# **HOAQ<sup>™</sup> Eliminates HOA and Condo Dues Liability**

# Comprehensive Research, Verification, Management, and Processing of Home Owner and Condo Owner Payments at Scale, with 100% Guaranteed Accuracy

Delinquent home owner and condo association dues can be hidden in transactions, putting lenders and investors at risk. Though an association lien is junior to tax and certain mortgage liens, associations can still pursue foreclosure for unpaid dues. NTS research, certification, and management of home owner association (HOA) and condo association dues eliminates the risk. NTS has proven experience and established relationships with thousands of home owner and condo associations across the United States and its territories.

NATIONAL

TAX SEARCH

The NTS platform is proprietary software that contains millions of records from thousands of taxing entities, home owner and condo associations, government agencies and other sources. NTS leverages this real-time data and relationships with these organizations to research and validate payment records and manage payment processing. NTS provides these services for some of the largest lenders and investors in the U.S. with 100% accuracy guaranteed.

## Home or Condo Identification Research and Certificate

NTS performs detailed research of each property or asset to determine association dues status.

- ✓ Research by address or tax PIN
- ✓ Discovery of association name, address and contact information
- ✓ Automatic generation of complete HOA certificate

## Delinquent Dues Research and Reporting

NTS provides a detailed report covering 24 months of payment history.

- ✓ Delinquency, property lien or foreclosure details including special assessments
- Prior and upcoming due dates via HOA certificate or through the NTS platform API

## Pre and Post-Foreclosure Assistance

In the event of past due accounts, NTS offers legal assistance.

- ✓ Procurement and resolution of estoppel letter
- ✓ Negotiation of payment terms
- ✓ Delinquent payment status monitoring and updates ahead of installment

## HOA and Condo Association Dues Servicing

NTS takes the burden off customers by providing ongoing reporting and payment services.

- ✓ Reporting of upcoming HOA and condo association dues
- ✓ Reporting of special fees
- ✓ Timely, complete payment services

# HOAQ Provides Expert Home Owners and Condo Association Services and Technology

**Reduce risk.** The most essential data, regulatory information and business logic seamlessly integrated with your systems and workflows to process HOA and condo association dues transactions at scale.

**Gain efficiency.** Transparent, real-time access to your data 24/7 with flexible scorecards and reporting of payments and verifications.

Accuracy guaranteed. The NTS service is accurate. We're so sure, we'll cover any errors in the unlikely event that they occur.

Flexible, dedicated service. Our dedicated account team knows your business and is chartered to meet your needs 24/7.

**Powerful technology and infrastructure.** Our technology is highly scalable, built on real-time data, giving you complete control of your data, business processes and accounts. With NTS there is no vendor lock-in.

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# Designed to Reduce Risk for Real Estate Lenders, Investors and Owners

# Powerful technology. Proven experience. Guaranteed accuracy. Dedicated service.

NTS TaxQ is purpose-built for managing complex real estate tax issues at scale. Automated data collection, customizable reporting, payment management and processing improve efficiency and reduce risk.

We're set apart by our technology, comprehensive real-time data, and unparalleled customer service. Our solutions provide critical information without disruptive integration or changes to systems or workflow. We have established relationships with over 26,000 taxing entities, which makes us a natural choice for many of the largest real estate lending and investment organizations in the U.S. and its territories.

# **About National Tax Search**

For over twenty years, we've reduced unforeseen collateral loss related to real estate tax, HOA fees, or inaccurate flood determination for residential and commercial real estate lenders, investors, and owners. We know risk. We know how to eliminate it.

NTS automates research, reporting and payment processing at scale while ensuring accuracy. The NTS platform is feature-rich, scalable and able to manage the most complex portfolios. Yet, the technology is flexible and designed to integrate easily to work in concert with internal systems and processes.

Unlike large software platform companies or small boutique verification organizations, NTS offers long-standing relationships with taxing entities, which we leverage to navigate even the most challenging tax situations. Each client is supported by our dedicated and highly qualified client service team to ensure successful integration and seamless ongoing operations.

#### \$500 billion

Total assessed value of monitored properties

**\$13 billion** Property tax verified and reported annually

**1 million** Parcels under administration

**\$7 billion** Property tax payments processed annually

**\$153 million** Delinquent and sold taxes identified and managed

**500 million** Tax records maintained

# **Trusted by industry leaders**



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