



COPPER CREEK a s s o c i a t i o n



COMMUNITY YARD SALE

Unfortunately the weather did not cooperate for the community wide yard sale, which was held on April 9, 2011. Since many homeowners like to participate in this semi-annual event, the Board has decided to hold another yard sale. Please mark your calendars for Saturday, May 21st. The event will be held from 7 am to 2 pm.

Once again we will advertise in the Arizona Daily Star, the Northwest Explorer and the Tucson Shopper. So go ahead and plan on selling those unwanted items. Clear out your closets and garages. The advertising will be done for you. You just need to get your items ready for sale on the 21st.

Hopefully May will bring us clear skies so that we can look forward to a successful event. And remember, this is a perfect opportunity for you to get to know your neighbors, as well as make some cash and even find a treasure.

CURB APPEAL COUNTS!

Cleaning out and sprucing up your yard are good low-cost alternatives to major home improvement. Whether you hire a professional or have the skills and tools to do it yourself, here are some tips to improve your lawn and landscape:

- Weeding, edging, planting beds and mulching go a long way toward improving a yard's look.



- Planting colorful annuals in beds or pots around the house and patio, in hanging plant holders or in flower boxes makes a house look cared for and cozy.



- To solve problems or add interest, plant new trees and shrubs to create focus areas, or to camouflage foundations and old fencing, or block unsightly views.
- Have your trees and shrubs professionally pruned, fix brown spots in the lawn and remove and replace diseased plants.

NEIGHBORHOOD WATCH

We are still looking for volunteers willing to serve as block captains for the neighborhood watch. Please contact Gloria Martinez at 544-6113 for more information.





SIDE-STEPPING SOLICITORS

Annoyed by the persistence of solicitors' unwelcome knocks on the door? It seems like no matter what they do, they always manage to show up on your front porch. They come with fliers, door hangers, a rehearsed speech and the distinct ability to ignore the polite decline of the products they're peddling—cleaning supplies, appliances, cosmetics, magazine subscriptions, home improvement products, coupons for local businesses and other unwanted items—sometimes even making you feel trapped in your own home.

Homeowners associations are particularly easy, frequent targets of commercial, religious and political solicitors; part of the appeal is that population density makes our association an easy environment for them to canvas. Because of this, finding a way to keep solicitors away can be invaluable.

The simplest way to deter solicitors is by posting a "No Solicitors" sign in your yard, on your door or in your front window. If you get knocks on the door anyway, you also can ask solicitors for their license, permit or company identification; many don't have it and will leave. If the solicitor doesn't leave or comes back, tell them the community has nuisance restrictions and there are legal ramifications for violating them.

While a visit from a solicitor is often annoying, they can sometimes be more than just a nuisance; some might have ulterior motives, such as fraud, canvassing a home to commit a crime or other unseemly behavior. If you believe a solicitor is acting suspiciously or you feel threatened, call the police immediately to help you avoid a potentially dangerous situation.

So stay safe, keep your sanity and do your part in discouraging solicitors from trolling your community. You'll soon hear just how sweet an un-rung doorbell sounds.



MORTGAGE RELIEF for DISTRESSED HOMEOWNERS

To help the millions of homeowners whose Federal Housing Administration (FHA) mortgages are threatened by foreclosure, the FHA established the Home Affordable Modification Option, or FHA-HAMP. Homeowners approved for this program could have their monthly mortgage payments reduced significantly.

Homeowners may only apply for FHA-HAMP once. And although they are not required to have equity in their homes, to be eligible for the FHA-HAMP mortgage payment reduction, homeowners must:

- Reside in the properties they own.
- Have a mortgage that is at least one year old.
- Have made at least four mortgage payments.
- Have mortgage payments (including taxes, insurance and homeowners/condo fees) that exceed 31 percent of their gross income before deductions.
- Be delinquent on their mortgage payments by at least one month.



