

BIRCH POINTE CONDOMINIUM ASSOCIATION NEWSLETTER

February 2017



BIRCH POINTE ANNUAL OPEN MEETING

MISSION STATEMENT

"A self-managed and run community composed of a volunteer board that works to keep costs low while striving to enhance property values and provide efficient leadership through open and honest communication."

Pursuant to Article II, Section 2.1.1., notice is hereby given that the *Annual Meeting of the Birch Pointe Condominium Association* has been scheduled:



Date: Thursday, March 30, 2017 Time: 6:30PM

Location: Skyline Middle School Cafeteria

Please plan to arrive on time so that the meeting can begin promptly.

The purpose of this meeting is to communicate to the community past, present and future actions of the Association, to elect Board member(s), and to transact other such business as may come before the unit owners.

This notice also serves as an invitation for new/additional owners to petition for candidacy to join the all-volunteer Board. Persons interested in serving and helping out Birch Pointe should complete the attached form and submit to the Association by Monday, March 27, 2017. There is always a need for individuals to donate some time and effort to keep the community running smoothly.

In addition, if there are any specific items which need to be addressed, please inform the Board so that they may be included on the formal agenda. Any items not on the agenda will not be discussed.

It is important that all units be represented at the meeting.

RECENT COMMUNITY INCIDENTS

During a community clean-up by Green Side Up, we were informed that a tree at the end of Haley Court was found that seemed to have been damaged beyond recovery from the recent wind storms: it was leaning precariously and dangerously over parking spaces by the 4000 Haley Court building and, in GSU's opinion, could fall at any time. An emergency removal was authorized to prevent potential property damage since a car was present and would be in danger should it fall. Birch Pointe representatives searched the resident database to call possible owners as well as knocking on many doors in the building - all to no avail. Since Bill of GSU has a towing company with which he does business, it was decided to call them and have the car towed out of harm's way, with a quick note being drafted and left on the car to inform the owner why it had been moved. The tow truck came on site and was in the process of hooking up to the car when the tree started to crack following a big gust of wind and subsequently fell...all had been mere minutes away from having it moved to safety!



This incident – along with another similar scenario of a tree damaged on Diana in 2016 – illustrates **the importance of the census forms!** Without them, it is almost impossible to contact residents in emergency situations. Had a phone number been on file, the owner of the unfortunate car could have been spared the inconvenience of having to repair the vehicle – and Birch Pointe would have been spared the expense of an insurance claim.

If you haven't already done so, complete the attached form and send it in – as an owner or as a renter. Many situations such as these can be avoided with a simple call.

As a result, the status of some of Birch Pointe's aging trees will be evaluated, especially in light of the many high wind events that have occurred in the last several months. GSU will be walking the community to conduct inspections. As we strive to make Birch Pointe a safe place to live, it becomes more apparent that the amount budgeted to landscaping for 2017 – even though disputed by a few residents to be too high – may need to be adjusted and other more cosmetic or non-essential projects put on hold.

In another unrelated incident, it was discovered that a car had come down the wrong way on Batta Drive, hit and damaged the retaining wall at the corner with Birch Circle while apparently trying to make a U-turn and losing control. It went over the planted median, leaving tire tracks and a few car parts in the curb as well as signs of leaking fluid. By some small miracle, the car did not keep going to run into the 4703/4307 units. The event was reported but if anyone has any further information about the car or driver, please contact the Board or NCC police know.

Remember that we are a "community watch" neighborhood. Report any unusual occurrences to a Building Captain, the Board or NCC police. Let's try to keep Birch Pointe free of such episodes.

NEW CLEANING CONTRACTORS

After evaluating the bids of many commercial cleaning companies, it was voted that the new hallway/common area contract will be awarded to Pride Klean. Their uniformed crew, in company-logoed trucks, is scheduled to begin in March. The overall costs are in line with our current contractor and will be a budget-neutral change.

NEW STREET LIGHTS ARE UP AND RUNNING!

