



ASPENWOOD TIMES

Quarterly Newsletter

Spring 2007

JOIN TOWER FEDERAL CREDIT UNION

The Benefits of Tower Membership

As an Aspenwood Townhouse Association member, you are eligible to become a member of Tower Federal Credit Union. Tower exists to provide its members with a safe and convenient place to save at higher rates and to borrow at lower rates. How is this possible? Tower is a non-profit, member-owned cooperative. There are no stockholders to pay. Earnings are returned to members in lower rates for auto, mortgage and consumer loans and higher dividends for Share Certificates (CDs), Money Market and savings accounts.

Tap into Your Home's Equity for Extra Summer Cash

Are you thinking of starting a big home improvement project? Now's the time to get started and SAVE with a discounted rate on a Home Equity Loan from Tower. Through May 31 Only! Apply online at towerfcu.org and receive .25% off 5-, 7-, 10-, & 15-year fixed-rate loans or .50% off a 1-year adjustable-rate loan. Apply today!

Become a Member Today

To join Tower, visit towerfcu.org and apply for membership quickly and easily online. You'll then be eligible to sign up for Home Banking. Membership questions? Call the Member Service Center at **301-497-7000** or **800-787-8328**. Visit towerfcu.org for branch and ATM locations near your home or work.



Summer Clean-Out

County dumpsters will be in Aspenwood the weekend of **June 2nd**. One dumpster will be on Rosewood Way, and one on Birchwood Way.

Remember, this is a free county service but can become a cost to the community if trash is placed on the ground after the dumpsters are full. The Association will have to pay for any clean-up so please do not place additional items outside, or on top, once the dumpsters are full.



Email Updates

You can still sign up to receive some correspondence via email. Go to www.aspenwoodtownhomes.org, and click **Contact** to use the contact form. Simply enter 'email' in the message section in order to submit your email address. If you want TMGA to use a different email address than the one you send from, please enter it into the message section.

Board of Directors

President

Delphine Matthews

Vice President

Michael Maultsby

Treasurer

Shawn Lamb

Secretary

Thomas Mulinazzi

Members-at-Large

Tom Cheche

Joyce Covington

Deborah Formella

Eric Pellak

Amit Sharma

The Management Group Associates, Inc. (TMGA)

20440 Century Blvd., Ste. 100

Germantown, MD 20874

301-948-6666

Or

800-536-8642

Fax: 301-963-3856

Tmgainc@tmgainc.com

www.aspenwoodtownhomes.org

Community Tip

Learn Adult CPR

2nd Saturday of
Each Month

12:30pm - 3:30pm

Columbia Gateway
Building. *Free to*

Howard County Resi-
dents and Employees

Call 410-313-2016

for more info.



Be on Guard for Identity Theft

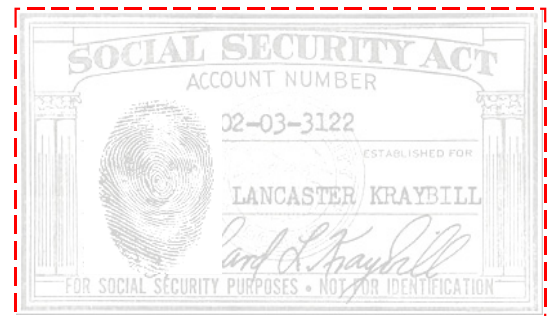
You have almost certainly heard about the dangers of Identity Theft. Not surprising, since Identity Theft is the single fastest growing crime in the country, and Maryland ranks among the top five states in the USA for ID theft complaints.

So, what is it? Simply put, Identity Theft is someone obtaining your personal information and using it to commit fraud.

How does it happen? Let me count the ways:

- ◆ People steal wallets and purses to get bank and credit cards.
- ◆ Stolen mail from Mail boxes, especially to get pre-approved credit cards.
- ◆ Dumpster diving to rummage through trash.
- ◆ Home entry
- ◆ Information shared over the internet
- ◆ Employee fraud, where personal information is obtained from the workplace.

