

**BAYCREST AT PELICAN LANDING HOMEOWNERS
ASSOCIATION, INC.
BOARD MEETING MINUTES HELD ON NOVEMBER 16, 2016
AT THE PELICAN LANDING COMMUNITY ASSOCIATION**

Directors Present: Paul Dickensheets, Swann Fredrickson, John Knoche, Rick Nye, Toni Paoello, Creighton Phillips, and Ralph Searce

Directors Absent: None

ACSMC Committee: Peaches Searce

Representing Gulf Breeze Management Services Inc.: Aharon Weidner

Ralph Searce called the meeting to order at 5:00P.M. and quorum was established.

RECORDING OF MEETINGS

John Knoche reported that was recording the meeting.

APPROVAL OF MINUTES

On a motion by John Knoche, seconded by Paul Dickensheets, and carried unanimously the Board approved the October 19, 2016 Board of Directors meeting minutes subject to an addition regarding disposition of the old filter system.

PROPERTY MANAGER REPORT

Aharon Weidner reported that his most recent work order report was included in the Board Member Meeting Package. There were 30 work orders on the report. Most of the recent work orders have been related to landscaping issues and irrigation problems. He added that most of the recent invoices for irrigation have been for relatively minor issues however there had been a high volume since it stopped raining regularly about 6 weeks ago.

Mr. Weidner noted that the exercise room carpet would be cleaned on Friday and that he would post a notice about the work on Thursday. He also noted that there had been a mix-up on the exercise room door and the incorrect door was ordered. The correct door has been reordered.

It was noted that the irrigation filter is flushing about 10 times per day. Aharon Weidner was asked to contact the manufacturer of the filter to find out how long the system flushes each time and how much water it uses...

Finance Committee

Rick Nye reported on the October financials. He noted that the balance in the Capital Fund was about \$1,700 and the prior year surplus account is \$27,436. Other equity is \$51,000. Year-to-date expenses are generally under budget with the exception of pest control, due to extra services, and insurance, due additional insurance coverage being purchased. Expenses through October 31, 2016 were budgeted at \$190,387 versus actual \$181,337.

Rick Nye noted that he discussed the budget at the last meeting. He noted that if the Association fully funded its budget through homeowner assessments the quarterly fee would be \$663. He added that the budget has been partially funded by prior year's surpluses for a number of years. There has been some inflationary creep on expenses and he noted that this was particularly an issue with the labor force in the area. Operating expenses are budgeted to go up by about 2% and the reserve contribution is also going up by a similar percentage.

On a motion by Rick Nye, seconded by Swann Fredrickson, and carried unanimously, the Board approved the proposed 2017 budget with quarterly fees of \$645 per quarter.

Social Committee

Miki Knoche reported that the last social event was a great success. She thanked the Board for purchasing an additional table and thanked Sheila Phillips, Creighton Phillips, Barbara Taefi, Toni Paoello, John Oblak, and Swann Fredrickson for their help with the last social event. Mrs. Knoche noted that funds from the 50-50 events help support the social events that the community holds. She added that there will be a chili cookoff on January 26, 2017, at the Community Center and that there would be a dinner following the annual meeting. It was also noted that the first annual auction of owner-donated artwork, crafts, and other items will be held on April 13, 2017 with the proceeds going to help fund social events for the next year.

Pool Committee

Creighton Phillips noted that there had been issues with the controller for the hot tub and noted that the Association was able to save \$600 on the repair. The grout surrounding the pool drains was repaired. Aharon Weidner was asked to get a price to replace the posts supporting the electrical boxes for the pool equipment. Director Phillips noted that there is no lighting at the north end of the pool area. He noted that he met with Mr. Weidner regarding the proposed project and that they had discussed solar lighting or wiring some lights into the trees or installing lights on posts.

Creighton Phillips reported that he had done some design work for renovating the pool bathrooms. He asked the Board to consider his ideas at the next Board meeting.

Lease and Sales Review Board

John Oblak reported that 25430 had leased their unit for three months. He is waiting on one lease agreement for one of the annual rentals.

ACMSC

Peaches Searce noted that they planned to replace the potted bottle palms at the pool and the current palms will be planted near the clubhouse. The irrigation filter discharge is going to be directed to the street gutter rather than the shrubs and lawn at the nearest home. It was noted that some plantings were being planned in the circle by the pool entrance. There was a brief discussion about cleaning out the parotus palms by the pool.

UOC

Karlene Dziesupek reported that the new Board of Directors is in place and the UOC has been disbanded. The Board has appointed several people to come up with a proposed charter for a new UOC type resident advisory group. The biggest issue facing Pelican Landing is the beach renourishment project proposed by Lee County as part of their dredging of New Pass. Lee County has proposed charging approximately \$850,000 for sand which could be deposited on the Pelican Landing Beach. The Hyatt is responsible for 50% of the cost but they are not currently in a position to pay for the work and may not ever agree to pay their share.

OLD BUSINESS

Roof Committee

Stephanie Coburn reported that the committee has spoken to three firms about developing a roof tile specification. She added that she hoped to have proposals in January. The committee is looking for an evaluation of the current roofs and assistance in choosing a suitable replacement tile. The goal of the committee is to have their work completed in early 2017 so that the Board can approve the selected replacement tile and homeowners could replace their roofs on a building by building basis at a time of their choosing.

Capital Contribution

Ralph Searce reported that there were four communities in Pelican Landing which charge a capital contribution as part of a home sale. They are:

Ascot - \$300

Baycrest – One quarter's assessment

Cottages - \$200

Southbridge - 1 Quarter (about \$1100-\$1200 depending on the particular association)

Following brief discussion, no one expressed support for increasing Baycrest's capital contribution to a sum equal to two quarterly assessments.

NEW BUSINESS

No new business was discussed.

OPEN DISCUSSION

Next Meeting

The next meeting will be December 21, 2016.

With no further business, and on a motion by John Knoche, seconded by Swann Fredrickson, and carried unanimously the meeting was adjourned at 6:00P.M.

From Baycrest Homeowners Assoc
To GULF BREEZE MANAGEMENT SVC INC
GBMS

Check Date Check Amount Check Number
11/25/16 2 239 62 001510

Batch	Date	Invoice Number	Reference	Gross	Discount	Net
2576	11/30/16	NOVEMBER 16	November services	2 239 62	00	2 239 62

Gulf Breeze Mgmt Services of SW FL, Inc
8910 Terrene Court Suite 200
Bonita Springs FL 34135

STATEMENT

Statement Date Nov 30 2016
Customer Account ID BAYCREST

Voice 239-498-3311
Fax 239-498-4974

To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs FL 34135

Amount Enclosed
\$

Date	Due Date	Reference	Paid	Description	Amount	Balance
11/1/16	11/30/16	70878			25 00	25 00
11/1/16	11/30/16	71139			60 94	85 94
11/10/16	11/30/16	71133			50 00	135 94
11/15/16	11/30/16	71102			16 60	152 54
11/15/16	11/30/16	71167			207 08	359 62
11/16/16	11/30/16	71103			25 00	384 62
11/16/16	11/30/16	71132			50 00	434 62
11/30/16	11/30/16	70877			1 805 00	2 239 62
					TOTAL	2,239.62

0 - 30	31 - 60	61 - 90	Over 90 days
2 239 62	0 00	0 00	0 00

Gulf Breeze Mgmt Services of SW FL, Inc
Items Sold to Customers
For the Period From Nov 1, 2016 to Nov 30, 2016

Filter Criteria includes 1) Customer IDs from BAYCREST to BAYCREST Report order is by Customer ID Item ID Report is printed in Detail Format

Customer ID Name	Item ID	Qty	Amount	Cost of Sales	Gross Profit	Gross Margin
BAYCREST Baycrest Homeowners Assoc	JANITORIAL		206 00		206 00	100 00
	MISC OFFICE INCO		150 00		150 00	100 00
	PROPERTY MANAG	1	408 00		1 408 00	100 00
	PURCHASES MISC		13 02		13 02	100 00
	SERVICE INCOME A		191 00		191 00	100 00
	SERVICE INCOME L		255 00		255 00	100 00
	TELEPHONE CHAR		16 60		16 60	100 00
			2 239 62		2,239 62	100 00
Report Totals			2 239 62		2 239 62	100 00

	Subtotal	1,805 00
	Sales Tax	
	Total Invoice Amount	1,805 00
Check/Credit Memo No	Payment/Credit Applied	
	TOTAL	1,805 00

Gulf Breeze Mgmt Services of SW FL, Inc
8910 Terrene Court Suite 200
Bonita Springs, FL 34135

Invoice
Invoice Number
70878

Invoice Date
11/1/16

Voice 239-498-3311
Fax 239-498-4974

Page
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Sold To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs, FL 34135

