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ASK DOREEN

You Can't Walk Away From the HOA

Dear Doreen,

I'm done with my Anthem house! I called the bank, gave them the garage code and left the keys inside. As soon as I moved out and got to Wyoming, I felt a huge burden lifted! That was 6 months ago. Somehow, though, I keep getting HOA bills and letters from lawyers. I figured they're just behind on updating paperwork, and once the bank informs the HOA, it will get cleared up. But they're still coming! I'm so happy in my new life, but the past just won't die!

—*Doin' Fine in Douglas*

Dear Fine in Douglas,

Leaving keys doesn't mean you don't own the house. You walked away from your loan and your lender will seize your property. But the foreclosure process can be long and until then, you still own the property and are responsible to the HOA. I suggest you get current on your HOA fees until foreclosure is complete. Otherwise, the bills will pile up fast and collectors will hound you. When you don't pay your HOA, your burden has to be carried by the rest of us!

—*Doreen*

*Doreen & Amy have earned the SFR Designation

—Short Sales and Foreclosure Resource—The only distressed property certification recognized by the National Association of Realtors.

Living In Anthem & Loving It!