

# Park Glen Neighborhood Association

## Minutes of September 18, 2017 Board Meeting

Approved at  
the 10/16/17  
Board Meeting

### Roll Call

Kevin called the meeting to order at 7:04 p.m. All Board members were present: Kevin Hammack, Russell Zwerg, Kelly Wingo, Kim Bowden, Barry Bryan, Tom Downey, and Susan Kenney.

### Announcement of Actions since the August 21, 2017 Board Meeting

Immediately after the 8/21/17 meeting, the Board:

- Agreed to cancel the deed restriction violation on account R0329667L0279560 because the issue was in place when the current owner bought the home, with no violation cited by the HOA or communicated to the new owner through a resale certificate at the time of the sale.
- Approved the request of a homeowner (account R0385628L0280396) to construct a retaining wall along the side of his property, with his acceptance of responsibility for any drainage issues that might develop.

Since the 8/21/17 Board Meeting, Treasurer Russell Zwerg approved the following account concessions to homeowners:

- Waived \$64.46 in late fees and finance charges on account R0330363L0280264 after owner paid \$250 in assessments, late fees, and finance charges.
- Waived \$92.88 in late fees and finance charges on account R0330290L0280190 / R0432989L0280190 upon payment of \$180 in late fees and finance charges. Reversed \$162.58 in other late fees and finance charges that were inappropriately billed after owner had paid all assessments.
- Reversed \$31.65 on account R0328324L0278205 to reverse \$16.65 in fees added after the home was sold and \$15.00 late fee that was probably not included on the resale.

### Minutes of Preceding Meetings

Minutes of August 21, 2017 meeting minutes. Kelly indicated a correction needed to be made by adding Susan Kenney to the roll call. **Russell moved adopt the August 21, 2017 minutes as written, with the correction.** Kim seconded. None opposed. Motion Passed.

### President's Report

- Welcome Newly-Elected Board Member - Kevin welcomed Tom Downey as a new Director on the Board.

### Vice President's Report

- Mailbox project update - Russell reviewed different mailbox damages, including pictures. He contacted several brick masons, and received quotes from 3 companies, one of which was not usable. Russell chose one to begin work on those most damaged, but it fell through due to illness of brick mason. He will continue to address the situation.
- Reminder of Annual Assessment Billing and Due Date - Russell reminded everyone that billing for HOA dues has now gone out to homeowners. The due date for annual assessment payment of \$66.00 is Oct. 1.

Other Board Member Reports/Comments - None.

Property Manager's Report - Neighborhood Update / Status - RealManage reviewed the status.

Various ways violations are tracked were also discussed. The main concern especially is how we can refer to the way the violations are flowing, (i.e., are violations getting resolved, being referred to code compliance).

Events / Activities

- Report on Pool/Movie Night on September 2 - Fun was had by all.
- Bingo Night on September 30 - Dana is beginning to collect donations for prizes at the Methodist Church on Park Vista and is continuing to market the event to continue to gather interest.
- National Night Out October 3 - Currently, interest seems to be a bit down this year. Dana is plugging it on FB.
- Turkey Trot November 23 - Dana is beginning the planning and has a handful of sponsors signed up so far.

Communications

- Report on online Newsletter and Vendor Advertising Revenue - Dana continues to gather advertisers.

Architectural Control Committee - See RealManage report for ACC issues

Development Committee - None.

Treasurer's Report - Russell reviewed the following for everyone:

- Monthly Financial Report-August
- Accounts Receivable Reports and Report on properties referred to attorney for collections and enforcement of deed restriction violations

Old Business - None

New Business and Motions

- Proposal for the Adoption of a Statement of Purpose for the Association.

**Russell moved to adopt the following purpose statement:**

**“The Park Glen Neighborhood Association exists to improve property values and promote the common benefit and enjoyment of Park Glen owners and occupants by:**

- 1. Representing, serving, and engaging homeowners and residents;**
- 2. Pursuing adherence to restrictive covenants and community standards;**
- 3. Planning and implementing beneficial events and programs;**
- 4. Facilitating effective communication between homeowners, residents, and the Association;**
- 5. Collecting assessments and charges and making appropriate payments and disbursements; and,**
- 6. Ensuring effective, transparent, and accountable operation of the Association.”**

Susan seconded. None opposed. Motion passed.

