

**FIHOA**  
**PAST DUE COLLECTION POLICY PROTOCOLS**  
**APPROVED 5/21/2019**

- **AT 15 DAYS: FRIENDLY REMINDER LETTER SENT and \$ 25 LATE FEE ASSESSED by FIHOA. INTEREST BEGINS ACCRUING EFFECTIVE ON THE DUE DATE OF THE MISSED MAINTENANCE ASSESSMENT.**
- **AT 45 DAYS: IF NO RESPONSE, DEMAND LETTER SENT by FIHOA**
- **AT 75 DAYS: IF NO RESOLUTION, ACCOUNT REFERRED by FIHOA TO ATTORNEY FOR COLLECTION (At this time, Attorney is responsible for collecting and FIHOA no longer invoices the debt.)**
- **ATTORNEY SENDS “NOTICE OF INTENT TO FILE LIEN” COLLECTION LETTER within 7 to 14 days**
- **60 DAYS LATER: “CLAIM OF LIEN” FILED by ATTORNEY and “NOTICE OF INTENT TO FORECLOSE” LETTER SENT by ATTORNEY**
- **60 DAYS AFTER FILING LIEN and NO RESOLUTION : FORECLOSURE by ATTORNEY**

**NOTE: ALL ATTORNEY’S FEES ARE THE RESPONSIBILITY OF THE HOMEOWNER**