Let there be light! At long last, the three new street lights – two on Diana Drive and one on Claremont Court – are installed and operational. It has been quite a long time from the state original go-ahead for this project to its actual launch. It is hoped that the additional lighting in these areas will provide some further security as well as improved visibility.



RESERVE STUDY ANALYSIS

The Board asked Falcon Engineering, a reputable engineering firm outside of northeast Philadelphia, to conduct a reserve study of Birch Pointe, as defined by the by-laws but also as a common sense preparation for the community. Falcon Engineering specializes in condominium projects and had done similar work for Birch Pointe in the past.

The detailed results of the analysis are attached as Exhibit A to this newsletter for your review. We understand that this is an exhaustively detailed analysis and may take some time to review and digest. The current board has given the analysis an initial review and has concluded the following.

First, our "pay as you go" approach for capital improvements, which has been in place for the past 8+ years, has worked to address the immediate capital improvement needs in the community.

Second, Birch Pointe, on average, should be spending or setting aside about \$300,000 per year for capital improvements over the next 30 years, with the engineering firm's recommendation being skewed towards more per year earlier, and less later. This is a manageable sum on an annual basis. However, it should be stated that we are not achieving this number right now.

This Board will entrust passing a comprehensive, long term plan on how to achieve this funding goal to the next Board which will be elected at the March open meeting. With that in mind, the sitting Board's position is that in order to meet this funding goal, one of three things have to happen over the next decade:

1. A gradually, annually increasing condo fee schedule
2. Debt
3. Reduction or elimination of services



IMPORTANT NEWS FROM NCC POLICE: **INVESTIGATION OF KIDNAPPING – ARUNDEL APARTMENTS**

On Sunday night (Feb. 19) at about 8:40p.m., County Police were dispatched to the area of Arundel Apartments for a reported kidnapping. Police contacted the female victim who stated she arrived home to the apartment complex at about 7:45p.m. when she was approached by a male in the common area of her apartment building. The man was wearing a black mask, dark clothing and brandished a handgun. The suspect forced the victim into her apartment where he demanded money. The suspect physically and sexually assaulted the victim in her apartment. The suspect then forced the victim outside and into her vehicle where he drove her to several ATMs in the Pike Creek area and forced her to withdraw an undisclosed amount of money. The suspect and victim went to the following ATMs in the Pike Creek Area: PNC Bank on Limestone Rd, Wells Fargo on Limestone at Papermill Rd, M&T Bank on Limestone Rd, Artisans Bank in the Linden Hill Shopping Center. During this incident, similar to the kidnapping at Top of the Hill Apartments, the suspect spoke to himself about his intentions and plans.

The victim was able to escape and call 911. She was taken to an area hospital for treatment, where she was released with non-life-threatening injuries.

Detectives are actively investigating the kidnapping and believe it is the same suspect who committed the kidnapping at Top of the Hill Apartments on Feb 13.

In the Feb 13 incident, the victim was taken from the parking lot of her apartment complex at approximately 7:45 p.m. and forced into her own vehicle by the suspect. The suspect then drove around the area and forced the victim to withdraw an undisclosed amount of cash from the ATM at the PNC Bank on Marsh Rd. During the ordeal, the suspect assaulted the victim by striking her in the face. Detectives further learned that the suspect had unlawful sexual contact with the victim while in the vehicle.

The suspect is described as male 5'8"-5'10" tall, medium build with a distinct accent.

Police are offering the following safety tips:

- Be aware of your surroundings
- Don't be distracted by texting- keep your eyes and ears open and hands free
- Call someone while walking
- Let someone know where you are going and when you will be back
- Trust your gut
- Avoid hiding spots- walk in well-lit visible places
- Change up your routine

Anyone who is interested in community block watch or community programs can contact the Community Services Unit at [\(302\) 395-8050](tel:3023958050).

Police are asking anyone with surveillance footage of the area or information pertaining to this investigation to please contact Detective Levy via e-mail at cilevy@nccde.org.

Citizens can also submit a tip by calling [\(302\) 573-2800](tel:3025732800) or via our website at <http://www.nccpd.com>. Tipsters may also call Crime Stoppers at (800) TIP-3333 or visit us on Facebook at New Castle County Police Department.

