

From: Rutt Premsrirut [rutt@ValtusCapital.com]
Sent: Monday, September 20, 2010 12:55 AM
To: !FHFA REG-COMMENTS
Subject: HOA collection EXTORTION

Attachments: 2521 charleville 101 - hoa demand-NAS.pdf; 7400 W. Flamingo #1085-NAS.pdf; Freddie Mac-69 Rosa Rosales Ct (Riley).pdf

Dear FHFA,

We need to pass a Federal Super Priority lien CAP for HOAs. In Nevada these collection agencies are getting way out of control. In our community the collection agencies have probably raked in \$100 million from fees over and above the statutory 9 months CAP. This \$100m eats at the core book value of financial institutions so \$1.2 billion of money supply because of Nevada HOA collections agencies.

I represent a group that lobbying on the local level but I think something should be done on a Federal level to stop this abuse nationwide. Please see attached a lien where Freddie MAC paid \$5000 for a \$1300 account another where I paid \$7807 for a \$2567 account.

These collection agencies add no value to the community and are the just extorting homeowners and the American Tax Payers.

Best Regards,

Rutt Premsrirut



Nevada Association Services
 6224 W. Desert Inn Road, Suite A
 Las Vegas, NV 89146
 Phone: (702) 804-8885
 Fax: (702) 804-8887
 Toll Free: (888) 627-5544

May 20, 2010

Direct Title
 Attn: Beverly Antonio
 via email

RE: Escrow # 1040252 / 2521 Charleville Ave #101
 Corte Madera Homeowners Association / Viney Singal
 NAS # N50247

Dear Beverly:

In response to your request for payoff amount on the above referenced matter, the following is a demand for payoff.

Assessments:	\$1,755.00	Payment Plan(s):	\$0.00
Late Fees:	\$120.00	Breach Letter(s):	\$0.00
Interest:	\$0.00	Check Return(s):	\$0.00
Prior Atty Fees:	\$0.00	Escrow Demand:	\$250.00
Prior Lien:	\$0.00	Mgmt Co. Clctn Costs:	\$0.00
Demand Letter:	\$270.00	Mgmt. Co.:	\$250.00
Notice(s) of Lien:	\$650.00	Transfer Fee:	\$750.00
Pre-NOD Letter:	\$75.00	FC Transfer Fee:	\$750.00
Release of Lien:	\$60.00		\$0.00
Trustee's Fees:	\$400.00		\$0.00
Trustee's Sale Guarantee:	\$400.00		\$0.00
Recording:	\$85.00	Payments:	\$0.00
Postage:	\$104.00		
Publishing/Posting:	\$0.00	Balance Due:	\$5,919.00

This demand will expire on June 15, 2010. This demand may not include all management company transfer or document preparation fees, or other fees and costs. You must contact the management company directly for these additional amounts.

**PLEASE PROVIDE NAS WITH A COPY OF THE DEED AT CLOSING.
 DEED DOES NOT NEED TO BE RECORDED.**

Please contact this office should your escrow be cancelled. Your check should be made payable to Nevada Association Services.

Sincerely,



Bernadette Robles
 Nevada Association Services, Inc.

"Nevada Association Services, Inc. is a debt collector. Nevada Association Services, Inc. is attempting to collect a debt. Any information obtained will be used for that purpose."

