

Pepperwood News!

A Great Place to Live
December 2011

Annual Dues Statement For 2012 Enclosed!

From the Presidents' Desk

First of all, I want to wish every family in Pepperwood a very Merry Christmas and a wonderful Holiday Season. This is a special time of year with a lot of joy and happiness but let us always remember the real reason we celebrate.

Secondly, I want to thank Dave Evans, Eric Pearson and Bob Baird for their unselfish service on our Board for the past three years. They have devoted tremendous time and service to our community. Bob decided to run again and was re-elected and so we will have the benefit of his experience and history for another 3 years. Dave has served for many years

on the board and has been involved in the development of our community. He has given great service. And Eric has had the responsibility of creating the Pepperwood Website (Pepperwood.org) and has done an outstanding job. I hope that you will all take advantage of obtaining information from our website (Pepperwood.org). All of the Board members are listed with their e-mail addresses. If you would ever like to communicate with them, the web-site makes it very easy.

Thirdly, I am honored to have the responsibility of being your President again for another year. Pepperwood is a unique

community and my wife and I love it here. I feel that we accomplished a lot this past year: new playground equipment, new Marquis, many outstanding activities and events, adoption of a 6 year road maintenance plan and also evaluating our future plans for our common areas. I pledge to the members of this community to have the Board do all we can to maintain and even improve on the attributes of Pepperwood during this coming year. We will be setting our goals for this coming year in January. If anyone has suggestions or projects they would like to see achieved, please feel free to communicate them to us. We will continue to

work to make Pepperwood
"A Great Place to Live".

I also want to wish each of
you a Happy and
Prosperous New Year.

Sincerely,
DeVere H. Anderson
President

Managers Message

It has been another great
successful year here at
Pepperwood. I hope all of
you will take time to
personally thank your
management committee for
all that they have done this
year.

The maintenance of the
common areas has been
improved, additional
upgraded landscaping to
both of your entries has
been added, new
playground installed and a
new five year road
maintenance plan put into
place for the care of your
streets. The crack sealing
that took place this fall was
phase one of this project.
Next spring additional type

II slurry seal will be added
to many of the roads here
in the community. We
have a great maintenance
committee to thank headed
by Dave Teerlink with a
special thanks to Bob Baird
who has spent much time
personally inspecting the
work done by the vendor to
insure that all
specifications were being
met. We were able to
secure a vendor who not
only provided materials
that meet Sandy City street
specifications but also the
discount in price that the
city receives as well.

All in all this year has been
very good for the
community. Your active
management committee
along with the continued
aggressive effort to keep
our common areas updated
is just part of what keeps
Pepperwood such a "***Great
Place to Live.***"

Happy Holidays!

Sincerely your manager,
--**Richard Harman**
richard@westernmanagement.net.

(801) 278-5060
Onsite Office Hours
Tuesday & Thursday 2:00-5:00 pm

2012 Annual Dues Statement

Attached you will find your
2012 annual dues statement
information.

As you all know the
association dues for 2012
remain the same at
\$1,374.00.

Unless you sign up for
ACH automatic payments
your annual fee is due in
full on or before January
20, 2012. The ACH
authorization form is
attached should you choose
this option. If you choose
to use a credit card please
make certain that your card
does NOT expire during
2012.

Please review all three
documents thoroughly and
if you have any questions
please feel free to call.

Pepperwood Homeowners Association 2012 Home Owners Dues Statement

	<u>TOTAL</u>	<u>PER LOT</u>
- Year 2012 Operating Budget:	\$684,200.00	\$1,188.00
- Year 2012 Capital Budget:	\$107,200.00	\$ 186.00

TOTAL 2012 ANNUAL DUES PER LOT: \$1,374.00

Payment Options:

- | | | |
|--|------------|------------|
| 1. Annual Payment/Check:
- No Administrative Fee | \$1,374.00 | by 1-20-12 |
| 2. Annual Payment/Credit Card
Plus a 3.5% Administrative Fee of \$48.09 | \$1,374.00 | by 1-20-12 |
| 3. Monthly Automatic Account Withdraw:
Plus \$0.75 Administrative Fee | \$114.50 | per month |
| 4. Monthly Credit Card:
Plus 3.5% Administrative Fee | \$114.50 | per month |

Please note: If you have a past due balance from 2011 you will be sent an additional invoice after January 10, 2012. This amount is also due and payable in full by January 20, 2012. If you choose the ACH payment method your balance from 2011 if any will be added to your 2012 fee.

****IMPORTANT NOTICE CONCERNING AUTOMATIC PAYMENTS!!!**

If you are currently using the ACH Pay program, your first payment will be withdrawn on January 10, 2012. If you are on ACH Auto Pay using a credit card, the card must not expire during 2012. If so please fill out the attached ACH authorization form and fax or email it back to:

Fax number 801.572.1850

Fax number 801.278.8883

Email: richard@westernmanagement.net

2012 Pepperwood Home Owners Association Billing

Please find enclosed the association approved 2012 Pepperwood Home Owners Association Annual Billing Statement. There are four (4) payment options available. Please keep in mind, whichever option you choose; full payment (or ACH Authorization Form) is due by January 20, 2012.

