TO: Eagle Crest Master Association Owner

FROM: Marrissa Rainey, ECMA HOA Manager

DATE: December 2025

The Eagle Crest Master Association (ECMA) Board of Directors has adopted a 2026 budget for the common area operations, the water and sewer utility systems, and the Resort Sports Center. See below for a summary of dues and budget changes for the coming year.

Master Association Facilities (Common Areas) – General Assessments

The 2026 budget reflects a $2 per month decrease in Facilities dues, from $98 per wholly owned lot/unit per month in 2025 to $96 in 2026.

Owners who Prepaid the Resort Pro Shop Improvement Project Loan Principal

In the 2025 budget, a partial year of loan debt service, approximately $8.50 per month, was included in the dues assessment. For owners who prepaid the loan, this debt service is no longer part of your dues. Although the elimination of the loan debt service in 2026 would suggest a full reduction of $8.50, this decrease is partially offset by increases in other operating costs for the coming year. Consequently, while the debt service is no longer included in the 2026 operating budget, the overall net impact results in a $2 decrease. The 2026 facilities assessment is $96.

Owners who elected to NOT Prepay the Resort Pro Shop Improvement Project Loan Principal

Based on the loan balance of $886,995.24, a 20-year term, and the final interest rate of 6.314%, the ECMA assessment for debt service is $12.85 per assessment unit. Owners who elected to continue with the dues assessment option (no prepayment) will see a monthly dues assessment of $108.85 per wholly owned lot/unit in 2026 including the debt service.

Notable Adjustments in the 2026 Facilities Budget

Several factors contributed to increases in the 2026 Facilities budget. Key drivers include:

- Many contracted services and operating expenses are tied to CPI 2.7% (July ’24-June ’25), which impacts year-over-year cost escalation.
- Aging Community & Reserve Funding Needs – The Board continues to acknowledge aging infrastructure at Eagle Crest, and the 2026 reserve schedule includes significant capital projects such as roadway removal and repaving. To ensure the reserve fund remains healthy and adequately funded for these anticipated large, long-term needs, the 2026 budget includes an 11.2% year-over-year increase in the reserve contribution.
- Use of Surplus to Offset Dues – Prior-year surplus balances have helped soften dues increases in past budgets; however, this approach has limitations. The 2026 budget includes an operating loss, which requires drawing down the surplus funds that were rolled over from the previous year. As these surplus funds are reduced, this will likely result in dues increases in 2027 and in future years.

Water and Sewer

The 2026 water and sewer fee is $90.00, reflecting a $3.00 increase over the 2025 fee. This adjustment is driven primarily by continued increases in reserve contributions, supporting a conservative budgeting approach for future water and sewer system improvements and replacements.

Resort Sports Center

The Resort Sports Center budget assumes maintaining the same level of services and plans for operating hours. As required by the documents (Lease) governing the Resort Sports Center, the Unit Fee is increased by the change in Consumer Price Index (CPI 2.7%) for the past year, resulting in a Unit Fee of $460.52 per year for a lot or living unit, up from $448.41 in 2025 (an increase of $12.11 annually).

The other fee related to the Sports Center that is assessed is called the "Owner Fee" and it gets adjusted as needed to meet budgeted expenses and contingency. This Owner Fee is increasing from $27 in 2025 to $32 per year per ownership interest in 2026 (an increase of $5.00 annually).

Master Association Joint Use Easement Agreement (JUEA) Fee

The Board has approved continuing this agreement that provides for cross-use of sports centers (Resort Sports Center, Ridge Sports Center and Lakeside Sports Center). The fee system is unchanged; the JUEA Unit Fee increases by CPI 2.7% making the 2026 Owner Fee $6.92 for a total 2026 annual fee of $138.13 (wholly owned Lot/Unit), up from $134.50 in 2025.