Nguyen/Viney Singal

2521 Charleville Ave #101

Corte Madera

Account No.: CH2521101

TS# N 50247

Assessments, Late Fees, Interest,

Attorneys Fees & Collection Costs

Dates of Delinquency: 1/5/2010-06/10

	Amount	Amount	Amount	Amount	Amount
	Present rate	Prior Rate	Prior rate	Prior rate	Prior rate
	1/10-Current	04/09-12/09			
Balance forward	0.00	0.00	0.00	0.00	0.00
No. of Months Subject to Interest	0	0	0	0	0
Interest due on Balance Forward	0.00	0.00	0.00	0.00	0.00
Monthly Assessment Amount	135.00	135.00	0.00	0.00	0.00
No. of Months Delinquent	6	7	0	0	0
No. of Months Subject to Interest	0	0	0	0	0
Total Monthly Assessments due	810.00	945.00	0.00	0.00	0.00
Late fee amount	10.00	10.00	0.00	0.00	0.00
No. of Months Late Fees Incurred	5	7	0	0	0
Total Late Fees due	50.00	70.00	0.00	0.00	0.00
Interest Rate	0.12	0.12	0.12	0.12	0.12
Interest due	0.00	0.00	0.00	0.00	0.00
Special Assessment Due	0.00	0.00	0.00	0.00	0.00
Special Assessment Late Fee	0.00	0.00	0.00	0.00	0.00
Special Assessment Months Late	0	0	0	0	0
Special Assessment Interest Due	0.00	0.00	0.00	0.00	0.00
Transfer Fee	750.00	750.00	0.00	0.00	0.00
Mgmt. Co. Intent to Lien	0.00	0.00	0.00	0.00	0.00
Audit Fee	0.00	0.00	0.00	0.00	0.00
Management Co. Fee	250.00	0.00	0.00	0.00	0.00
Demand Letter	135.00	135.00	0.00	0.00	0.00
Lien Fees	325.00	325.00	0.00	0.00	0.00
Prepare Lien Release	30.00	30.00	0.00	0.00	0.00
Certified Mailing	48.00	56.00	0.00	0.00	0.00
Recording Costs	28.00	57.00	0.00	0.00	0.00
Pre NOD Ltr	0.00	75.00	0.00	0.00	0.00
Payment Plan Fee	0.00	0.00	0.00	0.00	0.00
Breach letters	0.00	0.00	0.00	0.00	0.00
Escrow Demand	250.00	0.00	0.00	0.00	0.00
Personal Check Return	0.00	0.00	0.00	0.00	0.00
Collection Costs on Violations	0.00	0.00	0.00	0.00	0.00
Subtotals	\$2,676.00	\$2,443.00	\$0.00	\$0.00	\$0.00
<u>Credit</u>					
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
		(0.00)			
NAS Fee Payments		(0.00)			

HOA TOTAL

\$5,919.00

<u>Trustee Fees & Costs</u>	<u>Amount</u>	<u>Attorneys Cre</u>	<u>Date</u>	
				(0.00)
Trustee's Fees	400.00			(0.00)
Trustee's Sale Guarantee	400.00	<u>Collection Cre</u>	<u>Date</u>	
Posting/Publication	0.00			(0.00)
Courier	0.00			(0.00)
Postponement of Sale	0.00			(0.00)
Conduct Sale	0.00			(0.00)
Prepare/Record Deed	0.00			(0.00)
(other)	0.00			(0.00)
(other)	0.00			(0.00)
(other)	0.00			(0.00)
TRUSTEE'S SUBTOTAL	\$800.00			(0.00)
				(0.00)
				(0.00)
				(0.00)
		<u>\$5,919.00</u>		
<u>TRUSTEE'S TOTAL</u>		<u>Collection Credits SubTotal</u>		\$0.00



Nevada Association Services
 6224 W. Desert Inn Road, Suite A
 Las Vegas, NV 89146
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July 26, 2010

National Title
 Attn: Mary
 Via Email

RE: Escrow # / 7400 W. Flamingo Road #1085
 Altair Condominiums (aka Finisterre Condominiums) / Prem Investments LLC
 NAS # N37196

Dear Mary:

In response to your request for payoff amount on the above referenced matter, the following is a demand for payoff.

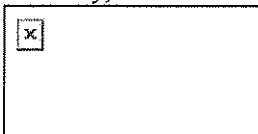
Assessments:	\$2,567.00	Payment Plan(s):	\$300.00
Late Fees:	\$170.00	Breach Letter(s):	\$50.00
Interest:	\$0.00	Check Return(s):	\$0.00
Prior Atty Fees:	\$0.00	Escrow Demand:	\$250.00
Prior Lien:	\$0.00	Mgmt Co. Clctn Costs:	\$0.00
Demand Letter:	\$270.00	Mgmt. Co.:	\$250.00
Notice(s) of Lien:	\$650.00	Transfer Fee:	\$750.00
Pre-NOD Letter:	\$150.00	FC Transfer Fee:	\$750.00
Release of Lien:	\$60.00	Sale Postponement:	\$105.00
Trustee's Fees:	\$650.00		\$0.00
Trustee's Sale Guarantee:	\$400.00		\$0.00
Recording:	\$100.00	Payments:	(\$375.00)
Postage:	\$144.00		
Publishing/Posting:	\$566.67	Balance Due:	\$7,807.67

This demand will expire on August 23, 2010. This demand may not include all management company transfer or document preparation fees, or other fees and costs. You must contact the management company directly for these additional amounts.

