Run Date: 02/28/22 Page: 1

Run Time: 08:38 AM

Baycrest Homeowners Association, INC.

Balance Sheet As of 01/31/22

		ASSETS
CASH AC	COUNTS	
1012	Operating Valley National Bank	\$ 127,514.05
	Total Operating Accounts	\$ 127,514.05
1114	Reserves TIAA Bank	\$ 52,691.55
1116	Reserves Valley National Bank	85,433.05
	Total Reserve Accounts	\$ 138,124.60
ACCOUN	TS RECEIVABLE	
1310	A/R Assessments	\$ 825.00
1340	Due From Operating	1,573.75
	Total Accounts Receivable	\$ 2,398.75
OTHER A	SSETS	
	Total Other Assests	.00
	Total Assets	\$ 268,037.40
		=======================================
		LIABILITIES & EQUITY
LIABILITIE	ES	
ACCOUN	TS PAYABLE	
3010	Accounts Payable	\$ 9,975.35
3011	Accounts Payable Reserves	13,569.00
3026	A/P FPL Auto Pays	1,162.33
3040	Due To Reserves	1,573.75
	Total Accounts Payable	\$ 26,280.43

Run Date: 02/28/22 Page: 2

Run Time: 08:38 AM

Baycrest Homeowners Association, INC.

Balance Sheet As of 01/31/22

UNEARNED 3110 3120 3129	D INCOME Deferred Owner Assessments Prepaid Owner Assessments Lessee Security Deposits	\$ 49,500.00 1,825.00 8,000.00	
	Total Unearned Income		\$ 59,325.00
	Total Liabilities		\$ 85,605.43
EQUITY			
RESERVES	3		
5190	Reserves - General Fund	\$ 126,109.97	
5490	Reserves - Earned Interest	19.38	
	Total Reserves		\$ 126,129.35
CAPITAL IN	IPROVEMENTS		
5610	Capital Improvements	\$ 9,404.17	
	Total Capital Improvements		\$ 9,404.17
OTHER EQ	UITY		
5510	Prior Year Surplus/(Deficit)	\$ 61,339.16	
	Current Year Net Income	(14,440.71)	
	Total Other Equity		\$ 46,898.45
	Total Equity		\$ 182,431.97
	Total Liabilities & Equity	=	\$ 268,037.40

Run Date: 02/28/22

Run Time: 08:39 AM

Baycrest Homeowners Association, INC.

Page: 1

Income/Expense Statement Period: 01/01/22 to 01/31/22

				01/01/22 10 0	175 1722			
			Current Perio			Year-To-Da		Yearly
Account	Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
INCOME:								
06010	Owner Maintenance Income	24,750.00	24,750.00	.00	24,750.00	24,750.00	.00	297,000.00
06060	Bank Interest - Operating	23.13	.00	23.13	23.13	.00	23.13	.00
06210	Application Fees	300.00	.00	300.00	300.00	.00	300.00	.00
	Subtotal Income	25,073.13	24,750.00	323.13	25,073.13	24,750.00	323.13	297,000.00
				EXPENSES				
General &	Administrative							
07010	Legal	.00	250.00	250.00	.00	250.00	250.00	3,000.00
07020	Filing Fees - State of Florid	.00	.00	.00	.00	.00	.00	61.00
07030	Accounting Fees	.00	.00	.00	.00	.00	.00	4,350.00
07050	Management Fees	1,562.00	1,561.50	(.50)	1,562.00	1,561.50	(.50)	18,738.00
07140	Office Expense	212.00	211.92	(.08)	212.00	211.92	(80.)	2,543.00
07170	Misc Administrative Expense	.00.	107.34	107.34	.00	107.34	107.34	1,28800
	One and O Administration	4.774.00	0.400.70	050.70	4.774.00			
	General & Administrative	1,774.00	2,130.76	356.76	1,774.00	2,130.76	356.76	29,980.00
Insurance								
07510	Insurance - General Liability	10,158.48	10,158.48	.00	10,158.48	10,158.48	.00	13,050.00
	Insurance	10,158.48	10,158.48	.00.	10,158.48	10,158.48	.00	13,050.00
Utilities								
07620	Water - Irrigation	574.64	833.34	258.70	574.64	833.34	258.70	10,000.00
07630	Sewer & Water	78 . 92	158.34	79.42	78.92	158.34	79.42	1,900.00
07640	Electricity	1,162.33	833.34	(328.99)	1,162.33	833.34	(328.99)	10,000.00
07670	Cable TV	13.84	12.50	(1.34)	13.84	12.50	(1.34)	150.00
				(-)			(- /	
	Utilities	1,829.73	1,837.52	7.79	1,829.73	1,837.52	7.79	22,050.00
Amenities	Center							
07810	Amen iti es Repair	.00	166.67	166.67	.00	166.67	166.67	2,000.00
08010	Pool/Spa Maintenance Contract	660.00	694.00	34.00	660.00	694.00	34.00	8,328.00
08020	Pool/Spa Repairs	8.48	416.67	408.19	8.48	416.67	408.19	5,000.00
08030	Pool/Spa Permits	.00	.00	.00	.00	.00	.00	250.00
	Amenities Center	668.48		608.86	668.48	 1,277.34	608.86	15,578.00
Maintenan								
08140	Pressure Washing	.00	.00	.00	.00	.00	.00	1,500.00

Run Time: 08:39 AM

Baycrest Homeowners Association, INC.

Income/Expense Statement Period: 01/01/22 to 01/31/22

			Current Perio	Year-To-Da	Year-To-Date			
Account	t Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
08180	Fire Equipment	.00	.00	.00	.00	.00	.00	809.00
08220	Janitorial Supplies	.00	29.17	29.17	.00	29.17	29.17	350.00
08230	Janitorial Services	206.00	212.50	6.50	206.00	212.50	6.50	2,550.00
08290	Misc Maintenance Expense	814.92	333.34	(481.58)	814.92	333.34	(481.58)	4,00000
	Maintenance	1,020.92	575.01	(445.91)	1,020.92	575.01	(445.91)	9,209.00
Landscapi	ng							
08310	Landscape Maintenance Contrac	7,857.00	7,857.00	.00	7,857.00	7,857.00	.00	94,284.00
08320	Plants/Shrubs/Sod	19.66	500.00	480.34	19.66	500.00	480.34	6,000.00
08330	Mulch	.00	.00	.00	.00	.00	.00	13,960.00
08350	Irrigation Repairs	750.43	833.34	82.91	750.43	833.34	82.91	10,000.00
08410	Tree Trimming	.00	.00	.00	.00	.00	.00	18,000.00
08490	Misc Landscaping Expense	200.00	250.00	50.00	200.00	250.00	50.00	3,000.00
	Landscaping	8,827.09	9,440.34	613.25	8,827.09	9,440.34	613.25	145,244.00
Pest Contr	rol							
08520	Building Pest Control	896.40	377.84	(518.56)	896.40	377.84	(518.56)	4,534.00
	Pest Control	896.40	377.84	(518.56)	896.40	377.84	(518.56)	4,534.00
Other								
08900	Prior Year (Surplus)/Deficit	(.01)	.00	.01	(.01)	.00	.01	.00
	Other	(.01)	.00	.01	(.01)	.00.	.01	Ω0
Reserves								
09190	Reserves - General Fund	14,338.75	14,338.75	.00	14,338.75	14,338.75	.00	57,355.00
	Reserves	14,338.75	14,338.75	.00	14,338.75	14,338.75	.00	57,355.00
	TOTAL EXPENSES	39,513.84	40,136.04	622.20	39,513.84	40,136.04	622.20	297,000.00
	Current Year Net Income/(loss	(14,440.71)	(15,386.04)	945.33	(14,440.71)	(15,386.04)	945.33	.00

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Baycrest Homeowners Association, INC.

