

September 15, 2016

Dear Indian Ridge Homeowners Association Member,

The Indian Ridge Homeowners Association Board of Directors has elected to transition managing agent responsibilities for your community to our company – Albert Management. On behalf of our organization I wish to welcome you.

Albert Management is under contract effective October 1, 2016 to provide full service management for the Association including all on-site personnel, accounting and financial services.

In order to ensure a smooth transition of the Association's records, please review the enclosed documents. Your attention and response to these items is greatly appreciated.

The enclosed require your response by October 1:

- **Confidential Member Information Form:** please complete to the best of your ability so we may have your most current contact information on record. **If you have tenants please send us a copy of the lease agreement to ensure our records are correct and to avoid any confusion or inconvenience to you or your tenants.**
- **E-mail Distribution of Association Disclosure Documents:** you can help the Association save money and keep the operating costs low by agreeing to receive written communication and disclosure documents by Email. **Simply complete the attached form** and return it with your Confidential Member Information Form.
- **ACH Authorization Agreement:** If you would like to enroll in the free automatic payment service, you will need to complete the enclosed ACH Authorization Agreement, enclose a voided check and return to our office. Upon receipt of your completed form, we can enroll you in this service. Payments will be deducted on the 5th of each month. Your enrollment application and voided check must be received no later than the 25th of the month in order to be included in the upcoming month withdrawal. To take advantage of this service, you must enroll using our paperwork – even if you were previously enrolled in the automatic payment program with the previous management company.
- **E-Check & Credit Card Payment Options:** we have partnered with PayLease to offer our homeowners more payment options and flexibility. This option allows you to make one-time or recurring payment options with a credit card or debit card **on the date you choose**. Please see the enclosed **PayLease Flyer** for more information.

For your convenience, enclosed is an invoice for your October 1, 2016 assessment payment. Please note your new account number and mail your payment to the new address indicated on the invoice. If you have already made your October 2016 assessment payment, please disregard this invoice.

-over-

Albert^{CM}
Management

Once we receive your current account balance from prior management, you will receive a statement from us in late October with your current balance and any assessment due or credit balance you may have. This correspondence will also include an invoice for your November assessment payment.

Due to timing of this transition, invoices will be mailed to you for the months of October, November and December 2016. A coupon book will be ordered and sent to you in mid-December for payments starting January 1, 2017 unless you enroll for automatic payment via the pre-authorized service. Once successfully enrolled in the automatic payment program you will no longer receive a coupon book.

Monthly assessments should be paid in United States (U.S.) funds. For homeowners participating in our automatic payment program (ACH), your bank account must have a U.S. routing number. Automatic payments will not be drawn from foreign banks.

For homeowners who wish pay their assessment by check drawn on a foreign bank account, the currency amount should be written as U.S. funds. Payments received drawn on a foreign bank account not written in U.S. funds will be returned to the homeowner and will not be processed.

The on-site management team led by Mitzi Mills, General Manager will remain in place and we are looking forward to having them join our team of TRUE PROFESSIONALS. Please continue to contact the on-site office for all your general Association needs at (760) 772-7234. For after-hours property maintenance emergencies (a.k.a. broken sprinklers or valves) continue to contact the Indian Ridge gatehouse at (760) 772-7240.

If you have any questions and/or concerns regarding this transition in managing agent responsibilities please do not hesitate to call our offices at (760) 346-9000. We welcome your call or Email at any time.

Thank you for the opportunity to serve the beautiful Indian Ridge community.

Regards,



Lori Albert, CAMEx, CCAM
CEO and President

Enclosures:

Invoice for October 1 Assessment Payment
Confidential Member Information Form
E-mail Distribution Form
Payment Options Article
ACH Authorization Agreement
PayLease Online Payments

INDIAN RIDGE HOMEOWNERS ASSOCIATION

CONFIDENTIAL MEMBER INFORMATION FORM

Please complete this form and return to:
Indian Ridge Homeowners Association
C/O Albert Management Inc.
PO Box 12920
Palm Desert, CA 92255
(760) 346-9000 Fax (760) 346-9997

Legal Owner(s): _____

Indian Ridge HOA Address: _____

Indian Ridge Home Phone: (760) _____ Cell: (____) _____

E-mail: _____

Alternate Mailing Address: _____

City: _____ State: _____ ZIP: _____

Phone: (____) _____ Business: (____) _____

Fax: (____) _____

Please indicate which address above you would like all Association notices and correspondence mailed to you:

_____ Please send mail to my Indian Ridge address

_____ Please send mail to my alternate address as indicated above

If you wish to opt in, and be listed in any Association directory, please initial here: _____

If you opt in to the directory we will include all the contact information provided above.

