



Association Recovery Services
7432 W. Sahara Avenue, Suite #101
Las Vegas, NV 89117
(702) 405-9306 (702) 485-3421
www.arsnv.com



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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 collection agency in Nevada specializing in HOA collection and non-judicial foreclosure services.

Our management team includes a licensed collection manager, Amanda Lower, Secondary Collection Manager, Jennifer Kubiak, and Nevada attorney, Edward Boyack with over 52 years of combined HOA experience.

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

ARS is the perfect company to serve your HOA collection needs, anywhere in Nevada, from Las Vegas to Reno.

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 and 60-day notice. To meet with one of our experienced representatives or if we can answer any questions, please contact us at (702) 405-9306 or email us at info@arsnv.com.

HOA NON-JUDICIAL FORECLOSURE TIMELINE

FILE SUBMISSION AND ASSOCIATION AUTHORIZATION TO INITIATE FORECLOSURE

After the statutory 60-day notice has expired, the delinquent account is sent to collections, researched by collection agent, 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.

90-day waiting period until Notice of Sale can be filed in accordance with NRS 116

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 processed in new owner's name after 60-day redemption period has expired

NO BIDDERS PRESENT

If no bidders are present at sale, the sale will be postponed to another date and the Board will be consulted.. Sale can be postponed up to three times.

TRUSTEE'S DEED UPON SALE IS RECORDED

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

MEET OUR MANAGEMENT TEAM

AMANDA LOWER, CM.



Amanda is a licensed Nevada Compliance/Collection Manager with two decades of experience collecting for Nevada HOAs. She has collected tens of 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.

JENNIFER KUBIAK, CM.



Jennifer is a licensed Nevada Compliance/Collection Manager with over a decade of experience collecting for Nevada HOAs. She is well versed in NRS 116, 649 & FDCPA and works closely with clients and homeowners to find the best possible solution for all parties involved. Clients feel comfortable entrusting her with their Association's collections and homeowners appreciate that she is tough, but fair.

EDWARD "TED" BOYACK, ESQ.



Ted is a licensed Nevada Attorney with over 24 years of experience serving the HOA community. He 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.