Reserve Statement As of 01/31/22

		BEGINNING OF YEAR	YTD ALLOCATION	YTD DISBURSEMENT	AVAILABLE BALANCE
RE	SERVES:				
5190	Reserves - General Fund	91,128.97	53,398.54	18,417.54	126,109.97
5490	Reserves - Earned Interest	271.46	19.38	271.46	19.38
	Subtotal Reserves	91,400.43	53,417.92	18,689.00	126,129.35
	TOTAL RESERVES	91,400.43	53,417.92	18,689.00	126,129.35

Report #2370 Page: 1

A/P OPEN ITEM DETAIL

Starting vendor: "First"

Ending vendor: "Last"

Cut off	date:	01/31/22	2
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Vendor	Vchr#	Invoice	Reference	Date	Amount
BAY CR BAY CREEK CDD	3983	JANUARY 22	050-0360-02	01/31/22	574.64
BSU BONITA SPRINGS UTILITIES	3988	JANUARY 22	L012919-C0049245	01/27/22	78.92
GREEN GREENSCAPES	3974	55541	Irrgiation repairs	01/27/22	121.99
	3979	59298	Imigation	01/31/22	175.00
				Total:	296.99
INAQUA INFINITE AQUA	3980	6080	Pool/Spa Equipment	01/28/22	13569.00
MCGRIF MCGRIFF INSURANCE SERVICES	SINC 3973	JAN 22	Acct: 132BAYCRHOM	01/28/22	7828.40
PHILAD PHILADELPHIA INSURANCE COM	PA I N 3982	2004042237	Acct# 83535316	01/27/22	300.00
PROTE ARROW ENVIRONMENTAL SERVI	CES 3975	15528205	Pest Control	01/01/22	54.00
	3976	15528204	Pest Control	01/01/22	842.40
				Total:	896.40
				Grand total:	23,544.35

CASH DISBURSEMENTS

Starting Check Date: 1/01/22 Ending Check Date: 1/31/22

Cash account #: 1012

Ending Chec	ck Date:	1/31/22						
Check-date	Check-#	Vend-#	Vendor	· Name		Check-amount	Referen	ce
1/06/22	2321	BSU	BONITA SPRINGS U	ITILITIES		78.19	L012912-C0049245	
			Invoice# DEC 21	Inv-date 12/30/21	Acct # 7630	Eff-date 12/30/21	Amount-paid 78.19	Reference L012912-C0049245
1/06/22	2322	GREEN	GREENSCAPES			198,29	Imigation	
			Invoice-# 50481	Inv-date 12/31/21	Acct # 8350	Eff-date 12/31/21	Amount-paid 198.29	Reference Irrigation
1/06/22	2323	HOTWIR	HOTWIRE COMMUN	IICATION		13.84	24602315-0	
			Invoice# JANUARY 22	Inv-date 1/01/22	Acct # 7670	Eff-date 1/01/22	Amount-paid 13.84	Reference 24602315-0
1/06/22	2324	PAOLEL	BOB PAOLELLO			19.66	Annuals	
			Invoice# JANUARY 22	Inv-date 1/03/22	Acct # 8320	Eff-date 1/03/22	Amount-paid 19.66	Reference Annuals
1/06/22	2325	POOL	POOL DOCTOR SEF	RVICE		434.48		
		Vchr-#	Invoice-#	Inv-date	Acct#	Eff-date	Amount-paid	Reference
		3946	TW100084	12/28/21	8020	12/28/21	· · · · · · · · · · · · · · · · · · ·	Spa Repair
		3951	TW99092	12/29/21	8020	12/29/21		Pool repair
						Totals:	434.48	
1/13/22	2326	BCR RE	BAYCREST RESER!	VES		12,765.00	QUARTERLY RESE	RVE FUNDING
			Invoice-# RESERVES	Inv-date 1/13/22	Acct # 1114	Eff-date 1/13/22	Amount-paid 12,765.00	Reference QUARTERLY RESERVE FUNDING
1/13/22	2327	CAIS	CAIS LLC			616.00	Policy# 2022011062	611Y
			Invoice# 4326017	Inv-date 1/03/22	Acct # 1420	Eff-date 1/03/22	Amount-paid 616.00	Reference Policy#2022011062611Y
1/13/22	2328	GREEN	GREENSCAPES			344.44		
		Vchr-#	Invoice - #	Inv-date	Acct#	Eff-date	Amount-paid	Reference
		3952	53041	1/07/22	8350	1/07/22	228.56	Irrigation Inspection
		3954	52235	1/06/22	8350	1/06/22		Irrigation
						Totals:	344.44	
1/13/22	2329	JTS	JOHNSON'S TREES	SERVICE & STU	JMP	200.00	Branch Remove	
		Vchr-# 3956	Invoice-# 8406	Inv-date 1/10/22	Acct # 8410	Eff-date 1/10/22	Amount-paid 200.00	Reference Branch Remove

