



Community Management, Inc.

Millridge Homeowners Association

Dear Millridge Homeowners Association Owner:

Congratulations on the purchase of your new home! This letter is to introduce you to Community Management, Inc., AAMC. We are pleased to have been selected by your Board of Directors to provide a variety of services for your association.

We work at the direction of your Board to coordinate the maintenance of the common elements. We also assist the Board with administering the day-to-day affairs of your association in accordance with the Declaration, Bylaws, Rules and Regulations and policies that may be adopted from time to time. One of the most important duties we have is to collect monthly association fees that enable us to pay association bills and set aside funds into a reserve account for future expenses.

The information that follows will give you a quick overview of your obligation to pay your monthly HOA fees, how to contact CMI, and the best way to reach the CMI personnel who have been assigned to your account. Please keep this handy for future reference.

We have also included an Owner/Tenant Information Request form. Information relating to rules, obligations of owners and the mechanics of the operation of your association can be found in the Declaration and Bylaws which you received from your escrow agent at closing. Please fill out the Owner/Tenant Information form and return it to our office at your earliest convenience.

“Your Community – Our Commitment” is not just a phrase. The staff of CMI is dedicated to serving your homeowner’s association. We will always do our best to exceed your expectations of excellence in management.

Yours truly,
COMMUNITY MANAGEMENT, INC., AAMC

Steve Meyer

Steve Meyer, Vice President
Community Manager, CMCA, CAMP, AMS

SM/yy
Enclosures

DATABASE MANAGEMENT

Fiscal management services will comprise much of the work CMI performs. One of the most critical steps is to maintain the Association's database. Please fill out the enclosed registration form at your earliest opportunity and mail it back to CMI at 2105 SE 9th Avenue, Portland, OR 97214. This information will be used in maintaining our database.

ACCOUNTING AND COLLECTION OF DUES

A major task CMI will perform for the Association is the collection, disbursement and accounting of the homeowner Association fees (HOA fees) collected from the owners each month.

INSURANCE

The Association's insurance policy has a deductible and an Insurance Resolution that makes the unit owner responsible for paying the deductible on the association's insurance policy under certain circumstances. With this in mind, you should contact your personal insurance agent to ensure your unit owner's policy is tailored properly.

ANSWERS TO SOME FREQUENTLY ASKED QUESTIONS

When Do I Start Paying Monthly HOA Fees?

You can now pay your Association fees via Visa, MasterCard, Discover Card, and e-check payments. Please visit www.communitymgt.com if you wish to make an online payment.

When you close on your home, the escrow company pro rates the HOA fee for the current month and collects the next month's HOA fee and sends it to CMI for you.

How Do I Pay My Monthly Fees?

Within approximately 4-6 weeks you will receive a payment coupon book for your use in paying your fees. To make your payment using the coupon, simply detach the coupon for the payment(s) you want to make, enclose it with your check payable to **Millridge Homeowners Association and mail C/O CMI, PO Box 54568 Los Angeles, CA 90054-0568**. You may also refer to the instructions at the back of the booklet. If you want to pay more than one month of fees at a time just tear out the applicable coupons and include them with your check totaling the amount of the coupons.

It is preferred you use the pre-addressed coupon/window envelope to send in your payment. This is the most efficient way and it means your check will be deposited into the Association's bank account on the day it is received. If you lose your payment coupon, please send your check to US Bank, PO Box 54568 Los Angeles, CA 90054-0568. Please write your account number on the reference line of your check to ensure you receive credit for the check.

If you are going to be out of town, please pre-pay your account. When you make your payments on time, it allows the Board to meet the obligations of your Association in a timely manner.

When Are My Monthly HOA Fees Due?

Monthly HOA fees are due on the 1st of each month and considered late if not received within 30 days.

Is There a Penalty for Paying Late?

The late penalty is \$30, if not paid within 30 days from the 1st of the month, prime plus 5% interest from the due date. You will receive a reminder from CMI only when we have not received your payment within 30 days from the due date. If you receive a late payment reminder from CMI please advise them immediately if your payment records do not agree with the Association's. We want to make any needed corrections without delay.

Paying Electronically?

