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Any unpaid homeowner's dues

Homeowner Association (HOA) dues typically will have regular assessments which are due on a monthly basis. HOA's will also at times have "special assessments" which are due on the date determined at the time the special assessment is enacted by the board of the HOA.

An "assessment lien" is an automatic lien that attaches to a homeowner's property for the benefit of a homeowners' association once any HOA member becomes delinquent on the regular monthly HOA assessments. The assessment becomes a debt of the owner at the time the assessment is levied. *For example*, if a regular assessment is due on the first of the month, the unit owner owes the debt as of that date.

Note: If the homeowner falls way behind in the HOA dues, An assessment lien will and could be placed against the property, this allows the HOA to sell the homeowner's property to repay assessments owed to the HOA. The assessment lien also will place a "cloud on title" essentially prohibiting the homeowner from selling or refinancing the property that is subject to an assessment lien until the lien is satisfied.



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