

Baycrest Homeowners Association, INC.

Balance Sheet
As of 10/31/21

ASSETS

CASH ACCOUNTS

1012	Operating Valley National Bank	\$ 127,429.37	
	Total Operating Accounts		\$ 127,429.37

1114	Reserves TIAA Bank	\$ 49,618.35	
1116	Reserves Valley National Bank	90,224.35	
	Total Reserve Accounts		\$ 139,842.70

ACCOUNTS RECEIVABLE

1310	A/R Assessments	\$ 775.00	
	Total Accounts Receivable		\$ 775.00

OTHER ASSETS

	Total Other Assests		\$.00
	Total Assets		\$ 268,047.07

LIABILITIES & EQUITY

LIABILITIES

ACCOUNTS PAYABLE

3010	Accounts Payable	\$ 7,293.33	
3026	A/P FPL Auto Pays	710.07	
	Total Accounts Payable		\$ 8,003.40

Baycrest Homeowners Association, INC.

Balance Sheet
As of 10/31/21

UNEARNED INCOME

3110	Deferred Owner Assessments	\$	46,500.00	
3120	Prepaid Owner Assessments		1,810.01	
3129	Lessee Security Deposits		11,500.00	
	Total Unearned Income			\$ 59,810.01
	Total Liabilities			\$ 67,813.41

EQUITY

RESERVES

5190	Reserves - General Fund	\$	139,614.38	
5490	Reserves - Earned Interest		228.32	
	Total Reserves			\$ 139,842.70

CAPITAL IMPROVEMENTS

5610	Capital Improvements	\$	16,979.17	
	Total Capital Improvements			\$ 16,979.17

OTHER EQUITY

5510	Prior Year Surplus/(Deficit)	\$	42,169.75	
	Current Year Net Income		1,242.04	
	Total Other Equity			\$ 43,411.79
	Total Equity			\$ 200,233.66
	Total Liabilities & Equity			\$ 268,047.07

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Baycrest Homeowners Association, INC.

Income/Expense Statement

Period: 10/01/21 to 10/31/21

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
INCOME:								
06010	Owner Maintenance Income	23,250.00	23,250.00	.00	232,500.00	232,500.00	.00	279,000.00
06040	Late Charges	.00	.00	.00	179.46	.00	179.46	.00
06060	Bank Interest - Operating	21.85	.00	21.85	170.97	.00	170.97	.00
06210	Application Fees	200.00	.00	200.00	800.00	.00	800.00	.00
	Subtotal Income	23,471.85	23,250.00	221.85	233,650.43	232,500.00	1,150.43	279,000.00
EXPENSES								
General & Administrative								
07010	Legal	.00	166.67	166.67	3,721.00	1,666.67	(2,054.33)	2,000.00
07020	Filing Fees - State of Florid	.00	.00	.00	61.25	61.00	(.25)	61.00
07030	Accounting Fees	.00	.00	.00	4,350.00	4,300.00	(50.00)	4,300.00
07050	Management Fees	1,516.00	1,561.50	45.50	15,160.00	15,615.00	455.00	18,738.00
07140	Office Expense	196.00	211.92	15.92	1,960.00	2,119.17	159.17	2,543.00
07170	Misc Administrative Expense	50.00	104.17	54.17	368.65	1,041.67	673.02	1,250.00
	General & Administrative	1,762.00	2,044.26	282.26	25,620.90	24,803.51	(817.39)	28,892.00
Insurance								
07510	Insurance - General Liability	.00	.00	.00	10,752.90	9,564.05	(1,188.85)	11,334.00
	Insurance	.00	.00	.00	10,752.90	9,564.05	(1,188.85)	11,334.00
Utilities								
07620	Water - Irrigation	588.44	833.34	244.90	6,071.19	8,333.34	2,262.15	10,000.00
07630	Sewer & Water	56.11	125.00	68.89	1,279.83	1,250.00	(29.83)	1,500.00
07640	Electricity	710.07	708.34	(1.73)	7,496.29	7,083.34	(412.95)	8,500.00
07670	Cable TV	14.05	13.92	(.13)	139.63	139.17	(.46)	167.00
	Utilities	1,368.67	1,680.60	311.93	14,986.94	16,805.85	1,818.91	20,167.00
Amenities Center								
07810	Amenities Repair	27.45	166.67	139.22	1,705.95	1,666.67	(39.28)	2,000.00
08010	Pool/Spa Maintenance Contract	660.00	660.00	.00	6,600.00	6,600.00	.00	7,920.00
08020	Pool/Spa Repairs	489.88	416.67	(73.21)	3,625.45	4,166.67	541.22	5,000.00
08030	Pool/Spa Permits	.00	.00	.00	250.00	250.00	.00	250.00
08090	Misc Pool/Spa Expense	.00	62.50	62.50	.00	625.00	625.00	750.00
	Amenities Center	1,177.33	1,305.84	128.51	12,181.40	13,308.34	1,126.94	15,920.00

Baycrest Homeowners Association, INC.

Income/Expense Statement
 Period: 10/01/21 to 10/31/21

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
Maintenance								
08140	Pressure Washing	.00	.00	.00	280.00	280.00	.00	325.00
08180	Fire Equipment	.00	.00	.00	.00	.00	.00	1,500.00
08220	Janitorial Supplies	.00	29.17	29.17	89.66	291.67	202.01	350.00
08230	Janitorial Services	206.00	206.00	.00	2,060.00	2,060.00	.00	2,472.00
08290	Misc Maintenance Expense	3,096.69	541.67	(2,555.02)	8,898.84	5,416.67	(3,482.17)	6,500.00
	Maintenance	3,302.69	776.84	(2,525.85)	11,328.50	8,048.34	(3,280.16)	11,147.00
Landscaping								
08310	Landscape Maintenance Contrac	7,703.00	7,703.00	.00	77,030.00	77,030.00	.00	92,486.00
08320	Plants/Shrubs/Sod	6,458.88	554.84	(5,904.04)	6,791.39	5,548.34	(1,243.05)	6,658.00
08330	Mulch	.00	.00	.00	.00	.00	.00	16,348.00
08350	Irrigation Repairs	459.07	833.34	374.27	6,878.32	8,333.34	1,455.02	10,000.00
08410	Tree Trimming	.00	.00	.00	9,983.00	9,838.00	(145.00)	9,838.00
08490	Misc Landscaping Expense	12.44	83.34	70.90	2,157.44	833.34	(1,324.10)	1,000.00
	Landscaping	14,633.39	9,174.52	(5,458.87)	102,840.15	101,583.02	(1,257.13)	136,280.00
Pest Control								
08520	Building Pest Control	54.00	350.00	296.00	3,637.60	3,500.00	(137.60)	4,200.00
	Pest Control	54.00	350.00	296.00	3,637.60	3,500.00	(137.60)	4,200.00
Other								
	Other	.00	.00	.00	.00	.00	.00	.00
Reserves								
09190	Reserves - General Fund	12,765.00	12,765.00	.00	51,060.00	51,060.00	.00	51,060.00
	Reserves	12,765.00	12,765.00	.00	51,060.00	51,060.00	.00	51,060.00
	TOTAL EXPENSES	35,063.08	28,097.06	(6,966.02)	232,408.39	228,673.11	(3,735.28)	279,000.00
	Current Year Net Income/(loss)	(11,591.23)	(4,847.06)	(6,744.17)	1,242.04	3,826.89	(2,584.85)	.00

Baycrest Homeowners Association, INC.

