.com](http://www.abarisrealty.com).