Customer ID BAYCREST

Customer PO	Payment Terms	Sales Rep ID	Due Date
	Due at end of Month		11/30/16

Description	Amount
Process additional delinquency notices	25 00
1170	

	Subtotal	25 00
	Sales Tax	
	Total Invoice Amount	25 00
Check/Credit Memo No	Payment/Credit Applied	1
	TOTAL	25 00

11/7/2016

Hard Charge Report - Unbilled Items

<u>Date</u>	<u>Item Description</u>	<u>ChargeType</u>	<u>Preparer</u>	<u>ItemTotal</u>
<u>Item Name</u>				
Baycrest Homeowners Assoc				
201611011206536845	Process additional delinquency notices		Jacquire Fisher	
11/1/2016				
Additional delinquency notice		Hard Charge		25 00
Total	Status New			25 00
Baycrest Homeowners Assoc.				25 00

Gulf Breeze Mgmt Services of SW FL, Inc
8910 Terrene Court Suite 200
Bonita Springs, FL 34135

Invoice
Invoice Number
71102

Invoice Date
11/15/16

Voice 239-498-3311
Fax 239-498-4974

Page
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Sold To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs, FL 34135

Customer ID BAYCREST

Customer PO	Payment Terms	Sales Rep ID	Due Date
	Due at end of Month		11/30/16

Description	Amount
Telephone charges - October	16 60
1170	

	Subtotal	16 60
	Sales Tax	
	Total Invoice Amount	16 60
Check/Credit Memo No	Payment/Credit Applied	
	TOTAL	16 60

11/18/2016

Hard Charge Report - Unbilled Items

<u>Date</u>	<u>Item Description</u>	<u>ChargeType</u>	<u>Preparer</u>	<u>ItemTotal</u>
<u>Item Name</u>				
Baycrest Homeowners Assoc				
201611151203181747	October Conference Call		Amanda Smith	
11/15/2016	Telephone charges	Hard Charge		16 60
Total	Status New			16 60
Baycrest Homeowners Assoc				16 60

Gulf Breeze Mgmt Services of SW FL Inc
8910 Terrene Court Suite 200
Bonita Springs, FL 34135

Invoice
Invoice Number
71103

Invoice Date
11/16/16

Voice 239-498-3311
Fax 239-498-4974

Page
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Sold To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs, FL 34135

Customer ID BAYCREST

Customer PO	Payment Terms	Sales Rep ID	Due Date
	Due at end of Month		11/30/16

Description	Amount
Process additional delinquency notices	25 00
1170	

	Subtotal	25 00
	Sales Tax	
	Total Invoice Amount	25 00
Check/Credit Memo No	Payment/Credit Applied	
	TOTAL	25 00

11/18/2016

Hard Charge Report - Unbilled Items

<u>Date</u>	<u>Item Description</u>	<u>ChargeType</u>	<u>Preparer</u>	<u>ItemTotal</u>
<u>Item Name</u>				
Baycrest Homeowners Assoc				
201611181133016401	Process additional delinquency notices		Jacquire Fisher	
11/16/2016				
Additional delinquency notice		Hard Charge		25 00
Total	Status New			25 00
Baycrest Homeowners Assoc				25 00

Gulf Breeze Mgmt Services of SW FL, Inc
8910 Terrene Court Suite 200
Bonita Springs, FL 34135

Invoice
Invoice Number
71132

Invoice Date
11/16/16

Voice 239-498-3311
Fax 239-498-4974

Page
1

Sold To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs, FL 34135

Customer ID BAYCREST

Customer PO	Payment Terms	Sales Rep ID	Due Date
	Due at end of Month		11/30/16

Description	Amount
1/2 application fee for lease @ 25342 Galashields	50 00
7172	

	Subtotal	50 00
	Sales Tax	
	Total Invoice Amount	50 00
Check/Credit Memo No	Payment/Credit Applied	
	TOTAL	50 00

TRANSFER OF FUNDS TO GBMS FOR LEASE APPLICATIONS

Date 11-16-16 Association Baycrest

Address 25342 Galashells Unit/Lot 36 PM AW

Check Applicable Below

Application ☒ Renewal ☐ BG Check ☐ Fee 100-

Application/Renewal Fee 100- Transfer \$ to GBMS 50-

Gulf Breeze Mgmt Services of SW FL, Inc
8910 Terrene Court Suite 200
Bonita Springs FL 34135

Invoice
Invoice Number
71133

Invoice Date
11/10/16

Voice 239-498-3311
Fax 239-498-4974

Page
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Sold To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs, FL 34135

Customer ID BAYCREST

Customer PO	Payment Terms	Sales Rep ID	Due Date
	Due at end of Month		11/30/16

Description	Amount
1/2 application fee for lease @ 25430 Galashields	50 00
7170	

	Subtotal	50 00
	Sales Tax	
	Total Invoice Amount	50 00
Check/Credit Memo No	Payment/Credit Applied	
	TOTAL	50 00

TRANSFER OF FUNDS TO GBMS FOR LEASE APPLICATIONS

Date 11-10-16 Association Baycrest
Address 25430 Galashell Unit/Lot 11 PM AW

Check Applicable Below

Application ☒ Renewal ☐ BG Check ☐ Fee 100

Application Renewal Fee 100 Transfer \$ to GBMS 50

Gulf Breeze Mgmt Services of SW FL, Inc
8910 Terrene Court Suite 200
Bonita Springs, FL 34135

Invoice
Invoice Number
71139

Invoice Date
11/1/16

Voice 239-498-3311
Fax 239-498-4974

Page
1

Sold To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs, FL 34135

Customer ID BAYCREST

Customer PO	Payment Terms	Sales Rep ID	Due Date
	Due at end of Month		11/30/16

Description	Amount
Materials	5 94
Repair handicap ramp @ Clubhouse - 10/21/16	55 00
1812	

	Subtotal	60 94
	Sales Tax	
	Total Invoice Amount	60 94
Check/Credit Memo No	Payment/Credit Applied	
	TOTAL	60 94

GULF BREEZE MANAGEMENT

SERVICE INVOICE

DATE START	10/21/2016
DATE FINISH	
ASSOCIATION	bay crest
ADDRESS	club hose
BILLING ADDRESS	

DATE SCHEDULED FOR

ENTRY PERMISSION BY UNIT OWNER	Yes	APPROVED
AUTHORIZED BY		NOT APPROVED

CHARGE TO	
UNIT	
ASSOCIATION	Yes

DESCRIPTION OF WORK

repair the handicap ramp replaced screws

QTY	PARTS USED			PRICE	TOTAL	
1	materials			5 94	5 94	
SERVICE PERSON		DATE	HOURS	AMOUNT	PARTS LABOR	\$5 94
julio			1 0	\$55 00		55 00
					TOTAL	\$60 94
			LABOR TOTAL	\$55 00		

COMMENTS

SERVICE SUPERVISED BY

SIGNED

Gulf Breeze Mgmt Services of SW FL, Inc
8910 Terrene Court Suite 200
Bonita Springs, FL 34135

Invoice
Invoice Number
71167

Invoice Date
11/15/16

Voice 239-498-3311
Fax 239-498-4974

Page
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Sold To

Baycrest Homeowners Assoc
c/o Gulf Breeze Management
8910 Terrene Court #200
Bonita Springs, FL 34135

Customer ID BAYCREST

Customer PO	Payment Terms	Sales Rep ID	Due Date
	Due at end of Month		11/30/16

Description	Amount
Materials	7 08
Repair chipped concrete around pool skimmer @ 25201 Galashields Circle	200 00
7810	

	Subtotal	207 08
	Sales Tax	
	Total Invoice Amount	207 08
Check/Credit Memo No	Payment/Credit Applied	
	TOTAL	207 08

GULF BREEZE MANAGEMENT

SERVICE INVOICE

DATE START	11/15/2016
DATE FINISH	

ASSOCIATION	baycrest
ADDRESS	25201 galashields circle
BILLING ADDRESS	

DATE SCHEDULED FOR

ENTRY PERMISSION BY UNIT OWNER	Yes	APPROVED
AUTHORIZED BY		NOT APROVED

CHARGE TO	
UNIT	
ASSOCIATION	Yes

DESCRIPTION OF WORK
repair the soncreate chipping around the pool skimmer

QTY	PARTS USED	PRICE	TOTAL
1	matenals	7 08	7 08

SERVICE PERSON	DATE	HOURS	AMOUNT	PARTS	
alex		2 0	\$110 00	LABOR	\$7 08
geo		2 0	\$90 00		200 00
				TOTAL	\$207.08

COMMENTS	LABOR TOTAL	\$200 00
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SERVICE SUPERVISED BY

SIGNED

A / P O P E N I T E M D E T A I L

Starting vendor: "First"
Cut off date: 11/30/16

Ending vendor: "Last"

