

MEMORANDUM

To: Home/Condominium Owner

From: Cheryl N. Pavlecka, Accounts Receivable Manager

Re: Pre-Authorized Debit Program for HOA/Condo Fee Payment

Abaris Realty, Inc. has made available a Pre-Authorized Debit Service through SunTrust Bank (your account does not have to be with SunTrust Bank). This is a convenient method of making monthly association payments automatically, on a pre-determined date of each month.

Signing up is easy. Simply complete the pre-authorization form, return it with a voided check and we'll do the rest. This is an optional method of payment and there will be no charge for this service.

The electronic fund transfers will be debited on the 5th or 10th of each month. If the date specified falls on a weekend or holiday, it will be the following business day. Transactions will be reflected on your regular bank statements and you must ensure funds are available to cover the monthly fee.

The target date for your first live electronic debit is **30 days after receipt of form**. Please mail in the form with a blank voided check. I will complete the "to be completed by Abaris Realty" block. **Any changes or cancellations must be sent to our office in writing, prior to the first day of the effective month.**

If your association has an increase or decrease in monthly fees, the new amount will automatically be updated to this system. Any extraordinary fees such as repairs will not be processed through the ACH program. Owners must send payment for those charges that are not constant. **Please note that you will still receive a monthly statement**, which you should review and pay any charges that are not pre-authorized. You are still responsible for keeping your account current.

Should you have any questions, please feel free to contact me at your earliest convenience.

AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (DEBITS)

I (we) hereby authorize SUNTRUST BANK to initiate debit entries to my (our) checking account maintained at the bank named below, herein after called BANK.

This authority is to remain in full force and effect until BANK has received written notification from me (or either of us) of its termination in such time and in such manner as to afford BANK a reasonable opportunity to act on it. A customer has the right to stop payment of a debit entry by notification to BANK at least 3 days prior to the date scheduled for charging account. A customer also has the right to question BANK about any debit entry by notifying BANK not later than 60 days after BANK sends a statement to customer containing the entry. BANK will handle all such questions in accordance with its procedures and the requirements for resolving errors found in Regulation E issued by the Federal Reserve Board.

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| To be completed by Abaris Realty | |
| Customer Bank Name _____ | |
| Customer Transit & Routing # _____ | |
| Customer Bank Account # _____ | |
| Effective Date _____ Amount\$ _____ | |
| Frequency _____ | |

Name(s) _____

Property Account # _____

Date _____

Signed _____

Signed _____

Property Address _____

Please Attach A Voided Check Below.

(H)#- _____

(W)#- _____