- Appointment of Treasurer for 2017-2018 and other appointments.

**Russell moved to appoint the following:**

1. **Dana Hammack to be both Social/Events Chairperson and Communications Chairperson;**
2. **Cecilia Shilling to be Architectural Control Committee Chairperson;**
3. **Susan Kenney to be Development/Government Relations Chairperson;**
4. **Cindy Coe, Larry Castleberry, and Larry Enslinger to be Architectural Control Committee members; and,**
5. **Russell Zwerg to be PGNA Treasurer.**

Kelly seconded. None opposed. Motion passed.

- Proposal to authorize the annual Holiday in the Park event on December 2. **Russell moved to conduct the Annual Holiday in the Park event on Saturday, December 2, 2017, with Dana Hammack to coordinate. A net expense (total expenditure minus revenue) of up to \$4,000.00 is authorized.** Kelly seconded. None opposed. Motion passed.
- Proposal to hold one Board Meeting on December 4 or some other date in place of the two meetings scheduled for November 20 and December 18. **Russell moved to replace both the scheduled November 20, 2017 and December 18, 2017 Board meetings with a single Board meeting to be held on December 4, 2017.** Barry seconded. None opposed. Motion passed.
- Proposed 2018 Board Meeting Dates. **Russell moved to hold PGNA's 2018 Board meetings on the 3<sup>rd</sup> Monday of January through October, then Monday, December 3, with a meeting schedule as follows:**  

**January 15, February 19, March 19, April 16, May 21, June 18, July 16, August 20, September 17, October 15, and December 3, 2018**

Barry seconded. None opposed. Motion passed.
- Proposal to buy and utilize two additional banners (for a total of four) to promote the biannual PID6 area garage sales. **Russell moved to purchase and utilize two additional banners to promote the biannual PID6 area garage sales at a cost to be less than \$200.00.** Susan seconded. None opposed. Motion passed.
- Request by Russell Zwerg for Reimbursement of PGNA Expenses (for various functions attributed to the activities we have had, total \$604.74. **Russell moved that he be reimbursed \$604.74 per the request and receipts submitted to the Board this evening.** Kelly seconded. None opposed. Motion passed.
- Informal consideration for Turkey Trot logo ideas. We took a vote of all in attendance and chose a favorite. Discussion will continue.
- Christmas Movie Night on December 16, 2017 with budget of \$500. **Russell moved to conduct a Christmas Movie Night on December 16, 2017 with Dana Hammack to coordinate and an authorized budget of \$500.00.** Susan seconded. None opposed. Passed.

Member Comments - None

**Kevin moved to adjourn the meeting.** Kelly seconded. None opposed. Meeting adjourned at 8:25 p.m.

# RealManage



## **Park Glen Manager's Report September 18, 2017**

**Contact RealManage Customer Service:  
1-866-4-RealService (866-473-2573)**

**Email - [ParkGlen@CiraMail.com](mailto:ParkGlen@CiraMail.com)**

**Community Website - [www.ParkGlen.org](http://www.ParkGlen.org)**

# Architectural Requests

**From August 21, 2017 - September 17, 2017 ( 74 Applications)**

**53 Approvals**

**13 Approved with Stipulations**

**5 Denied**

**2 Canceled**

## **Approved**

Deck/ Patio 2  
Driveway Modification 1  
Fence 3  
Home Addition / Modification 13  
Landscaping 8  
Outbuilding / Storage Shed 2  
Painting 8  
Roofing 16

## **Approved with Stipulations**

Home Addition / Modification 2  
Landscaping 1  
Outbuilding / Storage Shed 1  
Painting Roofing 1

## **Denied**

Landscaping 1  
Outbuilding / Storage Shed 2  
Roofing 2

## **Canceled**

Home Addition/ Modification 1  
Roofing 1

# Resident Calls

- **1-866-4RealService (866-473-2573)**
  - **Extended customer service hours (7:30 am – 7:00 pm)**
  - **Multi-lingual customer service (English, Spanish and other languages)**

