

Summit County, CO  
970.368.6374



We manage your property like it's our own.

## **AGREEMENT FOR MANAGEMENT SERVICES**

THIS COMMUNITY ASSOCIATION MANAGEMENT AGREEMENT (this "Agreement") is made and entered into effective this 1st day of **January** 2021 (the "Effective Date"), by and between **Bear's Den Condominium** ASSOCIATION, a Colorado nonprofit corporation ("Association"), and BUFFALO MOUNTAIN MANAGERS (hereinafter called "BMM"), a Colorado corporation ("BMM"). The Association and BMM are referenced collectively as the "Parties" or individually as a "Party" in this Agreement.

### **RECITALS**

**A.** BMM is operating under Colorado Community Association Entity License number ENT .000003514, and the Responsible Manager (RM) for BMM is Lindsay Backas under Responsible Manager License number RM.000002978.

**B.** Association is an Owner's Association created according to its Articles of Incorporation, Bylaws and the Declaration of Covenants, Conditions, and Restrictions and any amendments thereto.

**C.** The Association, acting through its Board of Directors ("Board"), is responsible for the operation, administration and management of certain property (the "Property") described in the Declaration, as amended, as recorded with the Clerk and Recorder of [REDACTED] County, Colorado (the "Declaration") under Reception No. [REDACTED].

**D.** The Board desires to appoint BMM to operate, administer and manage the Association and the Property pursuant to the Association's Articles of Incorporation, Bylaws and Declaration, and Rules and Regulations, as amended (together, the "Governing Documents"), and BMM desires to accept such appointment under the terms and conditions set forth in this Agreement.

NOW, THEREFORE, in consideration of the mutual covenants and promises set forth below, and for other good and valuable consideration, the Parties agree as follows:

### **AGREEMENT**

**1.** Appointment of Manager. The Association hereby appoints BMM, and BMM hereby accepts the appointment, as the exclusive Manager of the Property under the terms and conditions set forth in this Agreement.

**2.** Term. The initial term of this Agreement shall commence on the Effective Date and shall terminate on December 31, 2021 unless sooner terminated. Unless sooner terminated, this

Agreement shall be renewed automatically for successive one (1) year periods thereafter (the initial term and any renewal period are referred to collectively as the "Term.").

If renewed, the fee is subject to a mutually agreed adjustment after expiration of the above term. Either Party may terminate this Agreement at any time, without cause, upon no less than ninety (90) days advance written notice of termination to the other Party.

**3. Communication.** BMM shall designate a Community Association Manager (CAM), The designated CAM shall be BMM's primary contact for communications between the Board and BMM. BMM shall principally communicate to the Board of Directors ("Board") and the Association Membership to the extent practical, through the Board's appointed contact person. In the absence of a contact person, the President of the Board shall be authorized to act on behalf of the Association and authorize BMM on any matters related to those specific duties of BMM, in accordance with the Governing Documents.

**4. Duties of Manager.** BMM shall have the responsibility for the day-to-day operation and management of the Property, and for the maintenance of the common elements as provided herein. If the Association makes material changes to the operation of the Property that affect the management of the Property and adds to the costs incurred by BMM, those changes may be subject to additional charges to the Association by BMM. Additional charges shall not apply if the Association changes are within the scope of responsibilities and operations of the Property described elsewhere in this document. At a minimum, such duties include the following and as otherwise set forth within this agreement:

**a.** Total and exclusive responsibility for the first class operation and management of the Property, under the Board's direction, pursuant to the Governing Documents and applicable state law including, but not limited to the Condominium Ownership Act (the "COA") if applicable, the Colorado Common Interest Ownership Association Act ("CCIOA"), and the Colorado Revised Nonprofit Corporation Act (the "Nonprofit Act"). The Association shall deliver to BMM, true and complete copies of all Governing Documents.

**b.** Provide management either directly, or through its employees or subcontractors. BMM shall manage its employees and the work performed on behalf of the Association in a manner to avoid payroll tax exposure, workers' compensation exposure, or other related personnel related exposures to the Association.

**c.** BMM shall administer the Association's operations, which shall include the following:

**i.** BMM shall attend up to 2 regularly scheduled meetings per year of the Association and/or Board. BMM will attend special meetings or extend regular meetings beyond a two (2) hour period at the request of the Association or Board for a fee of \$125.00 per hour.