Reserve Statement
 As of 10/31/21

		BEGINNING	YTD	YTD	AVAILABLE
		OF YEAR	ALLOCATION	DISBURSEMENT	BALANCE
RESERVES:					
5020	Reserves - Painting	(144,719.12)	144,719.12	0.00	0.00
5070	Reserves - Clubhouse Remodel	(3,603.25)	3,603.25	0.00	0.00
5190	Reserves - General Fund	287,935.97	61,569.52	209,891.11	139,614.38
5490	Reserves - Earned Interest	491.27	228.32	491.27	228.32
5491	Reserves - Accrued Interest	951.21	1,696.86	2,648.07	0.00
	Subtotal Reserves	141,056.08	211,817.07	213,030.45	139,842.70
	TOTAL RESERVES	141,056.08	211,817.07	213,030.45	139,842.70

A / P OPEN ITEM DETAIL

Starting vendor: "First"
Cut off date: 10/31/21

Ending vendor: "Last"

Vendor	Vchr #	Invoice	Reference	Date	Amount
BAY CR BAY CREEK CDD	3905	OCTOBER 21	9/28-10/27 050-0360-02	10/27/21	588.44
BSU BONITA SPRINGS UTILITIES	3909	OCT 21	L012919-C0049245	10/28/21	56.11
GREEN GREENSCAPES	3903	41768	Irrigation	10/31/21	60.49
ODON O'DONNELL LANDSCAPES, INC.	3906	761-21	Plants Installed	10/01/21	6354.00
POOL POOL DOCTOR SERVICE	3900	TW95029	Pool repair	10/23/21	234.29
Grand total:					7,293.33

CASH DISBURSEMENTS

Starting Check Date: 10/01/21 Cash account #: 1012
 Ending Check Date: 10/31/21

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
10/07/21	2277	BCR RE	BAYCREST RESERVES	12,765.00	QUARTERLY RESERVE FUNDING		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3882	RESERVES	10/07/21	1114	10/07/21	12,765.00	QUARTERLY RESERVE FUNDING
10/07/21	2278	BSU	BONITA SPRINGS UTILITIES	64.94	L012919-C0049245		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3881	SEPTEMBER 21	9/30/21	7630	9/30/21	64.94	L012919-C0049245
10/07/21	2279	GREEN	GREENSCAPES	195.00	Irrigation		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3876	33634	9/30/21	8350	9/30/21	195.00	Irrigation
10/07/21	2280	HOTWIR	HOTWIRE COMMUNICATION	14.05	24602315-0		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3880	OCTOBER 21	10/01/21	7670	10/01/21	14.05	24602315-0
10/07/21	2281	TRAFFO	TRAFFORD PRESSURE CLEANING	280.00	Monuments Cleaning		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3879	285684	9/30/21	8140	9/30/21	280.00	Monuments Cleaning
10/14/21	2282	BAY CR	BAY CREEK CDD	728.74	Acct# 050-0360-02		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3885	SEPTEMBER 21	9/30/21	7620	9/30/21	728.74	Acct# 050-0360-02
10/14/21	2283	PAOLEL	BOB PAOLELLO	104.88	Flowers at Pool		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3887	OCTOBER 21	10/11/21	8320	10/11/21	104.88	Flowers at Pool
10/14/21	2284	POOL	POOL DOCTOR SERVICE	21.30	Pool repair		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3884	729962	10/05/21	8020	10/05/21	21.30	Pool repair
10/14/21	2285	PROTE	ARROW ENVIRONMENTAL SERVICES	54.00	Pest Control		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3886	15184332	10/11/21	8520	10/11/21	54.00	Pest Control
10/21/21	2286	GREEN	GREENSCAPES	7,770.95			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3889	38107	10/14/21	8350	10/14/21	67.95	Irrigation repairs
	3890	33990	10/01/21	8310	10/01/21	7,703.00	Oct services

CASH DISBURSEMENTS

Starting Check Date: 10/01/21 Cash account #: 1012
 Ending Check Date: 10/31/21

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
				Totals:	7,770.95		
10/21/21	2287	POOL	POOL DOCTOR SERVICE	660.00	Oct services		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3888	728295	10/01/21	8010	10/01/21	660.00	Oct services
10/28/21	2288	ADPOEL	ADVANCED POWER ELECTRICAL C.	2,790.00	Clubhouse Lights Repair		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3898	5033	10/26/21	8290	10/26/21	2,790.00	Clubhouse Lights Repair
10/28/21	2289	GBMS	GULF BREEZE MANAGEMENT SVC INC	2,274.69			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3894	96378	10/01/21	7050	10/01/21	1,516.00	October Services
	3894	96378	10/01/21	8230	10/01/21	206.00	
	3894	96378	10/01/21	7140	10/01/21	196.00	
	3895	96335	10/01/21	7170	10/01/21	50.00	25420 Appl
	3896	96403	10/01/21	8290	10/01/21	306.69	Electrical repairs @front
				Totals:	2,274.69		
10/28/21	2290	GREEN	GREENSCAPES	330.63			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3892	38580	10/21/21	8350	10/21/21	200.65	Irrigation
	3893	38488	10/20/21	8350	10/20/21	129.98	Irrigation
				Totals:	330.63		
10/28/21	2291	PAOLEL	BOB PAOLELLO	12.44	Rabbit Repellent		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3899	OCTOBER 21	10/27/21	8490	10/27/21	12.44	Rabbit Repellent
10/28/21	2292	PEMERS	PATRICIA EMERSON	27.45	Counter Top Repair		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3891	OCTOBER 21	10/25/21	7810	10/25/21	27.45	Counter Top Repair
10/28/21	2293	POOL	POOL DOCTOR SERVICE	234.29	Spa Autofill Repair		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3897	TW95728	10/22/21	8020	10/22/21	234.29	Spa Autofill Repair
				Totals:	28,328.36		

AGED OWNER BALANCES: AS OF Oct. 31, 2021
LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UNIT #	ACCOUNT #	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
48	25292	Bill & Andrea Douglas	0.00	775.00	0.00	0.00	775.00	
		TOTAL:	0.00	775.00	0.00	0.00	775.00	