Once stolen, the most common use for the information is to open a credit card account with your name and social security number. Other uses include opening bank accounts to write bad checks, applying for loans, and opening utility accounts such as telephone, cell phones, cable TV, etc.



How can you protect yourself?

- ◆ Only give out your personal information when absolutely necessary.
- ◆ Only give out your information when you have initiated the contact or know the person on the receiving end
- ◆ Store your personal information in a safe place.
- ◆ Minimize the amount of ID you carry; one credit card, drivers license.
- ◆ Know the billing cycle of your credit cards.
 - ◇ Thieves will steal statements from the mail, do a change of address, then order a new card.
 - ◇ If your bill doesn't show up in a given month, follow up on it.
- ◆ Update virus protection on your home computer.
 - ◇ Use firewalls, and update your security patch.

Check your credit report.

Have you seen the TV ads that tell you to go to *freecreditreport.com*? That's WRONG. It is not a free service. The correct place to go for a free credit report is ***annualcreditreport.com***. You are entitled to one free credit report per year from each of the three major credit reporting bureaus. The best plan is to go to each of them, four months apart rather than all at the same time. That way you can get a continuous look at your credit report throughout the year.

You are **NOT** like all the others --
so why should your website be?

No cookie-cutters, just creative and
effective design and development
to meet your individualized goals
and needs.

info@mtvernonmedia.com



GTEC

General Title & Escrow Co.
7229-D Hanover Parkway, Greenbelt, MD 20770
ph (301) 446-3700 fax (301) 446-1606
www.generaltitle.net

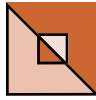
Specializing in Home Purchases, Refinances and Reverse Mortgages

Five Star Service:

- GTEC keeps all parties involved in the transaction 100% informed.
- GTEC returns telephone calls immediately.
- GTEC understands that TIME IS OF THE ESSENCE. You give us a date, and GTEC will be ready.
- Should your client be in need of a Power of Attorney, our office can have it prepared and sent immediately for signature.
- GTEC strives to provide the type of service that we would expect from others.
- Closing Services can be held in your office, home or any place of convenience for all parties involved.



TMGA Corner



The Architecture Review Committee (ARC) has revised the Architectural Guidelines. The guidelines have not been revised since inception, over twenty years ago. The revised guidelines are available on the Aspenwood website so please review them. This summer the ARC will be inspecting all homes in the community.

Spring means a new season and tax return dollars. Some will use the additional funds for improvements; new decks, fences, windows, trim, et cetera. With any improvement owners must submit an Architectural Change Request form to the management company. You can print the application from the website or contact the management company. **It must be submitted by the homeowner — not the contractor or renter.**

When submitting your application for a deck, fence, or shed please include drawings or pictures to show how a shed, et cetera, will look. For windows you must have a picture and color sample for the trim around the window. The color must match the trim color designated for that house. For siding, trim, or a roof, it is best to provide all colors offered by the contractor, noting your preferred color. If the contractor does not have the exact color, the ARC will approve the best color match, based on the community colors.

The ARC has up to 30 days to review all requests. The 30 days start once the request is received and time stamped by TMGA. If you fail to submit the necessary drawings or color patterns the ARC may reject the request or ask for additional information, thereby extending the thirty days. Please take these timelines into consideration when planning changes and improvements.

Homeowners are entitled to make changes/improvements to their houses, but everyone must still comply with the Architectural Guidelines. The guidelines are to ensure that the community “*looks like a community*”, and that changes do not detract from the overall community appearance. Homeowners making changes without submitting the appropriate application form are subject to fines.

If you have made improvements in the past without ARC approval, you still need to submit the application form. In that way, you can still obtain the necessary approval and documentation for the files. Once an improvement has ARC approval, no future ARC or Board can require a homeowner to alter that change or issue fines.



Aspenwoodtownhomes.org

Aspenwood Townhome Association

c/o The Management Group Associates, Inc.
20440 Century Blvd., Suite 100
Germantown, MD 20874