**From August 21 to September 17, 2017, RealManage has taken 189 telephone calls from residents.**

**109 Account Balance**  
**3 ACH related**  
**7 Architectural request Related**  
**12 Confirm Payment**  
**3 Conveyance Related**  
**1 Inquiry / SOA**  
**1 Events**  
**16 Other**  
**1 Common Area**  
**15 Payment Related**  
**3 Report Violation**  
**5 Report Issue**  
**4 Update Contact Info**  
**9 Violation Letter**

# Resident Emails

**From August 21 to September 17, 2017, RealManage has processed 82 emails.**

**12 Account Status / Balance  
20 Architectural Request Related  
5 Collections  
3 Conveyance Related  
1 Late Fee/ Finance Charge  
1 Event  
5 Other  
1 Other Common Area  
1 Payment  
13 Report Violation  
3 Report Issue  
6 Update Contact Information  
11 Violation Letter**

**Email us anytime at [ParkGlen@CiraMail.com](mailto:ParkGlen@CiraMail.com)**

# Other Management Services

**In the last consecutive 30 days the following work was processed by RealManage.**

**1036 Assesment Payments Processed  
23 Conveyance Processed  
172 Delinquency Notices  
6327 Statements Mailed  
10 Vendor Disbursements**

**Email us anytime at [ParkGlen@CiraMail.com](mailto:ParkGlen@CiraMail.com)**

# RealManage Resident Services

- **1-866-4RealService (866-473-2573)**
  - Extended customer service hours (7:30 AM – 7:00 PM)
  - Multi-lingual customer service (English, Spanish and other languages)
  - Instant email fulfillment of most information requests
- **Resident Portal ([www.RealManage.com](http://www.RealManage.com))**
  - Owner statements and payment history
  - Assessment rules information
  - Online payments
  - Online service requests
  - Deed restriction summary
  - Deed restriction violation reporting
  - Document archive

**Email to use for all correspondence**  
**ParkGlen@CiraMail.com**

# Resident Portal



**CONTACT US**  
866-4-RealService or (866-473-2573)  
service@ciramail.com

[Home](#) [About Us](#) [Services](#) [Resident Service](#) [Lot/Home Sale Service](#) [Vendor Service](#) [Join Our Team](#) [Blog](#) [Contact Us](#)



**Exceptional Management for Your Community. Delivered.**

## FIND A REALMANAGE OFFICE

Find a RealManage office nearest you by entering your zip code.

**SUBMIT**

### RESIDENT PORTAL

Access your account, pay assessments, request service and more via CiraNet

### BOARD PORTAL

Access your community's cloud-based management and information portal via CiraNet

### CLOSING PORTAL

Request a statement of account, resale certificate, estoppels and more via CiraNet

### ATTORNEY PORTAL

Access resources and account statements via CiraNet

### VENDOR PORTAL

Obtain instructions, submit a question or upload an invoice via CiraNet



*Comprehensive  
community management  
solutions*

# Resident Portal...cont.



The image shows a screenshot of the CiraNet Resident Portal login page. At the top is a logo consisting of a blue and grey cloud shape with the text "CIRANET RESIDENT PORTAL" below it. The word "CIRANET" is in a bold, sans-serif font, and "RESIDENT PORTAL" is in a regular, sans-serif font. Below the logo is the word "Login" in a bold, sans-serif font. There are two input fields: "Username" and "Password". Below the "Username" field is a red error message: "\*User Name is required.\*". Below the "Password" field is a red error message: "\*Password is required\*". There is a checkbox labeled "Remember me" below the password field. Below the checkbox are two buttons: "Log In" and "Reset Password". Below the buttons is a blue link: "Don't have an account?". Below the link is a blue link: "Retrieve UserName or Validate Email Address". A red arrow points from the "Don't have an account?" link to the "Reset Password" button. Below the links is a paragraph of text: "Welcome to the CiraNet Resident Portal powered by CiraConnect. The Resident Portal is provided as an online service for property owners and residents in a community managed with the CiraNet community association management software application." Below the paragraph is another paragraph: "Please log in to access your account, pay assessments, request service and more. Don't have an account? Simply click the 'Don't have an account?' link to easily create an account." Below the paragraph is a final paragraph: "Unable to access your account or need assistance? Please contact us at [service@CiraMail.com](mailto:service@CiraMail.com) or toll-free at (855) 877-CIRA (2472)." A red arrow points from the "Don't have an account?" link to the "service@CiraMail.com" link.

