MiraVista
CONDOMINIUM ASSOCIATION

Assessment Letter 2027

Dear Homeowner(s),

On November 19th, 2026, the Board of Directors held a Budget Meeting of which they adopted the 2027 Budget, representing a slight increase over the proposed budget that was emailed out. The assessment total is **$2,005.12** due quarterly including assessments and reserves. The first quarterly assessment payment for 2027 is due on January 1, 2027. A copy of the 2027 Adopted Budget can be found on the website and found here by clicking on the link. MiraVista 2027 Adopted Budget - CLICK HERE

The due date for the 2027 first quarterly assessment is January 1, 2027, then due the 1st day of April, July and October. Should assessments be posted on the 11th day of the month the assessment will be considered late and incur interest and late fees at 5% of the total assessment. Timely payment and receipt is key to avoid interest and late fees to your ledger.

The parking lot reserves will be fully funded in the first quarter of 2027 which were increased slightly in the budget to account for inflation. The timeline for the replacement will depend on engineering, permitting, weather and vendor availability which is yet to be determined.

There was a decrease in 2027 to the master insurance policy due to the absence of hurricane activity in 2026 representing a $10,000 reduction to the insurance. Building maintenance saw an increase to $50K up from $35K in 2026. This line item funds the day to day maintenance of the brick and mortar structures onsite and was increased to offset expenses not budgeted for. Janitorial saw an increase during the Budget Meeting of $7,000, this increase will address ongoing janitorial needs unexpected outside of the maintenance agreement.

The walkways and railings saw an increase in funding reserves to prepare for a future resurface of the walkways, which was carried forward from 2026. Once the parking lot replacement is complete, focus will then shift to the surface of the breezeways, pool deck, carwash pad and dumpster crib repairs. The Board will evaluate the path forward depending on the expense determined necessary to do this work, which will also include the path to pay for it.

In 2026 the Board adopted a Resolution “Collection Policy”. This policy serves as a path for units that are delinquent. Delinquent units require written notice, along with due process obligations which must be met prior to being sent to legal counsel to begin the claim of lien, rent redirect, forbearance or foreclosure proceedings. The collection policy required no changes in 2027 and a copy can be found on the website and also for a copy of the Collection Policy - 2026 CLICK HERE.

The 2025 Audit was formally adopted at the 2027 budget meeting. A copy can be found on the locked portion of the website or here 2025 MiraVista Audit - CLICK HERE.

MiraVista Quarterly Assessment Payment Options

Spires and Associates in Naples Florida manages the accounting for MiraVista; this includes the preparation of monthly compiled financials, posts owner assessments to the ledger and processes vendor payments for those providing services to the Association.

Below are several payment options available, along with links to the forms to pay assessments with your desired payment method. If you right click on the links you can launch form links embedded in this document. You can also find these forms on the website, where they can be downloaded.

FRONTSTEPS-CALIBER ACCOUNT SET UP - Click Here

This link will give you access to the Front Steps Portal - so you can sign up. Caliber will give you direct real time access to your ledger and payment method.

FSPAY (Front steps portal pay)
Debit or Credit Cards- 3.95% of the total payment amount paid each time payment is processed (if they are entering their debit card numbers VS banking account info it will be charged with the rate). This rate may change from time to time.

E-Check- $2.95 per payment pulled (you must use your banking account & routing number for this option to be $2.95). Payment by credit card will incur a percentage fee.

ACH *through Spires & Associates. This process is FREE of CHARGE!* ACH FORM - Click Here It is NO FEE to the homeowner but they HAVE to have the voided check and or a form of proof of account & routing number. The process is to fill out the form and mail it to Spires with your voided check. Follow the instructions on the form

NOTE: ***IF YOU HAVE ALREADY SET UP ACH WITH SPIRES. YOU DON'T NEED TO DO ANYTHING FURTHER. THE 2027 ASSESSMENT WILL AUTOMATICALLY ADJUST TO THE NEW AMOUNT.***

Mail a Check
Homeowners are always welcome to send their payment by check to also ***avoid a fee*** with the coupons provided. Make sure to ***mail the check 20 days prior*** to its due date to account for delays with the postal service and manual processing with the lockbox.

Homeowner Bill Pay
If they want to set up bill pay with their personal bank (which avoids the fees as well). Just cut a check and ***mail it within 25 days in advance of the quarterly due date*** which is due the first of each month; January, April, July and October pursuant the Governing Documents and Florida Statutes 718.

Why allow 20 days in advance for mailing? The Assessment payment when paid through Bill Pay is processed through your own bank where it is mailed. It then needs time to arrive at the Associations lockbox, where it then takes a few days to cycle through the proofing process (which can take longer on weekends/holidays) prior to being posted to the owner ledger.

Note: Assessment payments posted after the10th of the month will be considered late and then accrue interest and late fees at 5% of the total assessment.

Address to the Lockbox if you want to mail the payment:
Mira Vista Condo Assn., Inc.
PO Box 8261
Naples, FL 34101

The lockbox is a direct link to the MiraVista Bank operating account where payments are processed when mailed.

Please visit the website at www.miravistanaples.com
Username: owner **Password:** MiraVista2025

Please email "manager@miravistanaples.com if you have any questions

Thank you,

Mira Vista Condominium Assn., Inc.