**ii.** BMM shall assist the Association with outside contractors by attempting to negotiate as desirable arrangement as possible for the Association. BMM shall contract for and maintain services for water, sewer, electricity, natural gas, snow removal, trash, television, cable and other services deemed necessary by the Board. Such Services may be contracted for in the name of BMM or be contracted for in the Association name. Regardless, the cost of such services shall be at the Association expense. BMM shall obtain up to three (3) bids for capital projects if requested by the Association. BMM will not issue payment for any invoice not defined as a recurring monthly charge and not budgeted, without the prior approval of the Association Contact Person.

iii. Contracts, purchases and orders in excess of \$2,000 are made by BMM only after receiving authorization of the Board. Purchases less than \$2,000 may be made by BMM in accordance with the operating budget adopted by the Association.

iv. Serve as custodian for master keys for all units and keep them in a secure location. The Association shall pass and maintain a policy that specifically states (i) each homeowner shall provide a true copy of all keys required to access their unit, (ii) that each homeowner will notify BMM of any lock change and provide keys to the new lock and (iii) BMM's personnel shall not be required to give keys to tenants or renters. of units not managed by BMM.

v. Snow removal will be accomplished under a separate third-Party contract. Snow removal contract will be reviewed annually.

vi. Maintain and care for existing common area lawns, shrubs and other landscaping, including routine operation and minor maintenanc

vii. Replace exterior lights in common areas on a timely basis as required. Light bulbs shall be procured by BMM, but the Association shall reimburse BMM for the cost of the bulbs.

viii. Periodically inspect common areas of the Property for the purpose of discerning architectural control or covenant violations, vandalism, theft, safety hazards and situations requiring immediate attention.

ix. Annually perform required winterizing of the Association's property and equipment.

x. In the event of an emergency or other situation requiring immediate action to prevent or mitigate the imminent loss, damage, or deterioration of or to the common areas or facilities, or where the health or safety of any person or the physical integrity of a structure is endangered, BMM shall take such actions as in its judgment are necessary to prevent or mitigate such loss, damage or deterioration. Notice of any emergency action/repair shall be given to the Board as soon as possible.

xi. Establish and maintain bank accounts in the name of the Association for dues and assessments, operation expenses, replacement reserves and other incidental purposes. The operating account and reserve account shall be separate accounts. Accounts shall be in institutions of the Board's approval and shall be covered by FDIC insurance; such approval shall not be unreasonably withheld. Subject to a written policy of BMM, one or more authorized employees of BMM (each of whom is within the scope of the BMM's written policy and fidelity bond) shall serve as the authorized signatories on such accounts.

xii. Maintain a system of accounting and record keeping sufficient to account for all receipts and expenses, account for BMM's activities on behalf of the Association (work order accounting), and account for all assets and liabilities of the Association.

xiii. Assist Board approximately sixty (60) days prior to the start of each upcoming fiscal year, a proposed operating budget draft setting forth the anticipated expenses, and revenues required to meet those expenses for the upcoming fiscal year. The budget will be prepared based on, among other things, the Association expense history, the approved service level of the Association, and the condition of the property.