Vendor	Vchr #	Invoice	Reference	Date	Amount
ABCFEQ ABC FIRE EQUIPMENT CORP	2583 64191		Fire Equip. Replaced	11/23/16	1072.19
BAY CR BAY CREEK CDD	2585 NOVEMBER 16		11/1-11/30 050-0360-02	11/30/16	583.63
BSU BONITA SPRINGS UTILITIES	2580 NOVEMBER 16		10/21-11/L012919C0049245	11/23/16	84.07
EMBA CENTURYLINK	2579 NOVEMBER 16		11/10-12/9 311723299	11/10/16	53.79
GREEN GREENSCAPES	2578 170980		November Services	11/20/16	6430.00
HART THE HARTFORD	2581 NOVEMBER 16		Acct# 7539974	11/29/16	710.00
POOL POOL DOCTOR SERVICE	2577 536232		Skimmer Weir Door Repair	11/18/16	115.00
Grand total:					9,048.68

CASH DISBURSEMENTS

Starting Check Date: 11/01/16 Cash account #: 1012

Ending Check Date: 11/30/16

Check-date	Check-#	Vend-#	Vendor Name		Check-amount	Reference		
11/10/16	1500	BSU	BONITA SPRINGS UTILITIES		59.79	9/21-10/21L012919C0049245		
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		2560	OCTOBER 16	10/27/16	7630	10/27/16	59.79	9/21-10/21L012919C0049245
11/10/16	1501	GREEN	GREENSCAPES		583.24			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		2557	170106	10/31/16	8350	10/31/16	537.91	Irrigation-Variou
		2559	169841	10/26/16	8350	10/26/16	45.33	Irrigation 25419
		Totals:					583.24	
11/10/16	1502	KISS	MOLLY KISS		50.00	Reimburse for Donation		
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		2558	NOVEMBER 16	11/01/16	8890	11/01/16	50.00	Reimburse for Donation
11/10/16	1503	POOL	POOL DOCTOR SERVICE		829.70			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		2556	534152	11/01/16	8040	11/01/16	180.00	November Services
		2556	534152	11/01/16	8010	11/01/16	420.00	
		2562	535595	11/04/16	8020	11/04/16	229.70	Spa Pump Valve Repair
		Totals:					829.70	
11/10/16	1504	WIEBEL	WIEBEL, HENNELLS & CARUFE, PA		3,950.00	Client No. BAYCREST18530		
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		2561	NOVEMBER 16	11/02/16	7030	11/02/16	3,950.00	Client No. BAYCREST18530
11/17/16	1505	BAY CR	BAY CREEK CDD		675.58	9/29-11/1 050-0360-02		
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		2571	OCTOBER 16	10/31/16	7620	10/31/16	675.58	9/29-11/1 050-0360-02
11/17/16	1506	GREEN	GREENSCAPES		636.58			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		2563	170327	11/09/16	8350	11/09/16	16.25	Irrigation 119215-25251
		2564	170303	11/08/16	8350	11/08/16	37.59	Irrigation 25452
		2565	170301	11/08/16	8350	11/08/16	47.15	Irrigation 25374
		2566	170312	11/08/16	8350	11/08/16	16.25	Irrigation 25452
		2567	170302	11/08/16	8350	11/08/16	178.16	Irrigation 25352
		2568	170244	11/07/16	8350	11/07/16	45.33	Irrigation 25419
		2569	170249	11/07/16	8350	11/07/16	198.35	Irrigation 25200
		2572	170341	11/09/16	8350	11/09/16	65.00	Irrigation 25452

CASH DISBURSEMENTS

Starting Check Date: 11/01/16 Cash account #: 1012
 Ending Check Date: 11/30/16

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference
		2573 170348	11/09/16 8350	11/09/16	32.50 Irrigation 25251
				Totals:	636.58
11/17/16	1507	POOL	POOL DOCTOR SERVICE	235.16	Jandy Valve Repair
		Vchr-# Invoice-#	Inv-date Acct #	Eff-date	Amount-paid Reference
		2574 535824	11/10/16 8020	11/10/16	235.16 Jandy Valve Repair
11/17/16	1508	PROTE	ARROW ENVIROMENTAL SERVICES	90.00	5811720-5819474
		Vchr-# Invoice-#	Inv-date Acct #	Eff-date	Amount-paid Reference
		2570 NOVEMBER 16	11/01/16 8520	11/01/16	90.00 5811720-5819474
11/23/16	1509	JOKNOC	JOAN KNOCHE	455.79	Reimburse for Table
		Vchr-# Invoice-#	Inv-date Acct #	Eff-date	Amount-paid Reference
		2575 NOVEMBER 16	11/14/16 8890	11/14/16	455.79 Reimburse for Table
11/25/16	1510	GBMS	GULF BREEZE MANAGEMENT SVC INC	2,239.62	November services
		Vchr-# Invoice-#	Inv-date Acct #	Eff-date	Amount-paid Reference
		2576 NOVEMBER 16	11/30/16 7050	11/30/16	1,408.00 November services
		2576 NOVEMBER 16	11/30/16 8230	11/30/16	206.00
		2576 NOVEMBER 16	11/30/16 7140	11/30/16	191.00
		2576 NOVEMBER 16	11/30/16 7170	11/30/16	25.00
		2576 NOVEMBER 16	11/30/16 7170	11/30/16	16.60
		2576 NOVEMBER 16	11/30/16 7170	11/30/16	25.00
		2576 NOVEMBER 16	11/30/16 7170	11/30/16	50.00
		2576 NOVEMBER 16	11/30/16 7170	11/30/16	50.00
		2576 NOVEMBER 16	11/30/16 7810	11/30/16	60.94
		2576 NOVEMBER 16	11/30/16 7810	11/30/16	207.08
				Totals:	2,239.62
			Totals:	9,805.46	

AGED OWNER BALANCES: AS OF Nov. 30, 2016
LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UNIT #	ACCOUNT #	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
63	25234	Nicole Leigh Bloch, Trustee	64.60	63.00	630.00	0.00	757.60	
			-----	-----	-----	-----	-----	
		TOTAL:	64.60	63.00	630.00	0.00	757.60	

AGED OWNER BALANCES: AS OF Nov. 30, 2016
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	0.00	630.00	0.00	630.00
01		Late Fees	1310	0.00	63.00	0.00	0.00	63.00
03		Collection Fee	1330	50.00	0.00	0.00	0.00	50.00
04		Interest	1310	14.60	0.00	0.00	0.00	14.60
GRAND TOTAL:				64.60	63.00	630.00	0.00	757.60

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
01310	A/R Assessments	707.60
01330	A/R - Other	50.00
TOTAL		\$757.60

PREPAYS AS OF Nov. 30, 2016
Lot/Unit Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
CURRENT OWNERS				
Edward P. & Amy M. Spiegel 25262 Galashields Circle	56	25262	PP	735.85
Thomas & Therese Saling 25383 Galashields Circle	80	25383	PP	30.00
				=====
TOTAL HOMES:	2	TOTAL PREPAYS		765.85
		TOTAL DISTR: PP		765.85

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 11/01/16
Ending date: 11/30/16

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	95,761.69	1,837.99	11,331.94	9,493.95CR	86,267.74

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
11/08/16	RJ0021	REVERSE		541.02	FPL 09/22/15 - 10/21/16	
11/10/16	AP0612	1500		59.79	BONITA SPRINGS UTILITIES	9/21-10/21L012919C0049245
11/10/16	AP0612	1501		583.24	GREENSCAPES	Irrigation-Various
11/10/16	AP0612	1502		50.00	MOLLY KISS	Reimburse for Donation
11/10/16	AP0612	1503		829.70	POOL DOCTOR SERVICE	November Services
11/10/16	AP0612	1504		3,950.00	WIEBEL, HENNELLS & CARUFE	Client No. BAYCREST18530
11/17/16	AP7852	1505		675.58	BAY CREEK CDD	9/29-11/1 050-0360-02
11/17/16	AP7852	1506		636.58	GREENSCAPES	Irrigation 119215-25251
11/17/16	AP7852	1507		235.16	POOL DOCTOR SERVICE	Jandy Valve Repair
11/17/16	AP7852	1508		90.00	ARROW ENVIROMENTAL SERVIC	5811720-5819474
11/18/16	AR0000	1097	100.00		Schlag Lease Application	
11/18/16	AR0000	1098	500.00		Schlag Lease Deposit	
11/18/16	AR0000	891	100.00		Massell Lease Application	
11/23/16	AP7882	1509		455.79	JOAN KNOCHE	Reimburse for Table
11/23/16	AR0000	21211	630.00		Durney capital contributi	
11/25/16	AP8901	1510		2,239.62	GULF BREEZE MANAGEMENT SV	November services
11/30/16	CR0000	ADJUST	15.26		Nov 16 Interest Income	
11/30/16	GJ0638	AUTO PAY		492.73	FPL 10/21/16 - 11/18/16	
11/30/16	GJ0639	REVERSE	492.73		Reverse GJ0638	
11/30/16	RJ0014	AUTO PAY		492.73	FPL 10/21/16 - 11/18/16	