Electronic Assessment Processing is available thru CMI, giving you the option of paying your HOA fees without the inconvenience of writing a check. We can automatically withdraw your monthly fee from your checking account. Just fill in the enclosed form and return it to us, along with a photocopy of a check or a voided check with your account number. It does take a bit of time to get the auto-payments set up, so please send in the form by the 15th to begin automatic withdrawals for the following payment. Owners will need to keep their account current prior to ACH. Past due balances will not be deducted. Once your auto payment is set up, the funds will be withdrawn from your account on the 8th of the month that it is due.

CMI offers online payments through the Electronic Payment System managed by US Bank, which you will access through CMI's website. We refer to these payments as E-payments. Visa, MasterCard, and Discover cards and E-check payments that use your bank account are accepted. The maximum amount you may pay in one transaction is \$1,000. E-check payments are subject to a \$2 convenience fee per transaction and credit card payments are subject to a \$10 fee per transaction. E-check payments made by 6 pm PST will be applied to your HOA account the following business day. Credit card payments made by 11:30 pm PST will be applied to your HOA account the business day following the scheduled payment date.

The Electronic Payment System is not the same as an association web portal. Some of CMI's clients maintain a web portal through which Association members can view their account history online. The log-in and password for the E-payment site and association web portal, if your association provides one, is different. Please visit www.communitymgt.com if you wish to make an online payment.

MAINTENANCE SERVICES

CMI's system makes it easy to report service needs. When you notice something in the common area in need of attention or repair, please bring it to CMI's attention. You may call them with urgent items at (503) 233-0300 or for less urgent needs, drop them a note at CMI, 2105 SE 9th Avenue, Portland, 97214. Their fax number is (503) 233-8884. You may also email a representative of Millridge Homeowners Association's CMI management team at SteveM@communitymgt.com or go to our website - www.communitymgt.com.

EMERGENCY SERVICES

CMI's 24-hour emergency service is only a telephone call away. Should an emergency arise while their office is closed, they are still available. Call their main phone number (503) 233-0300 or (800) 382-1347. You have the option to leave a message at any time; however, for **emergencies** you want to select the **"live operator" option by pressing 0**. The operator will contact the on-call person via pager and you will receive a call within a few minutes. **Therefore, if you require emergency assistance, please be sure to select 0 and reach the live operator option instead of the voice mailbox.** Please note – voice mail messages left for any office staff will be returned the next business day.

Just one request, if you are expecting a return call for emergency maintenance, please do not use your telephone until you receive our return call as CMI wants to be able to attend to your concern promptly!

ACCOUNTS PAYABLE AND FINANCIAL STATEMENTS

CMI will assist with the payment of your Association's expenses and the production of monthly financial reports. A balance sheet, which tracks your assets, liabilities and equity, is part of the report packet along with a computerized checkbook register. This will be distributed according to the policy set forth by the Board.

OPERATING BUDGET AND RESERVE PLANNING

CMI works with your Board of Directors to establish the annual operating budget requirements of your common property.

OTHER FISCAL DUTIES

Coordinating the preparation of your Association's income tax returns and reserve studies and competitive placement of your insurance coverage are other duties CMI will undertake.

ARCHITECTURAL MODIFICATIONS

Please be sure to contact CMI before proceeding with any architectural changes to your home. Your Board through the Architectural Review Committee must approve most changes in advance so please call us for details.

OTHER SERVICES

In addition to collecting and depositing your homeowner Association fee payments, CMI assists your Board of Directors with a number of other functions. These include attendance of the homeowner association meetings, preparing rules enforcement letters in accordance with the governing documents, coordinating receipt of competitive bids for work to be done, as well as other projects the Board of Directors may require assistance with from time to time.

OUR STAFF

The Community Manager for your account is Steve Meyer. When you call CMI's office, the Director of First Impressions will greet you and will direct you to the person best able to help you. Below are some direct line numbers and emails you may feel free to use at any time.