**CIRANET**  
**RESIDENT PORTAL**

**Login**

Username

\*User Name is required.\*

Password

\*Password is required\*

☐ Remember me

Log In Reset Password

[Don't have an account?](#)

[Retrieve UserName or Validate Email Address](#)

Welcome to the CiraNet Resident Portal powered by CiraConnect. The Resident Portal is provided as an online service for property owners and residents in a community managed with the CiraNet community association management software application.

Please log in to access your account, pay assessments, request service and more. Don't have an account? Simply click the "Don't have an account?" link to easily create an account.

Unable to access your account or need assistance? Please contact us at [service@CiraMail.com](mailto:service@CiraMail.com) or toll-free at (855) 877-CIRA (2472).

# The End

## Have a great week!



## Thank you!

Park Glen Neighborhood Association <b>Balance Sheet</b>	<b>9/30/2016 Year End</b>	<b>5/31/2017</b>	<b>6/30/2017</b>	<b>7/31/2017</b>	<b>8/31/2017</b>
<b><u>ASSETS</u></b>					
Union Bank-Checking Account	\$ 154,784.38	\$ 229,223.63	\$ 204,655.31	\$ 197,579.97	\$ 191,366.51
Union Bank-Money Market Account	\$ 200,233.91	\$ 200,500.29	\$ 200,533.23	\$ 200,567.27	\$ 200,601.34
Legend Bank-Checking Account	\$ 160,099.36	\$ 175,546.35	\$ 175,604.17	\$ 158,265.66	\$ 156,070.66
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<b>TOTAL IN BANK</b>	<b>\$ 515,117.65</b>	<b>\$ 605,270.27</b>	<b>\$ 580,792.71</b>	<b>\$ 556,412.90</b>	<b>\$ 548,038.51</b>
Accounts Receivable-Member Accts	\$ 182,852.77	\$ 173,572.44	\$ 170,950.79	\$ 168,994.18	\$ 166,824.06
Bad Debt Allowance	\$ (160,910.43)	\$ (152,743.44)	\$ (150,378.62)	\$ (148,714.88)	\$ (146,805.17)
Prepaid Expenses	\$ 1,655.00				\$ 1,550.00
Prepaid Insurance	\$ 14,111.50	\$ 3,541.12	\$ 9,789.36	\$ 8,455.95	\$ 7,122.54
	-----	-----	-----	-----	-----
<b>TOTAL OTHER CURRENT ASSETS</b>	<b>\$ 37,708.84</b>	<b>\$ 24,370.12</b>	<b>\$ 30,361.53</b>	<b>\$ 28,735.25</b>	<b>\$ 28,691.43</b>
<b>TOTAL ASSETS</b>	<b>\$ 552,826.49</b>	<b>\$ 629,640.39</b>	<b>\$ 611,154.24</b>	<b>\$ 585,148.15</b>	<b>\$ 576,729.94</b>
<b><u>LIABILITIES</u></b>					
Accounts Payable & Oth Accrued Exp	\$ 740.00	\$ 2,142.50	\$ 5,482.50	\$ 395.00	
Deferred Assessments Income		\$ 73,018.00	\$ 54,763.50	\$ 36,520.00	\$ 18,265.50
Prepaid Owner Assessments	\$ 116,084.20	\$ 9,556.32	\$ 9,948.30	\$ 10,546.37	\$ 10,887.37
Prepaid by Former Owners	\$ 205.16	\$ 160.16	\$ 17.98	\$ 17.98	\$ 17.98
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<b>TOTAL LIABILITIES</b>	<b>\$ 117,029.36</b>	<b>\$ 84,876.98</b>	<b>\$ 70,212.28</b>	<b>\$ 47,479.35</b>	<b>\$ 29,170.85</b>
<b><u>ACCUMULATED SURPLUS</u></b>					
Surplus / (Deficit) thru Prior Year	\$ 323,921.76	\$ 435,797.13	\$ 435,797.13	\$ 435,797.13	\$ 435,797.13
Current YTD Net Surplus / (Deficit)	\$ 111,875.37	\$ 108,966.28	\$ 105,144.83	\$ 101,871.67	\$ 111,761.96
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<b>TOTAL ACCUMULATED SURPLUS</b>	<b>\$ 435,797.13</b>	<b>\$ 544,763.41</b>	<b>\$ 540,941.96</b>	<b>\$ 537,668.80</b>	<b>\$ 547,559.09</b>
<b>TOTAL LIABILITIES &amp; SURPLUS</b>	<b>\$ 552,826.49</b>	<b>\$ 629,640.39</b>	<b>\$ 611,154.24</b>	<b>\$ 585,148.15</b>	<b>\$ 576,729.94</b>

