

From: Misty Maza <mmaza@c-mgi.com>

To: fxribas <fxribas@3300park.com>; 'Al Mallozzi 1' <almallo@mac.com>; 'Anne Phillips 5' <annephillips@aol.com>; 'Carmen Rosa 33' <cprosasr@gmail.com>; 'Will Tosado 6' <wtosado@optonline.net>

Subject: RE: FW: 3300 Park Ave - Collection

Date: Tue, Mar 31, 2015 4:06 pm

Attachments: Collection Policy, Pending.pdf (103K)

Please see Frank's email below and respond with your vote. If it is approved unanimously, it would accelerate the process as I can go ahead and send it out to all unit owners.

Thanks, Misty

Misty Maza
Property Manager

Consolidated Management Group, Inc.
263 Boston Post Road
Orange, CT
06477

Office: 203-307-3287
Fax: 203-799-0605
mmaza@c-mgi.com |
www.cmgpropertymanagement.com

-----Original Message-----

From: fxribas@3300park.com [<mailto:fxribas@3300park.com>]
Sent: Tuesday, March 31, 2015 4:56 PM
To: Misty Maza; Al Mallozzi 1; Anne Phillips 5; Carmen Rosa 33; Will Tosado 6
Subject: RE: FW: 3300 Park Ave - Collection

Misty - I read the collections policy and it does tighten up our current policy.

With that said I would suggest that you ask the Board to approve the attached policy via an email vote. Once the Board approves unaminously, sent it via email and mail to the u it owners asking for comments.

Once the 10 day period has expired it will become the new policy. I don't see any material changes from our current policy where a unit owner would have an issue.

Thanks

Francisco X.
Ribas

----- Original Message -----
Subject: FW: 3300 Park Ave - Collection
From: "Misty Maza" <mmaza@c-mgi.com>

COLLECTION POLICY
for
3300 Park Avenue Condominium Association, Inc.

The policy below regarding the collection of common expenses and assessments has been adopted by the Board of Directors effective May 1st, 2015.

Pursuant to Connecticut General Statutes (C.G.S.) §47-258(m) an association may not commence a foreclosure action against a unit owner unless:

- (1) the unit owner at the time the action is commenced owes at least two (2) months of common expenses assessments based on the current budget;
- (2) the association has made demand for payment in a record; and
- (3) the board has either voted to commence the foreclosure specifically against that unit or has adopted a standard collection policy that provides for foreclosure generally.

Therefore, this collection policy shall be the Association's "standard collection policy" which provides for foreclosure as described above. It is understood that the Board of Directors hereby authorizes the commencement of a foreclosure action by its counsel where a Unit Owner is in default in payment of their common expenses, and the account has been turned over to counsel for collection by either the property manager or the Board of Directors.

Due Date and Application of Payments

Common expenses shall be due on the first day of each month. Special assessments, fines, and other charges are due on dates announced by the Board. All payments should be made payable to 3300 Park Avenue Condominium Association, Inc.

Payments received after the 20th of the month will cause the unit owner to be assessed late fees, interest, collection costs, and attorney's fees as follows:

Late Fees will be applied at the rate of \$10.00 for each whole or part month upon any assessment, fine, and other debt owed to the Association for so long as it remains unpaid as of the 20th day of each month. A late fee will be charged for each month the account remains delinquent. In addition, interest will be applied at the rate of 1.5% on any unpaid balance at the end of each month and will continue to accrue on unpaid balances each month. If the Association receives a check back from the bank unpaid, the unit owner will be billed a \$20 administrative fee plus any bank fees.; and

Any attorney's fees and collection costs incurred to collect or in attempting to collect outstanding common expenses. Accounts more than two months past due will be turned over to an attorney for collection.

All payments received or recovered will be applied in the following order: First, to collection costs, attorney's fees, and expenses incurred in the collection of any common expenses; Second, to outstanding fines, if any; Third, to late fees and interest; Fourth, to the oldest monthly common expense balance due; Fifth, to any special assessments; and Sixth, to common expenses assessed in accordance with the Association's governing documents.

[Print](#) | [Close Window](#)

Subject: RE: FW: 3300 Park Ave - Collection

From: fxribas@3300park.com

Date: Tue, Mar 31, 2015 4:07 pm

"Misty Maza" <mmaza@c-mgi.com>, "Al Mallozzi 1" <almallo@mac.com>, "Anne Phillips 5"

To: <annephillips@aol.com>, "Carmen Rosa 33" <cprosasr@gmail.com>, "Will Tosado 6" <wtosado@optonline.net>

Bcc: "Francisco Ribas" <fribas@gfnet.com>

I vote **"YES"** in the adoption of the new Collection Policy as provided by our Attorney's Quido and Pacelli's

Mr. Francisco X. Ribas, Treasurer
3300 Park Avenue Condominium Association, Inc.
3300 Park Avenue, #27
Bridgeport, CT 06604