CASH DISBURSEMENTS

Starting Check Date: 1/01/22 Ending Check Date: 1/31/22

Cash account #: 1012

Enaing Chec	JK Date:	1/3 1/22						
Check-date	Check-#	Vend-#	Vendor	Name		Check-amount	Referen	ice
1/13/22	2330	KEVHA	KEVIN HARA			109.00	SD Data Card	
			Invoice# JANUARY 22	Inv-date 1/10/22	Acct # 8350	Eff-date 1/10/22	Amount-paid 109.00	Reference SD Data Card
1/20/22	2331	BAY CR	BAY CREEK CDD			533.24	11/30-12/29 050-03	60-02
			Invoice# DECEMBER 21	Inv-date 12/29/21	Acct # 7620	Eff-date 12/29/21	Amount-paid 533.24	Reference 11/30-12/29 050-0360-02
1/20/22	2332	GREEN	GREENSCAPES			7,857.00	January Services	
			Invoice-# 51528	Inv-date 1/01/22	Acct # 8310	Eff-date 1/01/22	Amount-paid 7,857.00	Reference January Services
1/20/22	2333	LYNMO	LYNDA MORYL			423.72	Holiday Decor	
		Vchr-#	Invoice - #	Inv-date	Acct#	Eff-date	Amount-paid	Reference
		3962	JANUARY 22	1/14/22	8290	1/14/22	423.72	Holiday Decor
1/20/22	2334	POOL	POOL DOCTOR SER	RVICE		660.00	January Services	
			Invoice-# 736473	Inv-date 1/01/22	Acct # 8010	Eff-date 1/01/22	Amount-paid 660.00	Reference January Services
1/20/22	2335	TPARK	T PARKE SERVICES	S, INC		322.00	Floor Drain Stoppag	e
			Invoice-# 15375	Inv-date 1/13/22	Acct # 8290	Eff-date 1/13/22	Amount-paid 322.00	Reference Floor Drain Stoppage
1/27/22	2336	CARLAK	CARLA KEOGH			500.00	Refund Sec.Deposit	-KEOGH
			Invoice-# JANUARY 22	Inv-date 1/07/22	Acct # 3129	Eff-date 1/07/22	Amount-paid 500.00	Reference Refund Sec.Deposit-KEOGH
1/27/22	2337	DONMU	DON MULLLEN			500.00	Refund Sec.Dpst - N	<i>I</i> lu ll en
1/27/22	2338		Invoice# JANUARY 22 GULF BREEZE MAN.	Inv-date 1/07/22 AGEMENT SVO	Acct # 3129 CINC	Eff-date 1/07/22 2,049.20	Amount-paid 500.00	Reference Refund Sec.Dpst - Mullen
-			Invoice-#	Inv-date	Acct#	Eff-date	Amount-paid	Reference
			97290	1/01/22	7050	1/01/22	1,562.00	
			97290	1/01/22	8230	1/01/22	206.00	Canada y Convicco
			97290	1/01/22	7 14 0	1/01/22	212.00	
			97406	1/01/22	8110	1/01/22		replcdZipTies@PoolEquip
						Totals:	2,049.20	

CASH DISBURSEMENTS

Starting Check Date: 1/01/22 Cash account #: 1012 Ending Check Date: 1/31/22

Ending Check Date: 1/31/2	2)
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Check-date	Check-#	Vend-#	Vendor	Name		Check-amount	Referen	ice
1/27/22	2339	LFRANK	LORETTA FRANK			500.00	Sec.Deposit Refund	-FRANK
			Invoice# JANUARY 22	Inv-date 1/07/22	Acct # 3129	Eff-date 1/07/22	Amount-paid 500.00	Reference Sec.Deposit Refund-FRANK
1/27/22	2340	POOL	POOL DOCTOR SEF	RVICE		8.48	Stenner Tube	
			Invoice# TW101088	Inv-date 1/20/22	Acct # 8020	Eff-date 1/20/22	Amount-paid 8.48	Reference Stenner Tube
1/27/22	2341	RAYR	RAYMOND RHATICA	AN		500.00	Refund Sec.DpstR	hatican
			Invoice# JANUARY 22	Inv-date 1/07/22	Acct # 3129	Eff-date 1/07/22	Amount-paid 500.00	Reference Refund Sec.DpstRhatican
1/27/22	2342	SVONBE	STEPHEN VONBEVE	ERN		500.00	Refund Sec.Dpst-Vo	onBevern
		Vchr-#	Invoice-#	Inv-date	Acct#	Eff-date	Amount-paid	Reference
		3967	JANUARY 22	1/07/22	3129	1/07/22	500.00	Refund Sec.Dpst-VonBevern
1/27/22	2343	TTOPPI	THOMAS TOPPI			500.00	Refund Security Dep	posit
		Vchr-#	Invoice -#	Inv-date	Acct#	Eff-date	Amount-paid	Reference
		3971	JANUARY 22	1/17/22	3129	1/17/22	500.00	Refund Security Deposit
1/27/22	2344	WMILL	WILLIAM MILLER			500.00	Refund Sec.Dpst-Mi	ller
		Vchr-#	Invoice - #	Inv-date	Acct#	Eff-date	Amount-paid	Reference
		3970	JANUARY 22	1/17/22	3129	1/17/22	500.00	Refund Sec.Dpst-Miller
				Totals:		30,132.54		

DATE: 2/28/22 TIME: 8:42 AM

Baycrest Homeowners Association, INC.

Page: 1

AGED OWNER BALANCES: AS OF Jan. 31, 2022 LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UN	IIT# ACCOUNT#	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
84	25281	Cindy A. Moore	0.00	825.00	0.00	0.00	825.00	
		TOTAL:	0.00	825.00	0.00	0.00	825.00	

Page: 2

AGED OWNER BALANCES: AS OF Jan. 31, 2022 LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UNIT#	ACCOUNT#	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS	
-------	----------	------	---------	---------	---------	---------	-------	--------	--

REPORT SUMMARY

CODE N/A	DESCRIPTION	ACCOUNT#	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL
A1 —	Maintenance Fee	1310	0.00	825.00	0.00	0.00	825.00
		GRAND TOTAL:	0.00	825.00	0.00	0.00	825.00

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
01310	A/R Assessments	825.00
	TOTAL	\$825.00

PREPAYS AS OF Jan. 31, 2022 Lot/Unit Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT	
	CURREN	Γ OWNERS			
Glenn & Jane M. Sciotti 25364 Galashields Circle	29	25364	PP	275.00	
Terry L. Donna 25411 Galashields Circle	75	25411	PP	725.00	
Michael V. Picciano* 25281 Galashields Circle	84	25281	PP	825.00	
				=========	
TOTAL HOMES:	3 TO	TAL PREPAYS		1,825.00	
	TO ⁻	TAL DISTR: PI	Ρ	1,825.00	

01/31/22

AR0000

1015

100.00

Moore-PurchaseApp

Baycrest Homeowners Association, INC.

