



Association Recovery Services

Service with Standards

MISSION STATEMENT

ARS recognizes the complexities and challenges of associations in collecting HOA assessments. ARS is uniquely qualified to serve as a collection agent to ensure the most effective, efficient and service-oriented collection process in the industry.

Our mission is to adhere to the highest standards and principles for our clients to successfully collect assessments while being ever vigilant in protecting the association and minimizing risk inherent in the collection process.

WHO WE ARE AND WHAT WE DO

Association Recovery Services is a licensed Nevada collection agency specializing in HOA collection & non-judicial foreclosure services.

Our management includes two licensed Nevada attorneys, Edward Boyack & Patrick Orme, with 25 years of combined HOA legal experience and collection manager, Amanda Lower, with over a decade of collection experience.

Our services cover the entire state of Nevada from Las Vegas to Reno.

If you are looking for professional and efficient collections for your HOA's assessments, you have found the right place. We provide prompt, professional and reliable collections.

ARS is the perfect company to serve your HOA collections needs.

THE ARS ADVANTAGE

Fees Billed to Delinquent Homeowner

No Hidden Fees

50% Disbursement on Payment Plans

Collection Fees Waived on Cancelled Files *

Online Status Reports

Customizable Reports available

Board Education

Flexibility

“Green” Company

Licensed and Bonded

Professional

***Fees will be waived on any file cancelled for reasons such as clerical error or board decision.**

STARTING A COLLECTION/FORECLOSURE ACCOUNT

All that is needed to open a collection account is a signed collection agreement, the Association’s CC&Rs, Collection Policy and the delinquent homeowner’s account ledger. Please contact us if you have any questions or to meet with one of our experienced representatives.

HOA NON-JUDICIAL FORECLOSURE TIMELINE

FILE SUBMISSION AND ASSOCIATION AUTHORIZATION TO INITIATE FORECLOSURE

New Account is received by ARS, researched and processed into our collection system and confirmed with Management and/or Association.



NOTICE OF INTENT TO LIEN (DEMAND LETTER)

If this initial notice is chosen on the File Submission, a Notice of Intent to Lien is sent to delinquent homeowner warning them of impending Notice of Delinquent Assessment (Lien).

30-day waiting period until Notice of Assessment (Lien) can be filed in accordance with Fair Debt Collection Practices Act (FDCPA) and state law



NOTICE OF DELINQUENT ASSESSMENT (LIEN)

If this initial notice is chosen on the File Submission, a Notice of Delinquent Assessment (Lien) is recorded and sent to the homeowner warning them of impending Notice of Default.

30-day waiting period until Notice of Default and Election to Sell can be filed in accordance with Nevada Revised Statutes (NRS) 116



NOTICE OF DEFAULT AND ELECTION TO SELL

A Notice of Default and Election to Sell is recorded and sent via regular and certified mail to the property and mailing address(es) as well as to all interested parties in title.



NOTICE OF TRUSTEE SALE

A Notice of Trustee Sale is recorded and sent via regular and certified mail to the property and mailing address(es), if any, as well as to all interested parties in title and the Ombudsman.

Approximately 30 to 90 Days until sale is conducted depending on circumstances such as, but not limited to, sale postponements



PROPERTY SOLD TO 3RD PARTY BIDDER AT SALE

If a 3rd party bidder at sale purchases the property, the total amount owed to Association and for collection fees/costs are paid in full.

Trustee's Deed Upon Sale is recorded in new owner's name within 30 days

PROPERTY REVERTS TO ASSOCIATION AT SALE

If no bidders are present at sale, the property reverts to the Association.

Trustee's Deed Upon Sale is recorded in the Association's name within 30 days



TRUSTEE'S DEED UPON SALE IS RECORDED

Deed is recorded in new owner's name and file is closed

HOA NON-JUDICIAL FORECLOSURE TIMELINE



EDWARD "TED" BOYACK, ESQ.

Ted is a licensed Nevada attorney with over 24 years of experience serving the HOA community. Ted has served as general counsel for numerous HOAs in Nevada as well as having an extensive and diverse litigation background including litigating many cases involving the HOA collection process.

PATRICK A. ORME, ESQ.

Patrick has been practicing law in Las Vegas for the past 15 years. Patrick is a seasoned litigator, having handled many types of cases over the years, with a recent emphasis on defending HOAs in foreclosure litigation. He is familiar with the complexities of HOA claims and works diligently to minimize the risk to the HOAs and other issues.



AMANDA LOWER, CM.

Amanda is a licensed Nevada collection manager with over a decade of experience collecting for Nevada HOAs. She has collected millions of dollars in delinquent assessments while keeping the best interests of the community as her priority. She has worked closely with the Nevada Real Estate Division to find solutions that benefit both the HOA and the delinquent owner to get the account resolved as quickly as possible.



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