AGED OWNER BALANCES: AS OF Oct. 31, 2021
 LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UNIT #	ACCOUNT #	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
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REPORT SUMMARY

CODE	N/A	DESCRIPTION	ACCOUNT #	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL
A1		Maintenance Fee	1310	0.00	775.00	0.00	0.00	775.00
GRAND TOTAL:				0.00	775.00	0.00	0.00	775.00

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
01310	A/R Assessments	775.00
TOTAL		\$775.00

PREPAYS AS OF Oct. 31, 2021
 Lot/Unit Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
CURRENT OWNERS				
Joe & Virginia P. Foster 25460 Galashields Circle	02	25460	PP	0.01
Glenn & Jane M. Sciotti 25364 Galashields Circle	29	25364	PP	260.00
Terry L. Donna 25411 Galashields Circle	75	25411	PP	1,550.00
TOTAL HOMES:	3	TOTAL PREPAYS		=====
		TOTAL DISTR: PP		1,810.01
				1,810.01

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1010	Operating Capital CLOSED	.00	.00	.00	.00	.00
1011	Operating IronStone CLOSED	.00	.00	.00	.00	.00
1012	Operating Valley National Bank	110,058.15	46,328.51	28,957.29	17,371.22	127,429.37

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
10/01/21	AR0000	AR04	6,975.00		Owner Cash Receipts	
10/01/21	AR0324	AR-324	675.00		Owner Cash Receipts	
10/04/21	AR0000	AR04	1,808.33		Owner Cash Receipts	
10/05/21	AR0000	AR04	775.00		Owner Cash Receipts	
10/05/21	AR0325	AR-325	240.00		Owner Cash Receipts	
10/06/21	AR0000	AR04	30,225.00		Owner Cash Receipts	
10/06/21	AR0000	AR04	1,550.00		Owner Cash Receipts	
10/07/21	AP7794	2277		12,765.00	BAYCREST RESERVES	QUARTERLY RESERVE FUNDING
10/07/21	AP7794	2278		64.94	BONITA SPRINGS UTILITIES	L012919-C0049245
10/07/21	AP7794	2279		195.00	GREENSCAPES	Irrigation
10/07/21	AP7794	2280		14.05	HOTWIRE COMMUNICATION	24602315-0
10/07/21	AP7794	2281		280.00	TRAFFORD PRESSURE CLEANIN	Monuments Cleaning
10/07/21	AR0000	AR04	775.00		Owner Cash Receipts	
10/08/21	AR0000	AR04	775.00		Owner Cash Receipts	
10/13/21	AR0000	AR04	775.00		Owner Cash Receipts	
10/13/21	RJ0021	REVERSE		628.93	FPL 08/27/21 - 09/28/21	
10/14/21	AP7855	2282		728.74	BAY CREEK CDD	Acct# 050-0360-02
10/14/21	AP7855	2283		104.88	BOB PAOLELLO	Flowers at Pool
10/14/21	AP7855	2284		21.30	POOL DOCTOR SERVICE	Pool repair
10/14/21	AP7855	2285		54.00	ARROW ENVIRONMENTAL SERVI	Pest Control
10/15/21	AR0000	AR04	1,033.33		Owner Cash Receipts	
10/19/21	AR0000	2741	100.00		Stapleton-LeaseApp	
10/19/21	AR0000	2742	500.00		Stapleton-LeaseDeposit	
10/19/21	AR0000	6143	100.00		Cissell-PurchaseApp	
10/21/21	AP7872	2286		7,770.95	GREENSCAPES	Irrigation repairs
10/21/21	AP7872	2287		660.00	POOL DOCTOR SERVICE	Oct services
10/28/21	AP7893	2288		2,790.00	ADVANCED POWER ELECTRICAL	Clubhouse Lights Repair
10/28/21	AP7893	2289		2,274.69	GULF BREEZE MANAGEMENT SV	October Services
10/28/21	AP7893	2290		330.63	GREENSCAPES	Irrigation
10/28/21	AP7893	2291		12.44	BOB PAOLELLO	Rabbit Repellent
10/28/21	AP7893	2292		27.45	PATRICIA EMERSON	Counter Top Repair
10/28/21	AP7893	2293		234.29	POOL DOCTOR SERVICE	Spa Autofill Repair
10/31/21	CR0000	ADJUST	21.85		Oct 21 Interest Income	

1030	Operating MM IronStone Bank	.00	.00	.00	.00	.00
1110	Reserves TIB Bank CLOSED	.00	.00	.00	.00	.00
1111	Reserves IronStone CLOSED	.00	.00	.00	.00	.00
1112	Reserves First Citizens CLOSED	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
1113	Reserves SunCoast CLOSED	.00	.00	.00	.00	.00	
1114	Reserves TIAA Bank	41,700.13	12,766.76	4,848.54	7,918.22	49,618.35	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/07/21	AP0001	VH3882	12,765.00		BAYCREST RESERVES	QUARTERLY RESERVE FUNDING
	10/07/21	AP7794	1054		4,848.54	GREENSCAPES	Irrigation Enhancement
	10/31/21	CR0000	ADJUST	1.76		Oct 21 Interest Income	
1115	Reserves CNL Bank CLOSED	.00	.00	.00	.00	.00	
1116	Reserves Valley National Bank	90,202.85	21.50	.00	21.50	90,224.35	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/31/21	CR0000	ADJUST	21.50		Oct 21 Interest Income	
1120	CD Bk FL #3714 2.616% CLOSED	.00	.00	.00	.00	.00	
1121	CD SunCst #2720 3.92% CLOSED	.00	.00	.00	.00	.00	
1122	CD Ever #6326 1.32% CLOSED	.00	.00	.00	.00	.00	
1123	CD CNL #0723 2.47% CLOSED	.00	.00	.00	.00	.00	
1124	CD Ever #8014 2.927% CLOSED	.00	.00	.00	.00	.00	
1125	CD Valley #0988 1.35% CLOSED	.00	.00	.00	.00	.00	
1126	CD Ever 2.30% CLOSED	.00	.00	.00	.00	.00	
1127	CD 5/3 #0982 03/17/21 1.98%	.00	.00	.00	.00	.00	
1128	CD First Internet Bank CLOSED	.00	.00	.00	.00	.00	
1129	CD Syn #3400 2.55% CLOSED	.00	.00	.00	.00	.00	
1150	CD Redeemed Baycrest	.00	.00	.00	.00	.00	
1310	A/R Assessments	.00	69,750.00	68,975.00	775.00	775.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/21	AR0000	AR01	69,750.00		Apply Assmt/Opt Charges	
	10/01/21	AR0000	AR04		6,975.00	Owner Cash Receipts	
	10/01/21	AR0000	AR08		25,058.35	Prepaid Application	
	10/04/21	AR0000	AR04		1,033.33	Owner Cash Receipts	
	10/05/21	AR0000	AR04		775.00	Owner Cash Receipts	
	10/06/21	AR0000	AR04		30,225.00	Owner Cash Receipts	

