Welcome to Coal Creek Crossing Homeowners Association
We are happy to have you as part of the community and are sure you will enjoy living at Coal Creek Crossing. Stillwater Community Management (SCM) is the management company that oversees the day to day operations of the community. We work for you and are here to assist you and answer any questions regarding the HOA you may have. Your community manager is Bri Yonkers, please feel free to call at (303) 872-9224 ext. 107 or email Bri.Yonkers@scmcolorado.com.

If there is a community issue after-hours that needs immediate response like a water leak in the common areas, please call the after-hours emergency line at (303) 872-9224 ext. 1. You will reach our business office during the day.

The Coal Creek Crossing HOA is responsible for providing many services like:
- Homeowner Single Point of Contact for HOA Issues
- Accounting Management and Budget
- Conduct HOA Meetings
- Homeowner Landscape Maintenance per Attached Board Approved Exhibit A
- Homeowner Lot Snow Removal per Attached Board Approved Exhibit A
- Audit/Taxes
- Covenant Enforcement
- Communications, Newsletters and Website Administration
- Association Insurance
- Reserves (20 Year Plan)

Coal Creek Crossing HOA is on the internet!
Visit your community website by going to www.scmcolorado.com and under the “Your Community” tab, select “Coal Creek Crossing”. This is where HOA information and documents are stored for easy access by homeowners. There are a variety of resources available to you like your community managers contact information, HOA governing documents, financial reports, meeting minutes, newsletters, your community calendar and useful forms like the Design Review Request. If there is information you need that is not on the community website, please contact your community manager to request these documents.
We are here to help!
There are many ways to contact SCM and your community manager:

**Community Manager:**
Bri Yonkers (303) 872-9224 ext. 107
Email: bri.yonkers@scmcolorado.com

**Accounts Receivable:**
Loc Nguyen(303) 872-9224 ext. 105
Email: Loc.Nguyen@scmcolorado.com

**Mail to Address (Payments may NOT be sent to this address):**
Coal Creek Crossing Homeowners Association
c/o Stillwater Community Management
5690 Webster St
Suite 100
Arvada, CO 80002

Trash removal and recycling is provided by the City or Superior and you will be billed for trash on your utility bill.

**Snow removal:**
Snow removal in HOA common areas is provided by the HOA. HOA snow removal on the owners lots is provided when a storm accumulates to a depth of 4 inches or more on the sidewalks and driveways. The snow removal contractor will complete removal for driveways and clear a path to the front porch.

The HOA will wait until the snow has stopped to begin removal but there may be a small lag between the end of the storm and when removal contractors get on site. We endeavor to provide high quality service and if we miss anything, please contact SCM to get that area cleared. For real time updates on snow removal activities, please visit the SCM snow Report on the SCM website (www.scmcolorado.com, select “Snow Report” in the top navigation bar).

The single point of contact for any issues regarding the HOA call Stillwater Community Management).

Thank you and we look forward to working with you to make Coal Creek Crossing the best community it can be!

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**External home changes**
Any changes or additions made to the exterior of your home or landscaping need to be approved in writing by the Board prior to starting the project. One very important landscape feature in each rear yard is a 4 foot access point along the rear fence for lot-to-lot access to allow for landscape maintenance. This area may not be blocked or altered in any way by homeowners. The DRR form can be found on-line at the District website (www.scmcolorado.com select “Your Community”, “Coal Creek Crossing” then “Documents”).

**Contact Information**
You can also update your contract information for the HOA on the website! Your HOA is required to maintain contact information so we can keep you informed about the HOA and your account. This information is NOT shared with other members of the Association or used for marketing purposes.

To minimize costs to the HOA, we try to use email for certain communications if you provide an email address. You may also specify an address outside of the HOA to receive correspondences. Go to: scmcolorado.com and the top right corner is the link to “Update Contact Information.”

**Assessments**
Your monthly HOA assessments are due at the first of each month. You will be receiving coupons in the mail for the remainder of the year shortly. This lets you know your account information as well as due dates and amounts of your assessments.

**Your payment options are as follows:**

**ACH (Automatic Cash Handling):** This is a free service offered by your Association. The assessment is withdrawn from your bank account on the first business day of each month. There is a form included in this packet if you are interested in signing up for ACH.

**Online payments:** Visit www.scmcolorado.com, in the top right corner select “Online Dues Payment.” This is a way to pay your assessments through Mutual of Omaha Bank’s online payment portal. This tool gives you different payment options and allows you to do a quick, one-time payment or by creating an online profile, you can set up automatic payments on a schedule you choose. You will need your customer number from your payment coupons to make an online payment and the bank does charge a fee to process credit card payments.

**Coupon payments:** You will receive a coupon book in the mail to pay your monthly assessments shortly.

Please be sure to include the coupon and account number on all of your checks.