- xiv.** Maintain a system for tracking and reporting on violation notices and resolution thereof.
- xv.** Maintain a system for receiving and tracking Architectural Control Committee (“ACC”) requests. As instructed by the Board, forward such requests to the designated ACC or, if none, the full Board. Maintain a record of such requests and the ACC’s or Board’s related action and communicate such decision(s) to the requesting owner(s).
- xvi.** Collect all dues and assessments from owners by use of a depository lockbox and ACH process maintained in the name of the Association.
- All assessments, working capital, reserves and amounts received from owners shall be deposited into the Association’s bank account within five (5) working days of receipt, contingent on all pertinent information being provided to BMM.
  - Monies specifically designated as reserve contributions will be deposited within five (5) working days to the Association’s reserve banking account, provided (in the event of an initial comingled transfer from the lockbox) the Association’s funds are available.
  - All other monies received on behalf of the Association shall be deposited within (5) working days, with the exception of security deposits for usage of Association amenities; such security deposits shall be held until the completion of the event and then, with offset for the cost of damage or incurred cost, either returned to the payer or shredded.
- xvii.** Maintain a system for the management of and reporting on delinquent dues and assessments, which implements the Governing Documents and regulations of the Association.
- xviii.** Pay, on a timely basis on behalf of the Association, all operating expenses, costs of assets purchased, and costs approved for payment from reserve fund assets, including management fees, to the extent that funds are available.
- xix.** File annual notices and reports as may be required by the Secretary of State, Division of Real Estate, and other governmental agencies.
- xx.** Administer all insurance claims, and similar events that the Association elects to handle on a self-insured basis.
- xxi.** Timely provide all requested records and assistance to (a) a CPA of the Association’s choice for its review or audit of the Association’s financial statements and preparation and filing of the Association’s tax returns, and (b) inquiries from the Board or its members. Execute, without exception, related auditor prepared representation letters or fully explain the basis for not doing so.
- xxii.** Advise Association owners of all adjustments to dues.
- xxiii.** Maintain evidence of worker’s compensation insurance for all BMM employees, all maintenance and construction personnel, and others working for the benefit of the Association to the extent that such personnel are either 1) employees of BMM, or 2) are paid for their services at the Property by BMM as appropriate under prudent business practices. (This requirement is not intended to extend to those working solely for the benefit of specific property owners and such services were neither arranged nor paid for by BMM.)
- xxiv.** Correspond and maintain records as reasonably necessary for the efficient management of the Association.

**xxv.** Maintain an informed expertise with respect to the requirements of CCIOA and related Department of Regulatory Agencies requirements, and other controlling statutes. Based on this informed expertise, BMM shall advise the Association as to their related compliance, otherwise assist the Association and its Board in compliance with these requirements and advise when consultation with legal counsel may be advised.

**xxvi.** Assist in planning for each of the Board meetings, prepare the related agendas, provide required notices, attend such meetings, prepare the related minutes, obtain Board approval of the minutes, maintain such records in the Association's files, and timely post the agenda and approved minutes to the Association's website.

**xxvii.** Assist in planning for the annual Association Owners' meeting, prepare the related agendas, provide required notices, attend each meeting, manage written vote counts and reporting, prepare related minutes, obtain Owner approval of such minutes, maintain such records in the Association's files, and post the approved minutes to the Association's website.

**xxviii.** Actively assist the Association to update and maintain current physical and e-mail addresses of all owners.

**xxix.** Maintain a single website where Association information is available on a reasonably current basis. The website will, at a minimum include (a) owner access to documents of the Association including, articles of incorporation, declarations, rules and regulations, annual budgets, basic monthly financial statements, audited/reviewed financial statements, tax returns, newsletters and communications, and minutes of Board and Annual or Special Owner Meetings, (b) access to a listing of board members and their related contact information, (c) access to a listing of owners and contact information to extent permitted by regulation, and (d) Board only access (on a restricted basis) to detailed monthly financial reporting, agendas, etc.

**xxx.** The association shall deliver to BMM, true, complete and correct copies of all governing documents, rules and regulations, minutes and other documents of the Association as BMM may require. The Association will furnish to BMM all the available plats, architectural, electrical, mechanical, and other plans of the Association at BMM's request. BMM will review the Association's records and determine if it is in compliance with the CCIOA required Responsible Governance policies and Board Education, which mandates all Associations must have. In the event the Association is not in compliance, the Association agrees to collaborate with BMM and take the necessary action to become compliant within six (6) months of contract execution.

**xxxi.** Retain accounting books and records, other business records including (but not limited to: correspondence, records of Board and Owner meetings, and other ordinary and customary business records of the Association in:

- xxxii.** Retain the following records of the Association on a permanent basis:
- A record of property ownership associated with each unit comprising the Association.
  - The meeting minutes from all Owner and Board meetings,
  - All actions taken by Owners and/or the Board by written ballot,
  - All actions taken by committees, and
  - A record of all waivers of notices for Owner, Board, or Committee meetings.

**xxxiii.** Advise the Association as to the handling of non-permanent retention records that are older than seven closed years and assist the Association in the retention and/or destruction of such records.

**xxxiv.** At termination of this Agreement, provide to the Association all retained records, or a copy of such, to the Association.

**xxxv.** Assist owners, realtors and title companies in owner transition and refinancing; and advise title companies of assessments, liens and capital reserve contributions and balances on transfer or refinance, in the form of a status of account report. BMM uses a third party. (HomeWise).