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	10/06/21 AR0000 AR04		1,550.00	Owner Cash Receipts		
	10/07/21 AR0000 AR04		775.00	Owner Cash Receipts		
	10/08/21 AR0000 AR04		775.00	Owner Cash Receipts		
	10/13/21 AR0000 AR04		775.00	Owner Cash Receipts		
	10/15/21 AR0000 AR04		1,033.32	Owner Cash Receipts		
1316	A/R Roof Cleaning 2007	.00	.00	.00	.00	.00
1321	A/R Tree Placement Jun 07	.00	.00	.00	.00	.00
1322	A/R Association	.00	.00	.00	.00	.00
1323	A/R Mailbox 2018	.00	.00	.00	.00	.00
1330	A/R - Other	.00	.00	.00	.00	.00
1331	A/R Vendor/Supplier	.00	.00	.00	.00	.00
1332	Prepaid Expense	.00	.00	.00	.00	.00
1334	A/R Working Capital	.00	.00	.00	.00	.00
1335	A/R CNL Bank	.00	.00	.00	.00	.00
1336	A/R Capital Bank	.00	.00	.00	.00	.00
1339	A/R SA Hurricane Irma 2017	.00	.00	.00	.00	.00
1340	Due From Operating	.00	.00	.00	.00	.00
1345	Due From Reserves	.00	.00	.00	.00	.00
1350	Due DO NOT USE	.00	.00	.00	.00	.00
1385	A/R GBMS	.00	.00	.00	.00	.00
1386	A/R Owner	.00	.00	.00	.00	.00
1395	A/R Allow Doubtful Accounts	.00	.00	.00	.00	.00
1420	Prepaid Insurance	.00	.00	.00	.00	.00
1422	Insurance Refund	.00	.00	.00	.00	.00
1440	Prepaid FPL Auto Pays	.00	.00	.00	.00	.00
1442	Prepaid FPL	.00	.00	.00	.00	.00
1444	Prepaid BSU	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1446	Prepaid CenturyLink Auto Pays	.00	.00	.00	.00	.00
1510	Security Deposits	.00	.00	.00	.00	.00
1520	Utility Deposits	.00	.00	.00	.00	.00
1522	Foreclosure Deposits	.00	.00	.00	.00	.00
3010	Accounts Payable	1,268.68CR	33,176.90	39,201.55	6,024.65CR	7,293.33CR

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
10/01/21	AP0754	VH3877		4,848.54	GREENSCAPES	Irrigation Enhancement
10/01/21	AP0754	VH3880		14.05	HOTWIRE COMMUNICATION	24602315-0
10/01/21	AP0759	VH3888		660.00	POOL DOCTOR SERVICE	Oct services
10/01/21	AP0759	VH3890		7,703.00	GREENSCAPES	Oct services
10/01/21	AP0765	VH3894		1,918.00	GULF BREEZE MANAGEMENT SV	October Services
10/01/21	AP0765	VH3895		50.00	GULF BREEZE MANAGEMENT SV	25420 Appl
10/01/21	AP0765	VH3896		306.69	GULF BREEZE MANAGEMENT SV	Electrical repairs @front
10/01/21	AP0800	VH3906		6,354.00	O'DONNELL LANDSCAPES, INC	Plants Installed
10/05/21	AP0757	VH3884		21.30	POOL DOCTOR SERVICE	Pool repair
10/07/21	AP0001	VH3882		12,765.00	BAYCREST RESERVES	QUARTERLY RESERVE FUNDING
10/07/21	AP7794	1054	4,848.54		GREENSCAPES	Irrigation Enhancement
10/07/21	AP7794	2277	12,765.00		BAYCREST RESERVES	QUARTERLY RESERVE FUNDING
10/07/21	AP7794	2278	64.94		BONITA SPRINGS UTILITIES	L012919-C0049245
10/07/21	AP7794	2279	195.00		GREENSCAPES	Irrigation
10/07/21	AP7794	2280	14.05		HOTWIRE COMMUNICATION	24602315-0
10/07/21	AP7794	2281	280.00		TRAFFORD PRESSURE CLEANIN	Monuments Cleaning
10/11/21	AP0757	VH3886		54.00	ARROW ENVIRONMENTAL SERVI	Pest Control
10/11/21	AP0757	VH3887		104.88	BOB PAOLELLO	Flowers at Pool
10/14/21	AP0759	VH3889		67.95	GREENSCAPES	Irrigation repairs
10/14/21	AP7855	2282	728.74		BAY CREEK CDD	Acct# 050-0360-02
10/14/21	AP7855	2283	104.88		BOB PAOLELLO	Flowers at Pool
10/14/21	AP7855	2284	21.30		POOL DOCTOR SERVICE	Pool repair
10/14/21	AP7855	2285	54.00		ARROW ENVIRONMENTAL SERVI	Pest Control
10/20/21	AP0765	VH3893		129.98	GREENSCAPES	Irrigation
10/21/21	AP0765	VH3892		200.65	GREENSCAPES	Irrigation
10/21/21	AP7872	2286	7,770.95		GREENSCAPES	Irrigation repairs
10/21/21	AP7872	2287	660.00		POOL DOCTOR SERVICE	Oct services
10/22/21	AP0765	VH3897		234.29	POOL DOCTOR SERVICE	Spa Autofill Repair
10/23/21	AP7712	VH3900		234.29	POOL DOCTOR SERVICE	Pool repair
10/25/21	AP0765	VH3891		27.45	PATRICIA EMERSON	Counter Top Repair
10/26/21	AP0765	VH3898		2,790.00	ADVANCED POWER ELECTRICAL	Clubhouse Lights Repair
10/27/21	AP0765	VH3899		12.44	BOB PAOLELLO	Rabbit Repellent
10/27/21	AP2148	VH3905		588.44	BAY CREEK CDD	9/28-10/27 050-0360-02
10/28/21	AP2675	VH3909		56.11	BONITA SPRINGS UTILITIES	L012919-C0049245
10/28/21	AP7893	2288	2,790.00		ADVANCED POWER ELECTRICAL	Clubhouse Lights Repair
10/28/21	AP7893	2289	2,274.69		GULF BREEZE MANAGEMENT SV	October Services

