1. A loan may be turned over to a collection entity after ninety (90) consecutive days of nonpayment UNLESS the applicant has been in contact with the NDDVA and negotiated a repayment agreement approved by the Commissioner or authorized representative. Failure to abide by the terms and conditions of the agreement may cause account to be turned over to a collection entity.

2. NDDVA may utilize the Office of Management and Budget’s state-term contract for collection services.

= Required by Law