



**Association Management, Inc.**  
47200 Van Dyke Ave.  
Shelby Township, MI 48317  
Phone: 586.739.6001 | Web: amicondos.com

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November 9, 2022

Dear Crosswinds Condominium Association Co-owners:

The Board of Directors has adopted the enclosed operating budget for the 2022-2023 fiscal year. The budget is a projection of the needs for the community this coming fiscal year; as well as a reflection of any projects that will be taking place while maintaining sufficient reserve savings. After careful review of the expenditures and future financial needs of the community, the Board of Directors has determined that **the monthly assessments will remain the same at \$250.00 a month.**

Your community uses CIT Bank as the financial institution for all operating accounts. Please see the Payment Options letter enclosed in this mailing. Please review this and make any adjustments needed to your current method of payment starting with the December 2022 assessment payment.

As a reminder, assessment payments are due on the 1<sup>st</sup> of each month and are late if received after the 15<sup>th</sup> of the month. CIT Bank posts payments to accounts on the same day they are received. Therefore, please consider proper mailing time to ensure your payment is received prior to the late date as late fees will accrue to accounts received after the 15<sup>th</sup> of the month. If your bank makes an automatic payment for you, please make sure to provide your bank with the correct mailing address and schedule your payments to include sufficient mailing time to reach CIT Bank prior to the late date. Please note, if a payment is received after the late date, there will be a \$5.00 Late Fee Administration charge assessed along with the regular Late Fee.

We encourage the use of the new Online Portal. Co-owners that would like to set up their portal should review number 1 on the enclosed Payment Options Letter. For co-owners who are already on the automatic maintenance fee deduction program (ACH), the monthly assessment will automatically be deducted as usual on the 8<sup>th</sup> of each month. ACH forms will no longer be mailed as the new Online Portal will allow co-owners to set up their own automatic payments. Payment Coupons will no longer be automatically mailed, please see enclosed payment letter options. If you choose to make a payment in person at the AMI office, please be advised that payments will only be accepted by check or money order and must be placed inside the drop box which is located on the left side of the front entrance doors.

The Board of Directors appreciates your support and looks forward to a successful and prosperous year for all!

Sincerely,

Board of Directors Crosswinds Condominium Association  
and  
Matt Snyder, Community Manager  
msnyder@amicondos.com

## PAYMENT OPTIONS

1. Pay via the AppFolio Portal using an eCheck (*no charge*) or credit/debit card (*transaction fees apply*).
  - One-time payments may be scheduled, or automatic payments may be set up.
  - Provide our office a valid email address and an invitation email will be sent with sign up instructions.
  - Please email [ami@amicondos.com](mailto:ami@amicondos.com) with the subject “Online Portal Request” and include:
    - i. Name
    - ii. Unit Address
    - iii. Email Address
  
2. Use the Bill Payment service provided through your bank’s online banking services (if available).
  - When selecting this method of payment, you must list the address for the payment as follows:

**Name of your Association**  
**c/o Association Management, Inc**  
**P.O. Box 98204,**  
**Phoenix AZ 85038**
  - Please also be mindful that although you may complete this transaction with your bank online, your bank subsequently mails a PHYSICAL CHECK to the lockbox facility.
  - Please allow sufficient time for the check to arrive in the mail when making this transaction. If it is received after the late date, a late charge will be applied.
  
3. Mail your payment to the lockbox facility using a paper coupon.
  - **Paper coupons are available only by request.**
  - Please email [coupons@amicondos.com](mailto:coupons@amicondos.com) to request paper coupons.
  
4. If you are using the CIT payment website, that is still a working option, however it does not update when your assessment amounts change and does not provide the added functionality of the online portal. While you can continue to use the CIT payment website, it is our recommendation that co-owners eventually transfer their recurring auto payments to the AppFolio Online Portal once you have set it up.