If you lease your home, please provide lessees information on who resides in your home at Indian Ridge:

Name(s): _____

Phone: _____

WHO TO CALL IN THE EVENT OF AN EMERGENCY:

Name: _____ Ph:(Home) _____ Ph:(Work) _____

Relationship: _____ State/Province: _____

Name: _____ Ph:(Home) _____ Ph:(Work) _____

Relationship: _____ State/Province: _____

Signature _____ Date _____

**Member Approval for E-Mail Distribution of Association Disclosure Documents
INDIAN RIDGE HOMEOWNERS ASSOCIATION**

Indian Ridge Homeowners Association is pleased to offer E-mail distribution services to its members. By signing up for E-mail distribution, not only are you going green and saving trees, but you are saving the Association substantial expenses of copying, postage and supply, ultimately keeping Association costs and assessments down. We are encouraging all **Indian Ridge HOA Members** to sign up for the E-mail distribution services and request that you complete the consent form below and return it to the address below.

The undersigned member hereby agrees that the documents listed below can be sent via E-mail in PDF format:

(To download the free Adobe Reader software to view PDF documents, please go to www.adobe.com)

- Notices
- Regular Board Meeting Notices
- Special Board Meeting Notices
- Proposed Rule Change Notification
- Request for Volunteers (Candidates, Committees, Inspector of Election, etc.)
- Pro Forma Operating Budget or Pro Forma Operating Budget Summary
- Insurance Coverage Summary
- Alternative Dispute Resolution (ADR) Rights
- Secondary Address Notification Request
- Reserve Funding Plan
- Annual Update of Reserve Study
- Rules and Regulations
- Newsletters
- Annual Financial Statements
- Disclosure Documents Index
- Assessment and Reserve Funding Disclosure Summary
- Assessment Collection Policy
- Notice/Assessments and Foreclosure
- Board Minutes Access
- Internal Dispute Resolution (IDR) Rights
- Architectural Changes Notice
- Monetary Penalties Schedule
- Review of Financial Statement

Registration forms must be signed and only one E-mail address will be accepted per property address. Signed forms may be scanned and e-mailed to info@albertmgt.com or faxed to 760-346-9997.

By signing below, you agree to receive the above-referenced documents via E-mail delivery and you understand you will no longer receive these documents via U.S. Mail or other methods of delivery. You can revoke this authorization, and again receive Association notices, disclosure and other documentation in hard copy as permitted under California law by sending your revocation notice by E-mail to Albert Management at info@albertmgt.com, faxed to 760-346-9997, or returned by mail to the Albert Management corporate office at: P.O. Box 12920 Palm Desert, CA 92255. Please note that delivery of any notices, disclosures and documents is complete at the time of E-mail transmission. Further, I understand and agree that it is my responsibility to notify the community association if our E-mail address should change. I also understand that I have the right, at any time to have any documents (delivered by E-mail transmission) made available to me on paper or other non-electronic form at any time upon my written request.

(Signature of Owner)

Printed Name: _____

Address within **Indian Ridge Homeowners Association**:

E-Mail Address: _____

Please print clearly. Only one E-mail accepted per household.



Assessment Payment Options

ACH Debit – Automatic from Your Checking or Savings Account

Many homeowners utilize our automatic debit payment service through the Association's bank, Pacific Premier Bank. Your monthly assessment is automatically withdrawn from your bank by Pacific Premier Bank and deposited in to the Association's bank account on the fifth of each month (or first business day following the fifth of the month). The payment will post to your homeowners account automatically when the processing is completed each month by the bank. No late fees, stamps or remembering on your part, just sign up for the service – the rest is taken care of for you each and every month thereafter. In addition, this is cost savings to your association in reduced printing and postage costs each year for coupon books.