2026 Quarterly Dues Assessments for ECMA Owners			
Dues Assessment	**2026**	**2025**	**Difference**
General Assessments (Common Areas) **- no debt Service**	$288.00	--	--
General Assessments (Common Areas) - **with debt service**	$326.55	$294.00	--
Water & Sewer (developed lot)	$270.00	$261.00	3.5%
Resort Sports Center	$123.13	$118.85	3.6%
Ridge Sports Centers (JUEA)	$34.53	$33.63	2.7%
*Billing Fee**	$15.00	$14.00	7.1%
Water & Sewer (undeveloped lot)	$67.58	$67.58	0.0%
Quarterly Dues – no debt service (prepaid)	$730.66	--	
Quarterly Dues – with debt service (no prepayment)	$769.21	$721.48	

**Billing Fee – is applied to each quarterly billing statement unless dues are paid in advance.*

Billing Fee

There is a billing fee associated with processing ECMA quarterly statements. Owners may elect to prepay their annual ECMA dues to avoid the billing fee on the remaining three quarterly assessments. Please note that the billing fee applies to the first-quarter dues assessment and cannot be waived. Annual prepayment must be made by February 15th, 2026.

If you would like to prepay your ECMA dues for the year, please refer to the amounts listed below.

Annual Dues – no debt service (prepaid) *Billing fee included for Q1 only*	$2,877.64
Annual Dues – with debt service (no prepayment) *Billing fee included for Q1 only*	$3,031.84

Budgets

The 2026 budgets for the common area operations, the water and sewer utility systems, and the resort sports center are posted on the owner's website at: **https://eaglecrestowners.com/hoas/ecma.**

AppFolio Reminders

We use AppFolio, an online owner's portal, to manage accounts and payments. As a reminder, you have two accounts, one for ECMA and one for EHOA, that you are able to toggle between using the same login credentials. This option does require that you activate both your accounts. To connect to the online portal, please go to:

https://eaglecrest.appfolio.com/connect

If you have not already activated your owner portals, select "Need to set up an account?", fill in the required information, then select "Request Access". Once verified, a member of our team will send you an activation link. To switch between your ECMA and EHOA accounts on the online portal, you will use the menu option to "View Another Unit". If you don't see this option, one of your portals has likely not been activated. Please contact our team if you need assistance.

How to Manage Dues Payments

ECM offers various options for paying your quarterly dues assessment, which are detailed below.

- **Online Portal**
  You may pay via e-check/ACH (*utilizing your bank account number and bank's routing number*), debit card, or credit card through your online owner portal at https://eaglecrest.appfolio.com/connect .

  There is a transaction fee associated with the above options which is imposed by the payment processor. Please note that neither your Association nor Eagle Crest Management receive any of the imposed fees. All fees are shown on the payment screen in the owner portal, and while subject to change, are currently $2.49 for e-check/ACH, 2.99% for credit card, and $9.99 for debit card.

  AppFolio Online Portal Auto Payment Users → if you have signed up for automatic payment through the AppFolio online portal, you will need to change the amount you are authorizing to pay automatically to match the 2026 ECMA dues.

- **Send a Check via Mail**:
  Include the remittance stub found at the bottom of your statement. Make the checks payable to Eagle Crest Master Association or ECMA. Include your account number on the check memo line (*your account number can be found on the remittance stub portion of your statement*).
  Mail to:
  Eagle Crest Management Accounting
  PO Box 847
  Redmond, OR 97756

  The above PO Box is located at the Redmond post office, and the mail is picked up daily.

- **Bank Bill Pay**:
  You can choose to pay via your personal bank's bill payment service. Most financial institutions do not charge a fee for their bill pay service, but you should confirm with your individual bank.

  Make the check payable to Eagle Crest Master Association or ECMA. Include your account number. Since there will be no remittance stub included when paying with this method, it is very important to include your account number, which is found on the remittance stub portion of your statement.

  Mail to:
  Eagle Crest Management Accounting
  PO Box 847
  Redmond, OR 97756

- **ECM Office – Drop Check Off**
  The office is open Monday–Friday, 8:00 AM to 5:00 PM. If you stop by outside of open lobby hours, simply knock and we'll be happy to help you.

  Eagle Crest Management
  8300 Coopers Hawk Dr.
  Redmond, OR 97756
  (Next to the Greenside Café and Ridge Pro Shop)

If you have questions regarding this budget or statement, please feel free to reach out to us!

Sincerely,

Eagle Crest Management
ownerservices@eagle-crest.com
541-548-9300