OPTION #1: PAYMENT BY CHECK

*The Board of Trustees recommends paying the full annual assessment by check. If you choose this option, please remit full payment in the amount of **\$1,374.00** to:*

**Pepperwood Home Owners
2500 Pepperwood Dr.
Sandy, Utah 84092**

OPTION #2: CREDIT CARD

You may choose to pay using a credit card, and there is an annual or monthly payment option. As you will notice on the attached dues statement, there are fees associated with the credit card payment options. If you are not already on the ACH auto payment program you will need to fill out the attached authorization form. ***It is important to note that if you are already using the ACH payment option and your credit card expires during 2012, you will need to fill out the attached authorization form using a card that does not expire during 2012. If your card expires during 2012 after the expiration date your payment will be denied and late fees and/or return check charges will apply.***

OPTION #3: AUTOMATIC CHECKING WITHDRAWAL

You may opt to pay via automatic withdrawal – Monthly - from your checking account (like using your debit card). Again, there is a .75 cent fee per transaction associated with an ACH payment, and these are noted on the annual dues statement. If you are currently using the ACH payment option you need do nothing unless you have changed your bank account. If you would like to start using this option fill out the attached ACH authorization form and include a copy of a void check.

OPTION #4: AUTO PAY THROUGH YOUR OWN BANK

This option is generally provided at no cost through most banks. If you choose this option your payment must reach the management office no later than the 10th day of the month to avoid the late fee penalty.

If you are currently using the ACH auto pay option your first monthly payment will be drawn as usual on January 10, 2012. If you are a new user of this payment option your first monthly payment will be drawn on February 10, 2012 (unless we receive your returned authorization form prior to January 8, 2012) and will include both January and February amounts due. Please provide the appropriate documentation to support your decision regarding payment options. Should you have any questions regarding the 2012 billing, please do not hesitate to contact me at 278-5060.

Sincerely,

Richard Harman

Pepperwood HOA Manager

** Please note the following:

- * If you own multiple lots, you will receive an annual billing statement for each lot.
- * **Monthly statements are NOT sent.** Annual fee is due by 1-20-2012 unless you choose one of the ACH auto pay options for monthly payments.
- * Late fee of \$50.00 will be added to any past due balance.
- * In the event that a Credit Card or ACH transaction is returned or not authorized, no further Automatic payment requests will be accepted, and dues for the entire year become due immediately!

Credit Card and Electronic Funds Transfer Agreement Authorization Form

We are now offering two alternative convenient ways for you to make your HOA payment. I hereby authorize Western Management Assoc. and/or their duly appointed agent to initiate regular and automatic transactions from my account, as named below, for HOA dues/assessments/fees. These transactions will occur on the 10th day of the following month dated below as follows:

- CHECKING ACCOUNT DEBIT** (Complete parts A and C)
 CREDIT CARD DEBIT (Complete parts B and C)

PART A: Automatic Check Account Withdrawal (ACH) Information

Name on Checking Account: _____ 

Bank Name: _____ Account No: _____

Routing Number: _____

Payment Schedule: Annually \$ 1,374.00
 Monthly \$ 114.50

PART B: Credit Card Authorization Information

Name as it appears on the credit card: _____

Credit Card Name: _____ Account No.: _____

Expiration date (must not expire in 2012): _____

Billing Address for Card: _____

Payment Schedule: Annually \$ 1,374.00
 Monthly \$ 114.50

I understand that this debit will take place on the 10th day of every month. I understand if there are non-sufficient funds to complete the transaction or a credit card refusal at the time of debit, I will be responsible to pay a \$25.00 NSF fee and all applicable late fees. I understand there is a .75 transaction fee for checking account debits, and a 3.5% transaction fee for credit card debits.

PART C: Authorization Release **LOT Number:** _____

Owner Name _____ Home Address/Lot Number _____

Signature _____ Date _____

Email address _____ PHONE NO.: _____

**Pepperwood
Homeowners Association
2500 Pepperwood Drive
Sandy, Utah 84092**

RETURN SERVICE REQUESTED

Board Mission Statement

The mission of the Pepperwood Homeowners Association Board of Trustees is to efficiently preserve the value, desirability and attractiveness of the Pepperwood Community.

Board Goals:

- To enforce, protect and defend the Covenants, Conditions and Restrictions of the community.
- To be friendly, accessible and forthright – demanding the same of our employees, avoiding involvement in neighborhood disputes and contention, except where bylaws, CC&Rs reason demand.
- To faithfully represent the Pepperwood Community at large.

Board Members

DeVere Anderson: andersonde@pepperwood.org
Bob Baird rbiii@mac.com
Jon Richards: richards@pepperwood.org
Doug Haymore: doug.haymore@symbiot.biz
Mark Petersen: Petersen@pepperwood.org
Dave Teerlink: texticity@gmail.com
Sandy Adamson: adamson@pepperwood.org
Gordon Johnson:
mgjohnson@ensignproperties.com
Brian Zeppenfeld: bzeppenfeld@comcast.net
Richard Harman:
richard@westernmanagement.net

Pepperwood Administration

Richard Harman.....801.278.5060
PHA Office.....801.572.3620
Fax.....801.572.1850
West Gate.....801.571.5130
East Gate.....801.523.5000