



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

August 26, 2025

Dear Crosswinds Condominium Association:

The Board of Directors has adopted the enclosed operating budget for the 2025-2026 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 expenditure and future financial needs of the community, the Board of Directors has determined that **the assessment will remain the same at \$250.00 per month for the months of October, November and December 2025. The assessment will increase to \$300.00 per month starting January 2026.**

IMPORTANT INFORMATION

As a reminder, you may utilize the customer portal to make payments, submit work orders, send direct messages to AMI, plus so much more. If you have not received the login information, please reach out to ami@amicondos.com and one will be provided.

The automatic deduction program (ACH) deducts all balances owed on your account. If you wish to opt out or change your payment method, please email your opt out request to accounting@amicondos.com.

Your community uses First Citizens Bank, as the financial institution for all operating accounts. We encourage everyone to review the enclosed Payment Options Letter to select the best option that fits your payment needs. Please make any adjustments needed to your current method of payment starting with the October assessment payment.

As a reminder, assessment payments are due on the 1st and are late if received after the 15th. First Citizens 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 15th. Please note, if a payment reminder letter is mailed, there will be a \$5.00 Late Letter Administration charge assessed along with the regular Late Fee. If a payment is returned by your bank for any reason, there will be a \$75.00 Return Item Fee assessed.

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
Dawn Amez, Community Manager
damez@amicondos.com

Crosswinds Condominium Association

October 01, 2025 - September 30, 2026 Annual Budget

Income	2024-2025	2025-2026	
Income	Budget	Approved Budget	% Variance
60000 - Assessments	750,000.00	862,500.00	15.00 %
61000 - Additional Assessment	275,000.00	-	(100.00) %
Total Income	1,025,000.00	862,500.00	(15.85) %

Expense

Administrative Expenses

70000 - Management Fees	52,500.00	55,500.00	5.71 %
70200 - Legal - Association	15,000.00	10,000.00	(33.33) %
70300 - Certified Accounting Services	2,000.00	1,000.00	(50.00) %
71000 - Printing and Mailing	5,000.00	6,500.00	30.00 %
71100 - Office Supplies	1,000.00	500.00	(50.00) %
71105 - Office Equipment	1,000.00	500.00	(50.00) %
71200 - Bank Charges	200.00	200.00	.00 %
71400 - Phones	3,500.00	3,500.00	.00 %
71406 - Technology Fee	540.00	540.00	.00 %
71900 - Miscellaneous Administration	2,000.00	2,500.00	25.00 %
71910 - Social Committee/Activity	250.00	250.00	.00 %
Total Administrative Expenses	82,990.00	80,990.00	(2.41) %

Utilities Expenses

72000 - Water & Sewer	180,000.00	180,000.00	.00 %
72200 - Heating Fuel	7,500.00	7,500.00	.00 %
72300 - Electricity	8,000.00	7,000.00	(12.50) %
72320 - Electrical Rebate	12,000.00	12,000.00	.00 %
72400 - Rubbish	50,000.00	52,000.00	4.00 %
72500 - Extermination	2,200.00	2,200.00	.00 %
Total Utilities Expenses	259,700.00	260,700.00	.39 %

Grounds Expenses

73000 - Lawn Service	31,550.00	31,550.00	.00 %
73100 - Grounds	5,000.00	10,000.00	100.00 %
73300 - Lawn Fertilization	6,550.00	6,550.00	.00 %
73500 - Irrigation	1,000.00	750.00	(25.00) %
73700 - Snow Removal	53,000.00	53,000.00	.00 %
Total Grounds Expenses	97,100.00	101,850.00	4.89 %

Maintenance & Repair Expenses

75000 - Plumbing	20,000.00	20,000.00	.00 %
75100 - Electrical	7,000.00	4,000.00	(42.86) %
75200 - Building Repairs - Interior	2,000.00	3,000.00	50.00 %
75300 - Building Repairs - Exterior	16,000.00	16,000.00	.00 %
75400 - Roof	6,500.00	4,000.00	(38.46) %
75700 - Gutters	7,000.00	7,000.00	.00 %