**xxxvi.** Assist owners by maintaining and staffing a telephone number and an e-mail address for owners to contact BMM with questions or concerns. In addition, provide an after-hours emergency access phone capability for use by owners.

**5. Authority of Manager.** All acts performed by BMM as authorized by this Agreement shall be done as an advisor to and agent of the Association and as Manager of the Property, and all obligations or expenses incurred pursuant to this Agreement shall be for the account, on behalf of, and at the expense of the Association. BMM shall serve as an independent contractor and no employer-employee relationship shall be created between BMM and the Association by this Agreement.

**6. Compensation for Management Services.** The Association agrees to reimburse or compensate BMM as follows:

**a.** All expenses, including equipment, materials, maintenance, independent contractor invoices, taxes, insurance premiums, and Administrative Services (exclusive of those which are within the scope of the Administrative Services described in the attached Schedule A, as well as any other budgeted expenses reasonably required for the performance of BMM's duties shall be paid from the Association's accounts, but if paid by BMM, all such expenses shall be reimbursed to BMM promptly upon billing. BMM shall furnish the Association with a monthly statement regarding reimbursement and compensation due to BMM.

**b.** If BMM is required to perform special duties, that might normally be performed by a construction Manager, and which are beyond the duties set forth in this agreement, then additional fees and markups may be charged with prior approval of the Board.

**c.** In addition to other fees or reimbursable expenses included in this Agreement, or agreed to by the Parties, the Association shall pay BMM a management fee in the amount of Eight Hundred Dollars (\$800.00) per month (the "Management Fee") for the contract year January 1, 2021 through December 31, 2021. The Management Fee is payment for BMM's performance of its "Duties as Manager" as described in Section 4 above. Management Fee shall be due in advance on the first of each month during the Term and may be collected via ACH. The Management Fee and any other charges under this Agreement may be adjusted from time to time only by written agreement of the Parties.

**d.** Non-skilled maintenance work performed by BMM or a related Party shall be billed at the rate of Seventy-Five Dollars (\$75) per hour. Skilled maintenance work performed by BMM or a related Party shall be billed at the rate of Ninety-Five Dollars (\$95) per hour.

e. Any services BMM agrees to perform that are requested by the Board and that are not included as part of BMM's duties provided within the scope of the monthly management fee or Administrative Services, or separately agreed on, shall be charged at the rate of One Hundred Twenty-Five Dollars (\$125) per hour.

f. CCIOA requires Association's to disclose and provide, within Fourty Five (45) days of the end of the fiscal year, certain notices and documents to its members. The Association authorizes, and BMM agrees to prepare and keep current, a binder of the current Association Documents and records to be available for any Owner to review at the Association's designated place of business during normal business hours. Upon request, BMM will prepare and provide paper copies of the Association Documents and records at the rate identified in the Association's Inspection of Records Policy, or if silent, the attached administrative fee schedule. All documents included within the above described binder also shall be posted to the Association's website and updated as necessary to be current.

7. Manager's Duties Non-Exclusive. This Agreement shall not be exclusive with respect to BMM and BMM shall be free to engage in employment elsewhere, including for other associations. BMM shall devote sufficient time and attention to its duties in order to adequately discharge same, and in no event will its other business interfere with the discharge of its duties to the Association.

8. Indemnification.

a. The Association shall indemnify, defend and hold BMM and its affiliates (affiliates as used within this Paragraph include those defined as a related Party, owners, officers, managers, employees and agents (collectively "BMM Affiliates") harmless from any and all costs, expenses (including, without limitation, attorneys' fees and court costs), liabilities, losses, damages, causes of action, judgments or penalties suffered by arising from the performance of BMM's services under this Agreement, unless such cost, expense, liability, loss, damage or claim is the result of gross negligence or willful misconduct by BMM or BMM Affiliates.

b. BMM shall indemnify, defend and hold the Association harmless from any and all costs, expenses (including reasonable attorneys' fees and court costs), liabilities, losses, damages, causes of action, judgments and penalties relating to this Agreement to the extent caused by the gross negligence, willful misconduct or criminal misconduct of BMM, BMM Affiliates, or BMM related Parties.

c. BMM or BMM Affiliates shall not, under any circumstances, be liable under or by reason of this Agreement, directly or indirectly, for any breakage or damage of any machinery, appliance or equipment or other part or portion of the Property except that caused by the negligence or willful misconduct of BMM or BMM Affiliates, nor shall BMM or BMM Affiliates be held responsible or liable for any loss, damage, detention or delay in furnishing materials or failure to perform duties when such is caused by fire, flood, strike, act of civil or military authorities, or by insurrection or riot or by any other cause which is unavoidable or beyond the control of BMM or BMM Affiliates.

d. The obligations to indemnify provided in this paragraph will survive any expiration or termination of this Agreement.

