September 2026 Notes to the Financial

COA#	Description	Comments	Date
September 2026			
1010	ENTERPRISE BK/TR - CHECKING - PRIMARY	LAST RECONCILED ON 09/30/2026	10/12/2026
1011	ENTERPRISE BK/TR - CHECKING - RESERVE	LAST RECONCILED ON 09/30/2026	10/12/2026
1066	TOWN BANK - MM - RESERVE	LAST RECONCILED ON 09/30/2026	10/12/2026
1071	FIRST HORIZON - PC/DC - THOMAS PAPROCK	LAST RECONCILED ON 09/30/2026	10/12/2026
1107	TOWN BANK - CD -02/28/2027 3.832%	LAST RECONCILED ON 09/30/2026	10/12/2026
5142	BUILDING REPAIRS	THIS IS A NON BUDGETED COA;PLEASE ADVICE IF CORRCODE	09/30/2026
5142	BUILDING REPAIRS	IS NEEDED, SUBMIT A REQUEST.	09/30/2026
5804	ALARMS & MONITORING	NEGATIVE DUE TO RECLASS OF V#A9E467 ANNUAL FIRE ALARM	09/30/2026
5804	ALARMS & MONITORING	NO RECLASS MADE FROM LAST MONTH	09/30/2026
7920	WATER/SEWER	STILL MISSING INVOICE FROM JUNE-SEP; ACCRUED ONLY FOR MONTH	09/30/2026
7920	WATER/SEWER	OF JULY-SEPT PER 3 MONTHS RULE.	09/30/2026

September 2026 Balance Sheet

	OPERATING	RESERVE	TOTAL
September 2026			
CURRENT ASSETS			
1010 ENTERPRISE BK/TR - CHECKING - PRIMARY	50,316.40		50,316.40
1066 TOWN BANK - MM - RESERVE		259,089.54	259,089.54
1071 FIRST HORIZON - PC/DC - THOMAS PAPROCKI	812.83		812.83
1107 TOWN BANK - CD -02/28/2027 3.832%		251,629.94	251,629.94
	51,129.23	510,719.48	561,848.71
ACCOUNTS RECEIVABLE			
1220 RESERVE ASSESSMENTS	202.17		202.17
	202.17	0.00	202.17
PREPAID ASSETS			
1311 TRAVELER'S W/C INS 4/22/2026-27 $821	478.91		478.91
1312 DISTINGUISHED UMB INS 4/22/2026-27 $1880	1,096.66		1,096.66
1316 A.OWNERS COMM UMB 4/22/26-27 $74,887.92	43,684.62		43,684.62
1355 GFL ENVIRONMENTAL MONTHLY SVC	1,428.12		1,428.12
1362 RYAN FIRE PROTECTION 09/26-08/27 $906.36	830.83		830.83
	47,519.14	0.00	47,519.14
TOTAL ASSETS	98,850.54	510,719.48	609,570.02
CURRENT LIABILITIES			
2010 ACCOUNTS PAYABLE	2,278.23		2,278.23

September 2026 Balance Sheet

		OPERATING	RESERVE	TOTAL
2020	ACCRUED ESTIMATED EXPENSES	7,075.00		7,075.00
2130	PREPAID ASSESSMENTS	4,493.10		4,493.10
2131	PREPAID RESERVE ASSESSMENTS	848.40		848.40
2132	PREPAID PARKING ASSESSMENTS	16.90		16.90
2133	PREPAID BOAT SLIP ASSESSMENTS	126.20		126.20
		14,837.83	0.00	14,837.83
RESTRICTED EQUITY - RESERVES				
2215	RESERVES - INTEREST		12,491.90	12,491.90
2270	RESERVES - REPLACEMENT		498,227.58	498,227.58
SPENT FROM RESERVES				
		0.00	510,719.48	510,719.48
OPERATING EQUITY				
2640	TRANSFER RESTRICTED RSV EQUITY TO OPER	84,684.88		84,684.88
2650	PRIOR YEAR SURPLUS (DEFICIT)	124,586.64		124,586.64
2670	CURRENT YEAR SURPLUS (DEFICIT)	(125,258.81)		(125,258.81)
		84,012.71	0.00	84,012.71
TOTAL LIABILITIES & EQUITY		98,850.54	510,719.48	609,570.02