Report #2366 Page: 1

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"

Starting date: 01/01/22
Ending account #: "Last"

Starting date: 01/01/22
Ending date: 01/31/22

Ending a	ccount #:	"Last"	Endin	g date: 01/31/2	22						
Acct-#		Description		Begin-balance	Total-I	OR	Total-CR	Net-change	е	End-balance	
1010	Operating C	apital CLOSEC)	.00		.00	.00	.(00	.00	
1011	Operating In	onStone CLOS	ED	.00.		.00	.00	.(00	.00.	
1012	Operating V	alley National E	Bank	107,455.10	51,888	.13	31,829.18	20,058.9	95	127,514.05	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIP	PTION		A/P REFE	RENCE	
	01/03/22	AR0000	AR04	4,125.00		Owner Ca	ash Receipts				
	01/04/22	AR0000	AR04	1,650.00		Owner Ca	ash Receipts				
	01/05/22	AR0000	AR04	1,650.00		Owner Ca	ash Receipts				
	01/06/22	AP8163	2321		78.19	BONITA S	SPRINGS UTILITIES	I	L012912-C	0049245	
	01/06/22	AP8163	2322		198.29	GREENS	CAPES		Irrigation		
	01/06/22	AP8163	2323		13.84	HOTWIRE	E COMMUNICATION	2	24602315-	0	
	01/06/22	AP8163	2324		19.66	BOB PAC	LELLO	,	Annua i s		
	01/06/22	AP8163	2325		434.48	POOL DO	OCTOR SERVICE	9	Spa Repair	•	
	01/06/22	AR0000	AR04	1,650.00		Owner Ca	ash Receipts				
	01/07/22	AR0000	AR04	34,650.00		Owner Ca	ash Receipts				
	01/10/22	AR0000	AR04	275.00		Owner Ca	ash Receipts				
	01/11/22	AR0000	AR04	1,650.00		Owner Ca	ash Receipts				
	01/11/22	AR0000	AR07		825.00	Payment/	Adjustment				
	01/11/22	AR0329	AR-329	240.00		Owner Ca	ash Receipts				
	01/11/22	RJ0021	REVERSE		871.64	FPL 11/27	7/21 - 12/28/21				
	01/13/22	AP8244	2326		12,765.00	BAYCRES	ST RESERVES	(QUARTERI	LY RESERVE FUNDING	
	01/13/22	AP8244	2327		616.00	CA I S LLC	<u>.</u>	ı	Policy# 202	22011062611Y	
	01/13/22	AP8244	2328		344.44	GREENS			Irrigation In		
	01/13/22	AP8244	2329		200.00		N'S TREE SERVICE &		Branch Rer	· ·	
	01/13/22	AP8244	2330		109.00	KEVIN HA			SD Data Ca		
	01/14/22	AR0000	AR04	825.00			ash Receipts				
	01/17/22	AR0330	AR-330	825.00			sh Receipts				
	01/18/22	AR0000	AR04	275.00		Owner Ca	sh Receipts				
	01/18/22	AR0331	AR-331	825.00		Owner Ca	sh Receipts				
	01/20/22	AP8281	2331		533.24	BAY CRE	•		11/30-12/2	9 050-0360-02	
	01/20/22	AP8281	2332		7,857.00	GREENS	CAPES		January Se	ervices	
	01/20/22	AP8281	2333		423.72	LYNDA M	IORYL	ŀ	Ho li day De	cor	
	01/20/22	AP8281	2334		660.00	POOL DO	OCTOR SERVICE	,	January Se	ervices	
	01/20/22	AP8281	2335		322.00	TPARKE	SERVICES, INC	ŀ	Floor Drain	Stoppage	
	01/21/22	AR0000	AR04	825.00		Owner Ca	ash Receipts				
	01/26/22	AR0332	AR-332	1,600.00		Owner Ca	ash Receipts				
	01/27/22	AP8290	2336		500.00	CARLA K	EOGH	F	Refund Sed	c.Deposit-KEOGH	
	01/27/22	AP8290	2337		500.00	DON MUL	LLEN	F	Refund Sea	c.Dpst - Mullen	
	01/27/22	AP8290	2338		2,049.20	GULF BR	EEZE MANAGEMENT	ΓSV ,	January Se	ervices	
	01/27/22	AP8290	2339		500.00	LORETTA	A FRANK	(Sec.Depos	itRefund-FRANK	
	01/27/22	AP8290	2340		8.48	POOL DO	OCTOR SERVICE	(Stenner Tu	be	
	01/27/22	AP8290	2341		500.00	RAYMON	D RHATICAN			c.DpstRhatican	
	01/27/22	AP8290	2342		500.00	STEPHEN	N VONBEVERN	I	Refund Sed	c.Dpst-VonBevern	
	01/27/22	AP8290	2343		500.00	THOMAS	TOPPI	F	Refund Sec	curity Deposit	
	01/27/22	AP8290	2344		500.00	WILLIAM	MILLER	Ī	Refund Sed	c.Dpst-Miller	
	01/31/22	AR0000	1015	100.00		Moore-Pu	ırchaseAnn				

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GENERAL LEDGER TRIAL BALANCE

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

Acct-#	account m	Description		Begin-balance	Total-	DR	Total-CR	Net-change	End-balance
	01/31/22 01/31/22 01/31/22 01/31/22	AR0000 AR0000 AR0000 CR0000	1027 2513 2514 ADJUST	100.00 100.00 500.00 23.13		Galluci- Gallucc	rurchaseApp LeaseApp i-SecurityDeposit Interest Income		
1030	Operating M	1M IronStone B	ank	.00.		.00	.00.	.00	.00
1110	Reserves TI	B Bank CLOS	ED	.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	.00	
1114	Reserves TIAA Bank		39,924.90 12,766.65		.65 .00		12,766.65	52,691.55	
	DATE SOURCE REFERENCE 01/13/22 AP0001 VH3957		DR-AMOUNT 12,765.00	CR-AMOUNT	DESCRIPTION BAYCREST RESERVES			ERENCE ERLY RESERVE FUNDING	
	01/31/22 CR0000 ADJUST		1.65		Jan 22	Interest Income			
1115	Reserves CNL Bank CLOSED		.00		.00	.00	.00	.00	
1116	Reserves Va	alley National E	Bank	90,263.86	17	7.73	4,848.54	4,830.81CR	85,433.05
	DATE 01/06/22 01/31/22	SOURCE AP8163 CR0000	REFERENCE 1006 ADJUST	DR-AMOUNT 17.73	CR-AMOUNT 4,848.54	GREEN			FERENCE enhancements
1120	CD Bk FL #	3714 2.616% C	CLOSED	.00.		.00	.00	.00	.00
1121	CD SunCst	#2720 3.92% (CLOSED	.00.		.00	.00	.00	.00
1122	CD Ever#6	326 1.32% CL0	OSED	.00		.00	.00	.00	.00
1123	CD CNL #07	723 2.47% CL(OSED	.00		.00	.00	.00	.00
1124	CD Ever#80)14 2.927% Cl	LOSED	.00.		.00	.00	.00	.00
1125	CD Valley#	0988 1.35% CI	LOSED	.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	

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GENERAL LEDGER TRIAL BALANCE