9. Insurance.

a. As directed by the Association, BMM shall cause to be placed or kept in force all insurance as deemed necessary by the Association and as required by applicable law or regulation and this Agreement at the Association's sole expense. BMM will be named as an additional insured on the Association's liability and directors and officers insurance policies, if the insurance carrier so agrees without additional cost to the Association. BMM will carry errors and omissions insurance and crime fidelity insurance to the extent required by applicable law or regulation.

To facilitate the management of such insurance coverage, BMM shall maintain a schedule of insurance contract expiration dates, provide notice to the Board for its consideration at its meeting not less than 45 days in advance of such expiration dates, and work with the Board and insurance agent(s)/insurance company(ies) of the Association's choice to maintain insurance as otherwise described within this Agreement. BMM shall obtain appropriate certificates of insurance and post such documents on the Association's website.

b. BMM, working in conjunction with the Board shall review the scope and adequacy of all insurance coverage for the Association with the Association and its insurance agent and at time of renewal of each policy, provide BMM's opinion (which may be based in-part on the advice of the Association's insurance agent and/or retained insurance expert) on whether or not such insurance is adequate. Upon the direction of the Association, BMM shall solicit and endeavor to obtain competing proposals for the insurance coverage, whether from competing insurance agents, brokers or carriers.

c. All insurance policies procured by the Association shall be issued by insurers in amounts and in form as determined by the Association at the sole cost and expense of the Association, provided however, that the Association shall maintain the types of coverage, in amounts at least equal to or exceeding those, required by the Governing Documents, applicable law, and regulation of the Division of Real Estate. Additionally, the Association shall procure and maintain, to the extent reasonably available, fidelity insurance or fidelity bonds adequate to protect against dishonest acts of BMM or BMM Affiliates.

d. All insurance policies procured by BMM for coverage of BMM shall be issued by insurers in amounts and in form as determined by BMM at the sole cost and expense of BMM, provided however, that BMM shall maintain public liability insurance coverage in amounts at least equal to those required by applicable law or regulation, if any. BMM shall provide the Association with copies of such policies or satisfactory evidence of such coverage.

**10. Events of Default.** Each of the following shall constitute an event of default ("Events of Default"):

a. Either Party breaches any material covenant, term or provision of this Agreement and such breach continues for a period of fifteen (15) days after such Party's written notice from the other Party, or, if such breach cannot be cured within 15 days, for such additional period as shall be reasonable, provided that the such Party is diligently proceeding to cure such breach; or

b. Either Party's corporate existence shall lapse or either Party shall cease to be in good standing in the State of Colorado.

**11. Assignability.** This Agreement is personal to BMM, and BMM may not assign its duties, obligations, rights, title or interest herein to another management firm, including a parent or successor, without the Association's prior written approval. BMM may subcontract portions of its duties under this Agreement with Board approval. Notwithstanding the foregoing, BMM may



subcontract a portion but not all of its obligations relating to cleaning, maintenance and other similar front-line obligations without the Association's approval, it being understood that BMM retains complete responsibility for the performance of such services.

12. Attorneys' Fees. If either Party resorts to litigation, arbitration, or any alternative dispute resolution process to enforce this Agreement, the prevailing Party shall recover its reasonable attorneys' fees and costs arising out of or resulting from its enforcement of this Agreement.

13. Representation. The Parties acknowledge and agree that each has entered into this Agreement with full knowledge and understanding of the terms and provisions hereof and that all questions pertinent hereto have been answered and are understood by each to the full satisfaction of each. Further, each Party acknowledges that this Agreement is being entered into freely, voluntarily, and without coercion.

14. Superseding Effect. This Agreement supersedes all prior oral or written agreements or understandings, if any, between the Parties and constitutes the entire agreement between the Parties with respect to the subject matter of this Agreement. Each Party to this Agreement acknowledges and agrees that the other Party has made no warranties, representations, covenants, or agreements, express or implied, to such Party, other than those expressly set forth herein, and that each Party, in entering into and executing this Agreement, has relied upon no warranties, representations, covenants, or agreements, express or implied from such Party, other than those expressly set forth herein.

