



Introducing an **automated solution** that can **reduce delinquencies**, improve association **cash flow**, and **positively impact owner's credit**



**Homeowners Associations can finally stop asking owners who pay on time to subsidize those who don't.**

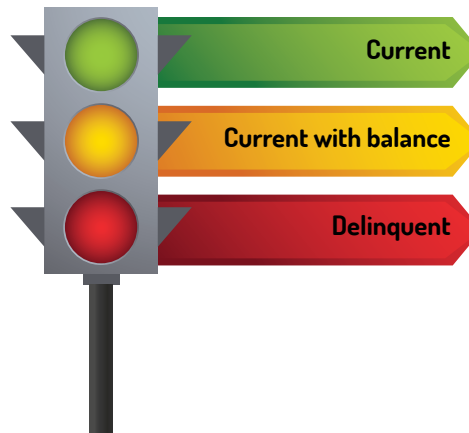
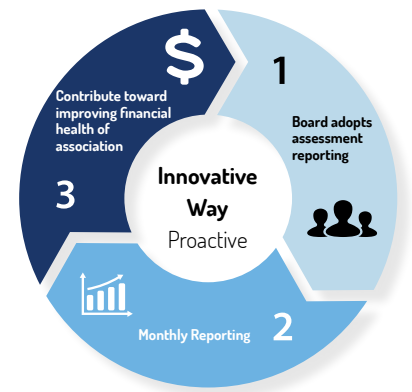
- Improve Cash Flow
- Reduce Delinquencies
- Build Reserves
- Improve access for Association Loans
- Limit Legal Fee's, Bad Debt, Collections Cost



**Protect the Association and their property in several ways including:**

- Protect Property Values
- Limit Assessment Increases
- Minimize Special Assessments
- Improve Homeowner Credit Scores

A **streamlined** approach to **improve cash flow**



**Current**  
Reported to the bureau as current when paid on time

**Current with balance**  
Reported as current but with a balance if payment is made prior to 30 days past the due date

**Delinquent**  
Reported as delinquent if payment is made 31 days or more after the due date

Sperlonga's technology and credit reporting guidelines are flexible and we are able to customize the account status reporting to each HOA's unique delinquency policy. This gives associations and homeowners peace of mind by knowing how late payments will be handled for reporting.

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