August  
Notes

revised to 88% of A/R  
Needs to be resolved

off by \$16.50 from  
\$18,249 x the number  
of months remaining in  
fiscal year  
  
Sent \$142.18 to the  
State of Texas-  
Unclaimed Funds

Park Glen Neighborhood Association <b>Income Statement</b> (fiscal year Oct 2016-Sep 2017)	Total 2016-2017 Budget	Jul 2017 Budget	Jul 2017 Actual	Aug 2017 Budget	Aug 2017 Actual	August Notes	Fiscal Year-to- Date Budget	Fiscal Year-to- Date Actual
Assessment Income (3,318 homes x \$66 annual dues)	\$ 218,988.00	\$ 18,249.00	\$ 18,243.50	\$ 18,249.00	\$ 18,254.50		\$ 200,739.00	\$ 200,745.05
Late Fee Income	\$ 40,000.00	\$ 2,800.00	\$ 2,070.00	\$ 2,600.00	\$ 2,022.60		\$ 37,600.00	\$ 37,474.32
Interest on Receivables	\$ 2,400.00	\$ 100.00	\$ 208.61	\$ 100.00	\$ 211.04		\$ 2,300.00	\$ 3,990.43
Legal Fees Reimbursement	\$ 20,000.00	\$ -	\$ 25.00	\$ -			\$ 20,000.00	\$ 1,304.10
Interest Income	\$ 500.00	\$ 43.00	\$ 34.04	\$ 43.00	\$ 34.07		\$ 457.00	\$ 367.43
Social Event Income	\$ 24,000.00						\$ 24,000.00	\$ 26,650.00
Reimbursements-Mailbox Damage	\$ -						\$ -	\$ 2,550.00
Advertising Revenue (earmarked for Benevolence)			\$ 585.00		\$ 405.00		\$ -	\$ 1,190.00
<b>Total Income</b>	<b>\$ 305,888.00</b>	<b>\$ 21,192.00</b>	<b>\$ 21,166.15</b>	<b>\$ 20,992.00</b>	<b>\$ 20,927.21</b>		<b>\$ 285,096.00</b>	<b>\$ 274,271.33</b>
Management Fees-Contract	\$ 60,000.00	\$ 8,000.00	\$ 2,060.00	\$ 8,000.00	\$ 2,060.00		\$ 52,000.00	\$ 22,480.00
Management Fees-Admin	\$ 30,000.00	\$ 2,500.00	\$ 2,895.18	\$ 2,500.00	\$ 1,757.82	Recorded some incorrectly billed charges. Still need credit, though.	\$ 27,500.00	\$ 27,427.00
Collection Fees to Mgmt Co.	\$ 40,000.00	\$ 1,500.00	\$ 1,545.00	\$ 1,500.00	\$ 1,545.00		\$ 38,500.00	\$ 16,860.00
Collection Fees-Legal/Agency	\$ 50,000.00	\$ 2,500.00		\$ 2,500.00	\$ 449.00		\$ 47,500.00	\$ 2,027.60
Legal Fees-Non Collection	\$ 25,000.00	\$ 2,000.00		\$ 2,000.00	\$ 2,205.20		\$ 23,000.00	\$ 12,135.95
