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December 5, 2014

Dear Valued Client:

As a reminder your December reports will be delayed a few days to ensure all year-end data is included in the reports. My objective is to put them in the mail by Wednesday January 14<sup>th</sup>. For those checks we deposit, they will also be deposited by January 14<sup>th</sup>.

One of my goals in 2015 will be to facilitate an Automated Clearing House (ACH) direct deposit arrangement with our bank. We had hoped to do this in 2014 but the magnitude of it pushed the action into 2015. If we are able to accomplish this, it will allow us to post your monthly checks to your designated bank account. The posting would be made on or about the same date each month. Your reports would then be mailed. Of course, this would only be done with your permission. For those not wanting the direct deposit we will still send checks with the reports.

2014 has been a very dynamic and, overall, good year for our company. We appreciate your loyalty AND your business as we look forward to 2015. We pledge to continue to manage your property as if it were our own. We wish you and yours a very happy and joyous Holiday Season and a VERY safe, prosperous, healthy, and Happy New Year. Please call or email me with any questions.

Sincerely,

Terry A. Fox, CPM<sup>®</sup>  
Owner/Broker  
[terry@foxpm.net](mailto:terry@foxpm.net)