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
1113	Reserves SunCoast CLOSED	.00	.00	.00	.00	.00
1114	Reserves EverBank	39,332.17	11.64	.00	11.64	39,343.81

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
11/30/16	CR0000	ADJUST	11.64		Nov 16 Interest Income	

1115	Reserves CNL Bank CLOSED	.00	.00	.00	.00	.00
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

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 11/01/16
Ending date: 11/30/16

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
1122	CD Ever #6326 07/06/12 1.32%	.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 02/21/17 1.35%	55,962.68	62.10	.00	62.10	56,024.78	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/16	RJ0024	CD#1125	62.10		2016 CD Accrued Interest	
1126	CD Ever 02/26/20 2.30%	65,074.66		122.68	.00	122.68	65,197.34
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/16	RJ0024	CD#1126	122.68		2016 CD Accrued Interest	
1127	CD 5/3 #0982 03/17/21 1.98%	91,119.15		148.29	.00	148.29	91,267.44
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/16	RJ0024	CD#1127	148.29		2016 CD Accrued Interest	
1310	A/R Assessments	693.00		14.60	.00	14.60	707.60
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/16	AR0000	AR03	9.94		Apply Interest	
	11/16/16	AR0000	AR03	4.66		Apply Interest	
1316	A/R Roof Cleaning 2007	.00	.00	.00	.00	.00	.00
1321	A/R Tree Placement Jun 07	.00	.00	.00	.00	.00	.00
1322	A/R Association	.00	.00	.00	.00	.00	.00
1330	A/R - Other	.00	50.00	.00	50.00	50.00	50.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/16	AR0000	AR06	25.00		Owner Expense Adjust.	
	11/16/16	AR0000	AR06	25.00		Owner Expense Adjust.	
1331	A/R Vendor/Supplier	.00	.00	.00	.00	.00	.00
1332	Prepaid Expense	.00	.00	.00	.00	.00	.00
1334	A/R Working Capital	.00	.00	.00	.00	.00	.00
1335	A/R CNL Bank	.00	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 11/01/16
Ending date: 11/30/16

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1336	A/R Capital Bank			.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	710.00	.00	710.00	710.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/29/16	AP8928	VH2581	710.00		THE HARTFORD	Acct# 7539974	
1422	Insurance Refund			.00	.00	.00	.00	.00
1440	Prepaid FPL Auto Pays			.00	492.73	492.73	.00	.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	GJ0638	AUTO PAY	474.53		FPL 10/21/16 - 11/18/16		
	11/30/16	GJ0638	AUTO PAY	18.20		FPL 10/21/16 - 11/18/16		
	11/30/16	GJ0639	REVERSE		474.53	Reverse GJ0638		
	11/30/16	GJ0639	REVERSE		18.20	Reverse GJ0638		
1442	Prepaid FPL			.00	.00	.00	.00	.00
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			1,318.61CR	9,805.46	17,535.53	7,730.07CR	9,048.68CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/16	AP3264	VH2556		600.00	POOL DOCTOR SERVICE	November Services	
	11/01/16	AP3264	VH2558		50.00	MOLLY KISS	Reimburse for Donation	
	11/01/16	AP8870	VH2570		90.00	ARROW ENVIROMENTAL SERVIC	5811720-5819474	
	11/02/16	AP3264	VH2561		3,950.00	WIEBEL, HENNELLS & CARUFE	Client No. BAYCREST18530	
	11/04/16	AP3264	VH2562		229.70	POOL DOCTOR SERVICE	Spa Pump Valve Repair	
	11/07/16	AP8870	VH2568		45.33	GREENSCAPES	Irrigation 25419	
	11/07/16	AP8870	VH2569		198.35	GREENSCAPES	Irrigation 25200	

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"

Starting date: 11/01/16

Ending account #: "Last"

Ending date: 11/30/16

Acct-#	Description		Begin-balance	Total-DR	Total-CR	Net-change	End-balance
11/08/16	AP8870	VH2564		37.59	GREENSCAPES	Irrigation 25452	
11/08/16	AP8870	VH2565		47.15	GREENSCAPES	Irrigation 25374	
11/08/16	AP8870	VH2566		16.25	GREENSCAPES	Irrigation 25452	
11/08/16	AP8870	VH2567		178.16	GREENSCAPES	Irrigation 25352	
11/09/16	AP7818	VH2572		65.00	GREENSCAPES	Irrigation 25452	
11/09/16	AP7818	VH2573		32.50	GREENSCAPES	Irrigation 25251	
11/09/16	AP8870	VH2563		16.25	GREENSCAPES	Irrigation 119215-25251	
11/10/16	AP0612	1500	59.79		BONITA SPRINGS UTILITIES	9/21-10/21/L012919C0049245	
11/10/16	AP0612	1501	583.24		GREENSCAPES	Irrigation-Various	
11/10/16	AP0612	1502	50.00		MOLLY KISS	Reimburse for Donation	
11/10/16	AP0612	1503	829.70		POOL DOCTOR SERVICE	November Services	
11/10/16	AP0612	1504	3,950.00		WIEBEL, HENNELLS & CARUFE	Client No. BAYCREST18530	
11/10/16	AP7818	VH2574		235.16	POOL DOCTOR SERVICE	Jandy Valve Repair	
11/10/16	AP7850	VH2579		53.79	CENTURYLINK	11/10-12/9 311723299	
11/14/16	AP3334	VH2575		455.79	JOAN KNOCHE	Reimburse for Table	
11/17/16	AP7852	1505	675.58		BAY CREEK CDD	9/29-11/1 050-0360-02	
11/17/16	AP7852	1506	636.58		GREENSCAPES	Irrigation 119215-25251	
11/17/16	AP7852	1507	235.16		POOL DOCTOR SERVICE	Jandy Valve Repair	
11/17/16	AP7852	1508	90.00		ARROW ENVIROMENTAL SERVIC	5811720-5819474	
11/18/16	AP7850	VH2577		115.00	POOL DOCTOR SERVICE	Skimmer Weir Door Repair	
11/20/16	AP7850	VH2578		6,430.00	GREENSCAPES	November Services	
11/23/16	AP7882	1509	455.79		JOAN KNOCHE	Reimburse for Table	
11/23/16	AP8928	VH2580		84.07	BONITA SPRINGS UTILITIES	10/21-11/L012919C0049245	
11/23/16	AP8928	VH2583		1,072.19	ABC FIRE EQUIPMENT CORP	Fire Equip. Replaced	
11/25/16	AP8901	1510	2,239.62		GULF BREEZE MANAGEMENT SV	November services	
11/29/16	AP8928	VH2581		710.00	THE HARTFORD	Acct# 7539974	
11/30/16	AP8900	VH2576		2,239.62	GULF BREEZE MANAGEMENT SV	November services	
11/30/16	AP8944	VH2585		583.63	BAY CREEK CDD	11/1-11/30 050-0360-02	
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		541.02CR	541.02	160.03	380.99	160.03CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/08/16	RJ0021	REVERSE	541.02		FPL 09/22/15 - 10/21/16	
	11/30/16	RJ0014	AUTO PAY		160.03	FPL 10/27/16 - 11/28/16	
3031	A/P Vendor/Supplier		.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"

Starting date: 11/01/16

Ending account #: "Last"

Ending date: 11/30/16

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
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			37,800.00CR	18,900.00	.00	18,900.00	18,900.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0022	16 MONTH	15,545.00		2016 Monthly Allocation		
	11/30/16	RJ0022	16 MONTH	3,355.00		2016 Monthly Allocation		
3111	Deferred Reserve Assessments			.00	.00	.00	.00	.00
3115	Deferred TIB Bank			.00	.00	.00	.00	.00
3120	Prepaid Owner Assessments			1,405.85CR	640.00	.00	640.00	765.85CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AR0000	AR06	630.00		Owner Expense Adjust.		
	11/30/16	AR0000	AR06	10.00		Owner Expense Adjust.		
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			8,500.00CR	.00	500.00	500.00CR	9,000.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/18/16	AR0000	1098		500.00	Schlag Lease Deposit		
5020	Reserves - Painting			.00	.00	.00	.00	.00
5030	Reserves - Pavement			.00	.00	.00	.00	.00
5040	Reserves - Pool			.00	.00	.00	.00	.00
5110	Reserves - Landscape			.00	.00	.00	.00	.00
5190	Reserves - General Fund			241,642.29CR	.00	3,355.00	3,355.00CR	244,997.29CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0022	16 MONTH		3,355.00	2016 Monthly Allocation		

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"

Starting date: 11/01/16

Ending account #: "Last"