**PLEASE PROVIDE NAS WITH A COPY OF THE DEED AT CLOSING.
 DEED DOES NOT NEED TO BE RECORDED.**

Please contact this office should your escrow be cancelled. Your check should be made payable to Nevada Association Services.

Sincerely,



Bernadette Robles
 Nevada Association Services, Inc.

HAMPTON & HAMPTON

Attorneys at Law

A Professional Corporation
8965 South Pecos Road, Suite 9A
Henderson, Nevada 89074
phone: (702) 736-1820 • fax: (702) 736-1850

March 26, 2009

T.S. No. CMM-69-RR-FE

Home owner(s) and/or interested parties: **Regarding property located at:**
Federal Home Loan Mortgage Corp 69 Rosa Rosales Ct
N. Las Vegas, NV, 89031
Commerce Village Homeowners Association

IMPORTANT NOTICE TO PROPERTY OWNER(S) AND/OR INTERESTED PARTIES

Homeowner(s):

Attached you will find a copy of a Notice of Delinquent Assessment Lien which was sent to be recorded at the Clark County Recorder's Office. **The amount indicated *does not* include any charges including, but not limited to, assessments that may have been incurred after the date of the notice and will need to be included with your payment.**


Please contact us at (702) 736-1820 for the most amount due to cure this Default in full. If payment is not received in full within thirty (30) days of the date of this Notice, the Board of Directors has instructed that we commence foreclosure against your property, pursuant to Nevada Revised Statutes.

We will require that payment be in the form of a **money order** or **cashier's check** made payable to Hampton & Hampton Trust Account and mailed to:

Hampton & Hampton
8965 South Pecos Road, Suite 10A
Henderson, Nevada 89074

Personal checks and/or partial payments **will not** be accepted. If you mail a partial payment/personal check or leave a partial payment/personal check with our receptionist, it will be returned to you. Please do not hesitate to contact us if you have questions regarding this matter.

Sincerely,


Miles Hampton, Esq.
Hampton & Hampton

Enclosures: Copy of Notice of Delinquent Assessment (Lien)
Notice Required by the Fair Debt Collection Practices Act
Mail Return Receipt Requested (Original)
First Class Mail (Copy)

PLEASE NOTE THAT WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION PROVIDED WILL BE USED FOR THAT PURPOSE.

RECEIVED

WHEN RECORDED RETURN TO:
Commerce Village Homeowners Association
C/O Hampton & Hampton
8965 South Pecos Road, Suite 10A
Henderson, Nevada 89074

APN: 139-03-514-021
T.S.#:CMM-69-RR-FE

NOTICE OF DELINQUENT ASSESSMENT LIEN

This NOTICE OF DELINQUENT ASSESSMENT is being given pursuant to N.R.S. 116.3115 et. Seq. and N.R.S. 116.3116 through 116.31168 et. Seq. and the provisions of the Declaration of Covenants, Conditions and Restrictions (CC&R's) of the Homeowners Associations as follows:
Association Claimant:

The description of the common interest development unit against which this notice is being recorded is as follows:

Tract: Commerce Village Unit 2
Book: 114 Building:
Page: 30 Unit:
Lot: 31 Block:

More commonly known as:
69 Rosa Rosales Ct
N. Las Vegas, NV
89031

The reputed owner(s) is/are:
Federal Home Loan Mortgage Corp

THAT the amount owing and unpaid, totals \$5,019.64 as of 3/26/2009 and increases on the first (1st) day of each month, plus late charges and/or interest, plus attorney/legal fees and the fees for the agent for the management body incurred in connection with preparation, recording, and foreclosure of this Notice of Delinquent Assessment. To the extent any fines are included in the foregoing total, the association will not foreclose on the portion of the outstanding amount due constituting fines.

