



Delinquency Recovery Solution



Is Your Association Collections Process Working for You?

Many HOAs rely on the “lien and foreclose” method—an approach with **uncertain** or even **harmful** outcomes.



Uncertainty **for the Board**



Lengthy Process

“Why is it taking so long to collect from this owner?”



Costly Legal Fees

“That’s more than the initial principal we’re owed!”



Lack of Information

“Where are we on this file?
Can I get an update?”



Harmful to Homeowners



Limited Engagement

Homeowner outreach is often limited to what is required by law.



Costly Legal Fees

Legal fees pile up on the delinquent owner's balance.



Punishment over Recovery

Legal action, up to and including foreclosure, is the desired result.



We've found a **better way.**

We are proud to introduce Easy Collect, a smarter, kinder HOA delinquency solution.



Introducing Easy Collect

Easy Collect offers a faster, more cost-effective, and more respectful approach to association collections.

Over 10,000 associations nationwide use Easy Collect to recover delinquent assessments.



Easy Collect is a **merit-based** collections solution.

If we don't collect, the association doesn't pay. It's that simple.

Easy Collect **Benefits**



Community Focused

Designed for the specific needs of
Condos & HOAs



Full Cycle Transparency

Every action is tracked and reported
for clarity



An Ethical Approach

Ensures respectful treatment of
delinquent homeowners



A Superior **Alternative**

When compared to sending files to an attorney

75

DAYS TO
RESOLVE

Faster Recovery

84% of delinquent accounts referred to Easy Collect are resolved within the first 75 days of initiating collection actions.

100

PERCENT
TO ASSN

More Cost Effective

Your association receives 100% of assessments and fines collected. We don't take any of your recovered funds.

<5

PERCENT
LEGAL
ACTION

Higher Success Rate

Fewer than 5% of accounts referred to Easy Collect require legal action, and less than 1% result in foreclosure.



Homeowner Engagement

Easy Collect uses a proactive engagement strategy to help delinquent homeowners avoid the costs and consequences of legal action.



Multi-Channel Outreach

Effective and respectful homeowner engagement



Self-Service Portal

Discrete online portal for delinquent owners



**Convenient, 24/7
Online Access**



**Board-Approved
Payment Plan
Terms**



1. Payment Schedule

Balance Due

Unit

\$2,929.95

Important:

All payment plan calculations include current amounts due PLUS future assessments.

Your account will remain in collections with Schwartz Vays until the balance is satisfied completely.

2. Payment Type

Build your plan

☐ Add Down Payment

Down Payment

\$ 100.00

Down Payment Day

2/21/2022

Number of months

First Payment Day *

2/22/2022

3. Payment Plan Summary

What's the best way for us to contact you? You select more than one.

- ☐ Phone Call
- ☒ Text Message
- ☒ Email

MONTHLY PAYMENT

\$1464.97

x 2 = \$2929.94

Next payment on: 02/21/2022

Your Board is in Control

Easy Collect puts the Board in the driver's seat for important decisions and gives you the info you need to make those decisions.

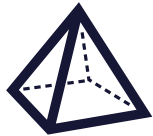


No Risk to the Association

The association isn't on the hook when Easy Collect is on the job



100% of delinquent assessments, special assessments, fines, and pre-existing fees are **distributed to the association** when collected.



Collection fees are **passed through** to the delinquent owner and deferred until collected from that owner. Association doesn't pay fees.



Fully compliant with all federal and state regulations, and follows your association's governing documents.



Board Portal



**Convenient, 24/7
Online Access**



**Full transparency
on all accounts**



**Easy Reports &
Dashboards**



**Auto-submit Units
Based on Your
Criteria**



Reporting Transparency



COLLECTION STATUS REPORT

Report Date Report Name Collection Agency

09/09/2025 - 10/09/2025 Collection Status Report Sol

ABC Property Owners Association

JAKE JOHN ANYBODY		PROPERTY ID:	
12345 Lovely Nice House Lake, NY 12345		Stage: Lien Filed -	
Balance: \$2,925.89		Payment Plan: Yes	
Active Tags: Payment Plan			
	10/02/2025 09:15 AM	Incoming Call: Jake John Anybody	Call Dispo
	09/03/2025 10:03 AM	Note title: Inbound	
	10/02/2025 11:12 AM	Outgoing Call: Jake John Anybody	Call Disposition: No answer, left voicemail
	09/28/2025 02:15 PM	Note title: Inbound Call	
	09/27/2025 04:49 PM	Incoming Call: Jake John Anybody	Call Dispo
	09/27/2025 10:36 AM	Outgoing Call: Jake John Anybody	Call Dispo
@	09/25/2025 01:00 PM	Email From: System	To: jakeje
		Subject: Platform Notification - Payment Plan Agreement	
@	09/24/2025 11:00 AM	Email From: System	To: jakeje
		Subject: Platform Notification - Payment Plan Agreement	