Accounting / Audit	\$ 5,000.00	\$ -		\$ -			\$ 5,000.00	\$ 2,088.02
Consulting/Professional Fees	\$ 6,250.00						\$ 3,780.00	\$ 3,735.56
Bad Debt Expense	\$ 50,000.00	\$ 2,333.00	\$ (1,433.79)	\$ 2,167.00	\$ (1,909.51)	revised the reserve to 88% of A/R	\$ 48,000.00	\$ (3,072.24)
Insurance	\$ 18,000.00	\$ 1,500.00	\$ 1,333.41	\$ 1,500.00	\$ 1,333.41		\$ 16,500.00	\$ 15,038.96
General Maint. & Repair	\$ 25,000.00			\$ 1,250.00			\$ 23,750.00	\$ 28,050.00
Dues & Subscriptions	\$ 100.00	\$ 8.00		\$ 8.00			\$ 88.00	\$ -
Supplies	\$ 500.00	\$ 42.00		\$ 42.00			\$ 462.00	\$ -
Postage & Courier	\$ 2,000.00						\$ 2,000.00	\$ -
Printing & Reproduction	\$ 500.00	\$ -		\$ -			\$ 500.00	\$ -
Storage	\$ 1,281.00	\$ 112.00	\$ 116.00	\$ 112.00	\$ 116.00	This is September's storage payment.	\$ 1,169.00	\$ 1,262.00
Licenses & Permits / Filings	\$ 200.00	\$ 17.00		\$ 17.00			\$ 187.00	\$ -
Social Activities	\$ 24,000.00	\$ 2,000.00	\$ 911.51	\$ 1,000.00	\$ 400.00	Pool / Movie Night Facility Usage	\$ 23,000.00	\$ 13,224.10
Community Engagement	\$ 2,000.00	\$ 50.00		\$ 500.00			\$ 1,950.00	\$ 958.77
Scholarships/Charitable	\$ 12,500.00	\$ 11,000.00	\$ 16,600.00	\$ 1,500.00	\$ 2,800.00	This is the 4 remaining scholarship payments, for a total of 26 paid.	\$ 12,500.00	\$ 19,400.00
Hospitality	\$ 1,200.00	\$ 100.00		\$ 100.00			\$ 1,100.00	\$ -
Board & Community Meetings	\$ 1,200.00	\$ 100.00		\$ 100.00	\$ 280.00		\$ 1,100.00	\$ 440.00
Website	\$ 200.00	\$ 18.00		\$ 18.00			\$ 182.00	\$ 41.65
Benevolence			\$ 412.00				\$ -	\$ 412.00
<b>Total Expense</b>	<b>\$ 354,931.00</b>	<b>\$ 33,780.00</b>	<b>\$ 24,439.31</b>	<b>\$ 24,814.00</b>	<b>\$ 11,036.92</b>		<b>\$ 329,768.00</b>	<b>\$ 162,509.37</b>
<b>Net Income / (Loss)</b>	<b>\$ (49,043.00)</b>	<b>\$ (12,588.00)</b>	<b>\$ (3,273.16)</b>	<b>\$ (3,822.00)</b>	<b>\$ 9,890.29</b>		<b>\$ (44,672.00)</b>	<b>\$ 111,761.96</b>

