

Havens of Minnesota LLC Internal Collection process as of: 12/1/2024

***Note: This Collections process only applies to clients that attended programming for The Haven in Cloquet, The Haven in Shakopee, The Haven in Waconia, The Haven in Woodbury, and Pauls Place AFTER 5/31/2023 AND Janets Residence AFTER 7/11/2023.***

We understand that at times client balance bills may not be able to be paid in full immediately. We do require a regular monthly payment on an account to keep the account current and keep it from being referred to a 3<sup>rd</sup> party collection agency.

**If an account is delinquent the following steps are taken:**

1. If an account has an outstanding balance, a statement will be sent out to the address we have on file.
2. If an account has not had payment within the month that the statement is sent out, a Final Notice statement will be sent out in the next calendar month.
3. If no payment is made after the Final Notice is sent out, the Account will be referred to the 3<sup>rd</sup> party collection agency (currently Creditor Advocates) at the end of the month that the Final Notice is sent out. At that point Havens will no longer collect on the account and the Collection Agency will be responsible for collecting on the account. The client will then need to pay and communicate with the Collection Agency directly at: 1-866-357-7522 or [www.creditoradvocates.com](http://www.creditoradvocates.com)

If you have a a balance you are struggling to pay, please communicate with us PRIOR to the account being referred to the 3<sup>rd</sup> party collection agency—if you communicate with us early we may be able to make arrangements to keep the account in house.

**To discuss your bill contact us at: (651) 734-9633**