

Collection Process Flow - No Lien



Collection Case

Repayment Agreement

- Homeowner responds prior to Summons and Complaint
- Terms authorized up to 6 Months
- Board approval for other terms
- Monitoring Payments and Accounting

Settlement Agreement/ Stipulated Judgment

- Homeowner responds after Summons and Complaint Filed
- Terms authorized up to 6 months
- Board approval for other terms
- Monitoring Payments and Accounting

Motion for Alternate Method of Service

- Homeowner avoiding service for 45 days

Step 1- Initiate Case

Up to 3 Days after receipt of Account Statement

- Account setup
- Account Research
- Prepare Initial Demand Letter

Step 2- Summons and Complaint

35 Days after Initial Demand Letter

- Account Research
- Prepare Summons and Complaint
- File Summons and Complaint
- Process Service per Address

Up to 120 Days to Serve

Step 3- Notice of Intent to Seek Default Judgment

30 Days after Process Service

- Prepare Notice

Step 4- Motion for Default Judgment

15 Days after Notice of Intent to Seek Default Judgment

- Account Research
- Prepare Affidavit in Support of Judgment by Default
- Prepare Application for Attorney's Fees
- Prepare Statement of Cost
- Prepare Form of Judgment
- Satisfaction of Judgment

Step 5- Judgment Demand Letter

Immediately upon receipt of signed Judgment

- Prepare Letter
- Send Letter and Copy of Judgment

Step 6- Writ of Garnishment

15 Days after Judgment Demand Letter

- Account Research-
- Order Credit Report
- Verify Employment
- Prepare Application for Writ of Garnishment
- File with Court
- Process Service per employer

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