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

Acct-#	Description		Begin-balance	Total-DR		Total-CR	Net-change	End-ballance		
1150	CD Redeem	ed Ravcrest		.00.		.00	.00	.00	.00	
1100	OBTOGOOM	CG DayGroot		.00		.00	.00	.00	.00	
1310	A/R Assessr	ments		775.00	76,725	.00	76,675.00	50.00	825.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRI	PTION	A/P REF	ERENCE	
	01/01/22	AR0000	AR01	74,250.00		Apply As	smt/Opt Charges			
	01/01/22	AR0000	AR06	825.00		Owner E	xpense Adjust.			
	01/01/22	AR0000	AR08		25,025.01	Prepaid .	App licati on			
	01/01/22	GJ0781	ADJUST		825.00	Owner A	djust Picciano			
	01/01/22	GJ0781	ADJUST	825.00		Owner A	djust Picciano			
	01/03/22	AR0000	AR04		4,125.00	Owner C	ash Receipts			
	01/04/22	AR0000	AR04		1,650.00	Owner C	ash Receipts			
	01/05/22	AR0000	AR04		1,650.00	Owner C	ash Receipts			
	01/06/22	AR0000	AR04		1,650.00	Owner C	ash Receipts			
	01/07/22	AR0000	AR04		34,650.00	Owner C	ash Receipts			
	01/10/22	AR0000	AR04		275.00	Owner C	ash Receipts			
	01/11/22	AR0000	AR04		1,650.00	Owner C	ash Receipts			
	01/11/22	AR0000	AR07	825.00		Payment	t Adjustment			
	01/14/22	AR0000	AR04		825.00	Owner C	ash Receipts			
	01/17/22	AR0330	AR-330		825.00	Owner C	ash Receipts			
	01/18/22	AR0000	AR04		274.99	Owner C	ash Receipts			
	01/18/22	AR0331	AR-331		825.00	Owner C	ash Receipts			
	01/21/22	AR0000	AR04		825.00	Owner C	ash Receipts			
	01/26/22	AR0332	AR-332		1,600.00	Owner C	ash Receipts			
1316	A/R Roof Cla	eaning 2007		.00.		.00	.00	.00	.00	
1321	A/R Tree Pla	acement Jun 0	7	.00.		.00	.00	.00	.00	
1322	A/R Associa	tion		.00.		.00	.00	.00	.00	
1323	A/R Mai l box	2018		.00.		.00	.00	.00	.00	
1330	A/R - Other			.00.		.00	.00	.00	.00	
1330	A/K • Otriel			.00		.00	.00	.00	.00	
1331	A/R Vendor/	Supplier		.00.		.00	.00	.00	.00	
4000						00				
1332	Prepaid Exp	ense		.00.		.00	.00	.00	.00	
1334	A/R Working	ı Capital		.00.		.00	.00	.00	.00	
1335	A/R CNL Ba	nk		.00.		.00	.00	.00	.00	
1336	A/R Capital B	3ank		.00.		.00	.00	.00	.00	
				100		-				
1339	A/R SA Hurr	icane Irma 201	17	.00.		.00	.00	.00	.00	
1340	Due From O	nerating		.00.	1,573	: 75	.00	1,573.75	1,573.75	
1040	Due FIOIII O	ue From Operating		.00	1,070	0	.00	1,010.10	1,010.10	

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Baycrest Homeowners Association, INC.

GENERAL LEDGER TRIAL BALANCE

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

Acct-#	iooodine#.	Description	i.igii.i	Begin-balance	TotaH	DR	Total-CR	Net-chang	je End-ba	lance
	DATE 01/31/22	SOURCE GJ0783	REFERENCE RECORD	DR-AMOUNT 1,573.75	CR-AMOUNT	DESCRIP Adj 1st Qtr	T ION Res To Actual		A/P REFERENCE	
1345	Due From Re	eserves		.00.		.00	.00		.00	.00
1350	Due DO NO	T USE		.00		.00	.00		.00	.00
1385	A/R GBMS			.00		.00	.00	ı	.00	.00
1386	A/R Owner			.00.		.00	.00		.00	.00
1395	A/R A ll ow Do	oubtfu l Accour	ts	.00		.00	.00		.00	.00
1420	Prepaid Insu	rance		1,414.08	8,744	l . 40	10,158.48	1,414.08	CR	.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT				A/P REFERENCE	
	01/01/22 01/03/22	GJ0777 AP0957	AJE#1 VH3953	616.00		P. Emerso CAIS LLC			Policy# 202201106	2611Y
	01/03/22 01/27/22	GJ0773 AP1018	EXPENSE VH3982	300.00	616.00	PHILADEL	Workers Comp _PHIA INSURANCE (00	Acct# 83535316	
	01/27/22 01/28/22	GJ0779 AP0986	EXPENSE VH3973	7,828.40	300.00	MCGRIFF	INSURANCE SERV	ICE	Acct: 132BAYCRH	OM
	01/28/22 01/28/22	GJ0780 GJ0780	EXPENSE EXPENSE		1,313.13 2,620.86	CK#2346 l	Umbrella			
	01/28/22 01/28/22	GJ0780 GJ0780	EXPENSE EXPENSE		2,444.20 1,450.21	CK#2346 (CK#2346 (
1422	Insurance Re	efund		.00.		.00	.00		.00	.00
1440	Prepaid FPL	Auto Pays		.00		.00	.00		.00	.00
1442	Prepaid FPL			.00		.00	.00	ı	.00	.00
1444	Prepaid BSU	I		.00.		.00	.00		.00	.00
1446	Prepaid Cen	turyLink Auto I	Pays	.00.		.00	.00		.00	.00
1510	Security Dep	osits		.00.		.00	.00		.00	.00
1520	Utility Depos	its		.00		.00	.00	ı	.00	.00
1522	Foreclosure	Depos i ts		.00.		.00	.00		.00	.00
3010	Accounts Pa	yab l e		1,244.20CR	48,550).08	57,281.23	8,731.15	CR 9,975	.35CR
	DATE 01/01/22 01/01/22	SOURCE AP0960 AP0960	REFERENCE VH3960 VH3961	DR-AMOUNT	CR-AMOUNT 7,857.00 660.00	DESCRIP GREENSO POOL DO			A/P REFERENCE January Services January Services	

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 01/01/22
Ending date: 01/31/22

