

**POLICY MANUAL
OF
WIND DRIFT MASTER
COMMUNITY ASSOCIATION**

Revised May, 2010

INTRODUCTION

Wind Drift Master Community Association is a community which has been carefully planned and constructed. The Master Declaration of Covenants, Conditions and Restrictions were created with the intention of promoting and protecting cooperative use, conduct and maintenance of the subdivision and are established for the purpose of enhancing and protecting the value, desirability and attractiveness of the community.

Wind Drift Master Community Association consists of eight parcels of land situated in the township of Gilbert, Arizona. Eight single-family subdivisions have been developed: Harbor View, Southern Shores, Colonial Shores, Heritage Cove, East Lake, Mariners Point, Lakeview Terrace and West Shore.

In an effort to clarify the Covenants, Conditions and Restrictions (CC&R's), and to consolidate all of the policies into one document, the Board of Directors has developed this Policy manual.

These Procedures, Regulations and Architectural Rules are intended to summarize the major components of the CC&R's and establish standards of remodeling of residences and defining community rules concerning property use. The Procedures, Regulations and Architectural Rules also demonstrate the importance each homeowner plays in maintaining a quality environment at Wind Drift. Your assistance and cooperation in following them will help to make Wind Drift a lastingly beautiful community.

Adopted by Resolution of the Board of Directors of the Wind Drift Association on August 2006.

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POLICIES, PROCEDURES AND ARCHITECTURAL RULES

RULES AND REGULATIONS

Parking

The parking of passenger vehicles (or their acceptable substitutes) within the community, shall be permitted in garages, driveways or on other approved parking surfaces. Vehicles should never be parked in front and side yards which are visible from streets, neighboring property or common area, in association common areas, or in any other unapproved parking areas. Bike lanes shall be kept clear at all times. The parking of inoperable vehicles is prohibited. For information on RV/boat parking, please refer to Recreational Vehicles, Boats, Trailers, and Commercial Vehicles below.

Recreational Vehicles, Boats, Trailers, and Commercial Vehicles

The parking or storage of any RV, boat, camper, or trailer is prohibited within the community where visible from the street, neighboring property or common areas, with the exception of boats moored at shore on lakefront lots. RV's, boats, campers or trailers may be parked in the driveway of the home for the purpose of loading and unloading only, not to exceed a forty-eight hour period. Please contact the management company to request an exception if more that 48 hours is required. Wind Drift has adopted the Town of Gilbert's definition of a commercial vehicle as written or modified in accordance with this definition, a vehicle, with or without a logo having a chassis rating of 1 ton or less that does not exceed 10,000 lbs. Gross Vehicular Weight (GVW) is allowed to park in a residential neighborhood. Wind Drift prohibits street parking of this type of vehicle. You may park a vehicle as defined above in your garage or driveway only. Commercial vehicles exceeding 10,000 lbs. GVW are prohibited from parking within the community where visible from the street, neighboring property or common area.

Pets

Residents are allowed to keep a reasonable number of generally recognized house or yard pets. Animals cannot be kept or raised for commercial purposes. No structure for housing animals may be visible from the street, neighboring property or common areas. Pets must remain on leashes at all times while on Association property. Owners shall pick up after their pets.

Trash Containers and Collection

Trash and recycling containers are provided by and picked up by the Town of Gilbert. Trash and recycling containers may be placed on the street after 5:00 p.m. the evening before normal pickup days, and should be removed to a storage area as soon as possible after they have been emptied. Each owner should provide an area of storage of the containers, which is not visible from the street, an adjoining lot or common areas. For example: behind the side wall, in the garage, or behind a structure specifically designed to conceal trash and recycling containers from view. Trash and recycling container enclosures must be approved by the Architectural Review Committee prior to construction. Trash and recycling containers are not permitted to be in view on non-collection days.

Rentals

Any lease or rental agreement must be in writing and be subject to the requirements of the project documents. All leases must be for an entire residence and lot and must have a minimum term of thirty (30) days. Any lot with less than a 30 day lease will be in violation of Section 6.15 of the CC&R's and this rule. Owners are also responsible for ensuring that any leasee receives and abide by the community Covenants, Conditions & Restrictions (CC&R's) and Rules & Regulations.