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
10/28/21	AP7893 2290	330.63		GREENSCAPES		Irrigation	
10/28/21	AP7893 2291	12.44		BOB PAOLELLO		Rabbit Repellent	
10/28/21	AP7893 2292	27.45		PATRICIA EMERSON		Counter Top Repair	
10/28/21	AP7893 2293	234.29		POOL DOCTOR SERVICE		Spa Autofill Repair	
10/31/21	AP7712 VH3903		60.49	GREENSCAPES		Irrigation	
3011	Accounts Payable Reserves	.00	.00	.00	.00	.00	
3015	Inter-Company	.00	.00	.00	.00	.00	
3020	Other A/P	.00	.00	.00	.00	.00	
3022	A/P Association	.00	.00	.00	.00	.00	
3024	A/P GBMS	.00	.00	.00	.00	.00	
3025	Other Accruals	.00	.00	.00	.00	.00	
3026	A/P FPL Auto Pays	628.93CR	628.93	710.07	81.14CR	710.07CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/13/21	RJ0021	REVERSE	628.93		FPL 08/27/21 - 09/28/21	
	10/31/21	RJ0014	AUTO PAY		710.07	FPL Monthly Auto Pays	
3031	A/P Vendor/Supplier	.00	.00	.00	.00	.00	
3032	A/P Owners	.00	.00	.00	.00	.00	
3040	Due To Reserves	.00	.00	.00	.00	.00	
3045	Due To Operating	.00	.00	.00	.00	.00	
3050	Due DO NOT USE	.00	.00	.00	.00	.00	
3110	Deferred Owner Assessments	.00	23,250.00	69,750.00	46,500.00CR	46,500.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/21	AR0000	AR01		69,750.00	Apply Assmt/Opt Charges	
	10/31/21	RJ0036	21 MONTH	23,250.00		2021 Monthly Allocation	
3111	Deferred Reserve Assessments	.00	.00	.00	.00	.00	
3115	Deferred TIB Bank	.00	.00	.00	.00	.00	
3120	Prepaid Owner Assessments	25,178.35CR	25,058.35	1,690.01	23,368.34	1,810.01CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/21	AR0000	AR08	25,058.35		Prepaid Application	
	10/01/21	AR0324	AR-324		675.00	Owner Cash Receipts	

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
10/04/21	AR0000 AR04		775.00	Owner Cash Receipts		
10/05/21	AR0325 AR-325		240.00	Owner Cash Receipts		
10/15/21	AR0000 AR04		.01	Owner Cash Receipts		
3121	Deferred Tree Replcemnt Jun 07	.00	.00	.00	.00	.00
3122	Deferred Pre Washing Mar 2008	.00	.00	.00	.00	.00
3123	Deferred Tree Replcemnt May 08	.00	.00	.00	.00	.00
3124	Deferred Lattice Repairs	.00	.00	.00	.00	.00
3129	Lessee Security Deposits	11,000.00CR	.00	500.00	500.00CR	11,500.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/19/21 AR0000 2742 500.00 Stapleton-LeaseDeposit					
3133	Deferred Mailbox 2018	.00	.00	.00	.00	.00
3139	Deferred SA Hurricane Irma 17	.00	.00	.00	.00	.00
5020	Reserves - Painting	.00	.00	.00	.00	.00
5030	Reserves - Pavement	.00	.00	.00	.00	.00
5040	Reserves - Pool	.00	.00	.00	.00	.00
5042	Reserves - Pool Furniture	.00	.00	.00	.00	.00
5070	Reserves - Clubhouse Remodel	.00	.00	.00	.00	.00
5110	Reserves - Landscape	.00	.00	.00	.00	.00
5140	Reserves - Insurance Proceeds	.00	.00	.00	.00	.00
5190	Reserves - General Fund	131,697.92CR	4,848.54	12,765.00	7,916.46CR	139,614.38CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/21 AP0754 VH3877 4,848.54 GREENSCAPES Irrigation Enhancement					
	10/31/21 RJ0037 21 QTRLY 12,765.00 2021 Quarterly Allocation					
5490	Reserves - Earned Interest	205.06CR	.00	23.26	23.26CR	228.32CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/31/21 CR0000 ADJUST 1.76 Oct 21 Interest Income					
	10/31/21 CR0000 ADJUST 21.50 Oct 21 Interest Income					
5491	Reserves - Accrued Interest	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
5510	Prior Year Surplus/(Deficit)	42,169.75CR	.00	.00	.00	42,169.75CR
5520	Current Year Surplus/(Deficit)	.00	.00	.00	.00	.00
5610	Capital Improvements	16,979.17CR	.00	.00	.00	16,979.17CR
6010	Owner Maintenance Income	209,250.00CR	.00	23,250.00	23,250.00CR	232,500.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/31/21 RJ0036 21 MONTH 23,250.00 2021 Monthly Allocation					
6040	Late Charges	179.46CR	.00	.00	.00	179.46CR
6060	Bank Interest - Operating	149.12CR	.00	21.85	21.85CR	170.97CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/31/21 CR0000 ADJUST 21.85 Oct 21 Interest Income					
6210	Application Fees	600.00CR	.00	200.00	200.00CR	800.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/19/21 AR0000 2741 100.00 Stapleton-LeaseApp					
	10/19/21 AR0000 6143 100.00 Cissell-PurchaseApp					
7010	Legal	3,721.00	.00	.00	.00	3,721.00
7020	Filing Fees - State of Florida	61.25	.00	.00	.00	61.25
7030	Accounting Fees	4,350.00	.00	.00	.00	4,350.00
7050	Management Fees	13,644.00	1,516.00	.00	1,516.00	15,160.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/21 AP0765 VH3894 1,516.00 GULF BREEZE MANAGEMENT SV October Services					
7140	Office Expense	1,764.00	196.00	.00	196.00	1,960.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/21 AP0765 VH3894 196.00 GULF BREEZE MANAGEMENT SV October Services					
7170	Misc Administrative Expense	318.65	50.00	.00	50.00	368.65
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/21 AP0765 VH3895 50.00 GULF BREEZE MANAGEMENT SV 25420 Appl					
7510	Insurance - General Liability	10,752.90	.00	.00	.00	10,752.90
7620	Water - Irrigation	5,482.75	588.44	.00	588.44	6,071.19

