



The Management Group Associates, Inc.

A FULL SERVICE PROFESSIONAL PROPERTY MANAGEMENT COMPANY

November 17, 2014

Dear Homeowner(s):

I am writing on behalf of the Norbeck Hills Homeowners Association to forward to you the approved 2015 operating budget. For 2015, there will be no increase in your monthly assessment, which will remain as follows:

Townhomes	\$82.65 per unit per month
Single Family Homes	\$55.75 per unit per month

On or around December 15, 2014, you should receive an updated payment coupon booklet for your use in making your monthly assessment payments. If you do not receive this booklet by December 15, 2014, please feel free to contact our Accounting Department at TMGAInc@TMGAInc.com or by phone at 301-948-6666.

If you prefer to pay your assessment electronically, you have several options to do so as follows:

- **Pay by direct debit** – If you currently pay by direct debit, you will not receive a coupon booklet for 2015. No action is needed on your part to ensure that your assessments continue to be debited from your bank account as usual. You do not need to complete a new direct debit form to continue paying by this method.

If you would prefer to pay by direct debit but do not currently do so, please take a moment to complete and return the enclosed form. Direct debit is a **free** service by which your assessment is directly debited from your bank account on the 10th day of each month. You can avoid the inconvenience and expense of mailing your assessments in each month. You can also avoid the possibility that your payment will be received late.

- **Pay by e-check or credit card** – If you have already set up a recurring payment by e-check, please note that you need to re-subscribe for this service annually. Please refer to the enclosed instruction sheet for directions on how to set up payments by e-check or credit card.

Paying by e-check is very similar to paying by direct debit, except that you choose the date on which the payment is made. This **free** service gives you the flexibility to pay your assessment when it is convenient for you and avoid the possibility of paying late.

- **Pay by online banking** – You can pay by online banking through your own bank by setting up Norbeck Hills as a vendor. Be sure to notify your bank that the payment address for online checks is Norbeck Hills HOA c/o The Management Group Associates, PO Box 105007, Atlanta, GA 30348-5007. Norbeck Hills accepts online bank checks at no additional cost to you.

If you experience any difficulties in paying your assessments, please feel free to contact our Accounting Department at TMGAInc@TMGAInc.com or 301-948-6666.

Please also take a moment to review the enclosed information about the Montgomery County Commission on Common Ownership Communities. This information is being provided to you in accordance with Section 10-B of Montgomery County Code.

On behalf of the Board of Directors and the staff of The Management Group Associates, I wish you and your family a safe and happy holiday season!

Enclosures
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NH – III6, Ilo (orange)

Sincerely,

Ruchita Patel, Agent for
Norbeck Hills Homeowners Association

Please note that TMGA may be deemed a debt collector. Any information obtained from communication with our office may be used for that purpose.

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We Want You to Know About
***The MONTGOMERY COUNTY COMMISSION ON COMMON
OWNERSHIP COMMUNITIES***

Montgomery County recognizes that a substantial proportion of all its citizens now live in condominium and homeowner associations, and in housing cooperatives, generally called "common ownership communities." In order to serve better the special needs of these communities, and to act as their advocate, the County created the Commission on Common Ownership Communities. The Commission operates under the authority of Chapter 10B of the County Code.

The Commission has 3 basic duties:

Education: the Commission provides free information to both members and to governing bodies about their rights and duties under Maryland law, as well as advice on how to properly operate the association. Among other tools, it offers a "Manual and Resource Guide" for boards of directors.

Legislation: the Commission advocates for common ownership communities concerning proposed laws and regulations at the local and State level.

Dispute resolution: the Commission can hear and resolve certain disputes between members of the communities and their governing bodies, and its decisions are legally binding on the parties.

For more information on the Commission and the services it offers, visit its website at www.montgomerycountymd.gov/ccoc. If you have questions, the CCOC prefers you contact it by email at: ConsumerProtection@montgomerycountymd.gov

**NORBECK HILLS HOMEOWNERS ASSOCIATION
2015 APPROVED OPERATING BUDGET**

Assessments	2015
Single Family	\$55.75
Townhome	\$82.65

INCOME

Assessment Income	406,189
Resale Package Income	120
Late Fee Income	2,500
Legal Fees Reimbursement	4,000
Certified/Lien/NSF Income	3,500
Misc. Homeowner Income	500
Pool Membership Income	35,000
Interest Income - Operating	10
SUBTOTAL	451,819

