



LAW OFFICES OF JOHN L. DI MASI, P.A.

John L. Di Masi, Esquire
Patrick J. Burton, Esquire
Clay A. Deatherage, Esquire
Brian S. Hess, Esquire
Alicia S. Perez, Esquire
Christopher Bertels, Esquire
Toby Snively, Esquire
Paulisha A. Webster, Esquire

The Right Relationship is Everything!

801 N. Orange Avenue, Suite 500
Orlando, Florida 32801-1014
PH: 407-839-3383 • FX: 407-839-3384
lfiallo@orlando-law.com

Simple Solution to Association Collections and Covenant Enforcement

We have found that associations have difficulty collecting delinquent assessments and enforcing covenants because attorney's fees make it cost-prohibitive. With Simple Solution, we look to the owner for reimbursement of fees and costs. If we do not recover from the owner prior to litigation, the Association pays nothing to us. That's right . . . the association does not get a bill. If litigation or arbitration is required for assessment collection, the association pays a one-time, earned, flat fee, which includes **all** attorneys fees and **all** costs.

Simple Solution creates a new era in the world of association law and the Law Offices of John L. Di Masi, P.A. looks forward to partnering with your association on its collection and covenant enforcement efforts for years to come. Please review the enclosed information and contact us to schedule a time for one of our attorneys to speak with your boards of directors so that we may explain this revolutionary new strategy in detail and answer any questions.

The Law Offices of John L. Di Masi, P.A. reserves the right to collect and receive any governing document authorized or statutorily authorized attorneys fees and costs (see our engagement letter for details). In collections actions, all recovered assessments, late fees, and interest will be returned to the association.



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FREQUENTLY ASKED QUESTIONS

How is this different from how a collection company handles an association's matters?

More control and higher recoveries. Collection companies want control and decision-making over Association files and retain all interest, late fees and their high costs of collections. With us, the Association retains total control and decision-making of all files and retains all amounts collected from the homeowner, less our fees and costs which are sought directly from the homeowner.

Are there penalties if an association transfers an account away from the Law Offices of John L. Di Masi, P.A.?

Absolutely not. There are no penalties for an Association removing an account from our office for either collections or covenant enforcement.

Are there any monthly fees or limits on the number of matters an association can send to the Law Offices of John L. Di Masi?

No monthly fees, no limits. We have no minimum requirement . . . you send us whatever matters you want us to assist you with.

Will your firm charge inflated rates to homeowners?

No. Our goal is to solve delinquencies and violations, not to push anyone into foreclosure or needless litigation. Our rates remain reasonable and competitive for the market.

What if the Association already has an attorney?

No problem. You can continue to use your existing attorney for all general work and allow us to assist you with collections and covenant enforcement matters.



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HOW DOES SIMPLE SOLUTION COLLECTIONS COMPARE TO COLLECTION COMPANIES?

Due to the increasing costs of attorneys performing collections actions for associations, many have turned to collection companies due to the perceived decrease in cost. Below is a comparison of the Law Offices of John L. Di Masi, P.A.'s Simple Solution to collections and the structure of most collection companies.

	Simple Solution	Collection Companies
Association retains all collected interest?	<input checked="" type="checkbox"/>	NO
Association retains all collected late fees?	<input checked="" type="checkbox"/>	NO
Association maintains total control over the file?	<input checked="" type="checkbox"/>	NO
Association can take back a file with no penalties?	<input checked="" type="checkbox"/>	NO
Online status reports available 24/7?	<input checked="" type="checkbox"/>	NO
Attorneys available at any time to discuss file strategy?	<input checked="" type="checkbox"/>	NO
Association remains able to negotiate with homeowners on amounts due?	<input checked="" type="checkbox"/>	NO

FEE SCHEDULE EXHIBIT

COLLECTIONS AND COVENANT ENFORCEMENT ACTIONS

All Steps in Enforcement Process

Flat Fee

Only payable upon the filing of litigation or arbitration. All attorneys fees and costs are sought directly from the homeowner.*

EVICCTIONS ON BEHALF OF ASSOCIATION

Statutory Rent Demand

Flat Fee

Draft correspondence to homeowner and tenant regarding amounts due and owing and requirement to pay future rent to association until deficiency is cleared.

Notice of Eviction

Flat Fee

Draft eviction notice to be served on tenant.

Eviction Lawsuit Attorney's Fees

Flat Fee

Prepare eviction complaint; draft summons', civil coversheet, and any other documentation needed. Serve defendants with process; attorneys litigate case to conclusion and work with homeowner for payment. Receive and serve writ of possession.

Eviction Lawsuit Cost Retainer

Flat Fee

Cost for filing fees, issuance of summons, service of process.

BANKRUPTCIES AND MORTGAGE FORECLOSURES**

Chapter 7 Bankruptcy

Flat Fee

Perform review of bankruptcy petition; monitor case until conclusion and file proof of claim of homeowner has assets available for creditors.

Chapter 13 Bankruptcy

Flat Fee

Perform review of bankruptcy petition; monitor case until conclusion and file proof of claim of homeowner has assets available for creditors

Answer and Affirmative Defenses

Flat Fee

Review mortgage foreclosure complaint; draft appropriate Answer and Affirmative Defenses on behalf of the Association.

Monitoring Mortgage Foreclosure Action

Flat Fee

Monitor the mortgage foreclosure action to its conclusion and advise association of the cases progress.

* The Firm retains the right to receive any governing document authorized, statutory, and prevailing party attorneys fees and costs from the homeowner. Please see our engagement letter for more details.

** All attorney court appearances or attorney drafted filings beyond the answer and affirmative defenses are billed at our standard rate per hour pursuant to the association's engagement letter.