Ending date: 11/30/16

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
5490	Reserves - Earned Interest			510.59CR	.00	11.64	11.64CR	522.23CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	CR0000	ADJUST		11.64	Nov 16 Interest Income		
5491	Reserves - Accrued Interest			2,625.78CR	.00	333.07	333.07CR	2,958.85CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0024	CD#1125		62.10	2016 CD Accrued Interest		
	11/30/16	RJ0024	CD#1126		122.68	2016 CD Accrued Interest		
	11/30/16	RJ0024	CD#1127		148.29	2016 CD Accrued Interest		
5510	Prior Year Surplus/(Deficit)			27,436.94CR	1,497.33	.00	1,497.33	25,939.61CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0023	16 MONTH	1,497.33		2016 Monthly Prior Year		
5520	Current Year Surplus/(Deficit)			.00	.00	.00	.00	.00
5610	Capital Improvements			1,726.96CR	.00	630.00	630.00CR	2,356.96CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/23/16	AR0000	21211		630.00	Durney capital contributi		
6010	Owner Maintenance Income			189,000.00CR	.00	18,900.00	18,900.00CR	207,900.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0022	16 MONTH		15,545.00	2016 Monthly Allocation		
	11/30/16	RJ0022	16 MONTH		3,355.00	2016 Monthly Allocation		
6040	Late Charges			582.67CR	.00	64.60	64.60CR	647.27CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/16	AR0000	AR03		9.94	Apply Interest		
	11/01/16	AR0000	AR06		25.00	Owner Expense Adjust.		
	11/16/16	AR0000	AR03		4.66	Apply Interest		
	11/16/16	AR0000	AR06		25.00	Owner Expense Adjust.		
6060	Bank Interest - Operating			315.81CR	.00	15.26	15.26CR	331.07CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	CR0000	ADJUST		15.26	Nov 16 Interest Income		
6210	Application Fees			900.00CR	.00	200.00	200.00CR	1,100.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/18/16	AR0000	1097		100.00	Schlag Lease Application		
	11/18/16	AR0000	891		100.00	Massell Lease Application		

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 11/01/16
Ending date: 11/30/16

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
6280	Prior Year Surplus			14,973.34CR	.00	1,497.33	1,497.33CR	16,470.67CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0023	16 MONTH		1,497.33	2016 Monthly Prior Year		
6290	Miscellaneous Income			.00	.00	630.00	630.00CR	630.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AR0000	AR06		630.00	Owner Expense Adjust.		
7010	Legal			1,115.10	.00	.00	.00	1,115.10
7020	Filing Fees - State of Florida			61.25	.00	.00	.00	61.25
7030	Accounting Fees			250.00	3,950.00	.00	3,950.00	4,200.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/02/16	AP3264	VH2561	3,950.00		WIEBEL, HENNELLS & CARUFE	Client No. BAYCREST18530	
7050	Management Fees			14,080.00	1,408.00	.00	1,408.00	15,488.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AP8900	VH2576	1,408.00		GULF BREEZE MANAGEMENT SV	November services	
7140	Office Expense			1,910.00	191.00	.00	191.00	2,101.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AP8900	VH2576	191.00		GULF BREEZE MANAGEMENT SV	November services	
7170	Misc Administrative Expense			1,004.75	166.60	.00	166.60	1,171.35
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AP8900	VH2576	25.00		GULF BREEZE MANAGEMENT SV	November services	
	11/30/16	AP8900	VH2576	16.60		GULF BREEZE MANAGEMENT SV	November services	
	11/30/16	AP8900	VH2576	25.00		GULF BREEZE MANAGEMENT SV	November services	
	11/30/16	AP8900	VH2576	50.00		GULF BREEZE MANAGEMENT SV	November services	
	11/30/16	AP8900	VH2576	50.00		GULF BREEZE MANAGEMENT SV	November services	
7510	Insurance - General Liability			7,918.48	.00	.00	.00	7,918.48
7620	Water - Irrigation			1,888.47	583.63	.00	583.63	2,472.10
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AP8944	VH2585	583.63		BAY CREEK CDD	11/1-11/30 050-0360-02	
7630	Sewer & Water			717.85	84.07	.00	84.07	801.92
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"

Starting date: 11/01/16

Ending account #: "Last"

Ending date: 11/30/16

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	11/23/16	AP8928	VH2580	84.07		BONITA SPRINGS UTILITIES		10/21-11/L012919C0049245
7640	Electricity			6,371.09	652.76	.00	652.76	7,023.85
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0014	AUTO PAY	474.53		FPL 10/21/16 - 11/18/16		
	11/30/16	RJ0014	AUTO PAY	18.20		FPL 10/21/16 - 11/18/16		
	11/30/16	RJ0014	AUTO PAY	160.03		FPL 10/27/16 - 11/28/16		
7650	Telephone			585.31	53.79	.00	53.79	639.10
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/10/16	AP7850	VH2579	53.79		CENTURYLINK	11/10-12/9 311723299	
7810	Amenities Repair			420.24	268.02	.00	268.02	688.26
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AP8900	VH2576	60.94		GULF BREEZE MANAGEMENT SV	November services	
	11/30/16	AP8900	VH2576	207.08		GULF BREEZE MANAGEMENT SV	November services	
8010	Pool/Spa Maintenance Contract			3,727.19	420.00	.00	420.00	4,147.19
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/16	AP3264	VH2556	420.00		POOL DOCTOR SERVICE	November Services	
8020	Pool/Spa Repairs			5,511.80	579.86	.00	579.86	6,091.66
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/04/16	AP3264	VH2562	229.70		POOL DOCTOR SERVICE	Spa Pump Valve Repair	
	11/10/16	AP7818	VH2574	235.16		POOL DOCTOR SERVICE	Jandy Valve Repair	
	11/18/16	AP7850	VH2577	115.00		POOL DOCTOR SERVICE	Skimmer Weir Door Repair	
8030	Pool/Spa Permits			250.00	.00	.00	.00	250.00
8040	Pool Testing			1,275.00	180.00	.00	180.00	1,455.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/16	AP3264	VH2556	180.00		POOL DOCTOR SERVICE	November Services	
8090	Misc Pool/Spa Expense			60.00	.00	.00	.00	60.00
8110	Building Repair			.00	.00	.00	.00	.00
8140	Pressure Washing			7,280.00	.00	.00	.00	7,280.00
8180	Fire Equipment			.00	1,072.19	.00	1,072.19	1,072.19
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/23/16	AP8928	VH2583	1,072.19		ABC FIRE EQUIPMENT CORP	Fire Equip. Replaced	

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"

Starting date: 11/01/16

Ending account #: "Last"

Ending date: 11/30/16

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8220	Janitorial Supplies			61.22	.00	.00	.00	61.22
8230	Janitorial Services			2,060.00	206.00	.00	206.00	2,266.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AP8900	VH2576	206.00		GULF BREEZE MANAGEMENT SV	November services	
8290	Misc Maintenance Expense			1,947.34	.00	.00	.00	1,947.34
8310	Landscape Maintenance Contract			64,300.00	6,430.00	.00	6,430.00	70,730.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/20/16	AP7850	VH2578	6,430.00		GREENSCAPES	November Services	
8320	Plants/Shrubs/Sod			738.09	.00	.00	.00	738.09
8350	Irrigation Repairs			7,905.67	636.58	.00	636.58	8,542.25
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/07/16	AP8870	VH2568	45.33		GREENSCAPES	Irrigation 25419	
	11/07/16	AP8870	VH2569	198.35		GREENSCAPES	Irrigation 25200	
	11/08/16	AP8870	VH2564	37.59		GREENSCAPES	Irrigation 25452	
	11/08/16	AP8870	VH2565	47.15		GREENSCAPES	Irrigation 25374	
	11/08/16	AP8870	VH2566	16.25		GREENSCAPES	Irrigation 25452	
	11/08/16	AP8870	VH2567	178.16		GREENSCAPES	Irrigation 25352	
	11/09/16	AP7818	VH2572	65.00		GREENSCAPES	Irrigation 25452	
	11/09/16	AP7818	VH2573	32.50		GREENSCAPES	Irrigation 25251	
	11/09/16	AP8870	VH2563	16.25		GREENSCAPES	Irrigation 119215-25251	
8410	Tree Trimming			11,594.00	.00	.00	.00	11,594.00
8490	Misc Landscaping Expense			136.27	.00	.00	.00	136.27
8520	Building Pest Control			4,472.00	90.00	.00	90.00	4,562.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/16	AP8870	VH2570	90.00		ARROW ENVIROMENTAL SERVIC	5811720-5819474	
8890	Miscellaneous/Contingency			145.39	505.79	.00	505.79	651.18
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/16	AP3264	VH2558	50.00		MOLLY KISS	Reimburse for Donation	
	11/14/16	AP3334	VH2575	455.79		JOAN KNOCHE	Reimburse for Table	
8900	Prior Year (Surplus)/Deficit			.00	.00	10.00	10.00CR	10.00CR
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	AR0000	AR06		10.00	Owner Expense Adjust.		