Ending account #:	"Last"		Ending date: 01/31/22				
Acct-#	Description		Begin-balance	TotaH	DR Total-CR	Net-chang	ge End-ballance
01/01/22	AP1018	VH3975		54.00	ARROW ENVIRONMENTAL SE	ERVI	Pest Control
01/01/22	AP1018	VH3976		842.40	ARROW ENVIRONMENTAL SE	ERVI	Pest Control
01/01/22	AP2392	VH3963		1,980.00	GULF BREEZE MANAGEMENT	TSV	January Services
01/01/22	AP2392	VH3964		69.20	GULF BREEZE MANAGEMENT	ΓSV	replcdZipTies@PoolEquip
01/01/22	AP7838	VH3947		13.84	HOTWIRE COMMUNICATION		24602315-0
01/01/22	AP7838	VH3949		4,848.54	GREENSCAPES		Irrigation enhancements
01/03/22	AP0957	VH3953		616.00	CAIS LLC		Policy# 2022011062611Y
01/03/22	AP7838	VH3945		19.66	BOB PAOLELLO		Annuals
01/06/22	AP0957	VH3954		115 . 88	GREENSCAPES		Irrigation
01/06/22	AP8163	1006	4,848.54		GREENSCAPES		Irrigation enhancements
01/06/22	AP8163	2321	78.19		BONITA SPRINGS UTILITIES		L012912-C0049245
01/06/22	AP8163	2322	198.29		GREENSCAPES		Irrigation
01/06/22	AP8163	2323	13.84		HOTWIRE COMMUNICATION		24602315-0
01/06/22	AP8163	2324	19.66		BOB PAOLELLO		Annuals
01/06/22	AP8163	2325	434.48		POOL DOCTOR SERVICE		Spa Repair
01/07/22	AP0957	VH3952		228.56			Imigation Inspection
01/07/22	AP2392	VH3965		500.00	CARLA KEOGH		Refund Sec.Deposit-KEOGH
01/07/22	AP2392	VH3966		500.00	LORETTA FRANK		Sec.DepositRefund-FRANK
01/07/22	AP2392	VH3967		500.00	STEPHEN VONBEVERN		Refund Sec.Dpst-VonBevern
01/07/22	AP2392	VH3968		500.00			Refund Sec.Dpst - Mullen
01/07/22	AP2392	VH3969		500.00	RAYMOND RHATICAN		Refund Sec.DpstRhatican
01/10/22	AP0957	VH3955		109.00	KEV I N HARA		SD Data Card
01/10/22	AP0957	VH3956		200.00	JOHNSON'S TREE SERVICE 8		Branch Remove
01/13/22	AP0001	VH3957		12,765.00	BAYCREST RESERVES		QUARTERLY RESERVE FUNDING
01/13/22	AP0960	VH3959		322.00	T PARKE SERVICES, INC		Floor Drain Stoppage
01/13/22	AP8244	2326	12,765.00		BAYCREST RESERVES		QUARTERLY RESERVE FUNDING
01/13/22	AP8244	2327	616.00		CAIS LLC		Policy# 2022011062611Y
01/13/22	AP8244	2328	344.44		GREENSCAPES		Irrigation Inspection
01/13/22	AP8244	2329	200.00		JOHNSON'S TREE SERVICE &	x	Branch Remove
01/13/22	AP8244	2330	109.00		KEVIN HARA		SD Data Card
01/14/22	AP0960	VH3962		423.72	LYNDA MORYL		Holiday Decor
01/17/22	AP2392	VH3970		500.00	WILLIAM MILLER		Refund Sec.Dpst-Miller
01/17/22	AP2392	VH3971		500.00	THOMAS TOPPI		Refund Security Deposit
01/20/22	AP2392	VH3972		8.48	POOL DOCTOR SERVICE		StennerTube
01/20/22	AP8281	2331	533.24		BAY CREEK CDD		11/30-12/29 050-0360-02
01/20/22	AP8281	2332	7,857.00		GREENSCAPES		January Services
01/20/22	AP8281	2333	423.72		LYNDA MORYL		Holiday Decor
01/20/22	AP8281	2334	660.00		POOL DOCTOR SERVICE		January Services
01/20/22	AP8281	2335	322.00		T PARKE SERVICES, INC		Floor Drain Stoppage
01/27/22	AP0986	VH3974		121 . 99	GREENSCAPES		Irrgiation repairs
01/27/22	AP1018	VH3982		300.00	PHILADELPHIA INSURANCE (XO	Acct# 83535316
01/27/22	AP1026	VH3988		78.92	BONITA SPRINGS UTILITIES		L012919-C0049245
01/27/22	AP8290	2336	500.00		CARLA KEOGH		Refund Sec.Deposit-KEOGH
01/27/22	AP8290	2337	500.00		DON MULLLEN		Refund Sec.Dpst - Mullen
01/27/22	AP8290	2338	2,049.20		GULF BREEZE MANAGEMENT	ΓSV	January Services
01/27/22	AP8290	2339	500.00		LORETTA FRANK		Sec.Deposit Refund-FRANK
01/27/22	AP8290	2340	8.48		POOL DOCTOR SERVICE		Stenner Tube
01/27/22	AP8290	2341	500.00		RAYMOND RHATICAN		Refund Sec.DpstRhatican

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Baycrest Homeowners Association, INC.

GENERAL LEDGER TRIAL BALANCE

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

Enging a	account #:	"Last"	Engin	g date: 01/31/2	22					
Acct-#		Description		Begin-balance	Total-	DR	Total-CR	Net-change	End-balance	
	01/27/22 01/27/22 01/27/22 01/28/22	AP8290 AP8290 AP8290 AP0986	2342 2343 2344 VH3973	500.00 500.00 500.00	7,828.40	THOM/ W I LLIA	IEN VONBEVERN AS TOPPI MMILLER IFF INSURANCE SERV	Refu Refu	.ind Sec.Dpst-VonBevern .ind Security Deposit .ind Sec.Dpst-Miller t: 132BAYCRHOM	
	01/28/22 01/28/22 01/31/22 01/31/22	AP1018 GJ0782 AP1018 AP1018	VH3980 RECLASS VH3979 VH3983	13,569.00	13,569.00 175.00 574.64	CK#109 GREEN	TE AQUA 59 Infinite Aqua NSCAPES REEK CDD	Irrig	I/Spa Equipment ation 0360-02	
3011	Accounts Pa	ayable Reserve	es	.00.		.00	13,569.00	13,569.00CR	13,569.00CR	
	DATE 01/28/22	SOURCE GJ0782	REFERENCE RECLASS	DR-AMOUNT	CR-AMOUNT 13,569.00		RIPTION 59 Infinite Aqua	A/P	REFERENCE	
3015	Inter-Compa	any		.00.		.00	.00	.00	.00.	
3020	Other A/P			.00.		.00	.00	.00	.00.	
3022	A/P Associa	ition		.00.		.00	.00	.00	.00.	
3023	Other Accru	als Reserves		38,788.33CR	38,788	3.33	.00	38,788.33	.00.	
	DATE 01/01/22	SOURCE GJ0777	REFERENCE AJE#2	DR-AMOUNT 38,788.33	CR-AMOUNT		RIPTION rson Greenscapes	A/P	REFERENCE	
3024	A/P GBMS			.00		.00	.00	.00	.00.	
3025	Other Accru	als		.00.		.00	.00	.00	.00.	
3026	A/P FPL Au	to Pays		871.64CR	871	1.64	1,162.33	290.69CR	1,162.33CR	
	DATE 01/11/22 01/31/22	SOURCE RJ0021 RJ0014	REFERENCE REVERSE AUTO PAY	DR-AMOUNT 871.64	CR-AMOUNT 1,162.33	FPL 11.	RIPTION /27/21 - 12/28/21 onth l y Auto Pays	A/P	REFERENCE	
3031	A/P Vendor	'Suppl ie r		.00.		.00	.00	.00.	.00.	
3032	A/P Owners	;		.00.		.00	.00	.00	.00.	
3040	Due To Res	erves		.00.		.00	1,573.75	1,573.75CR	1,573.75CR	
	DATE 01/31/22	SOURCE GJ0783	REFERENCE RECORD	DR-AMOUNT	CR-AMOUNT 1,573.75		RIPTION Qtr Res To Actual	A/P	REFERENCE	
3045	Due To Ope	erating		.00.		.00	.00	.00	.00	
3050	Due DO NO	OT USE		.00.		.00	.00	.00	.00	
3110	Deferred Ov	vner Assessme	ents	.00.	25,575	5.00	75,075.00	49,500.00CR	49,500.00CR	

