

**THE LAW OFFICES  
OF  
GREGORY ALEXANDRIDES, LLC**

Gregory A. Alexandrides  
Athena K. Alexandrides  
George Perry  
Lisa Marquis  
Olajumoke K. Olawale *Attorneys at Law*

821 West Street  
Annapolis, Maryland 21401  
Tele (410) 990-1991  
Fax (410) 990-1502  
info@galexlaw.com

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October 31, 2025

VIA E-MAIL: [director1@sussexsquarecouncil.org](mailto:director1@sussexsquarecouncil.org)  
Sussex Square Condominium Council, Inc.  
c/o: Nelda Fink, President of the Board of Directors

**RE:** Sussex Square Condominium Council, Inc.

Dear Nelda Fink:

Enclosed please find a promotional package for The Law Offices of Gregory Alexandrides, LLC (the "Law Offices"). As you can see, our law firm concentrates its practice in the representation of condominiums and homeowners associations. We are very interested in providing legal representation to the Sussex Square Condominium Council, Inc.

A key feature of the Law Offices' flat fee debt collection services that we know the Board will appreciate is the inclusion of phone calls and e-mails to and from the manager and the Board of Directors on collection matters at no additional charge. This feature will allow managers and Board members to ask questions and stay informed without the fear of escalating legal fees.

Below are some of the features that distinguish our law firm from others who concentrate in the representation of condominiums and homeowners associations:

- Deferred billing on collection matters;
- No charge for review of prior law firm's collection matters and recommendation on how to proceed;
- No charge for our standard monthly delinquency status reports;
- No Retainer fee required;
- Reasonable hourly billing rates for general advice matters, legal opinions, and document amendments

We appreciate the Board considering our law firm. Should you have any questions, please do not hesitate to contact me.

Very truly yours,  
/s/  
Gregory Alexandrides

GAP/s

Enc.: - promotional package

**Proposal for Legal Services for**  
**Sussex Square Condominium Council, Inc.**

**Submitted by:**

**THE LAW OFFICES**  
**OF**  
**GREGORY ALEXANDRIDES, LLC**

Representing the Legal Interests of  
Condominiums and Homeowners Associations

**Office:**

821 West Street  
Annapolis, Maryland 21401  
Tel # (410)990-1991  
Fax # (410) 990-1502

[www.alexandrideslawoffice.com](http://www.alexandrideslawoffice.com)

E-Mail: [info@galexlaw.com](mailto:info@galexlaw.com)

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**SERVICES AND RATES INFORMATION SHEET**

**THE COLLECTION SERVICES DESCRIBED BELOW ARE PERFORMED FOR THE FLAT FEE INDICATED. ANY ADDITIONAL WORK PERFORMED ON COLLECTION ACCOUNTS WILL BE BILLED AT \$350.00 FOR EACH HOUR OF ATTORNEY'S TIME AND \$95.00 FOR EACH HOUR OF PARALEGAL'S TIME. ATTORNEY'S TIME ON GENERAL ADVICE, COVENANTS ENFORCEMENT, AND LITIGATION MATTERS (excluding collection lawsuits in the District Court) WILL BE BILLED AT THE HOURLY RATE OF \$350.00.**

**SIMPLE DEMAND** - Attorneys fee of \$150.00 and collection costs of approximately \$35.00. This collection service consists of the following:

1. The attorney will review the account correspondence from the managing agent regarding the delinquency and any prior notices sent.
2. The attorney will obtain and review a title verification and property tax information report to determine accurate mailing addresses and property ownership.
3. The attorney will verify the debtor's bankruptcy status with the bankruptcy court to avoid violation of the automatic stay or any discharge order previously granted.
4. The attorney will prepare and deliver (by first class mail) a formal demand for payment of the debt owed to the Association, including all accrued interest, late fees, collection costs and attorneys fees.
5. Phone calls and e-mail with the debtor and the Association manager are included.

