



**GHERTNER & COMPANY**  
SINCE 1968

## WELCOME TO THE NEIGHBORHOOD!

*On behalf of your new neighbors and your Board of Directors, Ghertner & Company would like to welcome you as a new property owner to the neighborhood! Please take a moment to read and follow the Step-By-Step guide on the back of this letter to get started. If you do not have access to a computer or need additional assistance, please reference the Important Information menu for a guide on how to contact us.*

### COMMUNITY ASSOCIATION LIVING

#### *Understanding the basics of living in a community association*

As an owner in this neighborhood, you are a member of a community association. The community association operates and maintains the common areas and shared facilities. All owners pay a share of the common area expenses. Because the association is so important to the community and your personal investment, it is important that you know about its purpose and operation. The primary responsibility of the association is to protect the homeowners' investment and maintain, if not enhance, the value of the community. This is accomplished by properly maintaining common areas and facilities, such as landscaping, parking areas, private streets, and recreational facilities. If you live in a condominium or townhome, the association may be responsible for maintaining the roofs and other exterior building surfaces.

Community associations are also responsible for enforcing rules and regulations as outlined in the Covenants, Conditions, and Restrictions (CC&R's), also known as the Governing Documents. The community's governing documents also include the Bylaws, which establish rules for the operation of the association such as meeting requirements, election procedures, and duties of the officers, board, or committees. To obtain a copy of your governing documents, budget, and other community documents, please visit your owner portal.

Whether you live in a developing community or an established community, your community is overseen by a Board of Directors. In developing communities, the Board includes mostly developer-appointed Board members. The Board decides who will be the officers, such as a President, Treasurer, and Secretary. The Board will have meetings to review the budget and financial statements, and to discuss any current and/or future needs of the community. While a lot of hard work is accomplished by the Board, it is important to know that the Board, and committees it appoints, serves the community on a voluntary basis.

In addition to your community being overseen by a Board of Directors, your community is professionally managed by Ghertner & Company. Ghertner & Company was hired by the Board to oversee the day-to-day operation of the association and be the liaison between the Board and the homeowners. Ghertner & Company assigns a manager to your community who will carry out the policies set by the Board and who works at the Board's direction. This generally includes arranging for the operation and the maintenance of the common areas and facilities, preparing budget drafts, and handling concerns homeowners may have. Management also includes but is not limited to, paying invoices, preparing financial statements, and collecting assessments. Ghertner & Company's goal is to offer the very best for the communities which it manages.

#### **PAYMENT ADDRESS**

Mail payments to:  
"Your Association Name"  
c/o Ghertner & Company  
P.O. Box 98143  
Phoenix, AZ 85038-0143

#### **ACCOUNT NUMBER**

Please note your account number on your payments (found on your statement or coupon booklet.)

#### **OWNER WEB PORTAL**

[www.ghertner.com/owner](http://www.ghertner.com/owner)  
Make payments, submit questions, maintenance and ARC requests, find valuable community information.

#### **CONTACT US**

[hsr@ghertner.com](mailto:hsr@ghertner.com)  
(615) 277-0358

#### **OFFICE HOURS**

Monday-Friday  
8:00 a.m. - 4:30 p.m.

#### **EMERGENCY SERVICE**

If you have a true emergency outside of normal business hours that would result in property damage, please dial (615) 255-4736.

# STEP-BY-STEP GUIDE

## Accessing Your Owner Portal

### STEP 1 – REGISTER WITH US

If your closing attorney provided us with an email address and valid mailing address, you will receive an email with login instructions from Ghertner & Company. If you did not receive an email, please register with us at [www.ghertner.com/owner](http://www.ghertner.com/owner) and click on Sign Up. Please allow up 5 business day to receive your login credentials via email.

### STEP 2 – VERIFY YOUR CONTACT INFORMATION

Once you have logged in, click on My Contact Info on the left-hand side of the page. Make sure to verify your contact information including your email address, phone number and mailing address. This is necessary for your community to contact you concerning community news, emergency matters, and billing concerns. You can elect to hide or display your contact information for the online community directory.

### STEP 3 – HOW WILL MY ASSOCIATION BILL ME?

Associations may elect to send owners billing in several ways: (1) COUPON BOOKLETS, (2) PAPER STATEMENTS, (3) eSTATEMENTS. Associations with monthly assessments typically send a coupon book at the beginning of the year. Quarterly, Semi-Annual and Annual billing will be sent prior to the billing cycle by paper. Owners may elect to sign up for paperless or eStatement billing in the owner portal.

### STEP 4 – SET YOUR BILLING AND COMMUNICATION PREFERENCE

Set your billing preference in the My Contact Info section. Selecting PAPER means that your bill will be sent as a paper statement or coupon booklet, based on your association's billing preference. Select EMAIL if you would rather be emailed a statement. Special note: If you pay using ACH, regular eStatements will not be sent, but can be viewed through the owner's portal.

### STEP 5 – SET UP PAYMENT FOR YOUR ASSESSMENTS

Ghertner & Company is pleased to offer several different payment options outlined below.



#### Secure Online Payment

Login or sign up through the owner portal: [www.ghertner.com/owner](http://www.ghertner.com/owner).

- Automatic Draft Payment (ACH) – Preferred Option (FREE, using your checking or savings account)
- One-time eCheck Processing (using your checking or savings account)
- Recurring/One-time Credit Card Payment
- Same Day Processing of online payments when using the owner portal



#### Bank Bill-Pay

If you are using **your** online banking bill-pay service to pay your association's assessments, your banking institution may mail a paper check. Please be sure to set up payment through **your** bank at least 10 to 15 days in advance of the due date to allow **your** bank's bill-pay check to be received on time.



#### Mail Your Payment

To avoid delays, include the remittance coupon with your payment.

- Make checks payable to your Association Name (please do not abbreviate)
- Write your account number as it appears on the statement or coupon.
- If you are paying assessments for two or more different associations, please write a separate check for each association; do not combine payments.
- Please mail checks 10 to 15 days in advance of the due date to allow for mail and processing time.

### STEP 6 – ACCESSING YOUR AMENITIES

Your Closing Attorney or Real Estate Agent sometimes provides key device access for your community amenities such as pool gates, clubhouse, entrance gates, elevator access, and mailbox keys. For brand new developments, residents will receive these items from the developer. If you did not receive these items from the developer or agent, please contact us through your owner's portal.