September 2026 Revenue & Expense Budget Comparison Report

	Current Period	Monthly Budget	Monthly Variance	9 Month Period	Y-T-D Budget	Y-T-D Variance	Annual Budget
September 2026							
INCOME							
OPERATING INCOME							
4020 ASSESSMENTS - MONTHLY	27,802.56	27,802.56	0.00	250,223.04	250,223.04	0.00	333,630
4033 RESERVE ASSESSMENTS	9,641.60	9,641.60	0.00	86,774.40	86,774.40	0.00	115,699
4060 LATE CHARGES	25.00	25.00	0.00	226.04	225.00	1.04	300
4070 CAPITAL CONTRIBUTION	0.00	333.33	-333.33	0.00	3,000.01	-3,000.01	4,000
4080 CLOSING FEES*	300.00	0.00	300.00	3,153.32	0.00	3,153.32	0
4085 MOVE IN FEE	0.00	87.50	-87.50	700.00	787.50	-87.50	1,050
4133 BOAT SLIP FEES	441.70	441.70	0.00	3,975.30	3,975.30	0.00	5,300
4188 PARKING - UNDERGROUND	138.10	138.10	0.00	1,242.90	1,242.90	0.00	1,657
4196 KEYS	0.00	12.50	-12.50	20.00	112.50	-92.50	150
4340 INTEREST - RESERVES	1,951.10	833.33	1,117.77	12,491.90	7,500.01	4,991.89	10,000
4350 INTEREST ALLOC TO RESERVES	-1,951.10	0.00	-1,951.10	-12,491.90	0.00	-12,491.90	0
4970	38,348.96	39,315.62	-966.66	346,315.00	353,840.66	-7,525.66	471,787
4980 TOTAL INCOME	38,348.96	39,315.62	-966.66	346,315.00	353,840.66	-7,525.66	471,787
EXPENSES							
BUILDING MAINTENANCE							
5010 BUILDING MAINTENANCE	1,602.31	2,070.00	-467.69	16,371.39	18,630.00	-2,258.61	24,840
5012 WINDOWS	5,770.00	500.00	5,270.00	5,770.00	4,500.00	1,270.00	6,000
5020 ROOF REPAIRS	0.00	433.33	-433.33	4,758.00	3,900.01	857.99	5,200
5090 ELEVATOR MAINTENANCE	0.00	0.00	0.00	2,385.00	0.00	2,385.00	0
5095 ELEVATOR CONTRACT	0.00	1,275.00	-1,275.00	17,396.08	11,475.00	5,921.08	15,300
5099 BOAT EXPENSES	0.00	441.67	-441.67	843.78	3,974.99	-3,131.21	5,300

September 2026 Revenue & Expense Budget Comparison Report

	Current Period	Monthly Budget	Monthly Variance	9 Month Period	Y-T-D Budget	Y-T-D Variance	Annual Budget
5104 MAT SERVICE	206.18	180.00	26.18	2,059.61	1,620.00	439.61	2,160
5110 BUILDING CLEANING	1,402.00	1,344.33	57.67	12,751.80	12,099.01	652.79	16,132
5142 BUILDING REPAIRS	8,000.00	0.00	8,000.00	198,391.85	0.00	198,391.85	0
5148 BUTTERFLY MX	0.00	181.25	-181.25	0.00	1,631.25	-1,631.25	2,175
5171 GARAGE CLEANING	0.00	118.75	-118.75	75.00	1,068.75	-993.75	1,425
5186 EXTERMINATING	446.38	100.00	346.38	1,097.52	900.00	197.52	1,200
5280 TRASH REMOVAL	1,428.12	1,425.30	2.82	12,800.74	12,827.70	-26.96	17,103
5510 GENERAL CLEANING	0.00	83.33	-83.33	0.00	750.01	-750.01	1,000
5799	18,854.99	8,152.96	10,702.03	274,700.77	73,376.72	201,324.05	97,835
SAFETY SERVICES							
5804 ALARMS & MONITORING	-830.83	158.33	-989.16	2,011.94	1,425.01	586.93	1,900
5808 SPRINKLER SYSTEM	0.00	118.75	-118.75	0.00	1,068.75	-1,068.75	1,425
5999	-830.83	277.08	-1,107.91	2,011.94	2,493.76	-481.82	3,325
GROUNDS MAINTENANCE							
6040 CONTRACTED LAWN SERVICE	0.00	183.33	-183.33	0.00	1,650.01	-1,650.01	2,200
6353 SNOW SERVICES	0.00	288.75	-288.75	1,386.00	2,598.75	-1,212.75	3,465
6599	0.00	472.08	-472.08	1,386.00	4,248.76	-2,862.76	5,665
UTILITIES							
7910 ELECTRIC	-21.89	2,183.33	-2,205.22	19,044.72	19,650.01	-605.29	26,200
7920 WATER/SEWER	0.00	1,600.00	-1,600.00	12,008.57	14,400.00	-2,391.43	19,200
7950 CABLE	6,771.22	6,831.42	-60.20	60,939.79	61,482.74	-542.95	81,977

