



OVERVIEW OF THE PORTNOFF PROCESS™

Step I: Notice of Delinquent Claim and Fee Shifting: \$40 plus postage

Pennsylvania law requires that a municipality provide notice by certified mail, return receipt requested, to the property owner at least 30 days in advance of assessing legal fees in connection with the collection of a delinquent municipal claim. We prepare and mail out this notice on behalf of our clients. The notice charge and postage may be added to the delinquent claim. We answer all telephone calls, negotiate all payment plans, administer a hardship program, and handle all payments. Prior to assessing any charges or fees, the authority must enact a resolution adopting a schedule of fees to be assessed.

Step II: Review of Claims and Issuance of Legal Demand Letter Legal Fee Assessed Against Delinquent Property Owner: \$175

We review the file to ensure that the property owner was properly served with the notice of delinquent claim and fee shifting. If properly served, we prepare and mail a legal demand letter, which advises the property owner that a lien will be filed against the property in the absence of a response.

Step III: Issuance of Lien Legal Fee Assessed Against Delinquent Property Owner: \$250

We prepare and file a lien against the property and issue a notice to the owner that a lien has been filed. Upon the filing of the lien, statutory interest will begin to accrue for the authority at a rate up to 10% per annum.

Step IV: Issuance of Writ of Scire Facias Legal Fee Assessed Against Delinquent Property Owner: \$250

We prepare and file a writ of scire facias and monitor the file for service by the sheriff. When an owner is absent, we conduct a detailed investigation of the file history and public records to determine the best and most cost-efficient method of obtaining service. To the extent that a legal defense is raised by the property owner in opposition to the writ of scire facias, we have the expertise and resources to litigate the case on behalf of the authority. Additional legal fees and costs may be assessed against the delinquent property owner to obtain service or to litigate a defense raised by the property owner.

**Step V: Notice of Intention to File Judgment for Want of an Answer
Legal Fee Assessed Against Delinquent Property Owner: \$50**

We verify that service of the writ of scire facias was accomplished by the sheriff. If no defense is entered, we issue a notice to the property owner of our intention to file a judgment for want of an answer.

**Step VI: Judgment
Legal Fee Assessed Against Delinquent Property Owner: \$175**

We prepare and file the paperwork necessary to secure a judgment against the property. We send a final demand letter advising the delinquent property owner of the risks and costs associated with a sheriff's sale, and afford an additional 30 days to contact our office to make payment arrangements.

**Step VII: Sheriff's Sale
Legal Fee Assessed Against Delinquent Property Owner: \$800**

The final step in the collection process involves the preparation and filing of the paperwork necessary to expose the property to sheriff's sale. The process is labor intensive because Federal law and Pennsylvania law both require that notice be afforded not only to the delinquent property owner, but also to all other parties who may have an interest in the property, including mortgage holders, judgment creditors, and other municipalities and taxing authorities. The writ of execution requires a large deposit with the sheriff that varies by county. We advance this cost on behalf of the authority. We will send a list of properties to the authority before this step, to secure the authority's permission to take each property to sale.

All of the above charges also include: responding to telephone and written inquiries by the property owner; preparing, mailing and monitoring applications for hardship consideration; confirming payment plans in writing; posting and remitting payments; and responding to inquiries into any issues raised by the property owner. We maintain detailed records of all communications involving the delinquent account, which are available to the authority at any time.