**Crosswinds Condominium Association**  
**Fiscal Year Budget October 1, 2022 - September 30, 2023**  
**2022 - 2023 Approved Budget**

Account Name	Total
<b>Income</b>	
Revenues	
Assessments	750,000.00
<b>Total Revenues</b>	<b>750,000.00</b>
<b>Expense</b>	
Expenses	
Administrative	
Management Fees	51,600.00
Legal - Association	7,500.00
Certified Accounting Services	1,500.00
Printing and Mailing	3,000.00
Office Equipment	2,000.00
Bank Charges	500.00
Phones	6,500.00
Miscellaneous Administration	2,000.00
Social Committee/Activity	300.00
<b>Total Administrative</b>	<b>74,900.00</b>
Utilities	
Water & Sewer	210,000.00
Heating Fuel	7,500.00
Electricity	8,000.00
Light Rebate	12,000.00
Rubbish	47,000.00
Extermination	1,500.00
<b>Total Utilities</b>	<b>286,000.00</b>
Grounds	
Lawn Service	28,600.00
Grounds	2,000.00
Lawn Fertilization	6,550.00
Snow Removal	52,000.00
<b>Total Grounds</b>	<b>89,150.00</b>
Maintenance & Repair	
Plumbing	22,500.00
Electrical	7,500.00
Building Repairs - Exterior	16,000.00
Misc. Maintenance	3,000.00
Roof	5,000.00
Gutters	7,000.00
Basement	10,000.00
Maintenance Supplies	7,500.00
Maintenance Vehicle Fuel	750.00

**Crosswinds Condominium Association**  
**Fiscal Year Budget October 1, 2022 - September 30, 2023**  
**2022 - 2023 Approved Budget**







Account Name	Total
Payroll - Maintenance	40,000.00
<b>Total Maintenance &amp; Repair</b>	<b>119,250.00</b>
Insurance & Taxes	
Insurance	80,000.00
Workers Compensation	1,000.00
Property Taxes	650.00
Payroll Taxes	7,900.00
<b>Total Insurance &amp; Taxes</b>	<b>89,550.00</b>
Clubhouse	
Pool Maintenance and Repairs	3,200.00
Pool Supplies	9,450.00
Clubhouse Maintenance	2,000.00
Clubhouse Security	1,500.00
<b>Total Clubhouse</b>	<b>16,150.00</b>
Reserve Funding	
Deposits to Reserve	15,000.00
Deposit to Reserves - Capital	5,000.00
Deposit to Reserve - Roof	25,000.00
Deposit to Reserve - Road	10,000.00
Deposit to Reserves - Cement	15,000.00
Deposit to Reserves - Siding	5,000.00
Deposits to Reserves - Interest	3,000.00
<b>Total Reserve Funding</b>	<b>78,000.00</b>
Reserve Fund Income	
Transfer From Reserves	-75,000.00
Interest Income - Reserves	-3,000.00
<b>Total Reserve Fund Income</b>	<b>-78,000.00</b>
Reserve Expenses	
Grounds	27,000.00
Cement/Concrete	25,000.00
Fence	23,000.00
<b>Total Reserve Expenses</b>	<b>75,000.00</b>
<b>Total Expenses</b>	<b>750,000.00</b>

Total Budgeted Income	750,000.00
Total Budgeted Expense	750,000.00
<b>Net Operating Income</b>	<b>0.00</b>

## Online Portal Announcement

Dear Owner,

We are excited to announce our new AppFolio Online Portal service for AMI managed communities! The Online Portal allows our customers to access their association account via a web browser or by downloading the mobile app to your iPhone or Android smartphone. The list below outlines the options available to you through the AppFolio online portal.

-  Make payments – Avoid late fees by checking your balance, making payments, or setting up automatic recurring payments.
-  Submit maintenance requests / work orders – Quickly submit requests and track their status.
-  Access from any device – Stay connected with the Online Portal mobile app.
-  View your Association Calendar – Stay current on the important happenings in your community.
-  Review shared documents – Easily pull up Association shared documents from a single location.
-  Request architectural reviews / Modification Requests – Get approval on changes to your home.

The core features such as co-owner information, balances and payments are available now. Other features, such as the calendar and shared documents will be utilized more as we continue to add to this new system.

In the next month portal invitations will be sent to each co-owner via their registered email addresses with the Association. If you want to change the email address we use or if you do not have an email address on file, please email [ami@amicondos.com](mailto:ami@amicondos.com) with your name, unit address and the email address you'd like us to use for your online portal invitation.

Answers to common questions can be found here: <https://www.appfolio.com/help/owner-portal>

This added functionality is intended to provide an additional efficient method of communicating with management. AMI is still reachable by email and phone. We look forward to sharing this exciting new feature with our customers!

Sincerely,



Tony Major  
Director of Systems Management  
Association Management, Inc.