Citizens who currently have the smartphone application are encouraged to use the "submit tip" tab to submit tips. Select a topic by using the "drop down" and complete the tip by "clicking" submit. The New Castle County Police Smartphone Application is free to download and available for all iPhone and Android smartphones.

A reward of up to \$20,000.00 is available to anyone who provides information leading to the arrest and/or conviction of those responsible for violent crimes being investigated by this agency.

BOARD CANDIDATE BIOS

In preparation for the upcoming annual meeting, some candidates already known to be running for Board positions have submitted brief biographies for review by the community. These outline why they are seeking office and any special interests, qualifications, and/or experience they have which might help in the management of the community.

For anyone else wishing to serve on the Board, a petition for candidacy is attached to this newsletter and any provided bio will be made available at the annual meeting.

My name is **Manuel Harnisch** and I've lived in Birch Pointe since 2009 and have served on the board since 2010. I've been a member at large; have served as the Treasurer and most recently filled the role of acting President of Birch Pointe. I love Birch Pointe and looking back over the past 9 years, I think that the community has undergone a slow and steady transformation and become much more attractive in the past years. While many properties around Birch Pointe have and continue to decline in value, Birch Pointe has at least stabilized.

With that in mind, we have a lot of work left to do and the responsibility of governing never ceases. I've always believed that public service, of any form, must first and foremost extend beyond one's own interests and value the interests of those served first. If elected by the community, I plan on continuing that work, applying over 15 years of experience gained in private industry leadership roles to help make Birch Pointe the best community possible for all current and future residents.

My name is **Monica Rieder** and I have been the Treasurer for Birch Pointe since 2014. Under the guidance of – and continued support from – Manuel Harnisch, I am responsible for pretty much all aspects of the community's finances: collections, bill and tax payments, budgets, ACH, insurance, among others. I have become familiar with procedures, protocols, and practices to keep the community running, not the least of which is working with spreadsheets, something not all that commonly done with a chemistry degree!

I have lived here on Diana since 1987 (yep, 30 years!) and really like this community, noting the progress and many improvements that have been made since my move to Pike Creek. I'd like to think I am of value to the Board and would like to continue serving. Early – and unexpected – retirement offered me the opportunity and time to help out and to get to know my fellow residents. I sincerely hope our Board maintains its dedication to Birch Pointe's near and long term interests, and would like remain an integral part of such a organization.

My name is **Susan Yeatman** and I have lived in Birch Pointe for over 20 years. I am retired now 3 years but prior to this I worked in a law firm in the City of Wilmington for 23 years.

I have now been on the board for over a year and have helped to establish the Building Captains again and am a part of the Community Block Watch. I have learned quite a bit since I have been on the board. It really takes a village to keep this community working properly. It was really a pleasure to work with this current board and they have done a wonderful job.

My intention is to help, in the best ways I can, to keep this community running smoothly and maintained, not just for the present but also for the future. It is imperative that we look not only at the present but for what lies ahead of us.

My name is **Steve Papparazzo** and I would like to be considered for a Birch Pointe Condo Association Board member. I have lived in the community for the past three years and have worked in the area for the past ten. I am an Assistant Principal for a Red Clay School and have worked in Red Clay for the past ten years. I moved to Birch Pointe into what I lovingly refer to as "The Divorced Guy Special" one bedroom condo. I thought that it would be temporary and recently, this past summer, spent time looking into new housing. As I spent my time looking around the area, I found that every time I came home I was happier and happier living in Birch Pointe. I can safely say I looked at every condo

community in the area and Birch Pointe was by far the best. I put an offer on just about every larger condo that came up in Birch Pointe this summer but was not lucky. Also leaving the 4900 building on Birch Circle would be tough. I have some great neighbors.