Community Manager: Steve Meyer
503-445-1216
SteveM@communitymgmt.com

Accounts Receivable: (503) 233-0300

Main Office/After Hours Emergency: (503) 233-0300

WRITTEN CORRESPONDENCE

Please send written correspondence to CMI at their corporate address, 2105 SE 9th Avenue, Portland, OR 97214. Do not enclose it with your payment. While correspondence mailed to the bank with your HOA dues will eventually be forwarded to CMI, this can create a substantial delay, interfering with their ability to respond to your letter in a timely manner. Alternatively, you may fax correspondence to CMI at (503) 233-8884.

WE'RE EXCITED

CMI is truly delighted to become part of our team once again. They hope to meet you in person during the course of their partnership with the Association if they did not already meet you during our previous partnership! You are encouraged to contact CMI anytime to comment on their service. They will always do their best to exceed your expectations of excellence in community association management. Welcome aboard!

Millridge Homeowners Association Owner/Tenant Information Request

Please take a few moments to provide the information below. Your Board of Directors and Community Manager have the responsibility to maintain records on behalf of the association. It is very important that we have accurate information on file in the event of an emergency. If you are renting your home, please ensure your tenant has been provided a copy of the association rules.

Owner occupied [] Address _____

Owner's Information

Name(s) _____

Mailing Address if different than above _____

Phone: home _____ work _____ cell _____

E-mail: _____

In providing your email address, you are authorizing communication and notifications from the association via email or other electronic means.

Emergency contact other than a resident _____

Phone: home _____ work _____ cell _____

E-mail: _____

Tenant's Information

Please list names of all occupants of home:

Name(s) _____

Address _____

Phone: home _____ work _____ cell _____

E-mail address: _____

Rental management contact information: _____

PLEASE SEE OTHER SIDE.

Occupant Auto and Pet Registration

Vehicle(s)

Make _____ Year _____

Make _____ Year _____

License # _____ Color _____

License # _____ Color _____

Pet: Cat [] Dog [] Other [] _____

Breed _____

Pet: Cat [] Dog [] Other [] _____

Breed _____

If you are renting your unit, please be sure your tenant is given a copy of all documents pertaining to the rules of the complex. All leases must be subject to these rules. I have received and read a copy of the rules. I agree to furnish the most current copy of rules to the tenant.

Owner Signature _____

Tenant Signature _____

Date _____

U.S. BANK
HOMEOWNER AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)

REGULAR ASSESSMENT ONLY **SPECIAL ASSESSMENT ONLY** **REGULAR + SPECIAL ASSESSMENT (BOTH)**
(check one as applicable for your association fees)[®]

Association Name[®]: Millridge Homeowners Association **Tax ID Number:** (On File with CMI)

I (We) hereby authorize the association listed above, Herein after called ASSOCIATION, to initiate debit entries to my (our)
 Checking Account / **Savings Account** (select one[®]) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository Name[®]: _____ **Branch:** _____ **Monthly Debit Amount[®]:** _____
(Name of Bank)

City: _____ **State:** _____ **Zip:** _____

****ACH/Routing Number[®]:** _____ **Bank Account Number[®]:** _____
(*Please verify with your bank for proper 9-digit #)

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it. *A charge of \$25.00 will be assessed if funds are not available when an account sweep is ordered. Owner is responsible for termination of ACH service. In the event the ACH service is not terminated as outlined herein and the continued service results in an overpayment on the account, a charge of \$15.00 will be assessed for issuing a refund check.*

Name(s)[®]: _____ **E-mail address:** _____ **CMI Account Number[®]:** 205
(if unknown lot # or unit #)

Phone Number[®]: _____ **Date[®]:** _____ **Signature[®]:** _____

NOTE: ALL DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

*Please provide a photocopy of a check or a voided check with your account number.

**You must verify with your financial institution the correct ABA routing / transit number that should be used for ACH debits.

RETURN THIS FORM TO: COMMUNITY MANAGEMENT, INC., 2105 SE 9TH AVENUE, PORTLAND OR 97214. FAX: (503) 233-8884

Completed forms received by the 15th of the month will be set up beginning the following month.

Debits will be taken from your account on the 8th or the following business day each month.

If you have any questions about filling out this form, please contact someone in the accounting department at (503) 233-0300.

[®] = REQUIRED FIELD

You may also email your completed form to debrab@communitymgt.com.