2026 Operating Budget Details: (Final) 10-28-2025

Snow Removal: As previously, the program has ice control as needed. The service minimum is now 2". Like last year, mailboxes and fire hydrants are included. No snowfall limits 59 inches. No Tax on snow removal, only salting's. **Legacy has 5 payments for snow.**

$1,853/month x 3 (Jan-April 2025)=$5,559.00

$1,910/month x 2 (November-December 2025) = $3,820.00

$275/ice control application (x8 assumption)=$2,200.00

Total=$11,579.00.00 **Budget:$11,600.00**

New Berlin Water: 3-day per week cycle is planned, the same as in the last several years. Budget remains unchanged

Budget $1,800.00

Landscape-Monthly Services: (first year with Legacy)

Mowing & Lawn Trimming; (4) fertilizations; (2) Trimming & cleanup; bi-monthly weeding.

Sub-total=$12,610.00 x 1.05=$13,240.00

Grub Control: $325.00 x1.05=$342.00

Total=$13,582.00 w/tax (W/O Mulch)

Budget $13,600.00 (7 equal monthly payments)

Grounds-Extras: There are bushes that need replacing, but not yet specifically defined.

Budget: $1,000.00

Mulch Budget: Not Required in 2026; Tree Service : Not included in budget

Sprinkler System: Startup is to be sure all heads are working properly. The shut- down is to remove water from the lines for winter. Included is an extra service call and parts if required. Slight increase due to age of system and likeness of more parts needing replacement.

Start-up: $175.00

Shutdown:$425.00

Other Service: $400.00

Replacement parts=$275.00

Total=$1,275.00 **Budget: $1,300.00**

Insurance: Estimating a 15% increase

$10,835.00 (2025) x 1.15=$12,460.00.00 **Budget $12,500.00**

Building Maintenance: At this time no work is planned, however each year some items that need to be addressed.

Budget :$2,000.000

Professional Services: State & Federal Taxes & Form Preparation, State Filing fees, Legal counsel

Budget: $1,300.00

Miscellaneous: Office supplies

Budget $260.00

Operating Budget Total= $ 45,360.00 (Same as 2025)

Reserve Fund: The scheduled contribution (discussed in 2020 at the 55% Funding Level) was to be $90/month/owner. Upon review of the Fund, the amount has been reduced to $65/month/owner (was $50 in 2025). It will need to be increased again in 2027.

1) Minimum to cover Operating Budget: $45,360.00/14owners/12months=$270.00/month/owner
2) Reserve Fund: 2026=$65.00/month/owner =$10,920.00/ year (increase of 15$/month/owner)
3) **Total for 2026 dues = $270 + $65 = $335.00/month**

11-15-2025

CROSSWIND-2

2026 QUARTERLY ASSOCIATION FEES

The condo association fees will be as presented at the Annual Meeting. (see attached)

Per Month: $335.00

Per Quarter: $335.00 x 3 = $1,005.00

Per Year: $4,020.00 ***

*** As discussed at the meeting, there may be a "Special Assessment" in the 3rd Quarter for the cost of tree trimming.

The fees are due Quarterly (see below dates) or if you prefer, bi-annually or for the full year.

Quarterly Payment Dates are:

January 15,2026

April 15th, 2026

July 15,2026

October 15,2026

As discussed at the meeting, there will be a change from US Bank to Summitt Credit Union.

Please **DO NOT** pay any dues for 2026 until after January 5th and before receiving final instructions from the Board.

Sincerely,

Dave Hammer-Treasurer: David J. Hammer

John Schindhelm-President: John Schindhelm

2024 Operating Budget Details: PRELIMINARY-Rev-2 9-08-2023

Snow Removal: As previously, program has ice control as needed. The service minimum remains the same at 1". Like last year mailboxes and fire hydrants are included. No snowfall limits.

$1,521/month x 4 (Jan-April 2024)=$6,084.00

$1,521/month x 2 (November-December 2024) x1.03= $1,567.00/month x 2=$3,134.00

$245/ice control application (x10 assumption)=$2,450.00

Total= $11,668.00 **Budget $11,800.00**

New Berlin Water: 2023 was a very and we are again planning conservatively. We did make adjustments to the sprinkler run times in 2022. Some cycles were increased, others were decreased.

Budget $2,000.00

Landscape-Monthly Services:

Mowing & Lawn Trimming; (4) fertilizations; (2) Trimming & cleanup; bi-monthly weeding : $13,412.00

Grub control : included.