JANE EVERYONE SMITH		PROPERTY ID:	
12345 Dream McMansion Home, NY 12345		Stage: Notice of I	
Balance: \$10,852.36		Payment Plan: No	
Active Tags: N/A			
	10/08/2025 04:21 PM	Incoming Call: Jane Everyone Smith	Call Disposition: Followup Needed
	10/08/2025 02:35 PM	Note title: Outbound	



Access full
communication
histories



Subscribe to get
reports via email



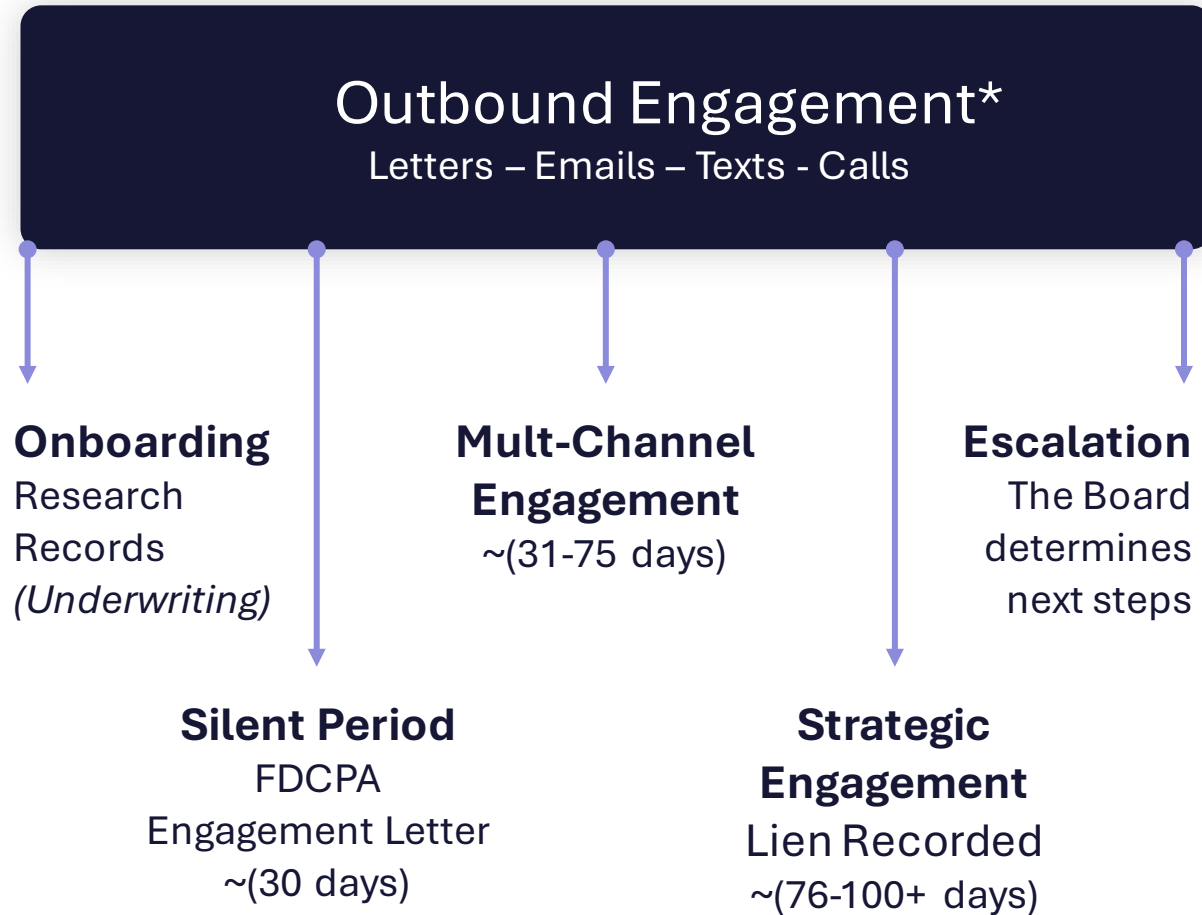
Here's how it works

Easy Collect makes delinquent assessment collections, well, easy.



