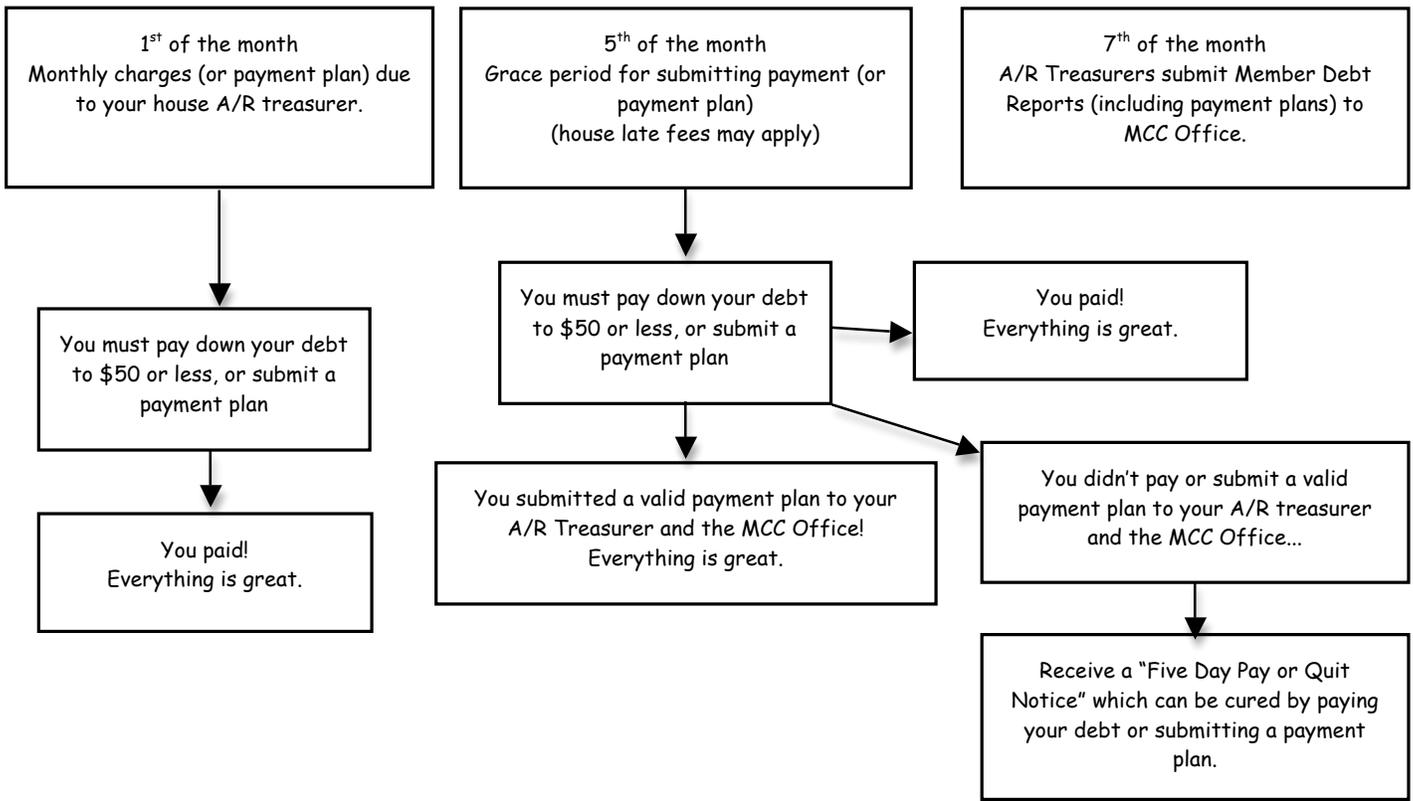
