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Collections routine

Daily

Business days 6th - 25th - **Review collections report** (<http://rtsl.us/puwk>) (even if it is 5 minutes) . Send email blasts daily for any unpaid debt not in an agreement. Call as necessary. See lease view for emailing at this link: <http://rtsl.us/puwl>

Monthly

1st - email reminder rent is due today (Tenant - Collections - 1st - reminder rent due today)

3rd - email - warning those who have not paid of if money is 3 day notice (modify if 5th is sunday or monday) Add to letter. (Tenant - Collections - 3rd reminder)

4th - email - warning to those not paid of 3 day notices starting tomorrow (modify if 5th is sunday or monday) (Tenant - Collections - 4th reminder)

5th - mail merge to email - 3 day notices generate(first thing in morning by GM) (See <http://rtsl.us/pux->)

5th - call all tenants getting 3 day notices and email them the notices (done by PM) (<http://rtsl.us/puy0>)

10th - **Review** collections report and process **eviction** eviction for anyone not having communicated. <http://rtsl.us/puxu>

15th - Review collections report and process evictions for those still not paid even having communicated unless there is an explicit arrangement to allow paying later. <http://rtsl.us/puxu>

25th - Discuss eviction list and do any final evictions for the month on those who didn't fulfill payment plans (THERE SHOULD ALWAYS BE AN EVICTION FILED BY THIS DATE IF FULL MONTH'S RENT NOT IN). <http://rtsl.us/puxu>

25th - email send out reminder to **everyone** regardless of balance that rent is due on the 1st. (Tenant - Collections - 25th - reminder to pay on the 1st.)

Conversation scripts /examples

Typical check on balance:

Phone conversation:

Call and say HI - confirm you are talking to primary tenant

RTS: JOHN I'm calling about the balance you have with us on the account.

Tenant: I'm sorry I can't pay till almost the 20th of the month.

RTS: OH... I'm sorry... what is happening to keep you from paying? You must be pretty hard off to not be able to pay your rent payment...

Tenant: Yea (give excuse)

RTS: I'm sorry that happened... well we will keep that in mind. We have no choice to move forward on all of our collections processes. You will get a 3 day notice and continue to get calls emails and notices from us. But since you are communicating with us we will try to work with owner to hold off actually filing eviction till the 20th. However I can't guarantee we will. If we do normally however we will still try to work with you to stop the eviction if you can catch up although in that case you would have to also pay the cost to reinstate your lease after eviction of \$425.00 as well. Is there anyway I can help you with this? We do take payments by credit card so maybe if you or maybe a loved one has a credit card that could save you from trouble and get you caught up?

(if they make arrangements email them while you are on the phone with the following propertyware template **Tenant - Collections - Link to pay plasti.com**)

Tenant: Sorry can't do that now.

RTS: O.k. well again I am so sorry about your situation. I will however be calling to soon just to see if things have changed as that is my job and I have to try and assist you before we proceed legally.

Voicemail:

Try not to call people and not leave a voicemail unless you have already called them in the day and previous left a voice message. Normally you want to keep the message short and specific.

- Hi **JOHN** this is **SAKEENA** just calling about your rental account with us. Please call us back at your earliest convenience.

Special arrangements vs evicting

Because we are in the business of solutions we should be willing to help connect tenant with special arrangements. However if arrangement includes being paid **less than full amount owed by 15th** of the month we will need approval of owner and or general manager or RTS.

You should always try to see what is the best they can do and then check for necessary approval per previous paragraph. You should be able to know the cost doing arrangement and be able to compare that with cost to owner of doing arrangement in making a recommendation to management and or owner. You should also understand how the time of year might affect your decision either to work with tenant more vs get them out and evict. If it looks like we evict

and they will end up out of the house between october and mid january then this is the slowest time of the year. It also has potential risk because of winter freezing pipes and water damage. It also includes higher costs of utilities to keep house warm. It might make sense to work with them and then take a harder stance on collections as we get into an easier to rent time.

However any vacancy is often times an extensive cost. Typical turn cost is usually not less than 1500 and easily gets to 6500 just to get house ready for rental. Owner also has the cost of re-renting home if tenant is not in the guarantee period (one month's rent). Also there is lost rent for time house is vacant which is typically about 2 months but can easily be more depending on time of year. There is also risks that someone will steal copper or vandalize made worst depending on the neighborhood.

Although sometimes it feels easier just to evict you should always try to adopt owner's perspective and see potential costs from the perspective of their pocket book.