ASSESSMENTS AND FINING POLICY

Assessments

Assessments are levied by the Association and used to promote the recreation, health, safety and welfare of all the residents on the property, for the improvement, maintenance, and repair of the Association land. Specifically, homeowner assessments cover the expenses of the daily operations of the association, such as lakes maintenance and landscape contracts.

Assessments will be paid in monthly increments due on the first day of the month. Each homeowner will receive a coupon book from Snow Property Management Services. Snow Property Management Services has also made it possible for you to make automatic payments through your checking account for a small fee for your convenience. Please contact Snow Property Services for more information on this. Delinquent accounts will be assessed late fees and collection fees and may be turned over to the Association's legal counsel for collection. For more details, please refer to the Wind Drift Delinquency and Collection Policy.

Fining Policy

Monetary penalties for violations of the CC&R's, Bylaws, and rules of the Association shall be imposed uniformly according to the procedures set forth as follows:

Written notice will be sent to homeowners at the mailing address as it appears on the records of the Association at the time of notice. The **FIRST NOTICE** shall be a violation letter with no fine imposed and shall give the owner 14 days to comply. The notice shall include:

- The nature and date of the violation
- The date for correction of the violation
- The fact that a monetary penalty may be imposed for failure to correct the violation or for repeat violations of the same rule as determined by the Board. The amount of monetary penalty will be given.

If violation is not corrected within the time period specified in the first letter, a second notice will be sent. The **SECOND NOTICE** shall be a violation letter with no fine imposed and shall again give the owner 14 days to comply. The second notice shall include:

- The nature and date of the violation and the date of the first notice to the owner
- The date for correction of violation
- The fact that a monetary penalty will be imposed without further notice to the homeowner for failure to correct the violation by the stated deadline or, for repeat violations of the same rule as determined by the Board. The amount of the monetary penalty shall be given

If the violation is not corrected within the given date or if the same violation reoccurs within 90 days of the previously written notice, a **THIRD NOTICE** will be sent. The third notice shall include:

- The nature and date of the violation and the date of the first and second notice sent to the owners
- The fact that a monetary penalty has been imposed. The amount of the monetary penalty will be given
- The manner in which the owner will be provided with an opportunity to be heard with respect to the violation and/or the monetary penalty

The owner will be provided an opportunity to appeal the violation and the fine in the following way:

- Within fourteen (14) calendar days following the date of the third notice, the owner must appeal the fine in writing to the Board. (All correspondence must go through the management office)
- Appeal shall demonstrate extenuating circumstances which require deviation from the CC&R's and/or guidelines
- Appeal shall include all pertinent backup information to support the existence of the extenuating circumstances

Wind Drift Monetary Penalty Summary:

- A monetary penalty will be assessed in accordance with the attached monetary Penalty schedule for uncorrected violation of the same article of the CC&R's, Bylaws, and/or rules of the Association
- Subsequent violations of the same rule occurring within 90 days, will be assessed a fine for each violation. (See attached fine schedules)
- The period for corrective action will in all cases be a minimum of fourteen (14) days
- At any time the Board may exercise the option to pursue corrective action through legal means.
- All decisions of the Board are final and may not be further appealed.

Monetary Penalties for Rule Violations

Improvements, alterations, repairs, excavations, or other work which may in any way alter the appearance of the property or the improvements there on including but without limitations, the exterior color scheme of any lot or other improvement(s) on a lot without written approval of the Architectural Control Committee shall result in a monetary penalty of \$100.00 for the first violation. Thereafter, a monetary penalty of \$50.00/month will be imposed for a continuing violation.

All other violations shall result in a monetary penalty of \$25.00 and all reoccurring or continuing violations of the same nature will result in a monetary penalty of \$25.00 a month.

BOARD MEETINGS

General

The Wind Drift Board will meet at regular intervals in accordance with the Bylaws Sections 3.05 to 3.08.

