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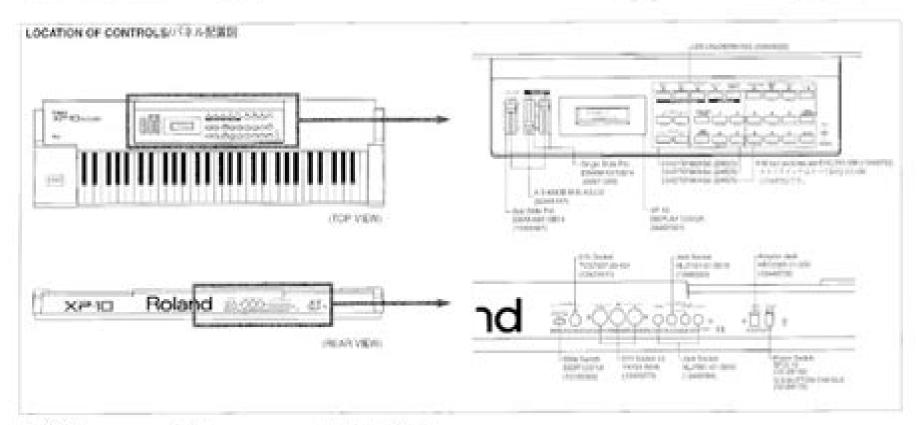
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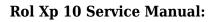
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policies before writing a hardship letter it is essential to understand aforementioned hoa's policies for late payments delinquent accounts and an steps they take into collect unpaid fees