I decided that since I love the community and plan on staying, I should get more involved in it. I attended a meeting and decided to run for a position on the board. I value our community and the neighborly feel I have always enjoyed since moving here. When it snows we all go out and help shovel each other out, when the power goes out neighbors check in to make sure everyone is ok, and whenever I am away my neighbors let me know if there is anything I should be aware of. I hope that this has been everyone's experience at Birch Pointe and if not, it is something that I would work hard on from at least myself to you. I look forward to working with you all and helping make our community even better and stable from both a financial and neighborhood perspective for years to come.

My name is **Richard Shelton** and I have been a resident in B.P. since 1998.

My Board experience: 5 1/2 years, 2 as President. 2007-2012. I performed most board assignments incl. budgets, maintenance contracting, realtor & insurance duties, delinquent accounts, etc.

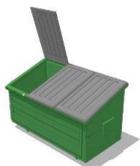
In that time from 2008 thru 2012 Sal Pauciulo and others brought the community back from near bankruptcy, balanced the books and did the required maintenance to keep the community looking good. And it was all done without an increase in condo fees. If elected I would do my best to keep the buildings and grounds in repair, so as to sustain our property values.

I am **Tom Saienni** and have been a permanent resident of Birch Pointe for over 10 years. I'm retired and will always be available to the community. In the time I've been here, I've seen all of the roads repaved, resealed, and restriped. I've seen all the buildings get new roofs and new carpeting in the hallways. All of these significant projects were successfully completed with no increase in the condo fee or any assessments.

I spent the latter part of my career as a Director of Engineering. In that capacity, I was responsible for reviewing and managing a budget with \$45MM in income and \$30MM in cost. It was my job to drive down costs, while maintaining customer satisfaction. I was successful in lowering our costs each year, thereby, increasing our margins, while keeping customers happy. I see the residents of Birch Pointe as customers of the Board and I firmly believe, with careful fiscal management, the Board can maintain our community while keeping everyone satisfied. This is what we need to do here at Birch Pointe. We need to drive down our costs, not let them increase through contracting out responsibilities.

Having been a Board member and with my work experience, I feel that I can make a positive contribution to the Board and the community.

COMMUNITY REMINDERS AND REFERENCE INFORMATION



DUMPSTERS ARE FOR *HOUSEHOLD TRASH AND RECYCLING*... ONLY!

**Please DO NOT leave trash on the outside of the dumpsters;
or put mattresses, furniture, carpets, appliances, etc. in or beside the dumpsters;
Private contractors are NOT permitted to dispose of used materials in BP dumpsters**

If the dumpster closest to you is full, please be courteous and take it to the next closest bin. If you have large items to be removed, you will need to have a pick up by a private source as our waste removal company is NOT contracted to remove large items or overflow.

If items are in reasonable shape, consider donating them to a charitable organization – which will often come on-site – and possibly even receive a tax deduction!

If you DO see a resident disregarding these by-laws, e-mail maintenance@birchpointe.net. Once an offender is identified, the resulting special pick up fee [**currently \$175**] will be charged to his/her account, along with an additional fine. **For owners who have rental units, this cost will be invoiced to YOUR account** so please communicate this regulation directly to your tenants. Everyone's cooperation and assistance is appreciated.



FIREPLACE SAFETY (especially for new owners)

Unless your fireplace has been repaired/rebuilt and undergone a level 2 inspection (by order of the state Fire Marshall), it is **NOT** safe to use. Due to crucial safety concerns, ALL chimneys were capped! Maintenance will uncap them ONLY if documentation is provided indicating the fireplace has passed inspection.



PET WASTE and PET LEASHING

Cleaning up after your pet is expected. Fine for disregarding this rule is \$50 per occurrence. Please dispose of bagged pet waste properly disposed; for convenience, pet waste baskets have been installed on Claremont Court and Diana Drive open space areas and also between 3700 and 3800 Haley Court. **All pets are to be leashed at all times.**



FIRE ALARM SYSTEMS (important!)

The fire alarm systems in the buildings (with the exception of 3300 and 3400 Haley Court) **DO NOT** automatically contact 911. It is an ALARM only, alerting you to check your immediate area and VACATE the building until cleared by Fire Department. Do not assume it is a FALSE ALARM!