**Dues and payments to the HOA via check must be made out and sent to:**
Coal Creek Crossing HOA
P.O. Box 29141
Phoenix, AZ 85038-9141
Registered Association Mailing Address

In order to comply with your HOA’s governing documents and Colorado Law, owner must provide an address of record to receive required HOA notices like meetings, budgets and information effecting your home. The default is the property address but you may identify a mailing address different from the property address below. This information will be used for HOA business only. From time to time, the HOA would like to use email to keep owners informed about the HOA. This will reduce cost to you and the HOA. This information will only be used for HOA related business.

Coal Creek Crossing Homeowners Inc

________________________________________________________________________
Property Address

________________________________________________________________________
Name(s) or Buyer(s) – please include all names appearing on title and middle initial.

Will the unit be occupied by the Owners _______________ or rented? _______________

________________________________________________________________________
Mailing address owner wished to receive official HOA correspondence, IF DIFFERENT FROM PROPERTY ADDRESS.

________________________________________________________________________
Email of owner/owners

________________________________________________________________________
Home phone # Work phone # Cell #

You can mail, fax, or email the completed form at any time. Thank you for your assistance, enjoy your new home and we look forward to working with you!

Carrie Evans
Stillwater Community Management
5690 Webster St
Arvada, CO 80002
Ph. (303) 872-9224 ext. 103
Fx. (303) 309-0468
Carrie.Evans@scmcolorado.com
“Automatic Cash Handling”

This is the Electronic Funds Transfer authorization form. Also called "ACH" for "Automatic Cash Handling" or "Automatic Clearing House" this option sets up an automatic withdrawal of funds based on monthly, quarterly, semiannual and annual cycles for your HOA dues account.

I hereby authorize a representative from Stillwater Community Management (SCM) to initiate a direct withdrawal from my checking account to pay homeowner assessments and any other balance due. The withdrawal will become effective on the 1st day of each monthly billing period or the 1st day of the first month for quarterly, semiannual or annual billing periods.

The amount of withdrawal will be the balance owing on the account. You will receive written notification of the initial start of the direct withdrawal once the agreement has been set up. The direct withdrawal will continue until SCM receives written notice of cancellation.

Name: ____________________________________________

Email Address: ______________________________________

☐ Check to indicate you wish communication on your account via Email.

Authorized Signature: ____________________________ Date: __________

Property Address: ____________________________________________

Association Name: ____________________________________________

Please attach a voided check to this form. Must be a voided check, account number or deposit slip is not acceptable. MAIL form to SCM at the above address. An original form and voided check is legally required to initiate ACH.

THIS IS AN OPTIONAL PROGRAM
Terms and Conditions

1 General Terms
1.1 By signing an ACH request, you have authorized SCM to arrange for funds to be directly withdrawn from your account.
1.2 SCM will arrange for your financial institution to debit your account. Total amount due on your HOA account will be withdrawn. Total amount includes HOA dues plus any additional fees on your HOA account. Your account will be debited on the 1st of each month unless this is not a business day, then the automatic withdrawal will be made on the next business day. If you are uncertain as to when a withdraw payment will be processed, you should contact your financial institution for assistance.

2 Changes by SCM
2.1 SCM may vary any details of this agreement or the ACH request from time to time. We will give you notice in writing of any such change at least fourteen (14) days before the change takes effect.

3 Changes by you
3.1 You may request to stop or defer a payment or alter, suspend or cancel ACH. Cancellation must be in writing and received by SCM at least 10 days prior to ACH due date.

4 Your Obligations
4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow an automatic withdrawal to be made in accordance with the agreement.
4.2 If there are insufficient clear funds in your account to meet automatic withdrawal:
   (a) you may be charged a fee and/or interest by your financial institution,
   (b) you may also incur fees or charges imposed or incurred by us, and
   (c) you must arrange for the automatic withdrawal payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the automatic withdrawal.
4.3 You should check your account statement to verify that the amounts debited from your account are correct.

5 Dispute
5.1 If you believe that there has been an error in debiting your account, you should notify us immediately and provide any documentation SCM requests.
5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will adjust your account (including interest and charges) accordingly by directly crediting your account or sending you a refund check at our discretion. We will also notify you of the adjustment either orally or in writing.

6 Accounts
6.1 You should check with your financial institution whether ACH is available from your account as ACH is not available on all accounts offered by financial institutions.

7 Confidentiality
7.1 We will only disclose information that we have about you:
   (a) to the extent specifically required by law; or
   (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8 Definitions
account means the account held at your financial institution from which we are authorized to arrange for funds to be debited.
agreement means Automatic Cash Handling Service Agreement between you and SCM.
business day means a day other than a Saturday or a Sunday or a bank holiday.
debit payment means a particular transaction where a debit is made.
direct debit request means the Automatic Cash Handling Service Agreement between SCM and you.
us or we means Stillwater Community Management and its successors and assigns.
you means the person who signs the Automatic Cash Handling Service Agreement request.
your financial institution means the financial institution where you hold the account that you have authorized us to debit.