Other requirements and considerations—such as the amount of the monthly mortgage payment in relation to the applicant's debt ratio—may need to be satisfied before a mortgage reduction can be approved.

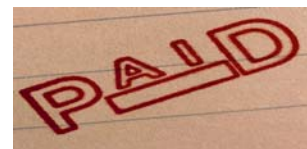
To determine eligibility or to apply for the FHA-HAMP, homeowners should contact their existing lenders or the U.S. Department of Housing and Urban Development's National Servicing Center at (888) 297-8685. Applicants will be asked to provide proof of income, a hardship letter explaining the circumstances of their financial difficulties and a list of monthly expenses with supporting documentation.



Stratford Management offers you the convenience of multiple options to pay your community association's assessment:

- Pay by Mail—Simply enclose a check or money order with the payment coupon; please allow 5-7 days for delivery.
- Recurring Direct Debit (ACH) - Authorize a recurring direct debit, whereby your quarterly assessment is automatically withdrawn from your bank account. Contact Stratford Management for an enrollment form.
- On-line Bill Pay—Pay on-line through your own bill-pay service (on-line banking). Because these payments arrive without the encoded coupon, it is important to make the payment payable to the association and to include your account number exactly as it appears on the coupon. Most on-line bill-pay services generate a paper check which is mailed to the processing center, so you should allow 5-7 days for delivery.
- One-time E-check or Credit Card—You can also pay on-line by E-check or credit card (MasterCard, Discover, and American Express. Note: There is a small fee for this service). This service is provided by Mutual of Omaha Bank. To use this option, have your payment coupon or statement remittance advice in front of you, then go to the Association Banking page of Mutual of Omaha Bank's website @ www.cabanc.com. Please allow 5-7 days for processing.

Please contact Will Jecker at Stratford Management (520) 795-6500, extension 1025 for further information.



AVOIDING CONFLICT WITH THE NEIGHBORS

We all can just get along. The key? Communication. It's often the best way to prevent and resolve conflict before it reaches the legal system. You don't have to be friends or spend time together to achieve a peaceful coexistence, but you should try to be a good neighbor and follow these tips:

- Say hello. At the mailbox, while walking the dog or when you see a moving van arrive, introduce yourself. Learn your neighbors' names and regularly offer a friendly greeting.
- Provide a heads up. If you're planning a construction project, altering your landscaping or hosting a big party, contact your neighbors beforehand.



- Do unto others. Treat neighbors as you would like to be treated. Be considerate about noise from vehicles, stereos, pets, etc.
 - Know your differences. Make an effort to understand each other. Differences in age, ethnic background and years in the neighborhood can lead to different expectations or misunderstandings.
- Consider the view. Keep areas of your property that others can see presentable.
 - Talk honestly. Tolerance is important, but don't let a real irritation go because it seems unimportant or hard to discuss. Let your neighbors know if something they do annoys you.

Board Meeting Schedule

The Copper Creek Board and Committee members meet every month to conduct the Association's business. You are welcome to attend to gain insight into the decisions being made by your Board on behalf of all residents.

Board and ARC Meetings are held at **7 P.M.** on the **2nd Wednesday of every month**. Please call Stratford Management if you need further information.

The next Board and ARC Meetings will be on **Wednesday, May 11, 2011**, in the Copper Creek School Staff Lounge.

*Please note that your ARC submittal must be received by Stratford Management on or before **the last Friday of the previous month**, to be considered at this meeting.*

Please visit the Copper Creek Website at **www.coppercreek.net**



Stratford Management Representatives

Your Stratford Management representatives and respective contact information are as follows—

- **Robin Fearneyhough, Community Manager-**
robin@stratfordmanagement.org
- **Teresa Rascon, Administrative Assistant**
teresar@stratfordmanagement.org
- **Holly Bennett, Accountant –**
holly@stratfordmanagement.org
- **William Jecker, Accounting Help Desk –**
wjecker@stratfordmanagement.org
- **Joseph O'Hagin, CAAM® General Manager-**
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