TRAFFIC

SLOW YOUR ROLL!! Come to complete STOP where indicated. This is especially important at the Birch Circle curve and need be observed now that the weather is getting warmer and people are out walking. Note that the speed limit in the community is **10 MPH**. **Don't forget to let any guests know!**



SMOKING POLICIES

Smoking is prohibited in all building common areas including hallways and staircases; light up only once outside. In addition, do not toss butts onto property; please dispose of them properly.

BIRCH POINTE DIRECTORY/IMPORTANT NUMBERS

➤ **GENERAL PROPERTY MANAGEMENT QUESTIONS**

Eric Kennedy – phone: (302) 685-4310; e-mail: ekennedy@birchpointe.net

➤ **MAINTENANCE ISSUES AND QUESTIONS**

Maintenance staff (Dennis, Eric) – e-mail: maintenance@birchpointe.net

➤ **ACCOUNT STATEMENTS / CONDO FEE QUESTIONS / ACH PAYMENT SIGN-UP**

Monica Rieder – e-mail: mrieder@birchpointe.net

➤ **BIRCH POINTE MAINTENANCE EMERGENCIES**

phone: 1-267-474-2907; e-mail: maintenance@birchpointe.net

Board Meeting of January 2017

(held at Skyline Middle School, February 13, 2017)

Discussion Topics:

- Financial Reports
- Collections / Delinquent Accounts – Status / Progress, Legal Updates
- Real Estate Situation
- Voting Issues
 - Open Annual Meeting: date, time, location
 - Cleaning Contract
 - Chairlift Request
 - Security Patrols
- Newsletter Items
 - Fallen Tree on Haley
 - Batta Drive Retention Wall Accident
 - Election Proxies and Petition for Candidacy
 - Board Member Candidate Bios for Annual Meeting
 - Reserve Analysis Dissemination



Real Estate Status: Online resources such as Realtor.com, Trulia, Zillow, Estately.com, etc.



(1) Units on market:	1 on Birch Circle:	regular	sales pending for 2-24-2017
	1 on Diana Drive:	regular	
	2 on Haley Court	1 regular	new listing
		1 Sheriff Sale	slated for 3-14-2017
(2) Unit(s) sold:	1 on Birch Circle	regular	1-23-2017
	1 on Haley Court	Sheriff Sale	2-14-2017 (bank buy-back)

Notes:

- Let a member of the Board know if you are aware of a new listing in Birch Pointe, or if YOU are moving and planning to sell your *own* condo.
- Eric is the Birch Pointe real estate liaison and can provide many of the essential documents, forms, and certifications needed for property transfer for a \$25 fee.
- Birch Pointe has been recertified by HUD allowing them to obtain FHA insured mortgages.
- **Birch Pointe has a policy regarding investors to protect the interests of ALL owners which must be disclosed to potential buyers, either directly by the seller or by his/her realtor. The document outlining this policy – which was established in 2013 – is clearly outlined on our website.**

Collections Report:



(1) Total collected in HOA fees for the month of December:	\$127,768 *	
	\$ 25	DUCIOA re-certification fees

* There was a total of \$33,000 collected in January in 6-month and 12-month HOA fee pre-payments. This amount is reflected in the large collections noted above. Of this \$33,000, \$28,160 is deferred income, which is actually payments to be applied to upcoming months.

(2) Large(r) payments received for the month: 3 at \$1,010 for payments of back HOA fees, one of which was at a settlement
 1 at \$850; 1 at \$700; 3 at \$660; 5 between \$450 and \$560

These represent monies remitted for overdue accounts, many of which cleared out balances.

REMINDER: OWNERS WHO ARE NOT ENROLLED IN ACH (OR OTHER TOTALLY ELECTRONIC FUND TRANSFER) ARE NOT ELIGIBLE FOR THE \$20 DISCOUNT; MONTHLY HOA FEES STARTING 2017 ARE \$350

Notes:

- Owners in financial difficulty should speak with a Board member to discuss their situation and arrange a payment plan/schedule to address ways of clearing up past balances.
- A Birch Pointe ACH enrollment form is attached for convenience. Sign up and receive a \$20 discount on your monthly dues. Contact Monica for more info at mrieder@birchpointe.net .