**NOTICE OF INTENT TO CREATE LIEN** - Attorneys fee of \$225.00 and collection costs of approximately \$160.00 to \$190.00. If the debtor files a complaint challenging the probable cause to create a lien, as provided in the Maryland Contract lien Act, the defense of the lawsuit will be billed at the litigation rate of \$350.00 per hour. This collection service consists of the following:

1. The attorney will review the account correspondence from the managing agent regarding the delinquency and any prior notices sent.
2. The attorney will obtain and review the title abstract to the debtor's property to verify accurate ownership information and the property's legal description (as provided in the debtor's deed). The abstract will also include an examination of the civil docket in the Circuit Court for the County in which the property is located to determine if there are any pending foreclosures.
3. The attorney will verify the debtor's bankruptcy status with the bankruptcy court to avoid violation of the automatic stay or any discharge order previously granted.
4. The attorney will prepare the Notice of Intent to Create Lien in accordance with the Maryland Contract Lien Act, demanding payment of the entire account, including all accrued interest, late fees, collection costs and attorneys fees.
5. The attorney will cause the notice to be served in accordance with the Maryland Contract Lien Act by sending it via first class mail, certified mail with a return receipt requested and private process (posting of the property).
6. Phone calls and e-mail with the debtor and the Association manager are included.
7. One follow up letter relaying a payment proposal from the debtor is also included.

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**REVIEW AND RECORDATION OF STATEMENT OF LIEN** - Attorneys fee of \$175.00 and collection costs of approximately \$55.00 to \$75.00. (Includes recording fees). This collection service consists of the following:

1. The attorney will review the file and private process server's affidavits to determine compliance with the Maryland Contract Lien Act.
2. The attorney will contact the managing agent to discuss the status of the account and to obtain approval to record the statement of lien.
3. The attorney will verify the debtor's bankruptcy status with the bankruptcy court to avoid violation of the automatic stay or any discharge order previously granted.
4. The attorney will deliver the lien statement to the Circuit Court in the appropriate county for recordation and forward a copy of the recorded lien to the Association manager.
5. Phone calls and e-mail with the debtor and the Association manager are included.
6. One follow up letter relaying a payment proposal from the debtor is also included.

**FINAL WARNING TO DEBTOR AND EVALUATION LETTER TO CLIENT** - Attorneys fee of \$190.00 and collection costs of approximately \$25.00 - \$35.00. This collection service consists of the following:

1. The attorney will prepare and deliver (by first class mail) a notice to the debtor that the lien has been recorded as provided in the prior correspondence. This notice will make a final demand for payment and will inform the debtor that failure to satisfy the account will result in a foreclosure of the previously recorded lien statement or a lawsuit in the District Court to obtain judgment against the debtor.
2. The attorney will prepare a notice to the debtor's mortgage company informing it of the delinquency and the possibility of a foreclosure action to satisfy the debt. This notice is required by Court rules and by most Association documents before a foreclosure may be commenced.
3. The attorney will review the debtor's equity position in the property to determine whether a foreclosure action would likely result in proceeds sufficient to satisfy the debt. If a foreclosure action is not recommended, the attorney will determine if the Association should proceed with a collection law suit in the District Court or if it should hold collection efforts and rest on its lien.
4. The attorney will prepare an evaluation letter explaining the attorney's recommendations and requesting the Board of Directors to decide how it wishes to proceed.
5. Phone calls and e-mail with the debtor and the Association manager are included.
6. One follow up letter relaying a payment proposal from the debtor is also included.