15. Modification of Agreement. No alteration or modification of this Agreement, including, but not limited to, any additional obligation assumed by either Party, shall be effective unless such alteration or modification shall be in writing and signed by an authorized representative of each Party.

16. Termination of Agreement. This Agreement may be terminated by mutual written consent of the Parties at any time. Upon the occurrence of any Event of Default, the Party not in default may terminate this Agreement pursuant to the paragraph above. Either Party shall have the ability to terminate this Agreement at any time and for any reason upon giving the other Party not less than ninety (90) days advance written notice of such termination.

17. Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of Colorado as to execution, interpretation and performance.

18. Severability. In the event that any portion of this Agreement should become or be declared invalid or unenforceable, such status or declaration shall not affect the remainder of the Agreement.

19. Binding Effect. This Agreement shall be binding upon the heirs, executors, administrators, assigns, and successors in interest of the respective Parties. Each signatory to this Agreement herein warrants their authority to bind the respective Parties to this Agreement.

20. Waiver. No provision of this Agreement may be waived by either Party unless the waiver is expressed in writing and duly signed by an authorized representative of each Party. The waiver by any Party of any term or condition shall not be deemed a waiver of any other term or condition nor a waiver of the right to seek redress for any breach of the same term or condition on any subsequent occasion.

21. Notices. Any notice required or permitted to be given under the terms of this Agreement shall be in writing and shall be delivered personally or by registered or certified mail, and via electronic mail, addressed as follows:

If to Buffalo Mountain Managers:

PO BOX 3242  
Dillon, CO 80435

And

[Lindsay@BuffaloMManagers.com](mailto:Lindsay@BuffaloMManagers.com)

If to the Association:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

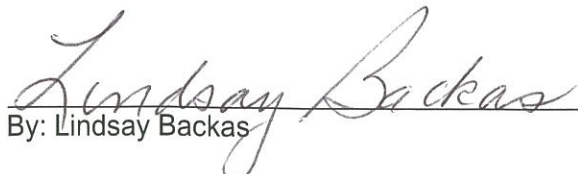
And

The last known e-mail address of the Association's President.

For purposes of this Agreement, notices shall be deemed to have been "given" upon personal delivery or seventy-two (72) hours after having been deposited in the United States mail.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the respective dates indicated below.

**BUFFALO MOUNTAIN MANAGERS**  
**A Colorado corporation**

  
By: Lindsay Backas

Date: 12-28-2020

License Number: ENT .000003514

Responsible BMM license Number: ENT .000002978

BEARS DEN CONDOMINIUMS ASSOCIATION, a Colorado nonprofit corporation, and

By: \_\_\_\_\_, President or Bears Den BOD Member

## ADMINISTRATIVE FEE SCHEDULE

HOA ADMIN FEES	PRICE
CO Annual Report&Registered Agent Filing	At Cost
DORA Registration	At Cost
Welcome Packets (new owners)	\$5.00
Copies, Scans & Faxes	15¢ each
Mail Postage	At cost depending on weight
Postage Supplies	At Cost
Record Retrieval	Actual cost plus \$125.00 per hour
Website Maintenance	\$80.00 per month
ACCOUNTING FEES	
Stop Payment Fee	\$35.00 per check or current bank charge
Special Assessment Billing	\$2.00 per unit per month
Bank Reconciliation Fee (more than 2 accounts)	\$25.00 per hour
LEGAL AND PROFESSIONAL	
Extra Meeting Time (over two hours)	\$125.00 per hour
OWNER'S RESPONSIBILITY	
Attorney Package Turnover	\$150.00 per occurrence
Record Retrieval	Actual cost plus \$125.00 per hours
Intent to File Lien Letter	Attorney Fee TBD
Late Fee	Per Policy
Lien Filing (includes releases)	Attorney Fee TBD
Non Sufficient Funds	\$35.00 per notice or current bank charge
Payment Plan Monitoring	\$25.00 per month per account
Questionnaires	Third Party Homewise
Real Estate Status Letter	Third Party Homewise
Real Estate Information Letter	Third Party Homewise
Transfer Fees	Third Party Homewise