Less: Reserve Contribution	(96,604)
TOTAL INCOME	355,215

EXPENSES

General & Administrative

Management Fees	60,153
Audit Fees	3,142
Legal Fees	6,000
Bank Charges	50
Postage and Mail	2,500
Mailing Handling Fee	1,500
Insurance	6,514
Bad Debt	2,500
Coupon Printing	1,800
Printing and Reproduction	4,000
Newsletter	750
Website	250
Taxes	7,500
Reserve Study	2,500
Street Light Electricity	8,000
Misc. Homeowner Admin. Fees	4,000
Misc. General and Administrative	1,000
GOCA	100
Commission on Common Ownership	1,338
SUBTOTAL	113,597

Pool

Pool Operation & Management	54,084
Pool Repairs	2,500
Pool Supplies	750
Pool Telephone	600
Pool Electricity	8,000
Pool Water and Sewer	5,750
Pool Pass Processing	1,000
Swim Team Coaches Payroll	8,000
SUBTOTAL	80,684

Site Maintenance and Repairs

Tree Maintenance	10,000
Street Light Repair	1,500
Site Maintenance and Repairs	7,000
Cyclical Repairs	-
Property Maintenance and Upkeep	850

Property Improvements	6,500
SUBTOTAL	25,850
Contract Services	
Lawn Maintenance and Landscaping	58,200
Security Services	23,000
Trash Removal	24,298
Extermination	2,586
Snow Removal	27,000
SUBTOTAL	135,084
TOTAL EXPENSES	355,215
NET INCOME/(LOSS)	-

Prior Years Assessments	Single Family	Townhome
2008	\$49.06	\$74.25
2009	\$49.06	\$74.25
2010	\$49.06	\$74.25
2011	\$54.00	\$80.00
2012	\$55.20	\$81.80
2013	\$55.20	\$81.80
2014	\$55.75	\$82.65

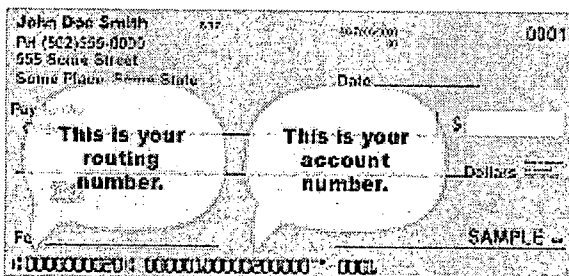
**AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS
(DIRECT DEBIT)**

I (We) hereby authorize **Norbeck Hills Homeowners Association**, herein after called COMPANY, to initiate debit entries and/or correction entries to our (select one):

- Checking Account
- Savings Account

indicated below to the depository (bank) named below, herein after called DEPOSITORY in the amount of:

- Current monthly HOA/Condo Fee
(This will be adjusted as necessary in future years if the fee changes)



Depository (Bank) Name

Bank Transit/Routing Number

City and State

Bank Account Number

PLEASE ATTACH A VOIDED CHECK OR BANK NOTE SHOWING THE ACCOUNT NUMBER AND ABA NUMBER. DO NOT ATTACH A DEPOSIT SLIP.

DEBITS OCCUR ON THE 10TH OF THE MONTH FOR THAT RESPECTIVE CALENDAR MONTH.

Note: Returned debits will be subject to a \$30.00 NSF fee.

This authorization is to remain in full force until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY reasonable opportunity to act upon it.

Homeowner Name(s)

Property Address/Account #

Signature(s)

Date

Mailing Address (if different)

Start Date for Direct Withdrawal

Please continue making payments on your account by mail until you receive confirmation that your direct debit has started

Please mail or fax this form back with your voided check.
20440 Century Boulevard #100, Germantown, MD 20874 FAX 301-963-3856

Directions for Paying Your Assessments On-Line

1. Before you begin, you will need the following information:
 - The name of your association
 - Your 10 digit account number with your association
 - Either your checkbook or credit card
 - 5 minutes of your time!
2. Log into www.smartstreet.com
3. Click the blue box in the upper left hand side of the screen marked *Online Payments*.
4. You may either set up a one time payment via credit card or e-check or recurring payments of your assessments.

Click on Option 1 to pay by credit card (note there is a \$14.95 fee to pay by credit card and that they take VISA, Mastercard, Discover, or American Express),

Click on Option 2 to pay by e-check (please note that you will need to register for a user name and password first),

or,

Click on Option 3 to set up recurring payments (e-check only). Please note that for recurring payments you must first register for a user name and password. This option must be renewed each year. Applies only to monthly or quarterly assessments.

Fill out the appropriate form with your association name, account number, your name and address, payment information and amount. Follow the prompts as indicated.

That's all there is to it! If you have any questions, please feel free to call our accounting department at 301-948-6666.