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GENERAL LEDGER TRIAL BALANCE

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

Acct-#		Description		Begin-balance	Total-	DR	Total-CR	Net-change	End-ballance	
	DATE 01/01/22 01/01/22 01/01/22 01/31/22	SOURCE AR0000 AR0000 GJ0781 RJ0038	REFERENCE AR01 AR06 ADJUST 22 MONTH	DR-AMOUNT 825.00 24,750.00	CR-AMOUNT 74,250.00 825.00	DESCRIPTION Apply Assmt/Opt Charges Owner Expense Adjust. Owner Adjust Picciano 2022 Monthly Allocation		A/P REFERENCE		
3111	Deferred Re	serve Assessn	nents	.00		.00	.00	.00	.00.	
3115	Deferred TIB	Bank		.00		.00	.00	.00	.00.	
3120	Prepaid Owner Assessments		nts	25,785.01CR	25,025	25,025.02 1,065.01		23,960.01 1,825.00CR		
	DATE 01/01/22 01/01/22 01/11/22 01/18/22 01/31/22	SOURCE AR0000 GJ0781 AR0329 AR0000 AR0000	REFERENCE AR08 ADJUST AR-329 AR04 AR06	DR-AMOUNT 25,025.01	CR-AMOUNT 825.00 240.00 .01	Prepaid Ap Owner Adj Owner Cas Owner Cas		A/P REF	FERENCE	
3121	Deferred Tre	e Replicemnt .	lun 07	.00.		.00	.00	.00	.00.	
3122	Deferred Pre	: Washing Mar	2008	.00.		.00	.00	.00	.00.	
3123	Deferred Tre	e Reploemnt N	May 08	.00		.00	.00	.00	.00	
3124	Deferred Lat	tice Repairs		.00.		.00	.00	.00	.00	
3129	Lessee Sea	urity Deposits		11,000.00CR	3,500	00.0	500.00	3,000.00	8,000.00CR	
	DATE 01/07/22 01/07/22 01/07/22 01/07/22 01/07/22 01/17/22 01/17/22 01/31/22	SOURCE AP2392 AP2392 AP2392 AP2392 AP2392 AP2392 AP2392 AP2392 AP0000	REFERENCE VH3965 VH3966 VH3967 VH3968 VH3969 VH3970 VH3971 2514	DR-AMOUNT 500.00 500.00 500.00 500.00 500.00 500.00 500.00	CR-AMOUNT 500.00	DON MUL RAYMONI WILLIAM I THOMAS	EOGH FRANK I VONBEVERN LLEN D RHATICAN VIILLER	Refund Sec.Dep Refund S Refund S Refund S Refund S	FERENCE Sec.Deposit-KEOGH posit Refund-FRANK Sec.Dpst-VonBevern Sec.Dpst - Mullen Sec.DpstRhatican Sec.Dpst-Miller Security Deposit	
3133	Deferred Ma	ilbox 2018		.00.		.00	.00	.00	.00	
3139	Deferred SA	Hurricane Irm	a 17	.00.		.00	.00	.00	.00	
5020	Reserves - F	ainting		.00.		.00	.00	.00	.00	
5030	Reserves - P	avement		.00		.00	.00	.00	.00	
5040	Reserves - F	ool		.00.		.00	.00	.00	.00	

GENERAL LEDGER TRIAL BALANCE

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

Acct-#	occurit ii.	Description		Begin-balance	Total	DR	Total-CR	Net-change	End-balance
5042	Reserves - P	ool Furniture		.00.		.00	.00	.00	.00
5070	Reserves - C	llubhouse Ren	nodel	.00		.00	.00	.00	.00
5110	Reserves - L	andscape		.00.		.00	.00	.00	.00
5140	Reserves - Ir	nsurance Proc	eeds	.00		.00 .00		.00	.00
5190	Reserves - G	eneral Fund		91,128.97CR 18,417		7.54 53,398.54		34,981.00CR	126,109.97CR
	DATE SOURCE REFERENCE 01/01/22 GJ0777 AJE#2 01/01/22 GJ0778 RECLASS 01/01/22 GJ0784 RECLASS 01/28/22 AP1018 VH3980 01/31/22 RJ0039 22 QTRLY		AJE#2 RECLASS RECLASS VH3980	DR-AMOUNT 4,848.54 13,569.00	38,788.33 271.46	DUNT DESCRIPTION 88.33 P. Emerson Greenscapes 71.46 #5490 To #5190 CK#1006 Greenscapes INFINITE AQUA 38.75 2022 Quarterly Allocation			pa Equipment
5490	Reserves - E	arned Interest		271.46CR	271	1.46	19.38	252.08	19.38CR
	DATE 01/01/22 01/31/22 01/31/22	SOURCE GJ0778 CR0000 CR0000	REFERENCE RECLASS ADJUST ADJUST	DR-AMOUNT 271.46	17.73 1.65	#5490 To Jan 22 I r		A/P RE	FERENCE
5491	Reserves - A	.ccrued Interes	st	.00		.00	.00	.00	.00
5510	Prior Year Su	urplus/(Deficit)		61,339.16CR		.00	.00	.00	61,339.16CR
5520	Current Year	· Surplus/(Defi	cit)	.00		.00	.00	.00	.00
5610	Capital Impro	ovements		9,404.17CR		.00	.00	.00	9,404.17CR
6010	Owner Maint	enance Incom	е	.00.		.00	24,750.00	24,750.00CR	24,750.00CR
	DATE 01/31/22	SOURCE RJ0038	REFERENCE 22 MONTH	DR-AMOUNT	CR-AMOUNT 24,750.00		PTION onthly Allocation	A/P RE	FERENCE
6060	Bank Interes	t - Operating		.00.		.00	23.13	23.13CR	23.13CR
	DATE 01/31/22	SOURCE CR0000	REFERENCE ADJUST	DR-AMOUNT	CR-AMOUNT 23.13		PTION nterest Income	A/P RE	FERENCE
6210	App lication F	ees		.00.		.00	300.00	300.00CR	300.00CR
	DATE 01/31/22 01/31/22 01/31/22	SOURCE AR0000 AR0000 AR0000	REFERENCE 1015 1027 2513	DR-AMOUNT	100.00	Moore-P	urchaseApp urchaseApp	A/P RE	FERENCE

