

November 2008

Dear Southgate Manors Townhome Homeowner:

Enclosed you will find the following:

- 2009 Assessment Coupon Book
- Direct Debit Enrollment Form

COUPON BOOK

A 2009 Assessment coupon book is enclosed for your use when paying your monthly assessments. Please remember the following:

1. Assessment payments are due in the bank on the first day of the month; please allow seven (7) days for the mailing and processing of your payment. Payments received by the bank after the grace period indicated on the coupon are subject to the administrative charge indicated on the coupon.
2. Use the self adhesive labels in the back of your coupon book when mailing your payments and enclose a current coupon with your payment. Checks sent without coupons or sent/brought to the management office will be assessed a \$10.00 convenience fee.
3. Your check should be made payable to **Southgate Manors Townhome Association**. Please write the unit reference number printed above your name on the coupon, on your check.
4. Please do not send correspondence or maintenance requests with your payment because payments go directly to the bank lock box. Send correspondence, etc. directly to our office.
5. If you choose to make your monthly assessment payments through your bank's online service, please provide the unit reference number. Our lockbox remittance center will not accept a check without a coupon unless the unit reference number is provided. If the unit reference number is not provided, your check will then be returned to American Community Management, Inc. to manually apply to your account. This delay may result in late fees being assessed to your account.

DIRECT DEBIT

ACM Direct Debit provides an automatic means to ensure that your monthly assessment payment is always made on time, without any late fees, no matter where in the world you may be. It's easy to enroll.

MEETING INFORMATION

The monthly homeowner meetings are tentatively scheduled on the third Monday of every month. Homeowners are welcome to attend.

RULES & REGULATIONS COMMITTEE

The Association is looking for volunteers for their new appointed Rules and Regulations committee. Interested parties are to contact the community manager via e-mail at maria@acmweb.com.

BOARD MEETING MINUTES

The approved board minutes, budget and board meeting dates can be found on our website at www.acmweb.com.

CUSTOMER CARE HOURS

As a convenience to you, our live Customer Care telephone hours are from 7 am to 7 pm – the longest hours in the industry. Our walk-in office hours are from 8 am until 6 pm. Please check the web site for days the office is closed. If you need to meet with a Community Manager, please call first for an appointment as they are frequently in the field and not in the office.

WEBSITE

We are updating our web site which will require you to register and log in with a password. More information will be forthcoming very soon. In the mean time, continue to visit us at www.acmweb.com. You can send us maintenance work requests and e-mail from the site, as well as find an abundance of useful information there. The site is updated often, so visit frequently for up-to-date news of projects and other information related to your Community.

We want to take this opportunity to wish you and your family the happiest of Holidays and hope that the New Year brings you good health and much prosperity.

Sincerely,
**AMERICAN COMMUNITY
MANAGEMENT, INC.**

Maria I. Cardenas
Community Manager

[Maria@acmweb.com](mailto:maria@acmweb.com)