Coupon Book – You Mail the Payment

Each year the Association provides coupon payment books to those not on automatic debit payment services mentioned above. It is very important to utilize these payment coupons when making your payments, as the coupons are encoded for efficient and accurate posting of payments. For the most efficient and accurate processing, your check should always be payable to the specific name of your Association and mailed with the payment coupon directly to the Association bank lockbox address. **Please note new PO Box address below.**

Please mail your payments directly to:

PO Box 51430

Los Angeles, CA 90051-5730

Pay Online by Credit Card, Debit Card, or E-check

We also accept online credit card, debit card and e-check payments. This service accepts Visa, MasterCard, Discover, and American Express credit cards, as well as debit cards and e-checks. You can also set these payments as recurring items. While there is a convenience fee if you use this service, you may find it very helpful to avoid late fees and other charges. Please see below for more information on this service.

You may make these payments by visiting the Albert Management website at: www.albertmgt.com.

When you initially access the online payment option, you will need to register by inputting your first and last name, as it appears in the association records; this information can be found on the your assessment invoice or coupon book issued by Albert Management. You will then be able to set up a personal login and password for future use, which is exclusive and personal to you. The Association or management does **not** have any access to this information. If you ever have a problem with this service you may call the following contact directly at 866-729-5327 or visit www.paylease.com.

-continued on reverse-

There is a convenience fee paid by you, the homeowner, to the credit card service provider for this service. This fee is a direct fee by the credit card service provider (not the Association) and the Association does **not** charge or receive any fees for this service to its members. It is simply another way of making assessment payments as a benefit to our homeowners.

In Person – Drop off Your Payment

Some homeowners prefer to drop off their payments at the Albert Management office each month. We are happy to accept your payments at the office. However, we strongly encourage you to use the other payment options outlined in this article. While convenient, making regular monthly payments at the office delays processing since these payments still have to be sent to the bank lockbox for processing. If you prefer to deliver your payment to the Association or management office, please still include your payment coupon to assist us in accurate and timely processing.

Your Online Bill Pay Service – Important Note

Some homeowners prefer to use their own bank's online payment services. When using this system through your bank, please make sure the payment is paid to the order of the name of your specific Association, include your account number in the appropriate location and the **mailing address is PO Box 51430, Los Angeles, CA 90051-5730. Please note this is a new PO Box address. It is recommended you delete any previous online bill pay and add new online bill pay through your bank using this new PO Box address.**

Please always place your account number as shown on your payment coupon on all checks/payments and correspondence; this will expedite our processing and any response needed as well as ensure proper posting of payments to your homeowner account. Your account number is located on your payment coupons. If you are not sure of your account number, please contact the Association office and we will be happy to provide you with this information. In addition, please remember when utilizing an on-line banking service through your bank they remit a check by mail to the Association, so please allow sufficient mailing time to be received by the Association's bank to avoid any late charges.

ACH Authorization Agreement

Association Name _____

Homeowner Account / ID Number _____

Homeowner Name(s) _____

Property Address _____

I (we), the undersigned, hereby authorize the above named Association, its Agent (Albert Management Inc.), and/or the Association Bank to initiate debit/credit entries to my (our) account on or about the **fifth** (5th) of every month for assessments (regular or special), miscellaneous charges, late fees, interest and other related HOA fees. Indicated below is my (our) financial institution information to which said entries should be applied.

_____ Checking Account
_____ Savings Account (select one)

Depository Bank Name _____ Branch _____

City _____ State _____ Zip _____

Routing Number _____ Account Number _____

MUST BE A U.S. DOMICILED BANK
(i.e. your depository bank must be registered with and utilize the United States Federal Reserve Electronic Banking System)

This authorization is to remain in full force and effect until stated ASSOCIATION has received written notification from me (or either of us) of its termination in such time and in such manner as to afford stated ASSOCIATION and my (our) bank a reasonable opportunity to act on it (generally 30 days).

Name _____

Signature _____ Date _____

Name _____

Signature _____ Date _____

Account holder is required to verify bank account data.
Please attach a voided check here.
Voided check MUST be attached. (Do NOT use a deposit slip)

Please return completed form to:
Albert Management, Inc.
P.O. Box 12920, Palm Desert, CA 92255

Albert Management Accepts Online Payments

Using our payments provider, PayLease, you can make HOA payments online with an e-check, debit card or credit card.



Here's how you get started!

1. Visit www.albertmgt.com and click on Pay Online.
2. Register for the first time. Click on Make a Payment.
3. You can process a one-time payment or set up a recurring payment!

If you have any questions regarding this process please contact the PayLease support team at 866-729-5327 or visit www.paylease.com. There will be a convenience fee for all online payments.

Albert.inc
Management

 **PayLease**
Your Property Payment Connection