Should the Association named herein act to have its lien enforced by non-judicial foreclosure and sale, the trustee authorized to enforce the lien shall be:

Hampton & Hampton
8965 South Pecos Road, Suite 10A
Henderson, Nevada 89074

PLEASE NOTE THAT WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION PROVIDED WILL BE USED FOR THAT PURPOSE.

Dated: March 26, 2009

Commerce Village Homeowners Association

M-H S

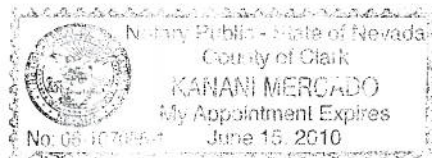
Miles Hampton, Esq.
Hampton & Hampton
Authorized Agent

STATE OF NEVADA
COUNTY OF CLARK

ss.

On March 26, 2009 before me the undersigned Notary Public in and for said county, personally appeared Miles Hampton, Esq. personally known to me, or proved on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and who acknowledged to me that they executed the same freely and voluntarily, and for the uses and purposes mentioned within.

[Signature]
Notary Public



HAMPTON & HAMPTON

Attorneys at Law

A Professional Corporation
8965 South Pecos Road, Suite 9A
Henderson, Nevada 89074
phone: (702) 736-1820 • fax: (702) 736-1850

STATEMENT OF ACCOUNT

March 26, 2009

T.S. No. CMM-69-RR-FE

Home owner(s) and/or interested parties:
Federal Home Loan Mortgage Corp

Regarding property located at:
69 Rosa Rosales Ct
N. Las Vegas, NV, 89031
Commerce Village Homeowners Association

Debits

Date	Description	Amount
3/26/2009	Lien Preparation	\$450.00
3/26/2009	Open Account	\$0.00
3/26/2009	Recording and Delivery of Lien Recission	\$15.00
3/26/2009	Bankrupcy Check / Prelim Title Search	\$30.00
3/26/2009	Recording and Delivery of Lien	\$30.00
3/26/2009	Statement To Trustee	\$175.00
3/26/2009	Postage and photocopies	\$16.00
3/26/2009	Transfer Fee-Mgmt	\$200.00
3/26/2009	Unpaid Assessments	\$1,307.64
3/26/2009	Unpaid Legal Fees	\$2,796.00
Total:		\$5,019.64

Credits

Date	Type	Reference No.	Amount
Total:			\$0.00

Amount Due as of 3/26/2009: \$5,019.64

HAMPTON & HAMPTON

Attorneys at Law

A Professional Corporation
8965 South Pecos Road, Suite 9A
Henderson, Nevada 89074
phone: (702) 736-1820 • fax: (702) 736-1850

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT

TO: Home Owner

REGARDING: Notice required by the Fair Debt Collections Act Act 15 U.S.C. Section 1601, as amended

1. The estimated amount to reinstate your membership account must be requested. Please call the Law Offices of Hampton & Hampton at (702) 736-1820 for the most current amount to reinstate your membership account.
2. The creditor is set forth in the enclosed notice and it is the creditor to whom the debt is owed.
3. The homeowner(s) may dispute the validity of this notice/delinquency within 30 days. If the homeowner(s) does not dispute the delinquency within 30 days, then the same will be assumed valid by the creditor.
4. If the homeowner(s) notifies the Law Offices of Hampton & Hampton, in writing within 30 days from the receipt of this notice, the Law Offices of Hampton & Hampton will obtain verification of the delinquency and a copy of the verification will be mailed to the homeowner (s) by the Law Offices of Hampton & Hampton.
5. If the named creditor is not the original creditor, and if the homeowner(s) makes a written request to the Law Offices of Hampton & Hampton, within 30 days of receipt of this notice, the name and known address of the original creditor will be mailed to the homeowner(s) by the Law Offices of Hampton & Hampton.
6. Written requests pursuant to this notice should be addressed to:

The Law Offices of Hampton & Hampton
8965 South Pecos Road, Suite 10A
Henderson, Nevada 89074

7. This communication is for the purpose of collecting a debt, and any information obtained from the homeowner(s) will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the Bankruptcy laws of the United States.