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description		Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/27/21	AP2148	VH3905	588.44		BAY CREEK CDD	9/28-10/27 050-0360-02
7630	Sewer & Water		1,223.72	56.11	.00		56.11 1,279.83
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/28/21	AP2675	VH3909	56.11		BONITA SPRINGS UTILITIES	L012919-C0049245
7640	Electricity		6,786.22	710.07	.00		710.07 7,496.29
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/31/21	RJ0014	AUTO PAY	444.37		FPL 09/22/21 - 10/21/21	
	10/31/21	RJ0014	AUTO PAY	247.28		FPL 09/28/21 - 10/27/21	
	10/31/21	RJ0014	AUTO PAY	18.42		FPL 09/22/21 - 10/21/21	
7670	Cable TV		125.58	14.05	.00		14.05 139.63
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/21	AP0754	VH3880	14.05		HOTWIRE COMMUNICATION	24602315-0
7810	Amenities Repair		1,678.50	27.45	.00		27.45 1,705.95
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/25/21	AP0765	VH3891	27.45		PATRICIA EMERSON	Counter Top Repair
8010	Pool/Spa Maintenance Contract		5,940.00	660.00	.00		660.00 6,600.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/21	AP0759	VH3888	660.00		POOL DOCTOR SERVICE	Oct services
8020	Pool/Spa Repairs		3,135.57	489.88	.00		489.88 3,625.45
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/05/21	AP0757	VH3884	21.30		POOL DOCTOR SERVICE	Pool repair
	10/22/21	AP0765	VH3897	234.29		POOL DOCTOR SERVICE	Spa Autofill Repair
	10/23/21	AP7712	VH3900	234.29		POOL DOCTOR SERVICE	Pool repair
8030	Pool/Spa Permits		250.00	.00	.00		.00 250.00
8110	Building Repair		.00	.00	.00		.00 .00
8140	Pressure Washing		280.00	.00	.00		.00 280.00
8220	Janitorial Supplies		89.66	.00	.00		.00 89.66
8230	Janitorial Services		1,854.00	206.00	.00		206.00 2,060.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/21	AP0765	VH3894	206.00		GULF BREEZE MANAGEMENT SV	October Services

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 10/01/21
Ending date: 10/31/21

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8290	Misc Maintenance Expense	5,802.15	3,096.69	.00	3,096.69	8,898.84
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/21 AP0765 VH3896 306.69 GULF BREEZE MANAGEMENT SV Electrical repairs @front					
	10/26/21 AP0765 VH3898 2,790.00 ADVANCED POWER ELECTRICAL Clubhouse Lights Repair					
8310	Landscape Maintenance Contract	69,327.00	7,703.00	.00	7,703.00	77,030.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/21 AP0759 VH3890 7,703.00 GREENSCAPES Oct services					
8320	Plants/Shrubs/Sod	332.51	6,458.88	.00	6,458.88	6,791.39
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/21 AP0800 VH3906 6,354.00 O'DONNELL LANDSCAPES, INC Plants Installed					
	10/11/21 AP0757 VH3887 104.88 BOB PAOLELLO Flowers at Pool					
8350	Irrigation Repairs	6,419.25	459.07	.00	459.07	6,878.32
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/14/21 AP0759 VH3889 67.95 GREENSCAPES Irrigation repairs					
	10/20/21 AP0765 VH3893 129.98 GREENSCAPES Irrigation					
	10/21/21 AP0765 VH3892 200.65 GREENSCAPES Irrigation					
	10/31/21 AP7712 VH3903 60.49 GREENSCAPES Irrigation					
8410	Tree Trimming	9,983.00	.00	.00	.00	9,983.00
8490	Misc Landscaping Expense	2,145.00	12.44	.00	12.44	2,157.44
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/27/21 AP0765 VH3899 12.44 BOB PAOLELLO Rabbit Repellent					
8520	Building Pest Control	3,583.60	54.00	.00	54.00	3,637.60
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/11/21 AP0757 VH3886 54.00 ARROW ENVIRONMENTAL SERVI Pest Control					
8890	Miscellaneous/Contingency	.00	.00	.00	.00	.00
9190	Reserves - General Fund	38,295.00	12,765.00	.00	12,765.00	51,060.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/31/21 RJ0037 21 QTRLY 12,765.00 2021 Quarterly Allocation					
Gnd Total:		.00	250,892.57	250,892.57	.00	.00

RECONCILIATION

Bank #: 10 Operating Valley National Bank 1012 Operating Valley National
 G/L Acct Bal: 127,429.37
 Bank Balance: 131,544.18
 Statement date: 10/31/21

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
OUTSTANDING ITEMS:					
2272	09/23/21	MARTIN J. & JUDITH C. LEF		720.00	
2288	10/28/21	ADVANCED POWER ELECTRICAL		2,790.00	
2290	10/28/21	GREENSCAPES		330.63	
2291	10/28/21	BOB PAOLELLO		12.44	
2292	10/28/21	PATRICIA EMERSON		27.45	
2293	10/28/21	POOL DOCTOR SERVICE		234.29	
Total Outstanding				4,114.81	.00

Bank Reconciliation Summary

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Checkbook Balance	127,429.37	Reconciling Balance	131,544.18
Uncleared Checks, Credits	4,114.81+	Bank Stmt. Balance	131,544.18
Uncleared Deposits, Debits	0.00	Difference	0.00



0135905 SP 1210 -C01-P35976-1
 BAYCREST HOMEOWNERS ASSOCIATION INC
 OPERATING ACCOUNT
 C/O GULF BREEZE MNGT SVCS OF SW FL LLC
 8910 TERRENE CT STE 200
 BONITA SPRINGS FL 34135



We hope you're enjoying the new design.
 If you have any questions about your new statement,
 contact your bank representative or give us a call.

Account Statement

For the Period Ending: 10/29/21 | Page 1 of 6

1st HOA Business Cking PlusNow - XXXXXXXX9520

SUMMARY FOR THE PERIOD: 10/01/21 - 10/29/21

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$110,856.25		\$46,306.66		\$21.85		\$25,640.58		\$0.00		\$131,544.18

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$110,856.25
10/01	Deposit		\$675.00	\$111,531.25
10/01	LOCKBOX DEPOSIT		\$6,975.00	\$118,506.25
10/04	LOCKBOX DEPOSIT		\$1,808.33	\$120,314.58
10/05	FPL DIRECT DEBIT ELEC PYMT ID: 1320467283 PPDA	-\$18.73		\$120,295.85
10/05	FPL DIRECT DEBIT ELEC PYMT ID: 1499561429 PPDA	-\$362.92		\$119,932.93
10/05	Deposit		\$240.00	\$120,172.93
10/05	LOCKBOX DEPOSIT		\$775.00	\$120,947.93
10/06	LOCKBOX DEPOSIT		\$1,550.00	\$122,497.93
10/06	Check Number 2274	-\$34.76		\$122,463.17
10/07	LOCKBOX DEPOSIT		\$775.00	\$123,238.17
10/08	BAYCREST CONDO FEES		\$30,225.00	\$153,463.17
10/08	LOCKBOX DEPOSIT		\$775.00	\$154,238.17
10/08	Check Number 2275	-\$27.00		\$154,211.17

Have Questions? 800-522-4100

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0135905-0074545-0000001 of 0000008-C01-m1-1210-35976



1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

TRANSACTIONS (continued)

