



## Outstanding Fee Information

This information is intended for the property owners of where this was mailed to. If you are renting the property or are not the property owner, you have a legal obligation to forward the Cameron Heights HOA fee notice for the 2018 year and any outstanding fees from previous years to your landlord (please kindly contact the Cameron Heights HOA with this discrepancy). Please refer to the Canada Post Corporation Act at <http://laws-lois.justice.gc.ca/eng/acts/C-10/page-16.html>

in the Cameron Heights HOA Bylaws. This includes any outstanding fees from previous years that are outstanding and overdue. Additionally any fees outstanding from previous years (2017 and prior) after July 1, 2018 will follow the outstanding fees collection process as detailed below. This process would preferred to be avoided. Please contact the HOA for any information on past due fees or payment options.

The following are any current overdue fees specific to your address:

Address: **#N/A**

outstanding fees : **#N/A**

*If you believe there is an error with this amount or require further explanation please contact the HOA*

Please make payable to: Cameron Heights Homeowners Association  
mail to : *First Service Financial*  
*#1301, 5555 Calgary Trail, Weber Centre*  
*Edmonton, AB*  
*T6H 5P9*

### COLLECTION PROCESS FOR ALL OUTSTANDING HOA FEES GOING FORWARD

*"In 2015 properties with outstanding fees through the property management group Premier Asset Management, had a lawyer register an "Agreement Charging Land", type of Caveat. When the accounts is paid in full, the Owner or the Lawyer contact FirstService Residential Collection Department, with a copy of the Land Title and they will then discharge the Caveat, by having a member of the Board signing the discharge. This letter will communicate the outstanding fees as noted above and if there is a caveat placed on the property but will not follow the steps below for outstanding fee collection. If you are not the owner of the property please contact the HOA to communicate you are not the property owner and kindly forward to property owner contact information so we can rectify outstanding fees.*

**For all accounts with outstanding amounts on July 1, 2018, the following process will apply.**

Please be aware, that the prices were just increased and are subject to change at any time. The collections process is as follows: ALL requests for action must be given in writing, and only the initial demand letter and the foreclosure file are done with written direction from the Community Manager. All other steps are automatic.

#### **HOA Demand Letter (\$99):**

When an account is in arrears, Demand Letter is sent with a due date of 10 business days. If full payment or suitable arrangements are not made by the due date on the letter, the next letter is sent. All arrangements should be noted on the account to prevent unnecessary charges being applied.

#### **HOA Last Attempt Letter (Done automatically – No charge):**

Once the Demand Letter comes due, if full payment, or suitable arrangements are not made, the Last Attempt Letter is sent with a due date of 10 business days. If full payment, or suitable arrangements are not made by the due date on the letter, the next letter is sent. All arrangements should be noted on the account to prevent unnecessary charges being applied.

#### **HOA Mortgage Company Letter (Done automatically – No Charge)**

Once the Last Attempt Letter comes due, if full payment, or suitable arrangements are not made, the Mortgage Company Letter is sent with a due date of 10 business days. The title is pulled to determine the registered mortgage company. If full payment or suitable arrangements are not made by the due date on the letter, the next step is foreclosure. All arrangements should be noted on the account to prevent unnecessary charges being applied.

#### **Once foreclosure has started, all payments and arrangements must to through the law office and cannot be accepted anywhere else.**

Foreclosure action (\$375.00 for document preparation + any charges from the lawyer's office (\$350.00 / \$497.44 is the first charge for their demand letter, depending which lawyer we use)

Should payment remain outstanding on the due date of the Mortgage Letter, (10 business days), the Community Manager will be asked if the Board would like to proceed with foreclosure on the unit. The lawyer will then send their own demand letter to the unit owner and the mortgage company. That process is detailed below.

The time at which collection action is started is determined by the Board and the Community Manager who then passes the direction onto me, with the exception of the Last Attempt Letter and the Mortgage Letter which are done automatically.

Boards do NOT have the authority to reverse any charges from an owner's account, unless the corporation is planning to pay the bill themselves by invoice. Once the file is sent over the lawyer's office, they do the following:

Demand letter to the owner and to their mortgage company

If no response, the file is taken before the Courts for a Statement of Claim

If no response, then the owner is found in default

Then they apply for an Order of Nisi/Order for Sale with the Court. Once this is granted, there is a minimum of 6 months, or more depending on the judge, for the owner to clear up the account.

If the allotted time period elapses, then they are once again found in default by the Courts and then the Sherriff is brought in to seize the property for sale.

This entire process can take many years to complete, as once it is before the Courts, it is in their hands and we all know the Judicial System is not speedy by any means. From the time it is taken before the Courts, it is basically out of our hands, they are the ones who decide on the time lines.

This is my understanding of the whole process. If you need any more detail, we would have to get it from the lawyer's office.