

Description	Credit	Debit	Amount
Balance As Of 10/02/2011	.00	.00	.00
2012-AOAO Maintenance Fees - General	.00	427.81	427.81
2012-AOAO Maintenance Fees - Water Intrusion	.00	5893.32	5893.32
2012-VOA Charges And Expenses	.00	831.47	831.47
2012-General Excise Tax (Get)	.00	34.64	34.64
2012-Real Property Tax	.00	54.40	54.40
ARDA-ROC Voluntary Contribution	.00	5.00	5.00
2012 - Water Intrusion Payment Option *	-3893.32	.00	-3893.32

* "2012 - Water Intrusion Payment Option": The remaining portion of your Water Intrusion Assessment may, at your option, be paid in future years as authorized by The Association of Apartment Owners of Poipu Point. Please see Exhibit "B" - Water Intrusion Payment Schedule for more information.

Amount Due \$3353.32

For more information regarding this bill please call **1.855.624.4390**.

Please make check payable to: **Association of Apartment Owners of Poipu Point**



To pay, please register online

If you have never logged on:

1. Go to **DiamondResorts.com**.
2. Click on **Register** and enter the required fields.
3. Choose a **username** and **password**.
4. A confirmation e-mail will be sent to your e-mail address and you will be asked to validate your account.
5. *Now you can pay your fees – it's that easy!*

If you already have a login, then please log into your account and select accounts.

IMPORTANT OWNER INFORMATION

FREQUENTLY ASKED QUESTIONS

1.855.624.4390

Q.1. What are AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses and who determines them?

- A.1. As an owner, you are a member of both the Association of Apartment Owners of Poipu Point (AOAO) and the Poipu Point Vacation Owners Association (VOA). The AOA Maintenance Fees - General include all charges, costs and expenses incurred or collected by the AOA in connection with the administration, management and operation of the condominium project. The Board of Directors of the AOA determines the AOA Maintenance Fees. The AOA Maintenance Fees - Water Intrusion are funds needed to repair the water intrusion issues at the resort. The Board of Directors of the AOA determined the AOA Maintenance Fees - Water Intrusion. The VOA Charges and Expenses are all charges, costs and expenses incurred or collected by the Vacation Owners Association in connection with the administration, management and operation of the timeshare interval vacation ownership program. The Board of Directors of the VOA determines the VOA Charges and Expenses. The AOA Maintenance Fees and VOA Charges and Expenses include Reserve Fees, which are planned funding for capital expenditures for the replacement of long-lived items, i.e. roof repairs, furnishings, air conditioning, etc. The Board of Directors of the AOA determines the AOA Reserve Fees and the Board of Directors of the VOA determines the VOA Reserve Fees. Property Tax: The county where the resort is located assesses property taxes. The Association bills and collects the taxes, and then distributes the funds to the county. This may be included in your operating fee or appear as a separate line item on your invoice. General Excise Tax (GET): This is a gross income tax imposed by the state of Hawaii on virtually all gross receipts from business activities conducted in the state, including the retailing of goods and services, rentals, commissions, etc.

Q.2. When are AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses due?

- A.2. AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses are due January 1, 2012. Please remit payment, with the payment stub, in the envelope that is provided for your convenience. If you don't receive a bill, it is up to you to request it. Please refer to the enclosed copy of your Association's Assessment Billing and Collection Policy for more information.

Q.3. How do I pay my AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses?

- A.3. There are a number of options to pay your fees:
1. Mail your check and payment coupon in the enclosed envelope.
 2. *Log in to your account on DiamondResorts.com*, and click on Accounts to pay by electronic debit (EFT) or credit card.
 3. Call 1.877.DRI.CLUB (1.877.374.2582) and pay by credit card by using our fully automated payment services available 24 hours a day.

Q.4. Can I pay my AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses at the resort?

- A.4. Your Associations encourage you to send payment by check or use the EFT feature. Both of these options avoid credit card fees to the Associations. Payments cannot be accepted at any resort.

Q.5. Can I pay my AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses in installments?

- A.5. Yes, you can pay your AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses in any number of installments between now and December, as long as the entire balance due is paid by January 1, 2012. If you do not want to pay the water intrusion assessment portion of your maintenance fee in full, you have the option of paying \$2,000 or 30% of your total share of the water intrusion assessment, whichever is greater, by January 1, 2012. Please see the payment schedule (Exhibit "B"). You may also pre-pay your 2013 AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses in installments. Log on to DiamondResorts.com to schedule your payments through the EFT option or by credit card.

Q.6. If I don't occupy my unit this year, do I have to pay the AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses?

- A.6. Yes. All owners must pay their AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses regardless of whether or not they use their weeks.

Q.7. What if I have a question regarding my mortgage?

- A.7. If you financed through Diamond Resorts International®, all questions concerning your mortgage (i.e. interest, monthly payments, coupon books, balance and pay-off amounts, or interest 1098s) should be directed to 1.877.DRI.CLUB (1.877.374.2582). Otherwise, please refer to your coupon book to determine your mortgage company.

Q.8. If I have a question regarding my AOA Maintenance Fees - General, AOA Maintenance Fees - Water Intrusion and VOA Charges and Expenses, who should I contact?

- A.8. Customer service can be reached at 1.855.624.4390 or e-mail BillingHelp@DiamondResorts.com.

Q.9. What is the "ARDA-ROC PAC" assessment for? Do I have to pay it and is it part of AOA Maintenance Fees and VOA Charges and Expenses?

- A.9. ARDA's political arm, ARDA-ROC PAC (American Resort Development Association Resort Owners Coalition Political Action Committee), enables owners to engage government officials at all levels in constructive, ongoing dialogue and to participate in policy decisions affecting their vacation ownership experience. Year after year, timeshare owners are targeted by federal, state and local lawmakers searching for various ways to raise revenue, and this committee is dedicated to protecting your economic interests. ARDA-ROC PAC contributions are political contributions not deductible for federal income tax purposes. You may refuse to contribute or contribute more or less without reprisal or otherwise affecting your membership. Only U.S. citizens or permanent resident aliens (green card holders) may contribute to ARDA-ROC PAC.