Home Owners Forum

The Homeowners Forum is a time during the Wind Drift Open Board meeting set aside for homeowners to ask questions or bring problems to the Board. The following procedures are designed to give the maximum amount of information while still allowing normal Board business to be completed.

- A. The Homeowners Forum will last a maximum of 30 minutes. At the end of the time period, no more questions will be allowed.
- B. All members of the Wind Drift Homeowners Association have a right to speak, but those who have requested time prior to the meeting will be allowed to speak first.
- C. In order for the maximum number of people to speak, each person will be allowed 3 minutes to state their question or request information.

- D. All questions will be address to the President of the Board who will either answer it himself or direct another board member to answer it.
- E. If a question cannot be answered immediately, the president will advise the homeowner when he or she can expect an answer.
- F. Personally derogatory statements will not be allowed.

ARCHITECTURAL RULES AND REVIEW PROCESS

Architectural Review Process

The requirements, objectives, standards and procedures contained in these Rules and Regulations, and Architectural Rules are all intended to establish and maintain a harmonious community image for Wind Drift. **The CC&R's require written approval from the Architectural Review Committee before any change to a site or building exterior of a residential property is made.** Residents with proposed changes should contact Snow Property Services to obtain the necessary submittal documentation.

Simply stated, no new construction or remodeling, including changes in exterior color, is to occur without prior approval of the Architectural Review Committee. For example, you would need approval for the extension of a wall between your lot and a neighbor's, the addition of a gazebo, a play center or an other structure that might exceed the height of the party walls, the addition of a patio cover, or to change the original paint color of your home. It is the homeowner's responsibility to ensure that any proposed construction is coordinated with, and where applicable, approved by any other local agencies, such as the Town of Gilbert. The Association and/or Architectural Review Committee assume no responsibility for obtaining approvals or permits for such changes.

Any application not approved or rejected after 60 days of its filing with the Committee shall be considered approved. All decisions made by the Committee shall be final unless appealed, in writing, to the Board within 10 days of notification of the decision. The Board decision shall be final.

Architectural Rules

Basketball Goals

Fixed-in-place basketball goals and backboards are permitted and shall be erected independent of the home. Basketball goals will not be attached to the home. The basketball pole must be painted a neutral color: white, black or the color of the home is always acceptable. Other colors may be approved at the discretion of the Architectural Review Committee. Basketball goals (including nets) shall be maintained in a neat manner so as not to distract from the overall appearance of the community. The Association reserves the right to request removal of such goal due to poor maintenance or if the goal becomes an eyesore. Portable basketball goals are permitted and are subject to the same restrictions as fixed-in-place basketball goals. Portable basketball goals must be stores off the sidewalk when not in active use.

Clothes Lines

No clothes lines or other outside facilities for drying clothes shall be erected, maintained or placed in any yard so as to be visible from the street, neighboring properties or common areas.

Double Gates

Double gates may be installed to allow more convenience access to rear yards. Double gates should be of the same type, design and color as the originally installed single gates and should be of wood construction. The gates should not exceed the height of the adjacent walls. Requests for approval of double gates must be submitted to the Architectural Review Committee prior to construction.

Gutter and Downspouts

Gutters and downspouts are permitted providing that they are of sturdy construction and that the color of the gutters and downspouts match the color of the surface to which they are affixed.

Landscaping

The Association does not review or approve landscaping plans for individual single-family lots. However, each homeowner is responsible for keeping his yard neatly trimmed, properly cultivated and free of trash, weeds, and other unsightly material. Please notify the Management Company of any major changes to existing landscape.

All residents must install landscaping from the front side fence lot line within ninety (90) days of possession of the home. All lakefront homes shall have lakefront landscaping installed within one hundred eighty (180) days of possession of the home.

In the event that an owner does not maintain his lot in a neat and proper manner, and does not respond to notification from the Association regarding the maintenance of the property, the Association may restore the lot to the prior condition and impose a maintenance charge on the owner for this service. If the owner fails to pay the maintenance charge within thirty days of presentation of the bill, the amount shall be considered past due and subject to collection by the Association.

