

**SAMPLE COLLECTION PROCEDURE
WITH KAMAN AND CUSIMANO (K&C)**

1. All assessments are due on the 1st day of the month and are considered late if not received by the 10th day of the month (“the late date”). [Per Ohio law always the 10th unless the Documents provide otherwise]
2. After the late date, an administrative late charge of \$_____ (\$25.00) per month will be added for any late payment or on any balance of unpaid assessments. (Subject to increase upon further notice.)
3. After the late date, if an account has a balance totaling the equivalent of two months of monthly assessments or more, K&C is authorized to send a collection letter.
4. After the late date, if an account has a balance totaling the equivalent of three months of monthly assessments or more, K&C is authorized to file a lien. K&C is authorized to file updated liens when necessary to protect the Association’s interest, e.g. significant balance increases, partial payments, prior to a sheriff’s sale. K&C attorneys are authorized as the designative representative to execute and, upon satisfaction, release any lien.
5. After the late date, if an account has a balance totaling the equivalent of five months of monthly assessments or more, K&C will solicit authorization to file a Complaint for Foreclosure with a claim for a personal money judgment. Prior to filing the Complaint, K&C is authorized to send notice of the foreclosure authorization with demand for payment.
6. Upon service of a Complaint for Foreclosure initiated by another lienholder, K&C is authorized to file an Answer to protect the Association’s interest. If there is a lien, K&C is also authorized to file a Cross-claim for Foreclosure and for personal money judgment to pursue the amount owed to the Association.
7. Once in foreclosure, partial payments may not be accepted and, if the property is rented, K&C is authorized to file a Motion to Appoint a Receiver to collect the rents.
8. K&C will submit all settlement and payment plan proposals to the Board for the Board’s consideration and decision.

9. This procedure remains in effect until duly changed by the Board.

ASSN. CORP. NAME

Signature (on behalf of Board of Directors)

Print Name

Date of Board meeting where procedure was enacted

**This should be used to direct the attorney as to how to handle collection actions and should NOT be published or otherwise disseminated to the owners.