Cable service will be disconnected on delinquent accounts without a Board-approved payment plan.

Treasurer's Report:



(1) Total operating costs for the January:	\$78,604		
(2) Major expenses:	\$ 7,640	for	salting and ice removal (on 1/7 to 1/8)
	\$ 2,595	for	reserve analysis
	\$ 3,500	for	final 2016 landscaping installment
(normal utilities)	\$ 6,294	for	Artesian

The monthly water usage bills are finally trending back down: January came in at \$800 less than December and that for February is lower still by about an additional \$500. Good news!
 Regardless, we need to avoid leaks and address any running toilets or faucets.
 Contact maintenance if you have any concerns!

(3) Capital improvement expenditures:	\$ 900	for	1 intercom replacement from 2016 on Diana, paid out in January 2017
(3) Status of Birch Pointe accounts:	Operational Reserve	=	\$ 15,308
(see financial summary at end)	Reserve	=	\$254,541

January 2017 Financials

– Operating Account

Beginning Balance:		\$ 81,859.04
Inflow – Operating Income:	\$ 127,793.01	
(deferred income from prepays	\$ 28,160.00)	
Inflow – One-time Transfers (from ORA*):	\$ 0.00	
Outflow – Operating Expenditure:	\$ 78,604.47	
Outflow – Capital Expenditure:	\$ 900.00	
Outflow – to Operational Reserve*:	\$ 0.00	
Ending Balance (for 2016):		\$ 130,147.58
Target Ending Balance:		\$ 50,000.00
Surplus / Deficit:		<u>\$ 80,147.58</u>

– Operational Reserve Account

Beginning Balance:		\$ 15,307.12
Inflow – Periodic Transfers:	\$ 0.00	
Inflow – Interest:	\$ 0.65	
Outflow – Periodic Transfers*:	\$ 0.00	
Ending Balance:		<u>\$ 15,307.77</u>

* monies are transferred into/out of Operational Reserve Account (ORA)
as needed to cover expenditures, maximizing earned interest

– Reserve Account

Beginning Balance:		\$ 254, 519.59
Inflow – Periodic Transfers:	\$ 0.00	
Inflow – Interest:	\$ 21.62	
Outflow – Periodic Transfers:	\$ 0.00	
Outflow – One-time Transfers:	\$ 0.00	
Ending Balance:		\$ 254,541.21
Target Ending Balance:		\$ 250,000.00
Surplus / Deficit:		<u>\$ 4,541.21</u>



BIRCH POINTE CONDOMINIUM ASSOCIATION
ANNUAL MEETING
MARCH 30, 2017

PROXY

Unit Address: _____

I, _____, the undersigned owner of a Birch Pointe
Condominium, do hereby constitute and appoint _____
as my attorney and agent for me in my name, place and stead to vote as my proxy at the Annual Meeting
of Birch Pointe Condominium Association of owners to be held on Thursday, March 30, 2017 at 6:30 PM.

In witness whereof, I executed this proxy on this _____ day of _____, 2017.

Witness

Owner

Please return proxy by Monday March 27, 2017

Birch Pointe Condominium Association
P.O. Box 1195
Hockessin, DE 19707

– or –

Deposit in mail slot at Birch Pointe Maintenance shed on Claremont Court

– or –

Hand/give to any current Birch Pointe Condominium Association Board member



BIRCH POINTE CONDOMINIUM ASSOCIATION
PETITION OF CANDIDACY

NOMINEE: _____

ADDRESS: _____

HOME TELEPHONE: _____

WORK / CELL TELEPHONE: _____

Please return by Monday March 27, 2017

Birch Pointe Condominium Association
P.O. Box 1195
Hockessin, DE 19707

Please submit a few sentences below, outlining why the candidate is seeking a Council seat,
and include any special qualifications.

