AUTHORIZATION FOR AUTOMATIC PAYMENT

We are pleased to offer you the Automatic Payment Plan. You can have your monthly Association payment made from your checking account and you won't have to change your present banking relationship to take advantage of this service.

The Automatic Payment Plan will help you in several ways:

- It saves time fewer checks to write
- Helps meet your commitment in a convenient and timely manner even if you're on vacation or out of town
- No lost or misplaced statements, your payment is always on time
- It saves postage

Here's how the Automatic Payment Plan works:

You authorize regularly scheduled payments to be made from your checking account then just sit back and relax. Your payments will be made automatically on the specified day and proof of payment will appear with your bank statement.

The authority you give to charge your account will remain in effect until you notify us in writing to terminate the authorization. If you would like to change the amount of your payments, contact us. If you change accounts or move, please contact us.

The Automatic Payment Plan is dependable, flexible, convenient and easy. To take advantage of this service, complete the authorization form and return the form along with a <u>voided check</u> to Keller Properties, Inc. at 1895 East County Road E, White Bear Lake, MN 55110.

Keller Properties, Inc. will be transmitting all automatic payment requests on the fifth (5th) of each month. If the fifth (5th) falls on a weekend or a holiday, automatic payment will be transmitted on the next business day. This means that your bank will be deducting the payment from your checking on the 5th of each month. To cancel the Automatic Payment Authorization or would like to make a change, please contact Keller Properties, Inc. prior to the 25th of the month.

If you need further information, please contact Keller Properties, Inc. 651-777-0120

AUTHORIZATION FOR AUTOMATIC PAYMENT

* I authorize **Birch Bay Villas c/o Keller Properties, Inc.,** and the financial institution named below to initiate entries to my checking account. The authority will remain in effect until I notify you in writing to cancel it, in such time, as to afford the bank a reasonable opportunity to act on it. I can stop payment on any entry by notifying my bank 3 days before my account is charged. I can have the amount of an erroneous charge immediately credited to my account up to 15 days following issuance of my bank statement or 60 days after posting, which ever occurs first.

	Name of Financi	al Institution			
	Address of Financial Institution		City	State	Zip Code
Please	e Circle One:	Checking Account		Savings Account	
*	Signature (Requ	ired)			
	Name (Please Print)				
		if Applicable (Please Prin		t)	
	Daytime Phone			Evening Phone	
payme Keller	nt will be comple Properties, Inc.	h month (<i>if the 5th falls ted on the next business a</i> to initiate electronic entricathorization for payment o	<i>lay),</i> I a es to my	uthorize Birch Bay	Villas c/o
	N	Ionthly Association Fee:	\$		
Auton	natic Payment Au	inges you will be notified thorization or to make charthe month. Please stapl	anges, p	lease contact Keller	Properties,

return to Keller Properties, Inc. 1895 East County Road E, White Bear Lake, MN

55110.