Complain of work needing done

If tenant complains of working needing done before they pay rent and they are currently let let them know that maintenance is totally different than collections. Let them know that they still have to pay rent if they live in the property even if their are maintenance concerns. Of course apologize if there are any issues and let them know you will do anything to make sure legitimate maintenance concerns are addressed.

Work out to make utility payments over time

We can do work outs and there are merits to be discussed.

Work out to accept rent later in the month

Any work out to accept rent past the 15th needs approval by an

Work out to accept balance or part of balance over several months

This would be a very rare case. But if we trust the sincerity and ability of the tenant to pay and also feel like there are circumstances that will make this home very difficult or very expensive to re-rent then it may make sense to spread payment over multiple months. You however really always need to get approval from owner, not just our GM and you would want to make clear argument about the cost of evicting now.

Multiple payments

If tenant is giving a partial payment early in the month and then will pay the rest by the end of the month we don't want to injure our ability to evict by end of month if agreement is not honored. Normally we will accept that partial payment but will let them know they will still get a 3 day notice and that we only hold the certified partial payment until the full amount is there and will not put it on the ledger until we have the full amount. That way it is much easier to just give the money back or bring it to court when we evict.

Work out during bankruptcy

FYI Bankruptcy is always special. Consult with our attorney or general manager as there are very special laws dictating our ability to collect during this time.

I just recently filed bankruptcy and filed the balance in it. But I do want to become in good standing by the time my lease is renewed so I can stay here cause I love my home. I will start to put something on this bill in next week I just started a job recently can u call me and we can set up a payment plan hopefully I can pay off balance around income tax time since its near

On Dec 21, 2016 4:41 PM, "ElliottTaylor" <elliott@rtserve.com> wrote:
Please remit balance immediately. Happy Holidays

Elliott Taylor, General Manager
Realty Trust Services LLC
29550 Detroit Road, Suite 300, Westlake OH 44145
Office: [440-427-0123](tel:440-427-0123) Fax: [866-632-9006](tel:866-632-9006)

Please call me if your matter is urgent.

Tenant login: <http://rtsl.us/tenant> Owner login: <http://rtsl.us/owner>

Elliott Taylor <elliott@rtserve.com>
to Dan ▾

12:22 PM (22 hours ago) ☆ ↶

Dan -

Please see below and make an ARR with her. This is one of your properties



Elliott E. Taylor, General Manager

travel enthusiast, enjoys family time, fine dining connoisseur, dog lover



Realty Trust Services  

29550 Detroit Road, Suite 300, Westlake, OH 44145

Office: [440-427-0123 x 149](tel:440-427-0123) Fax: [866-632-9006](tel:866-632-9006)

Please call me directly if your matter is urgent.

Tenant login: <http://rtsl.us/tenant> Owner login: <http://rtsl.us/owner>

[Click this link to provide 1-click anonymous feedback on my performance](#)

Dan Hales <dan@rtserve.com>

to Elliott, Tamaisha, bcc: 3days ▾

10:09 AM (1 hour ago) ☆ ↶

Hello Tamaisha,

I'm happy to hear that you have found new employment and would like to remain in the home. Looks like the outstanding balance on your account is \$1,304.87. Would you be able to pay \$300 a month until your tax refund comes in? This would show good faith to us and the owner who will ultimately determine whether he wants you to remain in the property or not after your lease has expired.

Problem solve temporary money shortages by suggesting public assistance

If a financial problem was a result of a temporary situation then always suggest going to a charity or public entity that may be able to help with rent:

List of sources of for public assistance with rent payments

When in doubt call 211 or see some of the charities at the following 2 links

Lorain County

http://www.needhelppayingbills.com/html/rent_help_in_lorain_county.html

Cuyahoga County

http://www.needhelppayingbills.com/html/cuyahoga_county_assistance_pro.html

Owner communication

3 day notices, communications regarding delay in payment, special arrangements with tenants etc should all be communicated to owner. These types of items are ones where owner will often want to know positively if they worked out so when you send out a notice to owner via email cc laytr and follow up in a week or whenever to let them know if an agreement was successful or not.

Editing last collections conversation

We use the custom field in propertyware called **last collections conversation** in order to keep date stamped and initialed notes regarding collections status. Like most similar fields any time you talk with these tenants you should add a note to this field. It is cumbersome to edit the field but you will find that you can press the edit button and easily and simply insert more notes at the top of the field.