Lakefront property owners are required to maintain their lots in such a manner that no soil, debris, or contaminants may wash into the Lake from their property. No plant life shall be allowed to grow in the Lake.

Party Wall and Fences

The Architectural Review Committee must approve all new fence construction and modifications to existing fences. No fence or wall higher than 6 feet shall be constructed across the rear or along the side of the lot. The Architectural Review Committee may permit side fences and lot line fences on the street side of lots, which abut arterial or collector streets, and fences, which abut the boundary of adjacent parcels or communities to exceed 6 feet in height. All fences must be of block construction of the same design as adjacent or nearby fences. All party walls/fences shall be maintained at joint cost of the adjoining owners. Fences constructed upon the back of any lot that does not adjoin any other lot shall be maintained and repaired at the sole cost of the owner of the lot.

Patio Covers, Storage Sheds, Gazebos and Other Structures

Any structure exceeding the height of the wall surrounding the home may not be erected without written approval of the Architectural Review Committee.

Roof Equipment

No device of any type including air conditioning units, evaporative coolers, etc., shall be placed on any roof without prior written approval of the Architectural Review Committee.

Satellite Dishes, Antennas

- A. This section applies to antennas, satellite television dishes and other devices (“Receivers”), including any poles or masts (“Masts”) for such receivers, for the transmission or reception of television or radio signals or any other form of electromagnetic radiation.
- B. As of the date of adoption of this instrument, Receivers one (1) meter or less in diameter are subject to the provisions of Title 47, Section 1.4000 of the Code of Federal Regulations. “Regulated Receivers” shall mean receivers subject to Federal Regulation as such regulations may be amended or modified in the future or subject to any other applicable federal, state or local law, ordinance or regulation (“Other Laws”) that would render the restrictions in this Section on Unregulated (hereinafter defined) invalid or unenforceable as to a particular receiver. “Unregulated Receivers” shall mean all receivers that are not Regulated Receivers. Notwithstanding, the foregoing, A Regulated Receiver having a mast in excess of the size permitted under Federal Regulations of Other Laws of Regulated Receivers, shall be treated as Unregulated Receivers under this Section.
- C. No Unregulated Receivers shall be permitted outdoors on any Lot, whether attached to a building or structure or on any Lot, unless approved in writing by the Architectural Review Committee, with such screening and fencing as such committee may require. Unregulated Receivers must be ground mounted and must not be visible from neighboring property.
- D. Regulated Receivers shall be subject to the following requirements:
 - i) A Regulated Receiver and any required mast shall be placed so as not to be visible from neighboring property if such placement will not (a) reasonably delay or prevent installation, maintenance or use of the Regulated Receiver, (b) unreasonably increase the cost of installation, maintenance or use of the Regulated Receiver or (c) preclude the reception of an acceptable quality signal.
 - ii) Regulated Receivers and any required masts shall be placed on Lots only in accordance with the following descending order of locations, with Owners required to use the first available location that does not violate the requirement of parts (a) through (c) in subsection (i)

Policies of the Wind Drift Home Owners Association – Revised: May, 2010

1. A location in the backyard of the Lot where the Receiver will be screened from view by landscaping or other improvements;
2. An unscreened location in the backyard of the Lot;
3. On the roof but below the roofline;
4. A location in the side yard of the Lot where the Receiver and any pole mast will be screened from view by landscaping or other improvements;
5. An unscreened location in the side yard.

Notwithstanding the foregoing order of locations, if a location stated in the above list allows a Receiver to be placed so as not to be visible from neighboring property, such location shall be used for the Receiver rather than any higher-listed location at which a Receiver will be visible from a neighboring property, provided that placement in such non-visible location will not violate the requirements of parts (a) through (c) in subsection (i) above.

