Highgrove Estates Homeowners Association c/o Annandale Management Company 7825-A Patriot Drive; Annandale, Virginia 22003 Office (703) 328-5760 Fax (703) 359-4365

amc@annandalemanagement.com

Dear Homeowner.

Enclosed please find your **NEW** coupon(s) for making your payments.

Making your payment:

- Correspondence related to your property or association should be directed to Annandale Management; do not include with your coupon payment.
- All checks must be accompanied by a coupon.
- Make your check payable to Highgrove Estates Homeowners Association.
- Canadian checks must have U.S. dollars printed or written on the check.
- Tear off the coupon for your next payment and enclose with your check.
- Mail payments to BB&T, P.O. Box 628207, Orlando, FL 32862-8207

Making Payments at a BB&T Financial Center

All Checks must be accompanied by a coupon and are accepted at all BB&T financial centers. Payments will post the following business day.

Online Bill Pay Providers

If you use an online bill pay provider, use the bill pay account number located on your coupon. The number is listed as: **Bill Pay Account Number**. Use the bill pay account number only; do not add any other letters, numbers or identifying words in the account number area. The bill pay account number is unique to each property address and payment obligation. If you own more than one property or if you have more than one payment obligation, you will have different bill pay numbers for each payment.

Online Payment System

BB&T's Online Payment System provides you the convenience of making your payment online or enrolling in Association Pay online. The following options are available online:

- Access the Online Payment System visit BBT.com/payments and click on the Pay Now link.
- A nonrefundable convenience fee is charged by the bank for processing your payment online by Card Payment or eCheck.

Sign up for Association Pay (ACH) to have your payments debited from your checking or savings account at a U.S. financial institution. For fast enrollment, sign up online by using the Online Payment System at **BBT.com/payments**. When your payment is due, your account will be automatically debited on the third of the month. If the third falls on a weekend or holiday, your account will be debited the next business day.

- A separate authorization must be completed for each payment obligation.
- New Association Pay requests received by the 20th of the month will be set up for the next debit month.
 If the 20th is a weekend or holiday, the deadline is the last business day prior to the 20th. If you wish to
 enroll in Association Pay by U.S. Mail, complete the authorization form included in the coupon
 book/statement. Mail the form to BB&T Association Services, P.O. Box 2914, Largo FL 33779, do not
 include with your payment. Continue to make payments until you are notified by the bank when your
 automatic payment will start. Payments cannot be made over the phone.

Sincerely, Annandale Management Company