

# REALMANAGE

FAMILY OF BRANDS

Dear Homeowner,

Please find attached a copy of the ACH sign up form. You can use this form to establish your ACH, or you can establish it on-line at our website, [www.realmanage.com](http://www.realmanage.com) in the "Resident Portal." Once you are signed up, your regular homeowners association payments will be automatically deducted from your bank account each billing cycle. The ACH service provides you with several significant benefits:

- No need to purchase postage stamps ever again!
- Never worry again about getting your payments in on time
- Get instant access to payment history via our Resident Portal ([www.realmanage.com/residentportal](http://www.realmanage.com/residentportal))
- The ACH system automatically adjusts for credits and assessment increases

**\*\*\*Please Note\*\*\*** You must set up payments for each individual assessment that you pay, whether they are separate assessments for the same property (as in the case of a master association and sub-association), or separate properties (as in the case of a property owner who owns more than one home within a community).

If using this form to establish your ACH, please return the **completed form** and a **voided check** to the following address:

RealManage  
Attn: Processing Department  
P.O. Box 803555  
Dallas, TX 75380

Please refer to the next page, "**ACH Frequency Asked Questions**," to learn more about the ACH process.

If you have any further questions, please feel free to contact us.

Regards,

### *Resident Services*

#### **RealManage**

P.O. Box 803555  
Dallas, TX 75380

Phone: 1-866-4-RealService (1-866-473-2573)

Fax: 1-866-919-5696

[Service@CiraMail.com](mailto:Service@CiraMail.com)  
[www.realmanage.com](http://www.realmanage.com)

*The premier manager of community associations*

## Owner/Lot Specific Information:

Title1:	<input type="text"/>	First Name1:	<input type="text"/>	Last Name1:	<input type="text"/>
Title2:	<input type="text"/>	First Name2:	<input type="text"/>	Last Name2:	<input type="text"/>
Property Address:	<input type="text"/>				
Community Association:	<input type="text"/>				
Property Account Number (16 characters):	R	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Assessments Only (auto-adjusts annually):	<input type="checkbox"/>	Open Balance (deducts entire open balance):	<input type="checkbox"/>	Other Amount (other fixed amount - does not auto-adjust annually):	<input type="checkbox"/>

## Banking Institution Specific Information:

**AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS  
(ACH DEBITS)**

I (we) hereby authorize RealManage L.L.C., hereinafter called COMPANY, to initiate debit entries to my (our)  Checking Account /  Savings Account (select one) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account for the purpose of collecting assessments for my community association. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository  
Name: \_\_\_\_\_ Branch: \_\_\_\_\_  
City: \_\_\_\_\_ State:  Zip: \_\_\_\_\_

Routing Account  
Number: \_\_\_\_\_ (9 digits) Number: \_\_\_\_\_

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Name1: \_\_\_\_\_  
Name2: \_\_\_\_\_  
(Please Print)

Individual ID Number _____ (To Be Completed by Company)
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Signature1 \_\_\_\_\_ Date/Time Field: \_\_\_\_\_  
Signature2 \_\_\_\_\_

**Note: Please attach a VOIDED CHECK for the account that will be debited.**

**Print Form**

## ACH Frequency Asked Questions:

**Q: When will my ACH payments take effect?**

A: ACH will take effect the next business day after enrollment in CiraNet. When mailing in the form, please allow additional time for mailing and processing.

**Q: When will the money be taken from my account?**

A: ACH payments are drafted from your bank account within 5 days of the withdrawal date selected at the time of enrollment. For example, if ACH is configured to withdraw on the 2<sup>nd</sup> of the month, the payment will be drafted between the 2<sup>nd</sup> and the 6<sup>th</sup> of the month in which the payment is due.

**Q: What amount will be taken?**

A: The amount the ACH system will draft depends on the option selected at the time of enrollment. If you select Assessments only, ACH will draft the amount due up to the current assessment amount. For example, if your assessment is \$113 and your account has a \$10 credit, your ACH payment will be \$103. If you select Open Balance, ACH will draft the total amount due on your account, including any late fees, fines, special assessments, etc. If you select Other Amount and indicate a fixed amount, ACH will only draft the fixed amount indicated; however, if the amount indicated is higher than the amount due, ACH will only draft the amount due up to the current assessment amount. ACH will not draft more than what is owed.

**Q: I currently have a balance due. Will ACH take out the full amount due?**

A: This depends on the option selected at the time of enrollment. If you select Assessments only, ACH can only draft assessments due from the date of enrollment going forward, it would not draft any prior amount due. If you select Open Balance, ACH will draft the total amount due on your account.

**Q: If my assessment amount changes, do I need to change my ACH information?**

A: No. ACH payments for regular assessments will automatically be adjusted for the annual assessment amounts approved by your Board of Directors should they increase or decrease. The only time you might need to adjust your ACH settings is if the board levies another assessment in addition to the regular assessment, depending on your payment preferences.

**Q: How can I change my ACH information?**

A: You can change your ACH information at any time through the Resident Portal at [www.realmanage.com](http://www.realmanage.com).

**Q: Can I set up ACH on my credit card?**

A: No. Under the ACH program, the funds must be debited from a bank account.

**Q: How can I stop my ACH payments?**

A: You can cancel your ACH enrollment at any time by logging into your account through the Resident Portal at [www.realmanage.com](http://www.realmanage.com) and clicking on the Turn off Recurring Payments button on the Setup Recurring Payments page.

**Q: How can I see the information that I previously entered into ACH?**

A: You can view your bank name and the last few numbers of your bank account and routing number by logging into your account through the Resident Portal at [www.realmanage.com](http://www.realmanage.com) and going to the Setup Recurring Payments page.