Date	Description	Debits	Credits	Balance
10/08	Check Number 2276	-\$16.34		\$154,194.83
10/13	FPL DIRECT DEBIT ELEC PYMT ID: 1173152297 PPDA	-\$247.28		\$153,947.55
10/13	LOCKBOX DEPOSIT		\$775.00	\$154,722.55
10/13	Check Number 2277	-\$12,765.00		\$141,957.55
10/13	Check Number 2280	-\$14.05		\$141,943.50
10/14	Check Number 2279	-\$195.00		\$141,748.50
10/15	LOCKBOX DEPOSIT		\$1,033.33	\$142,781.83
10/15	Check Number 2278	-\$64.94		\$142,716.89
10/19	Deposit		\$100.00	\$142,816.89
10/19	Deposit		\$600.00	\$143,416.89
10/19	Check Number 2281	-\$280.00		\$143,136.89
10/26	Check Number 2284	-\$21.30		\$143,115.59
10/26	Check Number 2287	-\$660.00		\$142,455.59
10/26	Check Number 2285	-\$54.00		\$142,401.59
10/27	Check Number 2282	-\$728.74		\$141,672.85
10/27	Check Number 2283	-\$104.88		\$141,567.97
10/27	Check Number 2286	-\$7,770.95		\$133,797.02
10/29	Check Number 2289	-\$2,274.69		\$131,522.33
10/29	Interest Credited Deposit		\$21.85	\$131,544.18
Ending Balance				\$131,544.18

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/06	2274	\$34.76	10/27	2282	\$728.74
10/08	2275	\$27.00	10/27	2283	\$104.88
10/08	2276	\$16.34	10/26	2284	\$21.30
10/13	2277	\$12,765.00	10/26	2285	\$54.00
10/15	2278	\$64.94	10/27	2286	\$7,770.95
10/14	2279	\$195.00	10/26	2287	\$660.00
10/13	2280	\$14.05		*	
10/19	2281	\$280.00	10/29	2289	\$2,274.69

(* Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.)

0135905-0074545-0000002 of 0000006-C01-m-1-1210-35976



1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

RATE SUMMARY

As of 10/01	\$0 - \$2,499	\$2,500 - \$49,999	\$50,000 - \$99,999	\$100,000+
Interest Rate	0.000%	0.030%	0.070%	0.200%

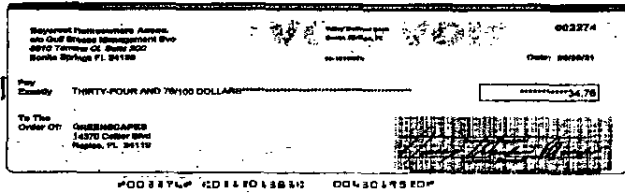
Interest Rate Calculations		
Avg Stmt Collected Bal: \$137,476.81	Annual % Yield Earned: 0.200%	Interest Earned: \$21.85
Year-to-Date Interest Paid: \$170.97		

0135905-0074546-00000003 of 00000006-C01-m1-12-10-35976

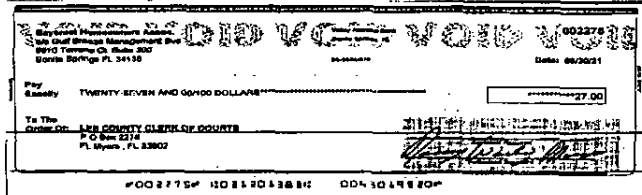
1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

POSTED CHECKS

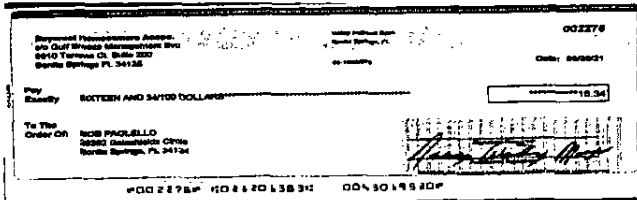
For more details and bigger images log on to your account at valley.com



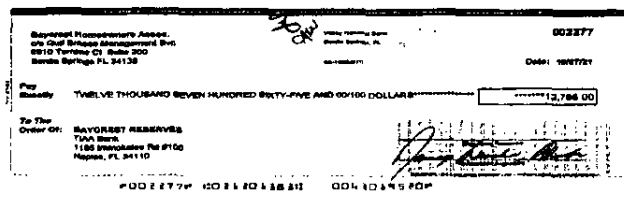
10/06 Check#: 0000002274 Amount: \$34.76



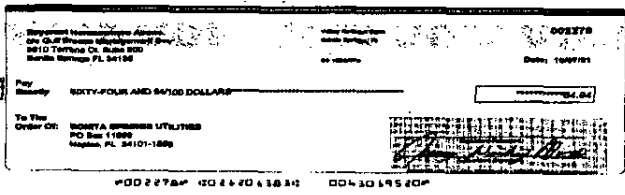
10/08 Check#: 0000002275 Amount: \$27.00



10/08 Check#: 0000002276 Amount: \$16.34



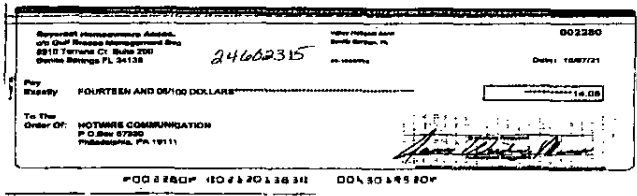
10/13 Check#: 0000002277 Amount: \$12,765.00



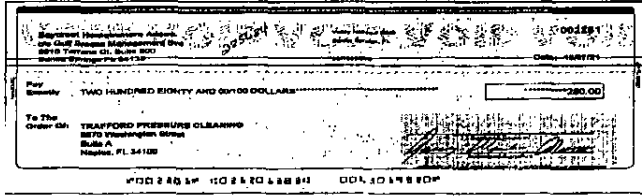
10/15 Check#: 0000002278 Amount: \$64.94



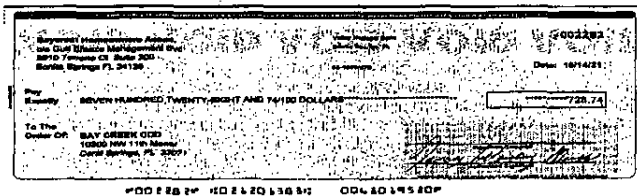
10/14 Check#: 0000002279 Amount: \$195.00



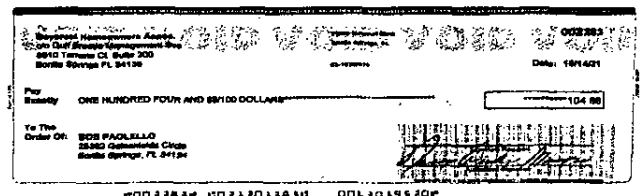
10/13 Check#: 0000002280 Amount: \$14.05