Mulch : Not planned for 2024

Total=$13,412.00 **Budget $13,412.00**

Sprinkler System: Startup is to be sure all heads are working properly. The shut- down is to remove water from the lines for winter. Included is an extra service call and parts if required.

Start-up: $170.00

Shutdown:$300.00

Other: $200.00

Replacement parts=$150.00

Total=$820.00 **Budget: $1,000.00**

Insurance: Estimating a 6% increase

$9,997.00 x 1.06=$10,596.00.00 **Budget $10,600.00**

Building Maintenance: At this time no work is planned, however each year some item arises that needs to be addressed.

Budget :$2,000.000

Grounds-Extras: There are bushes that need replacing.

Remove (10) yews at 14250 & 14260, & replace, replace several other bushes on other properties.

Budget: $1,800.00

Miscellaneous: Office supplies, State & Federal Taxes & Form Preparation, State Filing fees

Budget $500.00

Operating Budget Total= $ 43,112.00

1) Minimum to cover Operating Budget: $43,112.00/14owners/12months=$256.00/month/owner
2) Reserve Fund: 2024=$36.00/month/owner =$6,048.00/ year
3) **Preliminary estimated Total for 2024 dues = $295.00/month**

CROSSWIND-2 2025 Financial Report Date: 1-8-2026

The following are included with this Report:

-2025 Year End Balance Sheet

-2025 Expenses

-2025 Association Dues Payments

-2025 Reserve Fund Contributions

-2025 Budget Review

-2025 Year End Summit Credit Union Statement

OPERATING BUDGET

-All Owners Dues are up to date

-There was an Operating Budget Surplus of $3,583 due to savings in numerous categories, most significantly the extra included for salting was less. Funds retained in checking account.

2025 Budget = $45,360

2025 Dues Collected=$45,360

Actual Expenses=$41,779 (rounded up)

END OF YEAR OF 2025 ACCOUNT BALANCES

Ending Account Balances: **TOTAL=$9,846.33** (see below)

Reserve Fund CD-1	$5,165.45
Reserve Fund CD-2	$67,810.59
Reserve Fund Money Market	$11,619.21
Checking Account	$14,251.08

RESERVE FUND

-Planned Contribution for 2025 = $8,400. An additional $2,000 was added from checking account surplus and used as part of a 5K CD in March 2025. 13 month CD @4.4% at Summit

-In November 2025 another CD at Summit came due. Renewed for 16 months @4.0 % at Summit. An additional 5K from the Reserve Money Market at US Bank was added to it.

Final **2025 Year End Account Balance-Crosswind-2** 1/8/2026

Check Balance 12-31 2024	**12,982.86**		Note-1
Includes(1) fee paid Dec 2024, $960			
Quarterly Fees	18,240.00	1st QTR	
	13,440.00	2nd Qtr	
	12,480.00	3rd Qtr	
	8,640.00	4th Qtr	
Add from above +960=53,760 as planed	**52,800.00**		
Misc Income			
Work mans Comp Refund	612.00		
Thurow Insurance	35.00		
	647.00		
Sub Total	**66,429.86**		
Expenses (Per attached)	-41,778.78		
Sub Total	**24,651.08**		
Reserve Fnd Transfer 2100 x 4	(8,400.00)		
Additional payment to Reserve from chkg	(2,000.00)		
Sub-total	**14,251.08**		
Actual per US BanK Bank Statement	**$ 14,251.08**		

Funds Available Balance is Distributed In The Following Bank Accounts	
Reserve Fund CD-2	$67,810.590
Reserve Fund CD-1	$ 5,165.45
Reserve Fund Money M	$ 11,619.21
Checking Account Bal	$ 14,251.08
2025 Funds Available	**$ 98,846.33**

Notes:

1) includes two checks that were issued in 2024, did not clear until 2025 which were Payments to Kaman & Cusiamo