Signature of Nominee

Date

BIRCH POINTE CONDOMINIUM ASSOCIATION CENSUS FORM

P.O. Box 1195 Hockessin, DE 19707

Unit Address: _____ Number of Persons Residing in Unit: _____

Legal Owner's Name: _____

E-Mail Address: _____

Legal Owner's Mortgage Company: _____

Legal Owner's Insurance Company: _____

Legal Owner's Phone Number(s): _____
Home Work / Mobile

If Non-Resident, Mailing Address: _____

Tenant(s) Full Name(s) and Phone Numbers:

Name Home Number Work / Mobile

Name Home Number Work / Mobile

Emergency Contact Info: _____
Name Phone

Vehicle(s) Owned by Occupant(s):

Year Make / Model / Color State & License Plate Number

Year Make / Model / Color State & License Plate Number

Pet(s) in Unit: _____
Size / Breed

Are you currently in possession of the Rules and Regulations of the Birch Pointe Condominiums? Yes / No

I understand that the above information is for the sole use of Birch Pointe Condominiums Association and its authorized agents in maintaining the community and providing emergency services. I also acknowledge that I must notify Birch Pointe Management if there are any changes in this information and/or if my unit is rented or sold.

Signature of Owner Date

Census: 4-21-2016

Direct Payment Plan Overview

A smart and easy way to automate your payment with Direct Payment.

Direct Payment is a repetitive payment between businesses and consumers that enables the service provider to deduct scheduled payments from the customer's checking or savings account. It's a dependable, flexible, and convenient process that does not require the consumer to use a computer or access the internet.

With Direct Payment, you will:

- Save time by having one less check to write
- Reduce postage costs with one less bill to mail
- Eliminate late fees or charges by making payment(s) automatically

How does Direct Payment work?

You (the customer) will authorize regularly scheduled payments to be deducted from your checking or savings account by completing and submitting an authorization form. Payments are originated one business day before the specified day that they are due. Direct Payment is usually a repetitive payment that will remain in effect until the customer terminates the authorization. It's just that simple!

What is ACH?

The Automated ClearingHouse (ACH) Network is a nationwide system that processes electronic payments on behalf of depository financial institutions. The ACH Network was established in the 1970s as an electronic substitute for recurring check disbursements and collections. The ACH system is designed to serve all depository financial institutions, regardless of size, on an equitable basis. The system uses batch processing which costs less than on-line, real time processing systems. This feature makes ACH payments less expensive than other electronic payment methods such as wire transfers, and allows many financial institutions to participate.

Direct Payment Plan Authorization Form

1. Mark the box of the type of account from which payment will be deducted, either a checking or savings account.
2. Fill in your name, unit number/address, financial institution information, and date.
3. Indicate what day of the month funds should be withdrawn and if this is for a monthly or 6-month pre-pay draw.
4. Attach a voided check for verification of all financial institution information.
5. **Be sure to sign the form!**

AUTHORIZATION FOR DIRECT PAYMENT

I authorize Birch Pointe Condominium Association to initiate electronic debit entries to my:
(check ONE)

checking account OR savings account

for payment of my condominium fee(s) on or about the day of the month selected below, as well as any late fees, fines or assessments that are assessed (returned ACH fee, census non-completion fine, general fines, etc.).
This authority will remain in effect until I have cancelled it *in writing*.

Processing date **(check ONE)** 1st of month 11th of month 21st of month

Processing schedule **(check ONE)** monthly 6-month pre-pay

Starting month

Unit ID (e.g. 5001BC, 4005HC, 5203DD)

Financial Institution / Bank Name (Please Print)

Account Number at Financial Institution

Financial Institution Routing/Transit Number

Financial Institution City and State

Signature _____ Date

PLEASE KEEP A COPY OF THE AUTHORIZATION FOR YOUR RECORDS

Please mail to: Birch Pointe Condominium Association, P.O. Box 1195, Hockessin, DE 19707

Staple Voided Check Here

Sample
Oral Ther™ and a
compressor
are needed to see this picture.