10/19 Check#: 0000002281 Amount: \$280.00



10/27 Check#: 0000002282 Amount: \$728.74

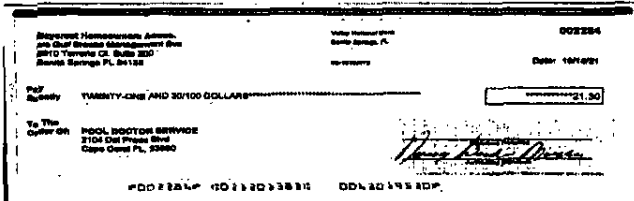


10/27 Check#: 0000002283 Amount: \$104.88

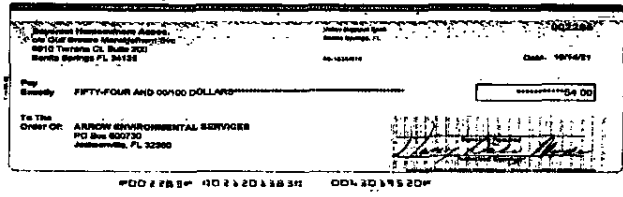
0436905-0074546-0000004 of 0000006-C01-m-1-12-10-35976

1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

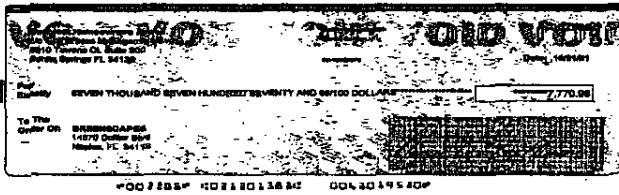
POSTED CHECKS (continued)



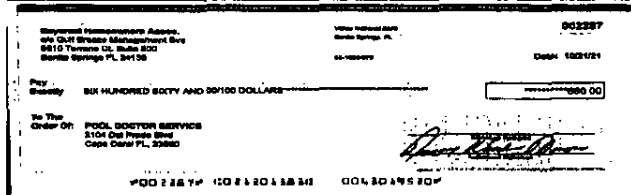
10/26 Check#: 000002284 Amount: \$21.30



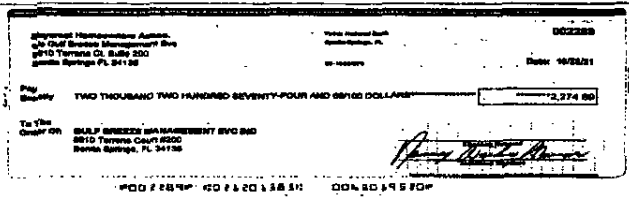
10/26 Check#: 000002285 Amount: \$54.00



10/27 Check#: 000002286 Amount: \$7,770.95



10/26 Check#: 000002287 Amount: \$660.00



10/29 Check#: 000002289 Amount: \$2,274.69

0135905-0074547-0000005 of 0000006-C01-m1-1210-35978





To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1445 Valley Road, Wayne, NJ 07470-2088, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you

can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1445 Valley Road, Wayne, NJ 07470-2088, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For Additional Terms And Conditions Applicable To Your Account Statement, Please Reference Our "All About Your Accounts" Booklet.

0135905-0074547-0000006-C01-m1-1210-35976



RECONCILIATION

Bank #: 09 Reserves TIAA Bank 1114 Reserves TIAA Bank
 G/L Acct Bal: 49,618.35
 Bank Balance: 54,466.89
 Statement date: 10/31/21

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
OUTSTANDING ITEMS:					
1054	10/07/21	GREENSCAPES		4,848.54	
		Total Outstanding		<u>4,848.54</u>	<u>.00</u>

Bank Reconciliation Summary

=====

Checkbook Balance	49,618.35	Reconciling Balance	54,466.89
Uncleared Checks, Credits	4,848.54 +	Bank Stmt. Balance	54,466.89
Uncleared Deposits, Debits	0.00	Difference	0.00

Statement of Account
0960056688



000003918 MD02201029nonI519681 01 000000 033922 002 0



BAY CREST HOMEOWNERS ASSOC INC
8910 TERRENE CT SUITE 200
BONITA SPRINGS FL 34135-9514

October 29, 2021
Days in stmt period: 29
(0)
Page 1 of 2

Direct Inquiries to:
888-882-3837

TIAA Bank
1185 Immokalee RD.
Naples, FL 34110

Summary of Account Balance

<i>Account</i>	<i>Number</i>	<i>Ending Balance</i>
Business Money Market	0960056688	\$54,466.89



TIAA Bank® is a division of TIAA, FSB.
17MCM5722.07

00003918 07835 0001-0002 DD02201029nonI519681 01 L 00033922

Statement of Account
 0960056688
 Bay Crest Homeowners Assoc Inc
 Page 2 of 2

Business Money Market 0960056688

Interest paid year to date \$17.13

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			\$41,700.13
10-12	#Checking Deposit	12,765.00		54,465.13
10-29	#Interest Credit	1.76		54,466.89
10-29	Ending totals	12,766.76	.00	\$54,466.89

Annual percentage yield earned 0.05 %
 Interest-bearing days 29
 Average balance for APY \$49,183.06
 Interest earned \$1.76

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

00003918 07835 0001-0002 DD022010Z8mon1519690 00 L 00033922

RECONCILIATION

Bank #: 12 Reserves Valley National Bank 1116 Reserves Valley National B
 G/L Acct Bal: 90,224.35
 Bank Balance: 90,224.35
 Statement date: 10/31/21

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

Total Outstanding		.00	.00
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Bank Reconciliation Summary

=====

Checkbook Balance	90,224.35	Reconciling Balance	90,224.35
Uncleared Checks, Credits	0.00+	Bank Stmt. Balance	90,224.35
Uncleared Deposits, Debits	0.00	Difference	0.00



0125721 SP 2210 -C01-P25772-1
 BAYCREST HOMEOWNERS ASSOCIATION INC
 C/O GULF BREEZE MNGT SVCS OF SW FL LLC
 8910 TERRENE CT STE 200
 BONITA SPRINGS FL 34135



We hope you're enjoying the new design.
 If you have any questions about your new statement,
 contact your bank representative or give us a call.

Account Statement

For the Period Ending: 10/29/21 | Page 1 of 2

Valley Business Choice MMA - XXXXXXXX6928

SUMMARY FOR THE PERIOD: 10/01/21 - 10/29/21

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$90,202.85		\$0.00		\$21.50		\$0.00		\$0.00		\$90,224.35

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$90,202.85
10/29	Interest Credited Deposit		\$21.50	\$90,224.35
Ending Balance				\$90,224.35

RATE SUMMARY

As of 10/01	\$0 - \$9,999	\$10,000 - \$4,999,999	\$5,000,000+
Interest Rate	0.100%	0.300%	0.200%

Interest Rate Calculations

Avg Stmt Collected Bal: \$90,202.85 Annual % Yield Earned: 0.300% Interest Earned: \$21.50
 Year-to-Date Interest Paid: \$211.19



0125721-0045546-0000001 of 0000002-C01-m1-22-10-25772



To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1445 Valley Road, Wayne, NJ 07470-2088, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you

can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

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For Additional Terms And Conditions Applicable To Your Account Statement, Please Reference Our "All About Your Accounts" Booklet.

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