Includes (1) 2025 dues payment of $960 that was deposited in 2024

2025 Crosswind Preserve-2 Budget Review

To: Board/Owners

Date 1/8/2026 Final

From: Dave Hammer

Subject: 2025 Budget Review Year End

Item	Budget 2025	Actual 2025 YTD	Projected Additional	Actual 2025 YTD	Difference Budget Vs Projected	
Snow Removal	11,300	9,088		9,088	2,212	
Water-City NB	1,800	1,475	-	1,475	325	
Lawn Care	13,175	13,175	-	13,175	-	
Sprinkler System	1,200	615	-	615	585	
Miscellaneous	185	112	-	112	73	
Insurance	11,000	10,835	-	10,835	165	
Buildings Maintanence	2,000	1,023		1,023	977	
Grounds-Extra	1,500	1,182		1,182	318	
Professional Serv.	200	1,625		1,625	(1,425)	Note-1
Mulch	3,000	2,647	-	2,647	353	
Budget For 2025	**$ 45,360**	**$ 41,777**	**$ -**	**41,777**	**3,583**	Note-2
Operating Dues 2025	45,360	45,360				
Difference	**0**	$ 3,583				

Budget vs Actual $ 3,583 45,360-41,777 under budget
Actual vs Dues (3,583) 41,777-45,360 under dues

2025 Operating Budget Dues: $27 270/month x12 x 14 Owners=$4 45,360.00
2025 Reserve Fund Dues: 50/month x 12 x 14 owners=$8,400.00
Total Dues: $320.00/month x12x14=53,760.00

Note:
1) Annual fee to KC for leagal Protection Program &Transparancy Act Filing , Not budgeted for at time of setting Dues for 2025 ; Professional Services
2) Under Budget

	Professional Services				
15-Feb	Mike Nowatski Tax	160.00		OL	2024 Tax Preparation
23-Jan	Kaman & Cusimano	1,000.00		OL	CPP-Atlas Ann Fee CPP10143
13-Nov	State Filing Fee	25.00		OL	State of WI*
	Kaman & Cusimano	203.62			Insu Amendment
	Kaman & Cusimano	236.99		OL	Insu Amendment
	Subtotal	**1,625.61**			
	Miscellaneous				
30-Mar	D Hammer	112.11		OL	Printer Cart. Carol/Ralph
	Tax Fed		#817	OL	Paid w/funds from Res MM
	Tax State		#192	OL	Paid w/funds from Res MM
	Subtotal	**112.11**			
	Insurance				
19-Apr	Robertson Ryan	1,532.00		OL	Board/Theft Insurance
	Travelers	9,303.00		OL	Building/WorkComp Insur
	Subtotal	**10,835.00**			
	Buildings				
26-Apr	Repair IT	225.00		OL	Mail Box 14236 Honeyager
6-May	Repair IT	495.00		OL	Garage Trim 14240
2-Sep	Repair IT	185.00		OL	Bees Nest 3925 Five Iron
5-Dec	Dave Hammer	118.56		1387	Paint/Post protectors/Caulk
	Subtotal	**1,023.56**			
	Grounds				
1-Jan	Mulch	1,323.75		OL	Russes Mulch 50% #5282
11-Jun	Mulch	1,323.75		OL	Russes Mulch 50% #5282
27-Jun	Juniper Removal	628.41		OL	Inv 14972 Hawks
17-Sep	(4)Spirea install	226.38		OL	Hawks 50% 7313
5-May	(2) Spira	100.00		OL	Action 14250 Honeyager
26-Sep	4-spiera	226.38		OL	Hawks Balance 7313
	Subtotal	**3,828.67**			
	TOTAL	**41,778.78**			

Notes *

OL-Online Payment
State Filing Fee Electronic Payment to State of WI
State & Federal Taxes paid with funds moved from Reserve Fnd MM on 5-1-2025

CROSSWIND PRESERVE 2 CONDO DUES 2025

OWNER	**Jan**	Feb	March	**April**	May	June	**July**	Aug	Sept	**Oct**	Nov	Dec	Total
Nancy Long	960			960			1920			0			3840
Thurow/Jeff/Bonnie	960			960			960			960			3840
Schindheim/John/Carol	960			960			1920			0			3840
Pat/Sharon Passler	960			960			960			960			3840
Greg/Kim Ehlert	960			960			960			960			3840
Dave/Jeanne Hammer	960			960			960			960			3840
Carol Bender	960			960			960			960			3840
Linda Piekarski	960			960			960			960			3840
Sandy Pochert	960			960			960			960			3840
Asma Kahn	3840			0			0			0			3840
Ralph/Sue Berginz	3840			0			0			0			3840
Marge Hren	960			2880			0			0			3840
Rich/Barb Pollack	960			960			960			960			3840
Pat/Krista Laughrin	960			960			960			960			3840
Total	19200			13440			12480			8640			**53,760.00**

Notes:

2018 185/month x 3 =555/QTR x 14owners=7,770.00/QTR x 4 =31,080 per year

2019 200/momth s = 600/QTR x 14 owners=8,400/QTR x 4 =33,600 per yr.

