



October 13, 2015

Dear Northstar Ranch Community Association:

We would like to take this opportunity to introduce you to Keystone Pacific Property Management. We have been providing exceptional management services since 1982. Your Board of Directors has selected our company to provide professional community association management services, effective November 1, 2015, and we look forward to this opportunity. **We previously sent the below information in a mailer you received earlier this month. If you have already reviewed the information below, you may disregard this notice.**

WHEN WILL I RECEIVE MY ASSOCIATION STATEMENT?

You will receive your courtesy association assessment statement around the 24th of each month. All assessments are due and payable on the first of the month. Keystone Pacific will be sending out the November 2015 billing statements and you should receive your statement around October 24th. Payments should be mailed to Keystone Pacific at the address in the first bullet point under "What Payment Options are Available".

WHAT PAYMENT OPTIONS ARE AVAILABLE?

Keystone Pacific has three assessment payment options available:

- **Mail your payments** to P.O. Box 15345; Santa Ana, CA. 92735-0345.
- **Sign up for the ACH Program** to have your assessment payment automatically debited from your checking or savings account. If you are interested in participating in the automated payment program, please complete the enclosed form and return it to Keystone Pacific at the address below, by fax at (949) 833-0919 or by email at lochoa@keystonepacific.com. **All ACH forms received by October 31st will have the November assessment payment automatically processed. If an ACH form is received after this deadline, please remit payment payable to your association for November's assessment**
- Pay online at www.kppmconnection.com with The KPPM Connection online portal. In order to login, you will need your account number. **You will receive your new account number with your November billing statement in late October.**

You will be able to access your association account to view activity, check your balance, make payments, print billing statements and inserts and update account notifications and settings **by November 10th**. You can conveniently pay your assessments by credit card. All credit card payments will include a processing fee. Keystone Pacific Property Management does not receive any portion of this credit card processing fee. You may also elect to receive email notifications involving your community association, which would include information about events, news, and activities in your community. To sign up to receive e-statement and email notifications, go to www.keystonepacific.com, click on "Client Login" set up your account and register under "Account Notifications". If you have questions about this service or regarding first time registration, please contact our Customer Care department at (949) 833-2600.

WHO IS MY CONTACT?

The Management Company and Community Association Manager work closely with your Board of Directors to oversee the day to day operations of your Association. If you have any questions regarding your community, or if you are in need of assistance, please do not hesitate to contact Clint Taylor, your management representative, at (949) 838-3291 or email your manager at ctaylor@keystonepacific.com.

WHAT ABOUT EMERGENCIES?

For any association emergency, which could damage life or property, please contact Keystone Pacific at (949) 833-2600. An after hours emergency response service is maintained. For all other maintenance issues, please contact your management representative during normal business hours, 9:00 a.m. to 5:00 p.m., Monday through Friday.

We hope the information above has been helpful and we look forward to working with Northstar Ranch Community Association.

Sincerely,

Denise Bergstrom, PCAM©
Chief Operating Officer

Enclosure

AUTHORIZATION AGREEMENT FOR AUTOMATED PAYMENTS

For your convenience and savings, you may now elect to pay your assessments by using our bank debit program. This program allows us to make monthly deductions from your checking or savings account. This means you no longer have to

- REMEMBER WHEN TO PAY YOUR PAYMENT
- WRITE OUT A CHECK
- MAIL IN YOUR PAYMENT
- PAY FOR POSTAGE

All ACH forms received by October 30th will have the November assessment payment automatically processed. If an ACH form is received after this deadline, please remit payment payable to your association for November's assessment

The payment will be debited from your account on the second business day of the month and should clear your bank account within 3-5 business days. Anytime you wish, you may cancel this authorization and revert back to manual method of payment. To qualify for this type of payment, you must have a zero beginning balance due for your Association dues. Also, you must remain in good standing with your association. If you do not have sufficient funds on your account for 2 consecutive months, you will automatically revert to manual payment status.

I/We hereby authorize Northstar Ranch Community Association ("Homeowners Association") to initiate debit entries to my/our (select one) Checking Savings indicated below, and the financial institution named below ("Bank"), debit same to such account. **(NOTE: PLEASE ATTACH A COPY OF A VOIDED CHECK ONLY).**

BANK
NAME _____ **BRANCH** _____

ROUTING
(ABA) NO. _____ **ACCOUNT NO.** _____

This authority is to remain in effect until Homeowners Association and Bank have received written notification from me (or either of us) of its termination in such time and in such manner as to afford Homeowners Association and Bank a reasonable opportunity to cancel automated transaction.

DATE _____

NAME(S) _____

PROPERTY ADDRESS _____

DAYTIME PHONE _____ **SIGNED** _____

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I/We hereby authorize ABC Community Association ("Homeowners Association") to initiate debit entries to my/our (select one) Checking Savings indicated below, and the financial institution named below ("Bank"), debit same to such account. **(NOTE: PLEASE ATTACH A COPY OF A VOIDED CHECK ONLY).**

BANK NAME Bank Anywhere BRANCH Anywhere

ROUTING (ABA) NO. 123456789 ACCOUNT NO. 1234567890123

These numbers are located on the bottom of your check as follows (EXAMPLE):

⑆ 123456789 ⑆ 1234567890123 ⑆
Routing Number Account Number

This authority is to remain in effect until Homeowners Association and Bank have received written notification from me (or either of us) of its termination in such time and in such manner as to afford Homeowners Association and Bank a reasonable opportunity to cancel automated transaction.

DATE 07/15/2014

NAME(S) Your Name

PROPERTY ADDRESS 1234 Happy Homeowner

DAYTIME PHONE (555) 555-2473 SIGNED Your Signature Here