September 2026 Revenue & Expense Budget Comparison Report

	Current Period	Monthly Budget	Monthly Variance	9 Month Period	Y-T-D Budget	Y-T-D Variance	Annual Budget
7960 GAS-BUILDING	1,809.64	91.67	1,717.97	2,576.10	824.99	1,751.11	1,100
7999	8,558.97	10,706.42	-2,147.45	94,569.18	96,357.74	-1,788.56	128,477
ADMINISTRATIVE							
8020 MANAGEMENT FEE	1,977.15	1,977.15	0.00	17,794.35	17,794.35	0.00	23,725
8040 POSTAGE	15.60	25.00	-9.40	300.15	225.00	75.15	300
8060 COPIES/PRINTING/SUPPLIES	49.55	125.09	-75.54	1,129.04	1,125.85	3.19	1,501
8066 INTERNET FEE	0.00	125.00	-125.00	0.00	1,125.00	-1,125.00	1,500
8069 TECHNOLOGY FEE	25.00	25.00	0.00	225.00	225.00	0.00	300
8080 CPA SERVICES	0.00	16.67	-16.67	195.00	149.99	45.01	200
8100 LEGAL EXPENSE	0.00	41.67	-41.67	3,660.00	374.99	3,285.01	500
8143 PERMITS/LICENSES	0.00	70.83	-70.83	580.20	637.51	-57.31	850
8161 LOBBY/ELEVATOR TELEPHONE	384.20	240.00	144.20	3,438.19	2,160.00	1,278.19	2,880
8170 TAXES - ASSOCIATION PROPERTY	0.00	316.67	-316.67	0.00	2,849.99	-2,849.99	3,800
8180 INCOME TAX	0.00	0.00	0.00	5,654.49	0.00	5,654.49	0
8190 MISCELLANEOUS	187.17	0.00	187.17	187.17	0.00	187.17	0
8230 BANK CHARGES	95.00	19.00	76.00	760.00	171.00	589.00	228
8339 RESERVE STUDY	0.00	0.00	0.00	4,900.00	0.00	4,900.00	0
8390 FED/STATE REQUIRED CORP REPORT FILINGS	0.00	0.00	0.00	80.00	0.00	80.00	0
8479	2,733.67	2,982.08	-248.41	38,903.59	26,838.68	12,064.91	35,784
INSURANCE							
8481 PROPERTY INSURANCE	6,465.75	7,083.33	-617.58	60,002.33	63,750.01	-3,747.68	85,000
8499	6,465.75	7,083.33	-617.58	60,002.33	63,750.01	-3,747.68	85,000

September 2026 Revenue & Expense Budget Comparison Report

	Current Period	Monthly Budget	Monthly Variance	9 Month Period	Y-T-D Budget	Y-T-D Variance	Annual Budget
RESTRICTED TRANSFERS TO RESERVES							
9170 REPLACEMENT RESERVE	0.00	9,641.67	-9,641.67	0.00	86,774.99	-86,774.99	115,700
9299	0.00	9,641.67	-9,641.67	0.00	86,774.99	-86,774.99	115,700
9980 TOTAL EXPENSES	35,782.55	39,315.62	-3,533.07	471,573.81	353,840.66	117,733.15	471,787
9990 GAIN (LOSS)	2,566.41	0.00	2,566.41	(125,258.81)	0.00	(125,258.81)	0