- iii) Owners shall install and maintain landscaping or other improvements (“Screening”) around receivers and masts to screen items that would otherwise be visible from neighboring property unless such requirement would violate the requirements of parts (a) through (c) in subsection (i) above. If an Owner is not required to install and maintain screening due to an unreasonable delay in installation of the Receiver that such screening would cause, the Owner shall install screening within thirty (30) days following installation of the Receiver and shall thereafter maintain such screening, unless such screening installation or maintenance will violate the provisions of parts (a) through c) in subsection (i) above. If an Owner is not required to install screening due to an unreasonable increase in the cost of installing the Receiver caused the cost of such screening, the Association shall have the right, at the option of the Association, to enter onto the Lot and install such screening and, in such event, the Owner shall maintain the screening following installation, unless such screening installation or maintenance will violate the provisions of parts (a) through (c) in subsection (i) above.

The provisions of this section are severable from each other; the invalidity or unenforceability of any provision or portion of this section shall not invalidate or render unenforceable any other provisions or portion of this section, and all such provisions or portions of this section shall remain valid and enforceable. The invalidity or unenforceability of any provisions or portions of this section to a particular type of Receiver or Mast or to a particular Receiver or Mast on a particular Lot shall not invalidate or render unenforceable such provisions or portions regarding other Receivers or Masts on other Lots.

Signage

No advertising, signs or billboards are permitted with exception of signs necessary to the development for the sale of homes or pertaining to disposition of land within the development. One dignified For Sale or For Lease sign is permitted per home, not to exceed 6 square feet.

Please note. Not every architectural issue is addressed in these Architectural Rules. If you are uncertain whether a particular improvement will require Architectural Review Committee approval, please contact the management company.

LAKE RULES

General

- A. All private waterfront areas are for the exclusive use of the owner or residents of the lot.
- B. Swimming in the lake is strictly prohibited.
- C. Owners and residents may not operate gasoline or other combustible power watercraft on the Wind Drift Lake,
- D. Watercraft may not exceed 18 feet in length; draft is not to exceed 12 inches. All watercraft must be registered with the Association. Please contact the management company for a registration form. Swimming pool type watercraft, floats, inflatable tubes, wind sails and catamarans are prohibited.
- E. All water craft must be equipped with flotation devices pursuant to State of Arizona regulations regarding flotation devices.
- G. Watercraft operated after dark must show lights pursuant to State of Arizona regulations regarding lights.
- H. Excessive noise is prohibited.
- I. Mooring of boats is limited to private docks.
- J. If a watercraft sinks at Wind Drift Lake, the owners of such watercraft have ten days to retrieve the watercraft at their own expense. After ten days, the Association may subcontract to recover the craft and will assess the owners the full expense of doing so.
- K. It is the responsibility of an owner to maintain his dock and waterfront area in a neat, clean manner. The Architectural Review Committee must approve, in writing, the type and location of a dock prior to its construction.
- L. Pursuant to State of Arizona regulations, watercraft should not be operated while the operator is under the influence of intoxicants or drugs.

- M. Normal traffic on Wind Drift Lake shall be counter-clockwise. The operator of a watercraft under power shall yield right-of-way to any craft not under power, unless such non-powered watercraft is overtaking a power craft.

Fishing Rules

- A. Fishing at Wind Drift is restricted to residents and their guests. Guests must be accompanied by a resident while fishing. We encourage all owners to report “known” trespassers to the Gilbert Police Department at 892-3434.
- B. The practice of “Catch and Release” is strongly recommended. The daily catch limit is three (3) fish per day per household. All guest catches are included in the household catch count. White Amur and Tilapia fish are catch and release only.
- C. When returning fish to the water, please do not try to remove the hook if the fish has swallowed it. If hooked other than in the lip, cut the line, and the fish will absorb the hook.
- D. Wind Drift residents and their guests are permitted to cast from common areas bordering the lake and from boats meeting Wind Drift requirements. Fishing from private property may be done only with the explicit permission of the property owner.
- E. Please clean up any debris when leaving the lakes (cans, bait, tackle and trash). Cleaning of fish at the lakeside is prohibited, as well as leaving litter and dead fish on the shoreline or in the water.
- F. Gigs, spears, explosives, firearms, air rifles, electric devices, nets, traps, and bows and arrows are prohibited.

