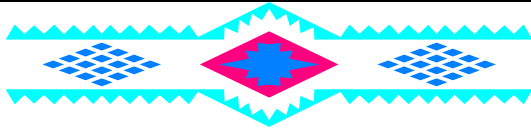


**A QUICK GLANCE
AT
NORTHERN CIRCLE'S
COLLECTION PROCESS**



HOUSE PAYMENTS

All house payments are due on the 1st day of each month. Payment must be received and stamped by Wells Fargo Bank (in Ukiah-only) by the 10th day of the month to be considered “on time”, unless the 10th is a Sunday or falls on a holiday. Residents can also take payments into the bank, at the Ukiah Branch **only**.

Each month we mail payment coupons to all residents and emphasize the importance of using their payment coupon when paying rent. The coupon is our only identifier, without it we don't know who made the payment or how much was paid. Also, tenant risks having the bank reject the payment and return it back to the sender if a coupon is not included.

ABOUT “LATE FEES”

Residents will be charged a \$25.00 late fee if the house payment has not been received/stamped by the bank on or before the 10th day of each month.

BEING IN THE “COLLECTION PROCESS”

On the 11th day of the month, a Notice of Delinquency is mailed to all residents that did not pay on time.

If payment in full is not received by the 25th day of the same month, a Termination Notice will be issued. This notice sets up a 30 day period, allowing resident the opportunity to pay in full.

The Termination Notice also provides the date and time of a meeting that is conducted by a Hearing Panel. Residents can appear before the panel and request a repayment agreement to repay a past due debt. These payments can be repaid over a period of up to twelve (12) months.

The Hearing Panel is comprised of three (3) members of the Board of Commissioners and one staff person. When a repayment agreement is approved for the resident, the collection process will be placed on “hold” giving the resident the opportunity to pay in full. Failure to repay as agreed will place the resident back into the collection process.

IF PAYMENT IN FULL IS NOT RECEIVED WITHIN 30 DAYS....

The NCIHA tenant issues attorney is notified and a legal process will begin if a payment remains delinquent after a 30 day period. A 3-Day Notice will be served to the resident and if payment remains unpaid, an Unlawful Detainer is filed and served to the resident.

If a resident disputes NCIHA's action, they can answer the Unlawful Detainer which would then prompt a court hearing before a judge. Residents that do not respond to the Unlawful Detainer and have not paid in full, will be subject to a Judgment entered and an eviction pursued.

Payment in full will be accepted up until the day of eviction, (unless MUD) but before the Writ of Possession is posted and the home secured by NCIHA staff (eviction).

WHAT YOU SHOULD KNOW ABOUT COURT COSTS

Any resident that has an Unlawful Detainer filed more than one time, for any termination action, shall be responsible for the costs incurred for the issuance of the 3-Day Notice and Unlawful Detainer (filing fees and serving). The resident will have an opportunity to pay court costs in full or enter into a repayment agreement, repaying at least \$25.00 per month until paid in full. Terms of the Agreement would not exceed 12 months.

MULTIPLE UNLAWFUL DETAINER (MUD) POLICY

The MUD Policy states that residents having two (2) Unlawful Detainers filed within a 12 month period will not be allowed to remain in the unit. NCIHA staff is not authorized to accept any payments at this point. If any money is received after the 2nd Unlawful Detainer is FILED it shall be returned to the resident who would then be facing an eviction.

You may submit house payments to:

Northern Circle IHA's Collection Account

Wells Fargo Bank
717 South State Street
Ukiah, CA 95482

Please remember: The white and yellow payment coupon must be included with your payment

Submit all other (non-rent) payments (utility, insurance, repair, court costs) directly to the NCIHA office.

NCIHA offers a toll free number for all residents:

800-521-3191