

Lien Services Timeline

<u><i>Event</i></u>	<u><i>Time for Homeowner to Respond</i></u>	<u><i>Time for Board to Take Action</i></u>
1. Work order arrives in our office.	Intake processing by our collections department takes approximately five (5) business days. If an assessment lien has already been recorded, go to step #5 below.	
2. We send the statutory Prelien Letter to the Delinquent Homeowner.	Homeowner has thirty (30) days to respond.	We send the approval form to the Board at this time. Time of approval is determined by Board.
3. Assessment Lien is recorded if Board has given us approval required by statute.	This is the point in the process where things can be delayed if the Board does not meet or vote upon the approval for us to record the Assessment Lien.	
4. Notification of Lien Letter must be sent to Homeowner within ten (10) days of recording the Assessment Lien.	Homeowner has thirty (30) days to respond.	
5. If the Homeowner still has not paid, we send the Board a request to approve the Initiation of Foreclosure, as required by statute.	At the same time, we send the Homeowner a Final Warning Letter giving him two (2) weeks to pay (if we sent the Prelien Letter) or thirty (30) days to pay (if the Lien was recorded before we received the work order).	Time of approval is determined by the board.
6. We send the Notice of Initiation of Foreclosure, as required by statute.	This Notice allows the Association to begin the foreclosure process, but does not require the Association to do so. Note that this Notice must be personally served on a homeowner who occupies the unit, or mailed to one who does not. And the Association is not required to give the homeowner time to respond to this Notice.	
7. Cal-Western Reconveyance records the Notice of Default which initiates the Foreclosure process.	The Davis-Stirling Act prohibits the initiation of foreclosure before the delinquency (net of all late charges and costs of collection) is over \$1,800, or past due for twelve (12) continuous months or longer.	