Crosswinds Condominium Association

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75900 - Basement	10,000.00	7,000.00	(30.00) %
76600 - Maintenance Supplies	14,000.00	10,000.00	(28.57) %
76613 - Maintenance Vehicle Fuel	500.00	700.00	40.00 %
76615 - Maintenance Uniforms	100.00	100.00	.00 %
77500 - Cement/Concrete	2,000.00	2,000.00	.00 %
78000 - Payroll - Maintenance	40,000.00	40,000.00	.00 %
Total Maintenance & Repair Expenses	125,100.00	113,800.00	(9.03) %
Insurance & Taxes			
79000 - Insurance	109,000.00	100,000.00	(8.26) %
79200 - Workers Compensation	1,000.00	1,200.00	20.00 %
79700 - Property Taxes	300.00	300.00	.00 %
79800 - Payroll Taxes	4,000.00	4,000.00	.00 %
Total Insurance & Taxes	114,300.00	105,500.00	(7.70) %
Clubhouse Expenses			
83000 - Pool Maintenance and Repairs	5,000.00	5,000.00	.00 %
83600 - Pool Supplies	8,000.00	8,000.00	.00 %
84000 - Clubhouse Maintenance	2,000.00	2,000.00	.00 %
84700 - Clubhouse Cleaning	8,000.00	8,000.00	.00 %
84711 - Clubhouse Security	500.00	500.00	.00 %
88000 - Payroll - Pool	2,000.00	2,000.00	.00 %
Total Clubhouse Expenses	25,500.00	25,500.00	.00 %
Reserve Fund			
89000 - Deposits to Reserve	10,310.00	79,160.00	667.80 %
89005 - Deposit to Reserves - Capital	5,000.00	5,000.00	.00 %
89010 - Deposit to Reserve - Roof	15,000.00	75,000.00	400.00 %
89030 - Deposit to Reserves - Cement	5,000.00	5,000.00	.00 %
89045 - Deposit to Reserves - Siding	10,000.00	10,000.00	.00 %
89050 - Deposit to Reserve - Additional Assessment	275,000.00	-	(100.00) %
Total Reserve Fund	320,310.00	174,160.00	(45.63) %
Reserve Fund Income			
90000 - Transfer From Reserves	(260,000.00)	(152,500.00)	(41.35) %
Total Reserve Fund Income	(260,000.00)	(152,500.00)	(41.35) %
Reserve Expenses			
93200 - Tree and Shrub Maintenance	40,000.00	25,000.00	(37.50) %
95400 - Roof	120,000.00	72,500.00	(39.58) %
95610 - Brick/Masonry	40,000.00	20,000.00	(50.00) %
97500 - Cement/Concrete	30,000.00	20,000.00	(33.33) %
97700 - Fence	30,000.00	15,000.00	(50.00) %
Total Reserve Expenses	260,000.00	152,500.00	(41.35) %
Total Expense	1,025,000.00	862,500.00	(15.85) %

PAYMENT OPTIONS

Budgets

1. **Vantaca Pay via the Online Portal** – You may utilize the Vantaca customer portal (<https://home.amicondos.com>) to make payments by eCheck or Credit Card (transaction fees apply). If you have not received the login information, please reach out to ami@amicondos.com and one will be provided. You can also reset your password on the login page by clicking the link - [Forgot your login](#).
2. **ACH Draft** - AMI will draft your full account balance on the 8th of each month, or the next business day if the 8th falls on a weekend or holiday. There is no fee for this service. A copy of this form can be downloaded on our website - <https://amicondos.com> under the quick links section. You can also request the form by contacting client services at 586-739-6001 or emailing your request to ami@amicondos.com.
3. **Bank Bill Pay** - This service is provided through your bank's online banking services (if available).
 - a. 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
 - b. 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.
 - c. Please allow sufficient time for the check to arrive in the mail when making this transaction as if it is received after the late date, a late charge will be applied.
4. **Lockbox Payment** - Mail your payment to the lockbox facility using a paper coupon.
 - a. Paper Coupons will be mailed to you separately from South Data unless you are currently on ACH Draft.
5. **In Office Payment** - If you choose to make a payment in person at the AMI office, 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.