The Collection **Process**

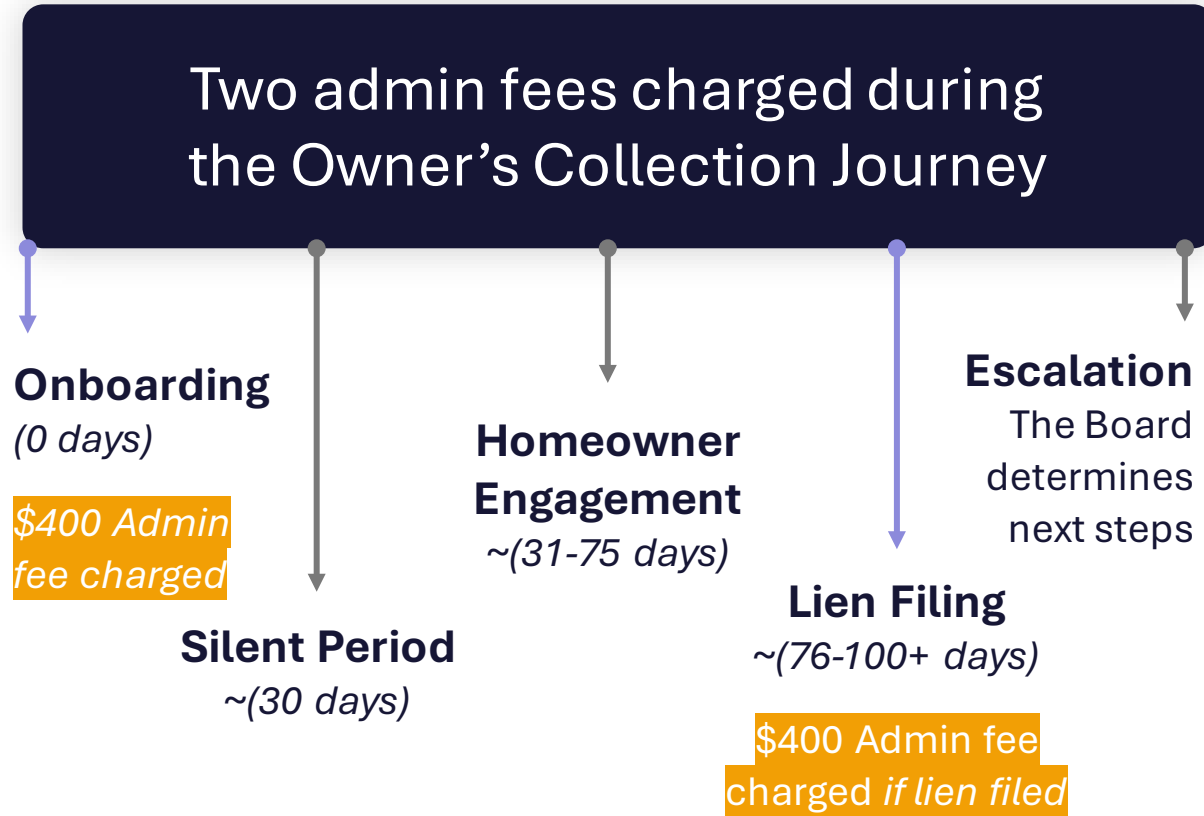
Most cases resolved in the first 100 days



**All condition precedents are met during this period.*

What it Costs

All fees are passed through to the delinquent owner



+Late Fees & Interest

As prescribed in the Association's governing documents. These are used as negotiating levers for payoffs & settlements by owners.



Why Choose Easy Collect?

Let's review the advantages of
Easy Collect for recovering your
association delinquencies...



The Easy Collect **Advantage**

Let's Review the Benefits of Easy Collect



**Community
Focused**



No risk to the
association



**Full Cycle
Transparency**



Board sets the
parameters



**An Ethical
Approach**



Multi-channel
outreach



Adheres to
Governing Docs



Outreach Logging
(even listen to
call recordings!)



Self-Service
resolution portal



Board Determined
Escalation Actions



Full transparency
and reporting



Strict ethical and
legal guidelines
(Fed & State)



VirtualHOA.com

Take the Next Step

Get started now and get your first deposit of recovered funds in as early as 60 days.



Thank You!

Ian Murphy

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(201) 233-0038



 **VirtualHOA.com**