WIND DRIFT COMMUNITY HOMEOWNERS ASSOCIATION
ASSESSMENT COLLECTION POLICY
ADOPTED: MARCH 19, 2001
REVISED: NOVEMBER 18, 2002

1st of Every Month

ASSESSMENT IS DUE AND PAYABLE TO:
WIND DRIFT COMMUNITY
HOMEOWNER'S ASSOCIATION

30 days after payment due:

A late fee of \$15 is automatically assessed on every account showing an assessment due. A late notice is sent advising that a late fee has been applied to the account.

45 days after payment due:

A 10 day demand notice is advising a lien will be filed on the property on the 1st day of the following month and small claims will be processed on the 15th day of the following month, if the amount due remains unpaid. Fees incurred for this notice will be added to the homeowner's delinquent account.

60 days after payment due:

If payment is not RECEIVED at the Management office by this date, the Board approved lien fee plus any additional fees incurred will be added to the homeowner's delinquent account and the lien automatically filed.

A LIEN WILL STAY IN PLACE AGAINST THE PROPERTY UNTIL SUCH TIME AS THE ACCOUNT HAS BEEN PAID IN FULL.

75 days after payment due:

If payment is not RECEIVED at the Management office by this date, the Board approved small claims fee plus any additional fees incurred will be added to the homeowner's delinquent account and the small claims automatically filed.

WHEN A SMALL CLAIMS JUDGEMENT IS RECEIVED, ANY FEES INCURRED IN THE COLLECTION OF THE DELINQUENCY WILL BE CHARGED TO THE DELINQUENT OWNER'S ACCOUNT, INCLUDING, BUT NOT LIMITED TO, DEBTOR'S EXAM, GARNISHMENT OF WAGES AND/OR ASSETS SUCH AS BANK ACCOUNTS AND IF REQUIRED, FORECLOSURE.

THERE WILL BE A BOARD APPROVED CHARGE FOR CHECKS RETURNED FOR INSUFFICIENT OR UNCOLLECTED FUNDS NOT TO EXCEED \$25.00.

**WIND DRIFT COMMUNITY HOMEOWNERS ASSOCIATION
C/O SNOW PROPERTY SERVICES
201 W. Guadalupe Rd. Suite 308
Gilbert, Arizona 85233
(480) 635-1133 FAX: (480) 507-2822**

FISHING PERMIT REQUEST FORM

Lot Number: _____

Homeowners Name: _____

Address: _____

City, State and Zip: _____

Phone Number: _____

Number of Permits Required:- _____

Names of Family Members Requesting Permits:

Wind Drift Master Community Association

June 11, 2007

TO: All Homeowners at Wind Drift Master Community Association

SUBJECT: Automatic Payment Plan

Dear Homeowners:

Our primary goal as an association is to provide you with the highest possible level of service, and the highest quality homeowners association possible. In an effort to better serve you, our management team has begun to focus their efforts on activities that relate directly to serving you, the homeowner.

We are proud to introduce to you a convenient, cost-effective, automated method of paying your monthly association dues. It's called the *Automatic Payment Plan* and it is designed to eliminate the hassles of paying your dues by check. With the *Automatic Payment Plan*, there is no high credit card interest, nor will you be charged a late fee for late payment.

The *Automatic Payment Plan* uses pre-authorized checking to automatically debit your bank account for the amount of your current monthly homeowner's association dues (exactly like pre-authorized insurance or mortgage payments). There is a \$2.00 one time charge to set this up. Your payments are made for you on time, every tie. You will enjoy the convenience of never having to remember to pay a bill and of always knowing that your homeowner status in good standing will not be in jeopardy. If you have any questions about this exciting new payment system, please call our management company, Snow Property Services, at 480-635-1133. To enroll in the *Automatic Payment Plan*, simply fill out the attached form and return it with your next payment.

Again, we want to thank you for your continued business. We value you as an association member and want to provide you with the best service possible.