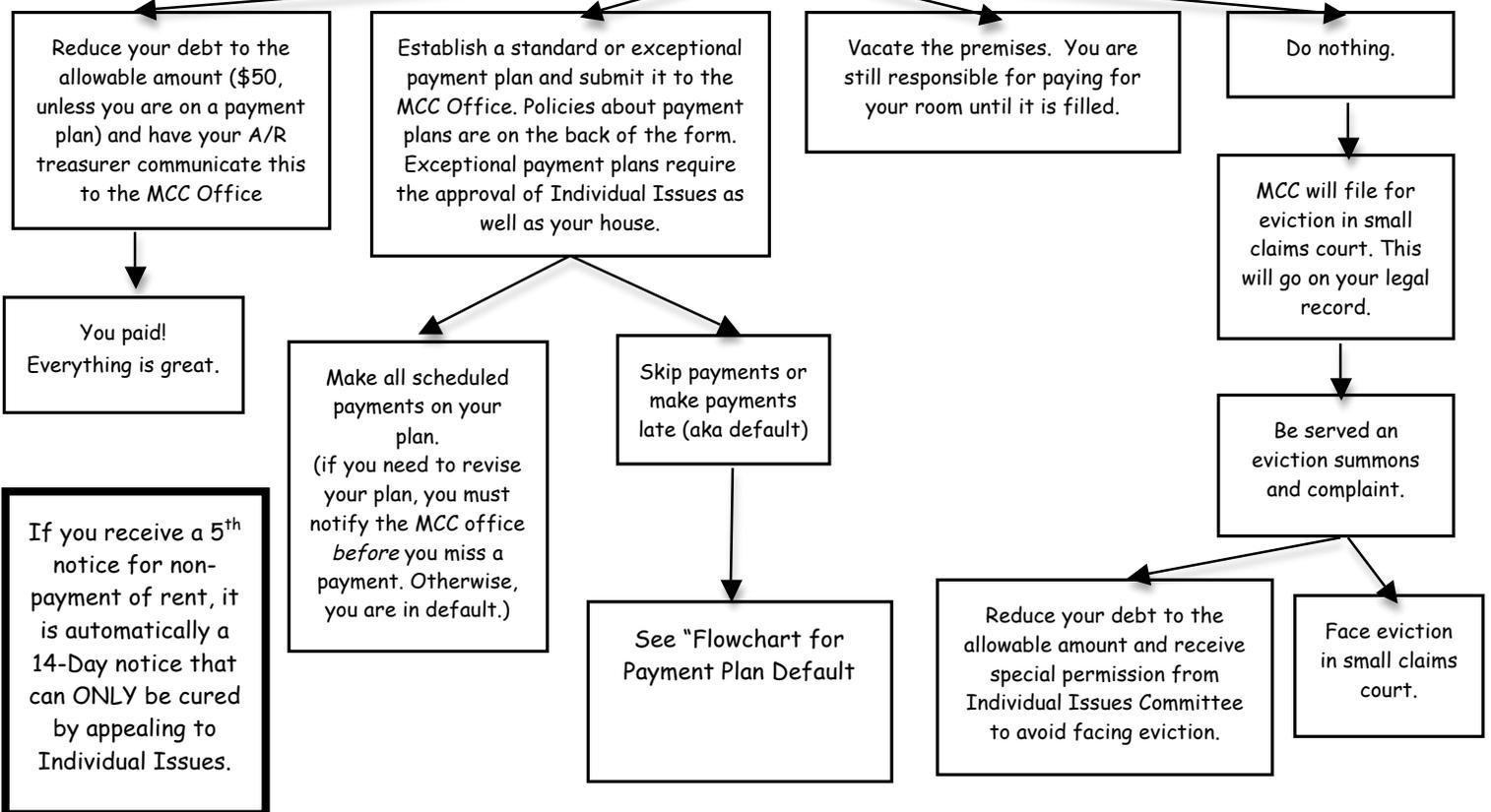