T: 203-260-6012

E: fxribas@3300park.com

----- Original Message -----

Subject: RE: FW: 3300 Park Ave - Collection

From: "Misty Maza" <mmaza@c-mgi.com>

Date: Tue, March 31, 2015 2:05 pm

To: <fxribas@3300park.com>, "Al Mallozzi 1" <almallo@mac.com>, "Anne Phillips 5" <annephillips@aol.com>, "Carmen Rosa 33" <cprosasr@gmail.com>, "Will Tosado 6" <wtosado@optonline.net>

Please see Frank's email below and respond with your vote. If it is approved unanimously, it would accelerate the process as I can go ahead and send it out to all unit owners.

Thanks, Misty

Misty Maza
Property Manager

Consolidated Management Group, Inc.
263 Boston Post Road
Orange, CT 06477

Office: 203-307-3287

Fax: 203-799-0605

mmaza@c-mgi.com | www.cmgrouppropertymanagement.com

From: Carmen Rosa <cprosasr@gmail.com>

To: Anne Phillips <annephillips@aol.com>

Cc: fxribas <fxribas@3300park.com>; Al Mallozzi <almallo@mac.com>; Wil Tosado <wtosado@optonline.net>; Misty Maza <mmaza@c-mgi.com>

Subject: Re: 3300 Park Ave - Collection

Date: Tue, Mar 31, 2015 7:39 pm

Yes

Sent from my iPad

> On Mar 31, 2015, at 7:29 PM, Anne Phillips
<annephillips@aol.com> wrote:

>
> Again, I am uncomfortable with an email
vote without live discussion.... I believe there are some points that should be
clarified/compared to our present policy. Also, there may be questions that
other Board members have that haven't been considered.

> A

>

> Sent from my
iPhone

>

>> On Mar 31, 2015, at 4:56 PM, fxribas@3300park.com wrote:

>>

>>

Misty - I read the collections policy and it does tighten up our current
policy.

>>

>> With that said I would suggest that you ask the Board to
approve the attached policy via an email vote. Once the Board approves
unanimously, sent it via email and mail to the unit owners asking for
comments.

>>

>> Once the 10 day period has expired it will become the new
policy. I don't see any material changes from our current policy where a unit
owner would have an issue.

>>

>> Thanks

>>

>> Francisco X. Ribas

>>

>>

>> ----- Original Message -----

>> Subject: FW: 3300 Park Ave -
Collection

>> From: "Misty Maza" <mmaza@c-mgi.com>

>> Date: Tue, March 31,
2015 1:55 pm

>> To: "Al Mallozzi 1" <almallo@mac.com>, "Anne Phillips 5"
<annephillips@aol.com>, "Carmen Rosa 33" <cprosasr@gmail.com>, "Frank Ribas"
<fxribas@3300park.com>, "Will Tosado 6" <wtosado@optonline.net>

>>

>> Please

see Attorneys Quido and Pacelli's comments below regarding the
>> collection

policy. The Attorneys and I recommend adopting a formal
>> collection policy.

Please review the one attached. I would like to review

>> and vote on it at the

next board meeting. If it looks good to everyone, I

>> will go ahead and send

it out to all unit owners for notice, comment, and

From: wtosado <wtosado@optonline.net>

To: fxribas <fxribas@3300park.com>; 'Misty Maza' <mmaza@c-mgi.com>; 'Al Mallozzi 1' <almallo@mac.com>; 'Anne Phillips 5' <annephillips@aol.com>; 'Carmen Rosa 33' <cprosasr@gmail.com>

Subject: RE: FW: 3300 Park Ave - Collection

Date: Tue, Mar 31, 2015 6:35 pm

Yes

----- Original message -----

From: fxribas@3300park.com

Date: 03/31/2015 7:06 PM (GMT-05:00)

To: Wil Tosado <wtosado@optonline.net>, 'Misty Maza' <mmaza@c-mgi.com>, 'Al Mallozzi 1' <almallo@mac.com>, 'Anne Phillips 5' <annephillips@aol.com>, 'Carmen Rosa 33' <cprosasr@gmail.com>

Cc:

Subject: RE: FW: 3300 Park Ave - Collection

Will - Please respond to Misty's original email with either a "YES" or "NO". As part of the record, each approval email has to be printed and attached to Misty's email and uploaded onto the website. It is best not to have commentary in your email.

To answer your question, the answer is that the collection process starts after 2-months, which is required in order for the Association to get ahead of the 9-month limit to collect fees. In CT the association is only entitled to collect 9-months of past due fees, therefore the earlier the process is started the better for the Association.

Also, we are only 26-units and every dollar counts.

Again, please respond "YES" to Misty's original email.

If you have any questions please call me.

