



SEGAN MASON
& MASON, P.C.

Counseling Communities

Collecting Debt

What happens when an Owner
won't pay their Community
Association dues





SEGAN MASON
& MASON, P.C.

Counseling Communities

①

Reminder Letter from Management





SEGAN MASON
& MASON, P.C.

Counseling Communities



2

Final Notice
from Management





SEGAN MASON
& MASON, P.C.

Counseling Communities



Turnover Account
from Management to
Collection Counsel





SEGAN MASON
& MASON, P.C.

Counseling Communities



4



Demand Letter

from Attorney to Owner





SEGAN MASON
& MASON, P.C.

Counseling Communities



5

Record M.O.L

(Memorandum of Lien)



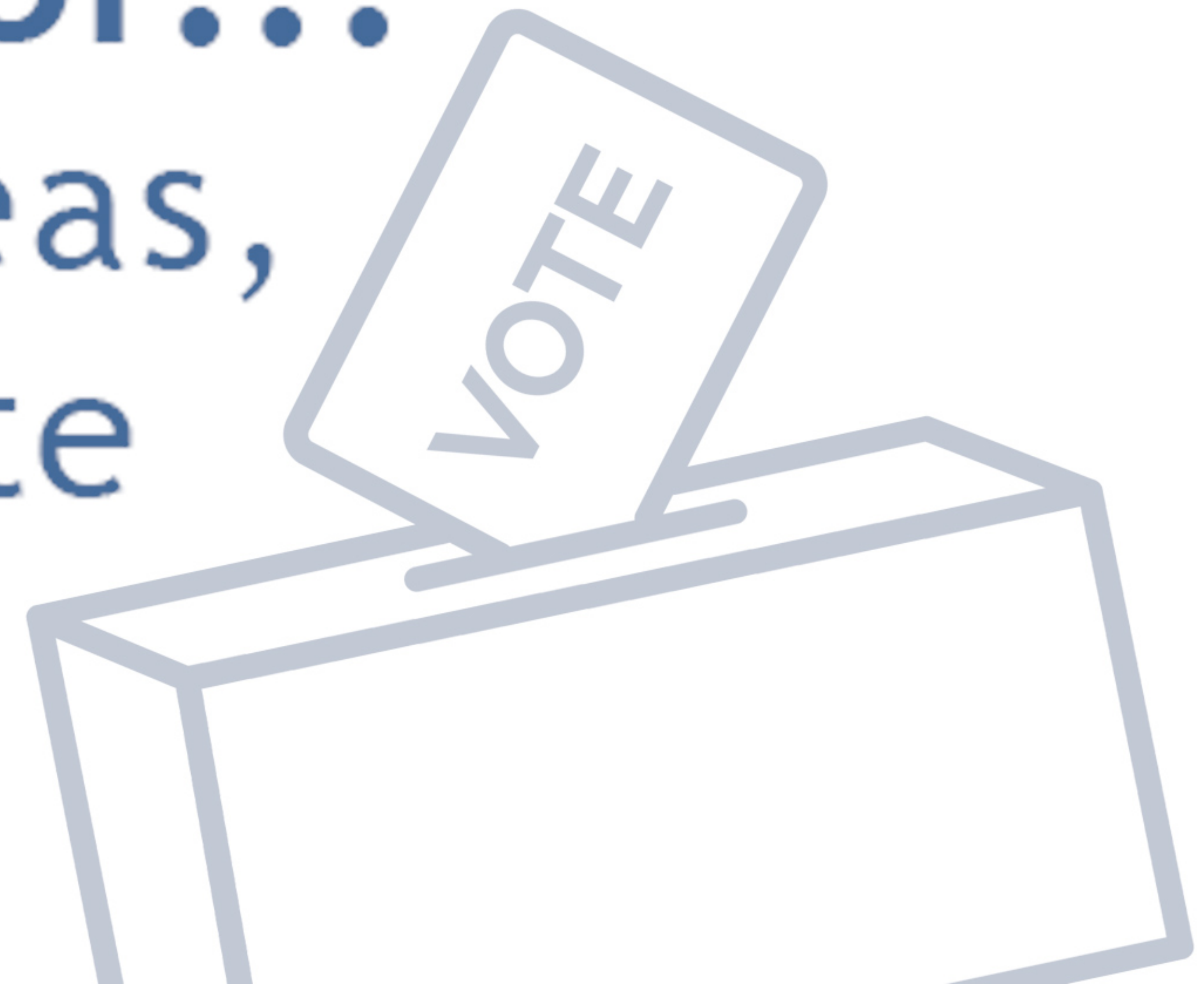


SEGAN MASON
& MASON, P.C.

Counseling Communities

6

Possible Suspension of...
facilities, common areas,
services, right to vote





SEGAN MASON
& MASON, P.C.

Counseling Communities



7



File Legal Action
for money judgment





SEGAN MASON
& MASON, P.C.

Counseling Communities



8

Court Hearing

with Attorney & Owner





SEGAN MASON
& MASON, P.C.

Counseling Communities



9b

Trial Set

Attorney & Owner go to trial &
if Attorney/Community wins,
debt collection continues.





SEGAN MASON
& MASON, P.C.

Counseling Communities

9a

Judgment Entered

If Owner does not contest hearing
or because Owner didn't show up





SEGAN MASON
& MASON, P.C.

Counseling Communities



10



Judgment Docketed in Land Records

Creates Judgment Lien





SEGAN MASON
& MASON, P.C.

Counseling Communities



11



Garnishment Filed
against wages/rental
income/bank account





SEGAN MASON
& MASON, P.C.

Counseling Communities



12



Post-Judgment Hearing
Garnishment money collected





SEGAN MASON
& MASON, P.C.

Counseling Communities



13



Foreclosure on M.O.L
Court-ordered sale of
Owner's property





SEGAN MASON
& MASON, P.C.

Counseling Communities



13

Account Paid

M.O.L & Judgment released



M.O.L. & Judgment released



SEGAN MASON
& MASON, P.C.

Counseling Communities