Accounts Receivable Recap	1/7/16	5/5/16	9/12/16	1/16/17	3/20/17	5/15/17	7/17/17	8/22/17	9/18/17	Change
Number of Accounts owing \$2,000 or more	24	23	23	22	22	23	22	21	21	0
Accounts owing between \$1,000 and \$1,999	54	55	52	60	54	52	51	50	49	-1
Accounts owing between \$500 and \$999	53	42	40	45	37	39	30	30	37	7
Accounts owing over \$257 to \$499. Most of these now owe for this year plus some or all from last year)	109	67	46	73	52	37	27	20	11	-9
Accts owing between \$66 and \$257. Most of these were current before the last assessment	282	86	52	123	74	41	35	32	31	-1
Accounts owing less than \$66. Most of these paid their latest assessment but have some small old items or new late fees (e.g. they paid their latest assessment after late fees were billed)	144	83	48	143	51	44	33	31	30	-1
Total # of Past Due Accts:	666	356	261	466	290	236	198	184	179	-5
<b>% of 3,318 Homeowners:</b>	<b>20.1%</b>	<b>10.7%</b>	<b>7.9%</b>	<b>14.0%</b>	<b>8.7%</b>	<b>7.1%</b>	<b>6.0%</b>	<b>5.5%</b>	<b>5.4%</b>	
Total Past Due \$ Owed:	\$222,020	\$194,522	\$186,625	\$211,931	\$189,821	\$184,070	\$171,468	\$167,036	\$165,490	-\$1,546

Accounts Receivable Monthly Tracking											
	Total # of Past Due Accts:	% of 3,318 Home- owners	Total Past Due \$ Owed		Total # of Past Due Accts:	% of 3,318 Home- owners	Total Past Due \$ Owed		Total # of Past Due Accts:	% of 3,318 Home- owners	Total Past Due \$ Owed
				10/15/15	1665	50.2%	294,304	10/10/16	1048	31.6%	294,304
				11/20/15	910	27.4%	246,947	11/14/16	654	19.7%	219,739
12/31/14	645	19.4%	238,576	12/29/15	742	22.4%	231,575	12/12/16	552	16.6%	210,093
				1/7/16	666	20.1%	222,020	1/16/17	466	14.0%	211,931
				2/4/16	550	16.6%	209,517	2/20/17	335	10.1%	205,301
				3/3/16	451	13.6%	202,626	3/20/17	290	8.7%	189,821
				4/7/16	392	11.8%	198,921	4/17/17	258	7.8%	185,533
				5/5/16	356	10.7%	194,522	5/15/17	236	7.1%	184,070
5/31/15	468	14.1%	207,701	6/2/16	335	10.1%	193,512	6/19/17	215	6.5%	172,869
				7/7/16	298	9.0%	193,512	7/17/17	198	6.0%	171,468
7/30/15	454	13.7%	204,363	7/27/16	285	8.6%	188,910				
8/18/15	394	11.9%	199,531	8/22/16	267	8.0%	188,257	8/22/17	184	5.5%	167,036
9/16/15	373	11.2%	191,133	9/12/16	261	7.9%	186,625	9/18/17	179	5.4%	165,490

# Summary of Account Referrals for Legal Action

05/15/17 06/19/17 07/17/17 09/18/17

## Accounts in Attorney's Hands

Bankruptcy	3	2	2	2
Collection	4	4	4	8
Collection AND Enforcement	2	3	3	8
Enforcement	0	1	1	3

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<b>Accounts in Attorney's Hands</b>	<b>9</b>	<b>10</b>	<b>10</b>	<b>21</b>

## Accounts in Referral Statutory Process at RealManage

Collection	3	5	6	2
Collection AND Enforcement	3	5	9	
Enforcement	1	1	3	1

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<b>Accounts in Statutory Process at RealManage</b>	<b>7</b>	<b>11</b>	<b>18</b>	<b>3</b>

## Pre-Referral Letter waiting for Response or Referral

Collection	4	2	0	6
Collection AND Enforcement	3	5	0	7
Enforcement	0	4	0	12

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<b>Pre-Referral Board Letter waiting for Response</b>	<b>7</b>	<b>11</b>	<b>0</b>	<b>25</b>

## Pre-Referral Board Letter with Potential Resolution pending

Collection	9	1	2	1
Collection AND Enforcement	2	1	2	1
Enforcement	0	0	3	1

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<b>Pre-Referral Board Letter pending Resolution</b>	<b>11</b>	<b>2</b>	<b>7</b>	<b>3</b>

<b>Grand Total</b>	<b>34</b>	<b>34</b>	<b>35</b>	<b>52</b>
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