**Waterford Place Online payments through Union Bank, Smartstreet**

1. go to [www.mysmartstreet.com](http://www.mysmartstreet.com) – this will direct you to Union Bank
2. Left center click on button that says "Make Payment"
3. You have three options here:
   1. returning user – this is for when you have your login already set up and are going back in to make a payment or change a recurring payment.
   2. Make on time payment as guest – this is if you do not want to save an online profile, you will need to enter your banking information every time when using this option.
   3. register an account – you have to use this if you want to set up recurring automatic payments. You can also use this even if you will go in every month to process a payment, but it will save your banking information so you will not need to enter it every time. PLEASE note: you will need to remember your username and password. Management is not privy to this information.
4. No matter which option you select the first thing asked will be the Homeowner Association Name, you will type in Carriage Hill and then hit FIND. Make sure you select Carriage Hill (Forest Acres, SC).
5. You will then enter your Homeowner ID, this will be CH and then your unit number (ie. CH101 is unit 101’s ID). If you have more that one unit and want to pay together you can just use one ID and my system will split up the amount among your units) Hit CONTINUE
6. You can give your account a nickname, this is your choosing, and this is for you only (this is only if you are setting up a profile.
7. Next step will be different depending on if you are setting up a profile to register or making a payment as a guest. Just follow prompts and enter information needed.

Please be aware that if you pay using your bank account and routing number (echeck) there is no fee for this service. If you use a debit or credit card there is a surcharge cost.

If you have any questions, you may call Michelle Miller w/AMP or you may call Union Bank-Smartstreet directly at 888-705-0600.