2020 200/momth s = 600/QTR x 14 owners=8,400/QTR x 4 =33,600 per yr.

2021 230/month =690/Qtr x 14 owners=$9,660/Qtr x 4 = $38,640 per yr. Reserve fund deposit = $756/quarter x4 = $3,024 / year

2022 250/month=750/Qtrx14 owners=10,500/Qtr x 4=$42,000 per yr. Reserve fund deposit = $1,512/quarter x4 = $6,048 / year

2023 270/month=810/Qtrx14owners=11,340/Qtr x 4= $45,360 per yr.

Reserve fund deposit= $36/month x14x3=1,512/qtr x 4=$6,048/ye: ear**

** There will also be an additional $3,024 added from the operating budget excess funds; total=$9,072

2024 295/month=885/Qtrx14 owners=12,390/Qtr x 4=$49,560 per yr. Reserve fund deposit = $1,512/quarter x4 = $6,048 / year

2025 320/month=960/Qtr x 14 owner=13,440/Qtr x 4=53,760 per yr Reserve fund deposit = $2,100/quarter x4 = $8,400 / year

CROSSWIND-2 2024 Financial Report Date: 1-20-2025 (Final)

The following are included.

-2024 Year End Balance Sheet

-2024 Expenses

-2024 Association Dues Payments

-2024 Reserve Fund Contributions

-2024 Budget Review

-In January of 2024 the CD at PNC Bank that matured, was moved to Summit Credit union. Additional funds ($10K) from the Reserve Money Market (at US Bank) were added. A 22-month CD was opened at 5.05%, for 22 months in the amount of $57,030.59, matures 11-2025.

-All Owners Dues are up to date

OPERATING BUDGET

-There was an Operating Budget (OB) Shortage of $255, due to spending that exceeded the budget in the following items.

Grounds-Extra: The budgeted amount was $1,800 to replace shrubs in various locations. However, the blizzard this winter caused damage to many evergreens, such that replacement was required. The total expenditures were $5,250.00

Miscellaneous: The budget amount was $500.00. The actual amount spent was $2,489.00. This overage was due to the legal expenses to the Law Firm to prepare Amendment #4 which addressed the Insurance section of the Declaration to conform to State law.

Even with these unexpected costs, the OB shortage was only $255, which is not significant, and no action needs to be taken. Fortunately, there were other budget items (snow removal, insurance, Building Maintenance, Water) that came in under projections to help offset the items discussed above.

RESERVE FUND

-Contribution for this year = $6,048.00

The Board decided that a 55% level seemed reasonable, and the Owners agreed at the Annual Meeting in 2020 per the Reserve Fund Study of 2020. Based on that, the planned contribution for 2024 would have been $12,100.00

This was reduced for 2024 until more analysis could be done on the 55% funding level. In reviewing the Fund Balance at the end of 2023, it appeared that the balance was larger than expected. The Board suspected it was because the starting balance of approximately $43,000 in 2020 had not been adjusted to reflect the 55% vs 100% funding level.

(Final) 1-20-2025

CROSSWIND PRESERVE II 2024 BALANCE SHEET AS OF 12/31/2024

	Checking Acct. Bal. as of 12/31/2023	$	11,806.91	
	Net Checking	$	11,806.91	
INCOME	Operating Fund from 2024 Dues	$	43,512.00	$259/monthx12x14=43,512
	Reserve Fund from 2024 Dues	$	6,048.00	$36/monthx12x14=$6,048
	Reserve Fund 2024 Interest Received	$	4.87	
	3935 Five Iron Ct Payment	$	30.00	
		$	61,401.78	**TOTAL 2024 FUNDS**
		$	(6,052.87)	Less Reserve Funds Dues & Interest
		$	55,348.91	**Net Operating Funds**

EXPENSES	See attached 2024 Expense Sheet			
	Snow Removal-Henningsen	$	9,671.72	
	City of New Berlin Water	$	1,118.62	
	Landscape/Lawn-Henningsen	$	13,716.90	
	Sprinkler System-Irrigation Works	$	979.69	
	Insurance-Robertson/Ryan Travlers	$	9,505.00	
	Buildings	$	1,035.00	
	Grounds	$	5,250.24	
	Miscellaneous	$	2,489.49	
		$	**43,766.66**	**TOTAL 2024 EXPENSES**

