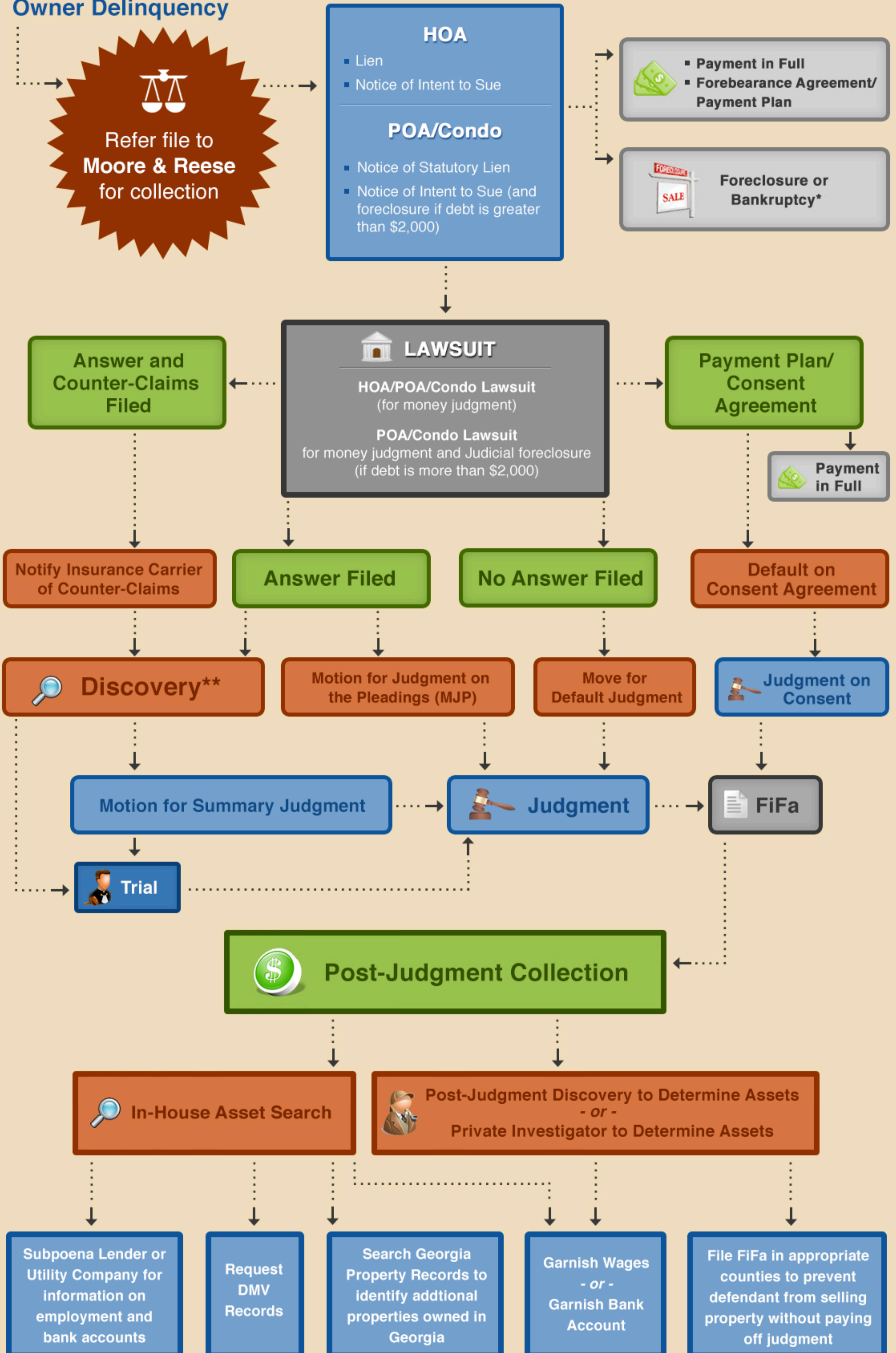


Guide to Collections

Owner Delinquency



*This can occur at any stage of the collection process and may limit or eliminate the Association's collection options.
 **No discovery may be required, depending on the content of the homeowner's Answer.