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**DISTRICT COURT LAWSUIT** - Attorneys fee of \$595.00 for a small claim(less than \$5,000)/\$750.00 for a large claim (more than \$5,000) if judgment is entered on affidavit and collection costs of approximately \$85.00 - \$135.00 (includes court filing fees and service by private process). If the debtor files a notice of intention to defend and a merit trial is scheduled, then an additional \$300.00 will be charged for preparation and attendance of the trial (one court appearance). This collection service consists of the following:

1. The attorney will review the collection file and draft a complaint requesting judgment for the amounts owed to the Association, including all accrued interest, late fees, collection costs and attorneys fees.
2. The attorney will prepare an affidavit in support of the complaint and any necessary supporting documentation.
3. The attorney will prepare a request for summons for each debtor and file it with the court together with the complaint and all supporting documents.
4. The attorney will arrange for service of the complaint on the debtors.
5. The attorney will prepare any necessary and appropriate discovery, including interrogatories and document requests.
6. The attorney will attempt to contact the debtor to negotiate a consent judgment and payment agreement.
7. Phone calls and e-mail with the debtor and the Association manager are included.
8. One follow up letter relaying a payment proposal from the debtor is also included.

**FORECLOSURE ACTION** - Attorneys fee will vary between \$1,500.00-\$3,500.00 depending upon the county the property is located in and whether there are any special documentary requirements. The cost will range between \$800.00 and \$1,500.00 or more depending upon the costs of advertisement, filing fees, bond premiums, title abstract and auctioneer fees. This collection service consists of the following:

1. The attorney will procure and review a complete title abstract on the property.
2. The attorney will cause notices to be sent to all interested parties and subordinate lien holders.
3. The attorney will review the file and draft an appropriate complaint for foreclosure, including the affidavit of indebtedness and the decree for sale.
4. The attorney will prepare an appropriate legal advertisement and arrange for it to be placed in an appropriate news publication.
5. The attorney will procure an appropriate bond in accordance with the decree for sale.
6. The attorney will arrange for the services of an auctioneer to conduct the sale.
7. The attorney will attempt to contact the debtor to negotiate payment in full.
8. The attorney will verify the debtor's bankruptcy status with the bankruptcy court to avoid violation of the automatic stay or any discharge order previously granted.
9. The attorney will attend the sale and supervise the auction process.
10. The attorney will prepare and file all necessary post-sale reports and pleadings.

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**BANKRUPTCY REVIEW, ADVICE AND REPRESENTATION** - Attorney fee of \$350.00 per hour and collection costs of approximately \$25.00-\$35.00. This collection service consists of the following:

1. The attorney will obtain and review the debtors bankruptcy petition package to determine if it is in the interest of the Association to file a proof of claim.
2. The attorney will contact the debtor's attorney to determine if and when the debtor will be surrendering the property or if it will be retained.
3. The attorney will file a request for notices with the bankruptcy court and a proof of claim if necessary.
4. The attorney will prepare an explanatory letter to the Association outlining the status of the case and providing any recommendations concerning the collection action.
5. The attorney will provide information as acquired regarding any pending foreclosure of a bankrupt property.
6. Phone calls and e-mail with the Association manager are included.

**MOTION TO MODIFY OR TERMINATE THE BANKRUPTCY AUTOMATIC STAY** - Attorneys fee of \$350.00 per hour if stay may be modified by default or consent (without a hearing) and collection costs of approximately \$90.00- \$125.00 (includes filing fees). If a hearing in the United States Bankruptcy Court becomes necessary \$350.00/hour will be charged for preparation and attendance of the hearing. This collection service consists of the following:

1. The attorney will contact the debtor's attorney in an attempt to negotiate a repayment agreement and consent order.
2. The attorney will send written notice of default to the chapter 13 trustee.
3. The attorney will prepare and file an appropriate motion requesting relief from the automatic stay, including the order directing the course of the proceedings.
4. The attorney will communicate with the clerk of the court to schedule a hearing date and time and file an appropriate order for default, if necessary.
5. The attorney will inform the Association of the time, date and location of the hearing.
6. The attorney will prepare any necessary witnesses and attend the hearing on the motion.
7. Phone calls and e-mail with the debtor's attorney and the Association manager are included.

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**SUMMARY OF FLAT-FEE COLLECTION SERVICES**

(See our Services and Rates Information Sheet for a detailed description of these services.)