Net 2024 Operating Funds	$	55,348.91
Reserve Fund MM Bal. on 12/31/2024	$	12,220.59
Reserve Fund CD Bal 12/31/2024	$	59,848.02
Total 2024 Expenses	$	(43,766.66)
2024 Funds Available Balance	**$**	**83,650.86**

2024 Crosswind Preserve-2 Budget Review (Final)

To: Board/Owners

Date 1/20/2025

From: Dave Hammer

Subject: 2024 Review

Item		Budget 2024	Actual Cost 2024	Difference Budget Vs Actual
Snow Removal		11,800	9,672	2,128
Water-City NB		2,000	1,119	881
Lawn Care		13,412	13,717	(305)
Sprinkler System		1,000	980	20
Miscellaneous	Note-1	500	2,489	(1,989)
Insurance		10,600	9,505	1,095
Buildings Maintanence		2,000	1,035	965
Grounds-Extra	Note-2	1,800	5,250	(3,450)
		-		-
Budget For 2024		**$ 43,112**	**$ 43,767**	

Operating Dues 2024	$ 43,512	Actual Dues collected
Expenses	$ 43,767	Actual Expenses
NET +/(-)	**$ (255)**	Shortage

2024 Operating Budget Dues: 259/month x12 x 14 Owners=$43,512
2024 Reserve Fund Dues: $36/month x 12 x 14 owners=$6,048.00
Total Dues: $295.00/month

Checking Account Balance	31-Dec	$ 11,582.25	
Reserve Fund Balance MM	31-Dec	$12,220.59	
Reserve Fund Balance CD	31-Dec	$59,848.02	Due 11-2025
Total Reserve		**$72,068.61**	
Total Funds		**$ 83,650.86**	

Note:
1) No funds were budgeted for Legal Services, this expense was required due to Declaration modification when the Insurance was reviewed . Amendment #4 . That expense totaled $2,210.00
2) Over budget due to winter storm damage, evergreen replacement

	Miscellaneous				
29-Feb	Mike Nowatski Tax	140.00		OL	Tax Prep for 2023
25-Jan	Office Max	74.12		OL	Office Supplies
30-Jul	Fed-X	40.26		OL	Photo Copies
29-Oct	Kamam & Cusimano	1,769.50		OL	Legal By-laws-Insurance
9-Dec	Kamam & Cusimano	203.62		OL	Legal By-laws-Insurance
11-Dec	Kamam & Cusimano	236.99		OL	Legal By-laws-Insurance
16-Dec	State Filing Fee	25.00		OL	E-payment to State of WI
	Subtotal	**2,489.49**			
	Insurance				
19-Apr	Robertson Ryan	9,505.00		OL	Effective April 30th
	Subtotal	**9,505.00**			
	Buildings				
15-Feb	14240 Honeyager	110.00		OL	Carol/Dave Okus/Vents
26-Apr	14240 Honeyager	220.00		OL	JE Drywall-Garage Carol
17-May	14250 Honeyager	100.00		OL	Roof Est for Reserve Stdy
17-Jun	14260/14250	605.00		OL	Roof Repairs -Repair IT
	Subtotal	**1,035.00**			
	Grounds				
28-Jun	Hawks Landscape	2,500.00		OL	50% Prop 4820*
3-Sep	Hawks Landscape	2,497.81		OL	Inv 12506 Final Balance
15-Oct	Hawks Landscape	252.43		OL	Inv 12864 Grading/Carol
	Subtotal	**5,250.24**			
	TOTAL	**43,766.66**			

Notes *Hawks Proposal 4820 is for bush removal & replacement mainly from storm damage
OL-Online Payment
Thurow's enclosure insurance payment $30.00

Reserve Fund Deposits 2024

			Complete
First Quarter	$ 1,512.00	Jan-24	x
Second Quarter	$ 1,512.00	Apr-24	x
Third Quarter	$ 1,512.00	Jul-24	x
Fourth Quarter	$ 1,512.00	Oct-24	x
Sub-Total	$ 6,048.00		

Additional one time using
excess funds from _____

Total **$ 6,048.00**

Amount to be deposited in 2024 is $6,048.00
Reserve fund deposit= $36/month x14x3=1,512/qtr x 4=$6,048/year