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First" Starting date: 11/01/16
Ending account #: "Last" Ending date: 11/30/16

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
9190	Reserves - General Fund			33,550.00	3,355.00	.00	3,355.00	36,905.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/16	RJ0022	16 MONTH	3,355.00		2016 Monthly Allocation		
9490	Reserves - Earned Interest			.00	.00	.00	.00	.00
9491	Reserves - Accrued Interest			.00	.00	.00	.00	.00
Gnd Total:				.00	55,667.13	55,667.13	.00	.00

Baycrest Homeowners Association, INC.

Balance Sheet

As of 11/30/16

ASSETS

CASH ACCOUNTS

1012	Operating Valley National Bank	\$	86,267.74	
	Total Operating Accounts			\$ 86,267.74

1114	Reserves EverBank	\$	39,343.81	
1125	CD Valley #0988 02/21/17 1.35%		56,024.78	
1126	CD Ever 02/26/20 2.30%		65,197.34	
1127	CD 5/3 #0982 03/17/21 1.98%		91,267.44	
	Total Reserve Accounts			\$ 251,833.37

ACCOUNTS RECEIVABLE

1310	A/R Assessments	\$	707.60	
1330	A/R - Other		50.00	
	Total Accounts Receivable			\$ 757.60

OTHER ASSETS

1420	Prepaid Insurance	\$	710.00	
	Total Other Assests			\$ 710.00

Total Assets		\$	339,568.71	
				=====

LIABILITIES & EQUITY

LIABILITIES

ACCOUNTS PAYABLE

3010	Accounts Payable	\$	9,048.68	
3026	A/P FPL Auto Pays		160.03	
	Total Accounts Payable			\$ 9,208.71

Baycrest Homeowners Association, INC.

Balance Sheet

As of 11/30/16

UNEARNED INCOME

3110	Deferred Owner Assessments	\$	18,900.00	
3120	Prepaid Owner Assessments		765.85	
3129	Lessee Security Deposits		9,000.00	
				<hr/>
	Total Unearned Income		\$	28,665.85
	Total Liabilities		\$	37,874.56
				<hr/>

EQUITY

RESERVES

5190	Reserves - General Fund	\$	244,997.29	
5490	Reserves - Earned Interest		522.23	
5491	Reserves - Accrued Interest		2,958.85	
				<hr/>
	Total Reserves		\$	248,478.37

CAPITAL IMPROVEMENTS

5610	Capital Improvements	\$	2,356.96	
				<hr/>
	Total Capital Improvements		\$	2,356.96

OTHER EQUITY

5510	Prior Year Surplus/(Deficit)	\$	25,939.61	
	Current Year Net Income		24,919.21	
				<hr/>
	Total Other Equity		\$	50,858.82
	Total Equity		\$	301,694.15
				<hr/>
	Total Liabilities & Equity		\$	339,568.71

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Baycrest Homeowners Association, INC.

Income/Expense Statement

Period: 11/01/16 to 11/30/16

		Current Period			Year-To-Date			Yearly
Account	Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
INCOME:								
06010	Owner Maintenance Income	18,900.00	18,900.00	.00	207,900.00	207,900.00	.00	226,800.00
06040	Late Charges	64.60	.00	64.60	647.27	.00	647.27	.00
06060	Bank Interest - Operating	15.26	.00	15.26	331.07	.00	331.07	.00
06210	Application Fees	200.00	.00	200.00	1,100.00	.00	1,100.00	.00
06280	Prior Year Surplus	1,497.33	1,497.33	.00	16,470.67	16,470.67	.00	17,968.00
06290	Miscellaneous Income	630.00	.00	630.00	630.00	.00	630.00	.00
	Subtotal Income	21,307.19	20,397.33	909.86	227,079.01	224,370.67	2,708.34	244,768.00
EXPENSES								
General & Administrative								
07010	Legal	.00	208.33	208.33	1,115.10	2,291.67	1,176.57	2,500.00
07020	Filing Fees - State of Florid	.00	.00	.00	61.25	61.00	(.25)	61.00
07030	Accounting Fees	3,950.00	3,875.00	(75.00)	4,200.00	4,125.00	(75.00)	4,125.00
07050	Management Fees	1,408.00	1,408.00	.00	15,488.00	15,488.00	.00	16,896.00
07140	Office Expense	191.00	191.00	.00	2,101.00	2,101.00	.00	2,292.00
07170	Misc Administrative Expense	166.60	104.17	(62.43)	1,171.35	1,145.84	(25.51)	1,250.00
	General & Administrative	5,715.60	5,786.50	70.90	24,136.70	25,212.51	1,075.81	27,124.00
Insurance								
07510	Insurance - General Liability	.00	.00	.00	7,918.48	7,800.00	(118.48)	7,800.00
	Insurance	.00	.00	.00	7,918.48	7,800.00	(118.48)	7,800.00
Utilities								
07620	Water - Irrigation	583.63	375.00	(208.63)	2,472.10	4,125.00	1,652.90	4,500.00
07630	Sewer & Water	84.07	79.17	(4.90)	801.92	870.84	68.92	950.00
07640	Electricity	652.76	666.67	13.91	7,023.85	7,333.34	309.49	8,000.00
07650	Telephone	53.79	58.33	4.54	639.10	641.67	2.57	700.00
	Utilities	1,374.25	1,179.17	(195.08)	10,936.97	12,970.85	2,033.88	14,150.00
Amenities Center								
07810	Amenities Repair	268.02	333.33	65.31	688.26	3,666.67	2,978.41	4,000.00
08010	Pool/Spa Maintenance Contract	420.00	375.00	(45.00)	4,147.19	4,125.00	(22.19)	4,500.00
08020	Pool/Spa Repairs	579.86	416.67	(163.19)	6,091.66	4,583.34	(1,508.32)	5,000.00
08030	Pool/Spa Permits	.00	.00	.00	250.00	250.00	.00	500.00
08040	Pool Testing	180.00	195.00	15.00	1,455.00	2,145.00	690.00	2,340.00
08090	Misc Pool/Spa Expense	.00	125.00	125.00	60.00	1,375.00	1,315.00	1,500.00

Period: 11/01/16 to 11/30/16

		Current Period			Year-To-Date			Yearly
Account	Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
	Amenities Center	1,447.88	1,445.00	(2.88)	12,692.11	16,145.01	3,452.90	17,840.00
Maintenance								
08140	Pressure Washing	.00	.00	.00	7,280.00	7,280.00	.00	7,500.00
08180	Fire Equipment	1,072.19	125.00	(947.19)	1,072.19	1,375.00	302.81	1,500.00
08220	Janitorial Supplies	.00	29.17	29.17	61.22	320.84	259.62	350.00
08230	Janitorial Services	206.00	206.00	.00	2,266.00	2,266.00	.00	2,472.00
08290	Misc Maintenance Expense	.00	166.67	166.67	1,947.34	1,833.34	(114.00)	2,000.00
	Maintenance	1,278.19	526.84	(751.35)	12,626.75	13,075.18	448.43	13,822.00
Landscaping								
08310	Landscape Maintenance Contrac	6,430.00	6,380.00	(50.00)	70,730.00	70,180.00	(550.00)	76,560.00
08320	Plants/Shrubs/Sod	.00	125.00	125.00	738.09	1,375.00	636.91	1,500.00
08330	Mulch	.00	.00	.00	.00	.00	.00	17,000.00
08350	Irrigation Repairs	636.58	833.33	196.75	8,542.25	9,166.67	624.42	10,000.00
08410	Tree Trimming	.00	.00	.00	11,594.00	11,594.00	.00	12,000.00
08490	Misc Landscaping Expense	.00	208.33	208.33	136.27	2,291.67	2,155.40	2,500.00
	Landscaping	7,066.58	7,546.66	480.08	91,740.61	94,607.34	2,866.73	119,560.00
Pest Control								
08520	Building Pest Control	90.00	351.00	261.00	4,562.00	3,861.00	(701.00)	4,212.00
	Pest Control	90.00	351.00	261.00	4,562.00	3,861.00	(701.00)	4,212.00
Other								
08890	Miscellaneous/Contingency	505.79	.00	(505.79)	651.18	.00	(651.18)	.00
08900	Prior Year (Surplus)/Deficit	(10.00)	.00	10.00	(10.00)	.00	10.00	.00
	Other	495.79	.00	(495.79)	641.18	.00	(641.18)	.00
Reserves								
09190	Reserves - General Fund	3,355.00	3,355.00	.00	36,905.00	36,905.00	.00	40,260.00
	Reserves	3,355.00	3,355.00	.00	36,905.00	36,905.00	.00	40,260.00
TOTAL EXPENSES		20,823.29	20,190.17	(633.12)	202,159.80	210,576.89	8,417.09	244,768.00
Current Year Net Income/(loss		483.90	207.16	276.74	24,919.21	13,793.78	11,125.43	.00