<u>Service</u>	<u>Fee</u>	<u>Additional Expenses</u>
Title Abstract	\$85.00	None
Title Update	\$30.00 (or less)	None
Service of Notice by Posting of Property	\$50.00	None
Payment Agreement	\$65.00	None
CFPB Safe Harbor Cover Letter	\$65.00	None
Notice of Intent to Create Lien	\$225.00	Title abstract, service by posting of property, postage and copies (approx.\$130.00 - \$160.00)
Review & Recordation of Lien Statement with notice to manager	\$175.00	Recording fees, postage and copies (approx. \$35.00)
Evaluation letter to Board, Notice to mortgagee and Final warning letter to debtor	\$190.00	Postage and copies (approx. \$15.00)
District Court Lawsuit	\$595.00 for small claim/ \$750.00 for large claim an additional \$300.00 if merit trial is required.	Lawsuit filing fees, service by private process, postage and copies (approx. \$95.00 to \$160.00)
Foreclosure Action	\$1,550.00 -	Varies depending on time debtor satisfies. May include filing fees, advertisements, bond premiums, auctioneers fees, title abstract, postage and copies.

**HOURLY RATES FOR ADDITIONAL SERVICES**

Attorney's time on collection matters: \$350.00  
 Attorney's time on general advice matters: \$350.00  
 Attorney's time on litigation matters: \$350.00

Law Clerk: \$150.00  
 Paralegal/Legal Assistant: \$100.00

# RETAINER AGREEMENT

**THIS AGREEMENT**, made on this \_\_\_ day of \_\_\_\_\_, 20 \_\_\_, by and between **Sussex Square Condominium Council, Inc.**, who is designated below as the "Client", and **The Law Offices of Gregory Alexandrides, LLC**, which is designated below as the "the Law Offices".

1. The Law Offices agree that no retainer fee shall be required.
2. The Law Offices agree that there shall be no minimum obligation on behalf of the Client to utilize the Law Offices' services.
3. Client acknowledges that it has reviewed and understands the Law Offices' Services and Rates Information Sheet and the attached summary.
4. Client acknowledges that it shall be obligated to pay for legal services rendered and reasonable expenses incurred on a monthly basis and Client agrees to pay each invoice in full within 30 days of receipt. However, the Law Offices agrees to defer attorney's fees and collection costs on collection matters until such time that they are deemed uncollectible by the Law Offices. Upon termination of this Retainer, all attorney's fees and collection costs incurred will be due immediately and may be retained by the Law Offices from any funds of the Client held by the Law Offices. Photocopying and facsimile use on the Law Offices' equipment shall be billed at the rate of \$.25 per page. Transportation shall be billed at \$.25 per mile together with the actual cost of parking.
5. Client retains and employs the Law Offices to represent Client as general legal counsel in matters relating to association administration, management, operation and protection as requested by the Client or as may, in the judgment of the Law Offices, be reasonably required.
6. The Law Offices may increase its rates upon not less than thirty (30) days notice to Client, but no such increase shall occur within twelve (12) months of the date of this agreement nor within twelve (12) months of any prior increase.
7. Time charges shall include any travel time and/or waiting required by this representation.
8. In any case where the anticipated expenses are likely to exceed \$500.00 the Law Offices may require the Clients to advance the funds necessary to cover the anticipated expenses prior to the Law Offices providing the requested services.
9. Any money collected by the Law Offices on behalf of the Clients shall be first applied to satisfy any outstanding attorneys fees and collection costs owed to the Law Offices and any balance shall be forwarded to the client in the next billing cycle.
10. Client agrees that any disputes regarding outstanding invoices owed to the Law Offices will be submitted to non-binding mediation through the Maryland Courts for the County where the Client is located. Any costs of such mediation will be split by the parties

READ, UNDERSTOOD AND ACCEPTED:

\_\_\_\_\_, Board President  
Sussex Square Condominium Council, Inc.

\_\_\_\_\_  
Gregory Alexandrides  
The Law Offices of Gregory Alexandrides, LLC