Recd email from tenant - \$700 on 09/16 and \$600 on EET 09/14/16- Per tenant \$700.00 on 08/13/16 and he will be caught up. - EET 8/5/16

Format to be inserted in front of any previous notes in the field:

NOTES - initials of person making notes - date in MM/DD/YYYY form

Any and all collections conversations should be mentioned here. Especially want to make sure there are notes for next steps or follow ups to be made.

The last collections conversation will show up on important collections reports and in the leasing tab collections view and is very helpful when working through a list of people on collections.

3 day notices

How to generate 3 day notice for field services (done by GM by 9:30pm)

- 1) Go to <http://rtsl.us/puwl> (Lease Tab > Balance and last collections conversation view)
- 2) Check box next leases that need 3 days (balances more than 50% of rent)
- 3) Make sure sort is by PM and print out the list and email to all PMS
- 4) Press **mail merge** button > select merge 3 day notice with tenant ledger beginning of year to current date
- 5) Click **View document** and download PDF and email to our field person doing 3 days.
- 6) Compile list of addresses getting 3 days sorted by PM and send out to PMs so they can individually email 3 days out.

How to generate 3 day notices and individually merge to tenants & also deliver owner notice (done by PM by 11pm)

1. Receive note of which 3 day notices will be delivered in the field.

2. Go to <http://rtsl.us/puwl> (Lease Tab > Balance and last collections conversation view)
3. Make sure sort is by PM and print out the list and email to all PMS
4. Check box next to leases that are yours that will have 3 day notices delivered.
5. Press **mail merge** button > select merge 3 day notice with tenant ledger beginning of year to current date (start at beginning of previous year if early in current year).
6. Click **EMAIL THIS DOCUMENT**
 - a. To **Tenant**
 - i. select (Tenant - Collections - 5th Email template to go with emailed 3 days) as email **template**.
 - ii. Choose the **tenant** radio box to indicate we will be sending to tenants.
 - iii. Click **send** button
 - b. To **Owner**
 - i. You will now be back at the mail merge screen. Stay there and click **EMAIL THIS DOCUMENT** button again
 - ii. Select the (Owner - Collections - Notice of 3 day notice being sent) as email **template**
 - iii. Choose the **Owner** radio selection to indicate we will be sending to owners.

When 3 day notice post picture is sent in by field services

1. Download and **label** address 3 day notice date.jpg (i.e. 123 Main St Cleveland Heights 3 day notice 01-05-17.jpg)
2. Update **last collections conversation** (i.e. "3 day notice placed on 1/5 SV 1/6/16")
3. Upload to **attachments** sub tab in lease section
4. Add in fee for doing 3 day notice:
 - a. Go to Ledger side tab > Click new charge button
 - b. 4190 - Management Income: 3 Day Notice Fee
 - c. Comments: "Legal service of 3 day notice"

Submit an eviction

Status change

Go to lease > Edit lease > Status > Change to **Eviction**

Email eviction docs to GM Bcc: owner & tenant

- Find and download the following documents:
 - Signed lease **see Lease > attachments tab**
 - Picture of 3 day notice on the door **see Lease > attachments tab**
 - Blank copy of 3 day notice **see Lease > attachments tab**
 - Tenant ledger - Look up **lease** in propertyware > click **Ledger** side tab > Click **Print ledger** button
- Send email

- Go to tenant contact and copy tenant email(s) to clipboard
- Go to owner contact and click on email address to open email window:
- Paste tenant email in BCC
- Move owner email to BCC
- Add GM email under TO: elliott@rtserve.com
- Choose email template - (Owner - Collections - Eviction filing email to GM cc owner & tenant) and follow template instructions
- Attach documents in previous lease
- Press **SEND**

Call owner

Call owner just to say we are filing eviction.

Call tenant

Pick up phone and call owner to let him know we are filing eviction and if applicable see if they can make a last ditch arrangement of payment in full in order to stop us filing. If they think they can make arrangement by the time of court then let them know to show up to court with money and we will cancel but warn them they will be on the hook for the cost of eviction still and may have to pay that as well as back rent do to re establish the lease and cancel the eviction.

Understanding the tenant ledger

See this tenant ledger walk through.

<http://rtsl.us/puy1>

It covers:

The tenant ledger headings and how to understand information in each column of ledger

The beginning charges in a tenant ledger

Difference between charge and payment

Prepayments

Unapplying a payment in order to delete a charge (be very careful doing this especially for something that happened a long time ago as it may interfere with all ready released statements.

Deleting a charge (say a late fee)

Tenant ledgers that have been split by change in property ownership

Reconciling a tenant ledger with a lease to make sure it is correct

Working through a tenant ledger over time to see how things came to what they are.