Baycrest Homeowners Association, INC.
Reserve Statement
As of 11/30/16

		BEGINNING	YTD	YTD	AVAILABLE
		OF YEAR	ALLOCATION	DISBURSEMENT	BALANCE
RESERVES:					
5030	Reserves - Pavement	(9,267.50)	9,267.50	0.00	0.00
5040	Reserves - Pool	(1,165.00)	1,165.00	0.00	0.00
5190	Reserves - General Fund	206,799.38	53,006.91	14,809.00	244,997.29
5490	Reserves - Earned Interest	10,499.49	1,163.90	11,141.16	522.23
5491	Reserves - Accrued Interest	1,225.92	3,607.43	1,874.50	2,958.85
Subtotal Reserves		208,092.29	68,210.74	27,824.66	248,478.37
TOTAL RESERVES		208,092.29	68,210.74	27,824.66	248,478.37
		=====	=====	=====	=====

RECONCILIATION

Bank #: 10 Operating Valley National Bank 1012 Operating Valley National
G/L Acct Bal: 86,267.74
Bank Balance: 88,963.15
Statement date: 11/30/16

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
OUTSTANDING ITEMS:					
1509	11/23/16	JOAN KNOCHE		455.79	
1510	11/25/16	GULF BREEZE MANAGEMENT SV		2,239.62	
Total Outstanding				2,695.41	.00

Bank Reconciliation Summary
=====

Checkbook Balance	86,267.74	Reconciling Balance	88,963.15
Uncleared Checks, Credits	2,695.41 +	Bank Stmt. Balance	88,963.15
Uncleared Deposits, Debits	0.00	Difference	0.00



BAYCREST HOMEOWNERS ASSOCIATION I
 OPERATING ACCOUNT NC 0
 C-O GULF BREEZE MNGT SVCS OF SW FL
 8910 TERRENE CT STE 200 L
 BONITA SPRINGS FL 34135

Page 1
 Chks Paid 12
 Statement Date 11/30/16
 Account Number 43019520

Indicate to the right any changes of address
 Cut at the dotted line and return this form to
 Valley National Bank Customer Service Department
 1445 Valley Road Wayne NJ 07470

Street _____
 City State Zip _____
 Signature _____

*****1st HOA Business Cking PlusNow 43019520 *****

Non-Check Transactions

Date	Description	Amount
11/02	FPL DIRECT DEBIT ELEC PYMT ID 1320467283 PFDA	18 39-
11/02	FPL DIRECT DEBIT ELEC PYMT ID 1499561429 PFDA	362 60-
11/08	FPL DIRECT DEBIT ELEC PYMT ID 1173152297 PFDA	160 03-
11/21	Deposit	700 00
11/23	Deposit	630 00
11/30	FPL DIRECT DEBIT ELEC PYMT ID 1320467283 PFDA	18 20-
11/30	FPL DIRECT DEBIT ELEC PYMT ID 1499561429 PFDA	474 53-
11/30	Interest Credited Deposit	15 26

Checks in Order

Date	Number	Amount	Date	Number	Amount
11/02	1497	63 31	11/21	1503	829 70
11/01	1498	6,557 65	11/16	1504	3,950 00
11/09	1499	892 40	11/23	1505	675 58
11/17	1500	59 79	11/22	1506	636 58
11/17	1501	583 24	11/23	1507	235 16
11/18	1502	50 00	11/23	1508	90 00

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
10/31	103,275 05	11/09	95,220 67	11/21	90,447 94
11/01	96,717 40	11/16	91,270 67	11/22	89,811 36
11/02	96,273 10	11/17	90,627 64	11/23	89,440 62
11/08	96,113 07	11/18	90,577 64	11/30	88 963 15

Report lost or stolen Valley Visa® Debit Card to 888 379 9903

See other side for important information

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 National Bank (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 (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 Service Dept., 1445 Valley Road, Wayne, NJ 07470 2088, or email us at contactus@valleynationalbank.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 telephone 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 in question.

B UNDER APPLICABLE STATE LAW

If you rely upon the 3 month 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, telephone us at 800 522 4100, write us at Valley National Bank, Attn: Customer Service Department, 1445 Valley Road, Wayne, NJ 07470 2088, or email us at contactus@valleynationalbank.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.

CONSULT OUR BOOKLET ALL ABOUT YOUR ACCOUNTS FOR TERMS AND CONDITIONS APPLICABLE TO YOUR ACCOUNT STATEMENT

RIGHT TO OPT OUT OF OVERDRAFT FEES

You have the right to tell us not to pay overdrafts for ATM withdrawals and debit card purchases you make at a store online or by telephone. [If you do, we will decline these transactions if you do not have enough money in your account to cover them.] As a result, you may pay fewer overdraft fees. Note: This right applies to consumer checking accounts only.

To opt out of our overdraft coverage, or for information about alternative we offer for covering overdrafts (including linking this account to another account with us), contact us at 800 522 4100. For calls made from outside of the U.S. and Canada, please call 1 973 305 8800.



BAYCREST HOMEOWNERS ASSOCIATION INC 0
 OPERATING ACCOUNT
 C-O GULF BREEZE MNGT SVCS OF SW FL L
 8910 TERRENE CT STE 200
 BONITA SPRINGS FL 34135

Page 2

Statement Date 11/30/16
 Account Number 43019520

Indicate to the right any changes of address
 Cut at the dotted line and return this form to
 Valley National Bank Customer Service Department
 1445 Valley Road Wayne NJ 07470

Street _____
 City State Zip _____
 Signature _____

*****1st HOA Business Cking PlusNow 43019520 *****

Interest Rate Summary

DATE	0-	\$2,499	\$49,999	\$99,999	\$100 000 and up
11/01	0 010%	0 100%	0 200%	0 600%	

Account Summary

Previous Statement Date 10/31/16

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
103,275 05		1,330 00		15 26		15,657 16		00		88,963 15

Statement from 11/01/16 Thru 11/30/16 Avg Stmt Collected Bal 92,799 22
 Average Collected Balance for Interest Calculation 92,799 21
 Interest Earned 15 26 *Annual Percentage Yield Earned 0 20%
 YTD Interest Paid 331 07

** LAST MONTH WE ADVISED YOU THAT WE WERE CHANGING THE CHECK IMAGE **
 ** FORMAT FOR YOUR ACCOUNT THIS STATEMENT HAS THE NEW FORMAT WHICH **
 ** SHOW IMAGES OF THE FRONT OF THE 20 PAID CHECKS PER PAGE **

Enjoy the next holiday season, with a Holiday Club Savings Account It's a great way to help you budget and keep you on track Open a Holiday Club Savings Account for \$20 or higher and receive a gift absolutely free! Visit a branch or call 24/7 at 800-522-4100 for details

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 National Bank (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 (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 Service Dept., 1445 Valley Road, Wayne, NJ 07470-2088, or email us at contactus@valleynationalbank.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 telephone 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 in question.

B UNDER APPLICABLE STATE LAW

If you rely upon the 3 month 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, telephone us at 800-522-4100, write us at Valley National Bank, Attn: Customer Service Department, 1445 Valley Road, Wayne, NJ 07470-2088, or email us at contactus@valleynationalbank.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.

CONSULT OUR BOOKLET "ALL ABOUT YOUR ACCOUNTS" FOR TERMS AND CONDITIONS APPLICABLE TO YOUR ACCOUNT STATEMENT

RIGHT TO OPT OUT OF OVERDRAFT FEES

You have the right to tell us not to pay overdrafts for ATM withdrawals and debit card purchases you make at a store online or by telephone. (If you do, we will decline these transactions if you do not have enough money in your account to cover them.) As a result, you may pay fewer overdraft fees. Note: This right applies to consumer checking accounts only.

To opt out of our overdraft coverage or for information about alternative we offer for covering overdrafts (including linking this account to another account with us), contact us at 800-522-4100. For calls made from outside of the U.S. and Canada, please call 1-973-305-8800.



Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1497 Amount \$63 31 Date 11/2

Pay to the Order of: CENTURYLINK
PO Box 31
Charlotte, NC 28260 310

Amount: \$63.31

001497 00631442896 0043019520

Check# 1497 Amount \$63 31 Date 11/2

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1498 Amount \$6 557 65 Date 11/1

Pay to the Order of: GREENSCAPES
4370 Collier Blvd
Naples, FL 34 10

Amount: \$6,557.65

001498 00631442896 0043019520

Check# 1498 Amount \$6 557 65 Date 11/1

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1499 Amount \$892 40 Date 11/9

Pay to the Order of: ROW ENVIRONMENTAL SERVICES
8225 Tower Lane
Bonita Springs FL 34350

Amount: \$892.40

001499 00631442896 0043019520

Check# 1499 Amount \$892 40 Date 11/9

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1500 Amount \$59 79 Date 11/17

Pay to the Order of: BONY SPRINGS UTILITIES
PO Box 1088
Naples FL 34 1088

Amount: \$59.79

001500 00631442896 0043019520

Check# 1500 Amount \$59 79 Date 11/17

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1501 Amount \$583 24 Date 11/17

Pay to the Order of: GREENSCAPES
4370 Collier Blvd
Naples, FL 34 10

Amount: \$583.24

001501 00631442896 0043019520

Check# 1501 Amount \$583 24 Date 11/17

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1502 Amount \$50 00 Date 11/18

Pay to the Order of: MOLLY ROSS
2530 Collier Blvd
Bonita Springs FL 34 34

Amount: \$50.00

001502 00631442896 0043019520

Check# 1502 Amount \$50 00 Date 11/18

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1503 Amount \$829 70 Date 11/21

Pay to the Order of: POOL DOCTOR SERVICE
204 De Pardo Blvd
Naples FL 34102

Amount: \$829.70

001503 00631442896 0043019520

Check# 1503 Amount \$829 70 Date 11/21

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1504 Amount \$3 950 00 Date 11/16

Pay to the Order of: WHEEL, HIGGINS & CARROLL, PA
8400 Bonita Beach Road
Suite 200
Bonita Springs FL 34 35

Amount: \$3,950.00

001504 00631442896 0043019520

Check# 1504 Amount \$3 950 00 Date 11/16

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1505 Amount \$675 58 Date 11/23

Pay to the Order of: SA CREEK COB
6300 Hwy 118 N
Coral Springs, FL 3307

Amount: \$675.58

001505 00631442896 0043019520

Check# 1505 Amount \$675 58 Date 11/23

Raymond Homeowners Assoc.
c/o Gulf Stream Management Svc
8910 Terrace Ct. Suite 200
Bonita Springs FL 34 35

Check# 1506 Amount \$636 58 Date 11/22

Pay to the Order of: GREENSCAPES
4370 Collier Blvd
Naples, FL 34 10

Amount: \$636.58

001506 00631442896 0043019520

Check# 1506 Amount \$636 58 Date 11/22

Bayco A Environmental Assoc.
200 Gulf Stream Blvd
C Suite 200
Fort Myers, FL 33901

Pay to the order of
Payee: VENDOR
Amount: \$235.16
Date: 11/23

The Order of
POO DOCTOR SERVICE
041414289
Cape Coral, FL 33901

001507 061114289 0043019520

Check# 1507 Amount \$235.16 Date 11/23

Bayco A Environmental Assoc.
200 Gulf Stream Blvd
C Suite 200
Fort Myers, FL 33901

Pay to the order of
Payee: NINETY AND 00/100 DOLLARS
Amount: \$90.00
Date: 11/23

The Order of
BPOW ENVIRONMENTAL SERVICES
0277 New Lane
Boca Raton, FL 33420

001508 061114289 0043019520

Check# 1508 Amount \$90.00 Date 11/23

RECONCILIATION

Bank #: 09 Reserves EverBank 1114 Reserves EverBank
G/L Acct Bal: 39,343.81
Bank Balance: 39,343.81
Statement date: 11/30/16

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
-------	------	-----------	----------	------------------	--------------------

OUTSTANDING ITEMS:

Total Outstanding				.00	.00
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Bank Reconciliation Summary

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Checkbook Balance	39,343.81	Reconciling Balance	39,343.81
Uncleared Checks, Credits	0.00 +	Bank Stmt. Balance	39,343.81
Uncleared Deposits, Debits	0.00	Difference	0.00

Statement of Account
0960056688



✓

00005612 MD02201130nonI055429 1OZ06 000000 0

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

November 30, 2016
Days in stmt period 30
(0)
Page 1 of 2

00005612-001-002



Direct Inquiries to
888-882-3837

EverBank
1185 Immokalee RD
Naples, FL 34110

Summary of Account Balance

<i>Account</i>	<i>Number</i>	<i>Ending Balance</i>
Business Money Market	0960056688	\$39,343 81



BALANCE YOUR ACCOUNT

CHECKS OUTSTANDING

Check	Amount
-------	--------

Mark off checks appearing on your statement
Those checks not marked off should be recorded in
the checks outstanding column

CHECKBOOK BALANCE

Enter your checkbook balance

Add any credits made to your
account through transfers
interest etc as shown on this
statement

(Be sure to enter these in your checkbook)

Subtotal

Subtract account fees *(if any)*

Adjusted checkbook balance (B)

BANK BALANCE

Enter bank balance shown on
this statement

Add deposits shown in your
checkbook but not shown on this
statement because they were
made and received after date of
this statement

Checks outstanding balance (A)

Subtotal

Subtract checks outstanding (A)

Adjusted bank balance (C)

Your checkbook is in balance if line B
agrees with line C

KEEPING TABS ON YOUR FINANCES

If you have an ATM or Visa® Debit Card from
us or have any preauthorized transfer service
transferring funds to or from your account
you should be aware of the following

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

call the client solutions team at the number
noted on front or

write us at EverBank 11 Oval Drive Suite
107 Islandia NY 11749

as soon as you can if you think your
statement or receipt is wrong or if you need
more information about a transfer listed on
your statement or receipt We must hear
from you no later than 60 days after we
sent you the first statement on which the
problem or error appeared

- 1 Tell us your name and account number
(if any)
- 2 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
- 3 Tell us the dollar amount of the
suspected error

If you tell us orally we may require that
you send us your complaint or question in
writing within 10 business days

We will determine whether an error occurred
within 10 business days (20 business days
for new accounts) after we hear from you
and will correct any error promptly If we
need more time however we may take up to
45 days (90 days for new accounts and point
of sale or foreign initiated transactions) to
investigate your complaint or question If we
decide to do this we will credit your account
within 10 business days (20 business days
for new accounts) 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 If we ask you to
put your complaint or question in writing
and we do not receive it within 10 business
days we may not credit your account The
extended time periods for new accounts
apply to all electronic fund transfers that
occur within the first 30 calendar days after
the first deposit to the account is made
including those for point of sale or foreign
initiated transactions

We will tell you the results within three (3)
business days after completing our
investigation If we decide that there was no
error we will send you a written explanation

You may ask for copies of the documents
that we used in our investigation

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

Business Money Market 0960056688

Interest paid year to date \$147 06

Date	Description	Additions	Subtractions	Balance
10-31	Beginning balance			\$39,332 17
11-30	#Interest Credit	11 64		39,343 81
11-30	Ending totals	11.64	.00	\$39,343.81

Annual percentage yield earned 0 36 %
 Interest-bearing days 30
 Average balance for APY \$39 332 17
 Interest earned \$11 64

	Total for this period	Total year to-date
Total Overdraft Fees	\$0 00	\$0 00
Total Returned Item Fees	\$0 00	\$0 00

00005612-002-002



BALANCE YOUR ACCOUNT

CHECKS OUTSTANDING

Check	Amount
-------	--------

Mark off checks appearing on your statement
Those checks not marked off should be recorded in
the checks outstanding column

CHECKBOOK BALANCE

Enter your checkbook balance

Add any credits made to your
account through transfers
interest etc as shown on this
statement

[Be sure to enter these in your checkbook]

Subtotal

Subtract account fees *[if any]*

Adjusted checkbook balance (B)

BANK BALANCE

Enter bank balance shown on
this statement

Add deposits shown in your
checkbook but not shown on this
statement because they were
made and received after date of
this statement

Checks outstanding balance (A)

Subtotal

Subtract checks outstanding (A)

Adjusted bank balance (C)

Your checkbook is in balance if line B
agrees with line C

KEEPING TABS ON YOUR FINANCES

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as soon as you can if you think your
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from you no later than 60 days after we
sent you the first statement on which the
problem or error appeared

- 1 Tell us your name and account number
[if any]
- 2 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
- 3 Tell us the dollar amount of the
suspected error

If you tell us orally we may require that
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writing within 10 business days

We will determine whether an error occurred
within 10 business days (20 business days
for new accounts) after we hear from you
and will correct any error promptly If we
need more time however we may take up to
45 days (90 days for new accounts and point
of sale or foreign initiated transactions) to
investigate your complaint or question If we
decide to do this we will credit your account
within 10 business days (20 business days
for new accounts) 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 If we ask you to
put your complaint or question in writing
and we do not receive it within 10 business
days we may not credit your account The
extended time periods for new accounts
apply to all electronic fund transfers that
occur within the first 30 calendar days after
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including those for point of sale or foreign
initiated transactions

We will tell you the results within three (3)
business days after completing our
investigation If we decide that there was no
error we will send you a written explanation

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that we used in our investigation