Mr. Francisco X. Ribas, Treasurer
3300 Park Avenue Condominium Association, Inc.
3300 Park Avenue, #27
Bridgeport, CT 06604

T: 203-260-6012

E: fxribas@3300park.com

----- Original Message -----

Subject: RE: FW: 3300 Park Ave - Collection

From: Wil Tosado <wtosado@optonline.net>

Date: Tue, March 31, 2015 3:29 pm

To: 'Misty Maza' <mmaza@c-mgi.com>, fxribas@3300park.com, 'Al Mallozzi 1' <almallo@mac.com>, 'Anne Phillips 5' <annephillips@aol.com>, 'Carmen Rosa 33' <cprosasr@gmail.com>

So you can foreclose on someone's property for being 2 months behind on common fees? LOL!

That sounds kind of ridiculous. Anyway, I vote yes but God forbid I'm ever in the situation of losing my job or anyone here is in that situation. I understand the

From: Alfred Mallozzi <almallo@mac.com>

To: Wil Tosado <wtosado@optonline.net>

Cc: Misty Maza <mmaza@c-mgi.com>; fxribas <fxribas@3300park.com>; Anne Phillips 5 <annephillips@aol.com>; Carmen Rosa 33 <cprosasr@gmail.com>

Subject: Re: 3300 Park Ave - Collection

Date: Wed, Apr 1, 2015 4:35 am

I vote Yes.

> On Mar 31, 2015, at 6:29 PM, Wil Tosado <wtosado@optonline.net>
> wrote:

>
> So you can foreclose on someone's property for being 2 months
> behind on common fees? LOL!

>
> That sound kind of ridiculous. Anyway, I
> vote yes but God forbid I'm ever in the situation of losing my job or anyone
> here is in that situation. I understand the Association needs to collect common
> fees. I have never been part of an association, but that seems a little
> Draconian.

>
> If I'm not reading that correctly just let me know.

>
>
>
Wil

>
> -----Original Message-----

> From: Misty Maza
> [<mailto:mmaza@c-mgi.com>]
> Sent: Tuesday, March 31, 2015 5:06 PM
> To:

> fxribas@3300park.com; 'Al Mallozzi 1'; 'Anne Phillips 5'; 'Carmen Rosa 33';
> 'Will Tosado 6'

> Subject: RE: FW: 3300 Park Ave - Collection

>
> Please see
> Frank's email below and respond with your vote. If it is approved unanimously,
> it would accelerate the process as I can go ahead and send it out to all unit
> owners.

>
> Thanks, Misty

>
>
>
> Misty Maza
> Property Manager

>
>
>
> Consolidated Management Group, Inc.
> 263 Boston Post Road
>
> Orange, CT 06477

>
> Office: 203-307-3287
> Fax: 203-799-0605

>
> mmaza@c-mgi.com | www.cmgpropertymanagement.com

>
>
> -----Original
> Message-----

> From: fxribas@3300park.com [<mailto:fxribas@3300park.com>]

>

From: Anne Phillips <annephillips@aol.com>

To: Misty Maza <mmaza@c-mgi.com>

Cc: <fxribas@3300park.com> <fxribas@3300park.com>; Al Mallozzi 1 <almallo@mac.com>; Carmen Rosa 33 <cprosasr@gmail.com>; Will Tosado 6 <wtosado@optonline.net>

Subject: Re: 3300 Park Ave - Collection

Date: Wed, Apr 1, 2015 9:43 am

I vote yes.
Anne

Sent from my iPhone

> On Mar 31, 2015, at 5:05 PM, Misty Maza <mmaza@c-mgi.com> wrote:

>
> Please see Frank's email below and respond with your vote. If it is approved unanimously, it would accelerate the process as I can go ahead and send it out to all unit owners.

>
> Thanks, Misty
>

>
>
> Misty Maza
> Property Manager
>

>
>
> Consolidated
Management Group, Inc.
> 263 Boston Post Road
> Orange, CT 06477
>

>
>
Office: 203-307-3287
> Fax: 203-799-0605
> mmaza@c-mgi.com |
www.cmgspropertymanagement.com
>

>
>
> -----Original Message-----
> From:
fxribas@3300park.com [<mailto:fxribas@3300park.com>]

> Sent: Tuesday, March 31,
2015 4:56 PM
> To: Misty Maza; Al Mallozzi 1; Anne Phillips 5; Carmen Rosa 33;
Will Tosado 6
> Subject: RE: FW: 3300 Park Ave - Collection
>

> Misty - I
read the collections policy and it does tighten up our current policy.

>
>
With that said I would suggest that you ask the Board to approve the attached policy via an email vote. Once the Board approves unanimously, sent it via email and mail to the u it owners asking for comments.

>
> Once the 10 day
period has expired it will become the new policy. I don't see any material changes from our current policy where a unit owner would have an issue.

>
>
Thanks