MEMBER DEBT FLOWCHART

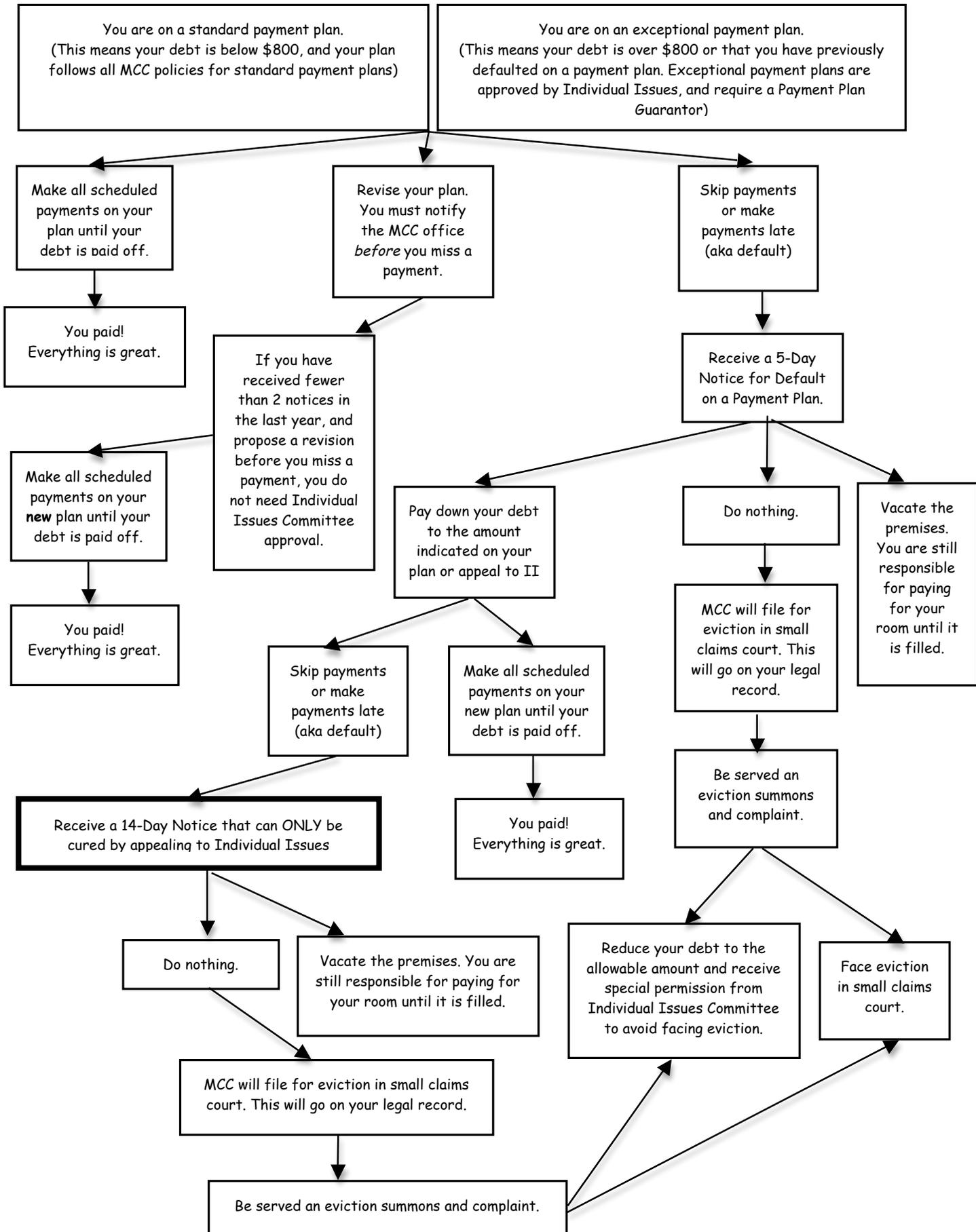


If you receive a "Five Day Pay or Quit Notice", you have 5 days to "cure" the notice.



If you receive a 5th notice for non-payment of rent, it is automatically a 14-Day notice that can ONLY be cured by appealing to Individual Issues.

FLOWCHART FOR PAYMENT PLAN DEFAULT



MEMBER DEBT EXPLANATION

Charges are due the first day of the billing month.

Your payment is due directly to your co-op house, and your house may have policies about what payment methods are acceptable. Your house accounts receivable (A/R) treasurer will post a "billing sheet" before the 1st of the month, which will tell you how much you owe.

If you can't pay your rent on the 1st of the month, you can submit a **payment plan**, which acts in place of your rent. This payment plan must be written on the MCC payment plan form (and comply with all MCC payment plan policies), and must be turned in to your house A/R treasurer by the 1st.

There are 2 things that must happen for your payment plan to be accepted (these can happen in any order)

1) Your house must approve it.

2) Your house A/R treasurer must submit it to the Member Services Coordinator with the monthly "Member Debt Report" that they submit. If you aren't sure if your house A/R treasurer will do this, you should submit a copy to the MSC at the office.

There is a "grace period" until the fifth of the month for you to submit either your payment or your payment plan. (Note: Some houses do impose late fees for payments or payment plans received after the 1st of the month)

On the 7th of the month, your house A/R treasurer must submit a "Member Debt Report" (MDR) to the Member Services Coordinator (MSC). Your house is fined for each day this report is late. The MDR has 3 components:

- 1) The billing sheet for the month, showing how much everyone paid by the 5th, and indicating whether people have allowable debt, exceed allowable debt, have proposed payment plans, or are following payment plans)
- 2) Copies of every payment plan that is being proposed (even if the house hasn't approved it)
- 3) An update on the progress of everyone who is currently on a payment plan.

When the MSC receives the Member Debt Reports, they look at the billing sheet and at the payment plans. If a member has more than \$50 in debt and does not have a payment plan submitted to the MCC office, the MSC will issue a "5-Day Notice".

The 5-Day Notice is "curable" which means that if you pay, or submit a payment plan, within 5 days, the notice is cured and you will not be evicted. If you do not cure the notice, then you face eviction.

The exception to this is that if you receive 5 of these notices in 12 months, you get a "14-Day Notice" which is NOT curable, unless you appeal to Individual Issues.