

## HOMEOWNER PROGRAM -

# “Who’s Running Away With Your Money”



**Saturday, November 2, 2019**

**Chesapeake Chapter CAI Office  
8901 Herrmann Drive, Suite B  
Columbia, MD 21045  
410-540-9831**

**Registration: 9:00 am—9:30 am  
Program: 9:30 am—11:30 am**



8901 Herrmann Drive  
Suite B  
Columbia, MD 21045

Phone: 410-540-9831  
E-mail:  
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[www.caimdches.org](http://www.caimdches.org)



## “Who’s Running Away With Your Money”

An in-depth review and discussion of collection procedures for Homeowners Association’s and Condominiums to help you better understand the costs involved with collecting delinquent assessments, processes and various laws which may limit your ability to proceed with certain collection actions, and other means which may be available to a Board, other than typical collections actions, to cause an owner to comply with his/her assessment obligations.

We will explore the advantages and disadvantages of paying for legal services as work is being performed versus deferring the attorney’s fees until a certain point in the collection process; discuss the various laws governing collection actions including Maryland laws and the Federal Fair Debt Collection Act; review the various stages of bankruptcy in light of their effect on an association’s right to proceed with collection actions; explore the benefits of proceeding with a foreclosure action and/or sheriffs’ sales on the property; as well as when to consider cutting your losses and writing off bad debt. In addition, we will provide guidance and advice on an association’s right to restrict use of certain amenities by delinquent owners in light of recent Maryland law.



### Speakers:

- ◆ Craig Zaller, Attorney, Nagle & Zaller, P.C.
- ◆ Sari McLeod, Manager, Complete Management Services

### Cost:

**\$20.00 per person. Pre-registration is required. First come, first served—space limited!**

### Location:

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### Questions?

Call 410-540-9831  
Email: [contact@caimdches.org](mailto:contact@caimdches.org)  
Visit our website [www.caimdches.org](http://www.caimdches.org)

***If you are not a member of CAI, you can join the day of the seminar!***

## “Who’s Running Away With Your Money”

**SATURDAY, NOVEMBER 2, 2019**

NAME: \_\_\_\_\_

ASSOC: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY, ST, ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PAYMENT OPTIONS:  CHECK ENCLOSED

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BILLING ADDRESS (IF DIFFERENT FROM ABOVE)

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The above signed agrees to pay the charges according to the card issuer agreement.

\*NOTE: Verbal or written commitment obligates the participant to pay for the event if they choose not to attend unless cancellation is made 5 business days prior to the seminar. No-Shows will be invoiced. No refunds for cancellations within 5 business days of event due to food guarantees.

**Are you listed (your personal name) in the CAI database as a member?  Yes  No**

**Mail form to: CAICRC, 8901 Herrmann Drive,  
Suite B, Columbia, MD 21045**