Sincerely,

Dustin Snow
Wind Drift Community Association

Automatic Payment Plan Application and Agreement

To join the Automatic Payment Plan, complete this form, attach a voided check and return to Snow Property Services. Within one or two months, you will receive notice of your effective date. Please continue to mail your payment to our office until you receive notice.

Name: _____

Association Name: _____ Lot/Unit No.: _____

Address: _____

Mailing Address (if different) _____

Daytime Telephone No.: _____

Please debit my: _____ Checking Account or _____ Savings Account
(Attach voided check) (Attach savings deposit slip)

Month to Start: _____

Name (as shown on checking or savings account): _____

Account No.: _____ Transit No.: _____

Financial Institution: _____

Address: _____

Financial Institution Telephone No. _____

I hereby authorize Snow Property Services and the financial institution designated on this application to charge the account I have specified for payment of my regular monthly assessment fee. I understand that payment of special assessments, insurance, fines, etc. is not included in the plan. I understand that a fee will be charged to my account for each request returned for insufficient funds. If two requests are returned for insufficient funds, I may be excluded from the plan. In addition, I understand that both the financial institution and Snow Property Services reserve the right to cancel this payment plan and/or my participation therein. Should I choose to withdraw from the plan, I must notify Snow Property Services in writing.

Signature _____ Date Signed _____

Please return form and voided check or savings deposit slip to:
Snow Property Services
201 W. Guadalupe Rd. Suite 308
Gilbert, AZ 85233
(480) 635-1133 * Fax (480) 507-2822

AUTOMATIC PAYMENT OF YOUR ASSOCIATION FEES IS NOW AVAILABLE!

Now you can pay your regular monthly assessment conveniently and automatically, without writing a check or mailing an envelope. The Automatic Payment Plan allows you to pay your regular monthly assessment with an automatic withdrawal from your checking account or savings account. **There is no cost to you for this service.**

How is this done?

Through the Association's local bank, we can access the Automatic Clearing House Network (ACH). ACH is a nationwide electronic payment system used by more than 22,000 participating financial institutions (including the Association's local bank), 500,000 corporations, and millions of consumers. This is the same service many consumers currently use to pay their utility bills, insurance premiums and other financial obligations.

How will this work?

Any Association member with a valid checking or savings account may use this service. By completing the enclosed application, you authorize having the Association's bank request an electronic payment or collection and set-up a specially formatted transaction. On or around the **fifth day of each month**, the transaction is transmitted to your financial institution as part of an electronic file. Your financial institution will debit your account and remit the funds electronically to the Association's bank account.

What are the benefits?

Your payment is paid when it is due, even if you are out of town. You do not have to write a check, use the mail, or travel to make payments. Whether you are a permanent or part-time resident, this is a dependable and convenient way to pay your recurring assessments throughout the year.

How do I participate?

If you are interested in this service, complete the enclosed application and return it to Snow Property Services. Be sure to attach a **voided check**. There is a required pre-note period, so the Automatic Payment Plan will not become effective immediately. **We will send you notification as to the effective date of the plan.** Until we have notified you, you must continue to mail your payments to our office. Please contact our office if you have any questions.

**WIND DRIFT HOMEOWNERS' ASSOC.
Request for Approval of Architectural Change**

Name: _____ Phone No. _____

Address: _____ Unit No. _____

Description of request in detail (use additional sheets to provide drawings of the proposed improvement):

Work to be performed by: _____

The Homeowner is responsible to maintain the improvement if approved by the Architectural Committee. If in the view of the Committee, the improvement is not being maintained, the Committee has the right to remove or maintain the improvement with the homeowner bearing all costs thereof. The Homeowner agrees to comply with all city and state laws, and obtain all necessary permits.

Date: _____ Signature of Owner: _____

The above-described architectural change is:

_____ Disapproved: _____

_____ Approved subject to the following conditions: _____

Date: _____ Signature of Board Member: _____

Send or fax request to:
Snow Property Services
201 W. Guadalupe Rd. Suite 308
Gilbert, AZ 85233
Fax 480-507-2822
ar@snowpropertyservices.com