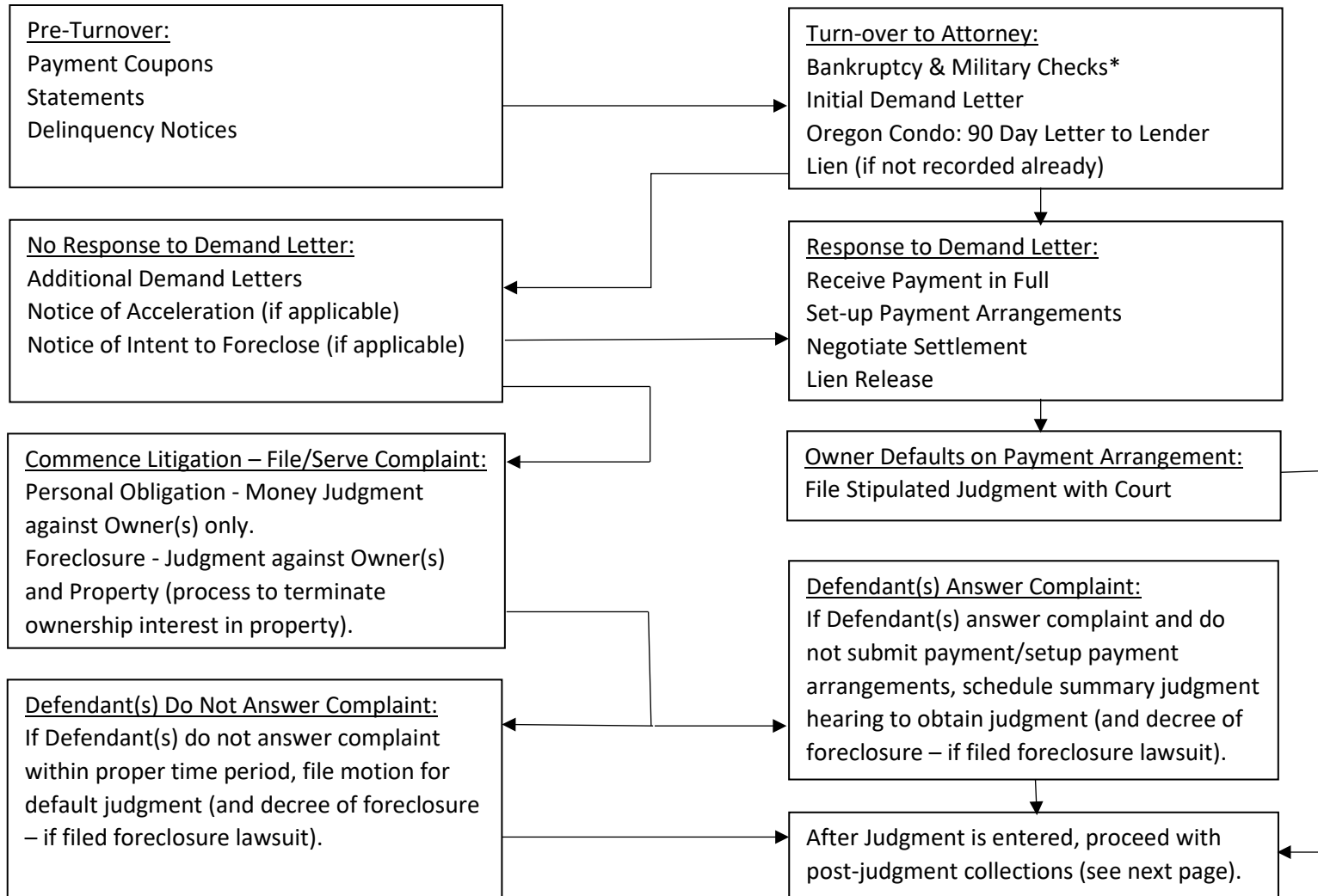




## STEPS FOR COLLECTION OF DELINQUENT ASSESSMENTS



\* Collections can be impacted if the debtor has filed bankruptcy or if the debtor is an active duty military member.



## POST-JUDGMENT COLLECTION OPTIONS

### Asset Research:

- Hire Private Investigator to perform bank account to locate information to proceed with bank garnishment.
- Hire Private Investigator to perform employment research to locate information to proceed with wage garnishment.

### Garnishment:

- Initiated after judgment is entered.
- Bank garnishment attaches to all funds in the account *in excess of the exemption amounts* on the date the writ is served on the bank.
- Wage garnishment
  - WA: Attaches to 20% of net wages *in excess of the exemption amounts* over a 60-day period.
  - OR: Attaches to 25% of net wages *in excess of the exemption amounts* over a 90-day period.
- Social Security, Disability, Unemployment, and CARES Act funds are exempt from garnishment.

### Sheriff's Sale:

- After decree of foreclosure is entered, the Association can initiate a sheriff's sale where the sheriff auctions the property.
- Association opens the bidding and can set the opening bid between \$1 and the total judgment balance plus attorneys' fees and costs for the sheriff's sale.
- The highest bidder at the sheriff's sale (which may be the Association) will become the legal title owner of the property after the redemption period expires. Debtor's ownership rights in the property are terminated through this process.
- Redemption period = Amount of time after the sheriff's sale date that the debtor has to pay the balance to retain their ownership interest in the property.
  - Oregon: 180 days.
  - Washington: 12 months, 8 months, or none (depending on circumstances and what is stated in Complaint).