Report #2366 Page: 9

GENERAL LEDGER TRIAL BALANCE

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

Acct-#		Description		Begin-balance	Total-l	DR	Total-CR	Net-change	End-balance	
7050	Manageme	nt Fees		.00.) 1,562	• 00	.00	1,562.00	1,562.00	
7000	Mariagomo	1111 000		100	1,002		.00	1,002.00	1,002.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT			· ·	ERENCE	
	01/01/22	AP2392	VH3963	1,562.00		GULF BREI	EZE MANAGEMENT	SV January	Services	
7140	Office Expe	ense		.00.) 212	.00	.00	212.00	212.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPT	TION .	A/P REF	ERENCE	
	01/01/22	AP2392	VH3963	212.00			EZE MANAGEMENT	SV January	Services	
7510	Incurance	General Liabili	hz	.00.) 10,158	1/10	.00	10,158.48	10,158.48	
7510	ii bulance -	Gerierai Liabili	ıy	,00	, 10,130	1 4 0	.00	10, 130,40	10, 130.40	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPT	TION	A/P REF	ERENCE	
	01/01/22	GJ0777	AJE#1	1,414.08		P. Emerson				
	01/03/22	GJ0773	EXPENSE	616.00		CK#2327 W	Vorkers Comp			
	01/27/22	GJ0779	EXPENSE	300.00		CK#2350 A	ccident			
	01/28/22	GJ0780	EXPENSE	1,313.13		CK#2346 D	0&O			
	01/28/22	GJ0780	EXPENSE	2,620.86		CK#2346 U	lmbre l la			
	01/28/22	GJ0780	EXPENSE	2,444.20		CK#2346 P	roperty			
	01/28/22	GJ0780	EXPENSE	1,450.21		CK#2346 G	en Liabilty			
7620	Water - Irrig	jat i on		.00.	574	.64	.00	574.64	574.64	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPT	'ION	A/D DEE	ERENCE	
	01/31/22	AP1018	VH3983	574.64	CIN-AMOUNT	BAY CREE		050-0360		
	· · · · · · · · · · · · · · · · · · ·			55		2, 5,				
7630	Sewer & Wa	ater		.00.) 78	.92	.00	78.92	78.92	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPT	TION	A/P REF	ERENCE	
	01/27/22	AP1026	VH3988	78.92		BONITA SF	PRINGS UTILITIES	L012919	-C0049245	
7640	Electricity			.00.) 1,162	33	.00	1,162.33	1,162.33	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPT	ION	Δ/P REE	ERENCE	
	01/31/22	RJ0014	AUTO PAY	882.90	0.17.11.10.011.		21 - 01/21/22	70.11		
	01/31/22	RJ0014	AUTO PAY	253.61			21 - 01/26/22			
	01/31/22	RJ0014	AUTO PAY	25.82			21 - 01/20/22			
	0 1/3 1/22	KJ00 14	AUTOPAT	25.02		FFL 12/20/2	21 -0 1/2 1/22			
7670	Cab l e TV			.00.) 13	.84	.00	13.84	13.84	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPT	TION	A/P REF	ERENCE	
	01/01/22	AP7838	VH3947	13.84		HOTWIRE (COMMUNICATION	2460231	5-0	
8010	Pool/Spa M	laintenance Co	ntract	.00.) 660	0.00	.00	660.00	660.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPT	ION	A/P REF	ERENCE	
	01/01/22	AP0960	VH3961	660.00			CTOR SERVICE	January		

Report #2366 Page:

Baycrest Homeowners Association, INC.

GENERAL LEDGER TRIAL BALANCE

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

Acct-#		Description		Begin-balan	ce	Total-I	DR	Total-CR	Net-change	End-balance	
8020	Pool/Spa Re	epairs			.00	8	3.48	.00	8.48	8.48	
	DATE 01/20/22	SOURCE AP2392	REFERENCE VH3972	DR-AMOUNT 8.48		CR-AMOUNT	DESCRI POOL D	IPTION OCTOR SERVICE		REFERENCE erTube	
8110	Building Rep	pair			.00	69	.20	69.20	.00	.00	
	DATE 01/01/22 01/01/22	SOURCE AP2392 GJ0786	REFERENCE VH3964 RECLASS	DR-AMOUNT 69.20		CR-AMOUNT 69.20		REEZE MANAGEMENT		REFERENCE 1ZipTies@PoolEquip	
8230	Janitorial Se	ervices			.00	206	.00	.00	206.00	206.00	
	DATE 01/01/22	SOURCE AP2392	REFERENCE VH3963	DR-AMOUNT 206.00		CR-AMOUNT		IPTION REEZE MANAGEMENT		REFERENCE ary Services	
8290	M i sc Mainte	nance Expens	е		.00	814	.92	.00	814.92	814.92	
	DATE 01/01/22 01/13/22 01/14/22	SOURCE GJ0786 AP0960 AP0960	REFERENCE RECLASS VH3959 VH3962	DR-AMOUNT 69.20 322.00 423.72		CR-AMOUNT	DESCRI CK#2338 T PARKI LYNDA I	8 GBMS E SERVICES, INC	Floor	EFERENCE Drain Stoppage ay Decor	
8310	Landscape	Maintenance C	contract		.00	12,705	5.54	4,848.54	7,857.00	7,857.00	
	DATE 01/01/22 01/01/22 01/01/22	SOURCE AP0960 AP7838 GJ0784	REFERENCE VH3960 VH3949 RECLASS	DR-AMOUNT 7,857.00 4,848.54		CR-AMOUNT 4,848.54	DESCRI GREENS GREENS CK#1008	SCAPES	Janua	REFERENCE ary Services ion enhancements	
8320	Plants/Shru	bs/Sod			.00	19	0.66	.00	19.66	19.66	
	DATE 01/03/22	SOURCE AP7838	REFERENCE VH3945	DR-AMOUNT 19,66		CR-AMOUNT	DESCRI BOB PA		A/P F Annu	REFERENCE als	
8350	Irrigation Re	epairs			.00	750	.43	.00	750.43	750.43	
	DATE 01/06/22 01/07/22 01/10/22 01/27/22 01/31/22	SOURCE AP0957 AP0957 AP0957 AP0986 AP1018	REFERENCE VH3954 VH3952 VH3955 VH3974 VH3979	DR-AMOUNT 115.88 228.56 109.00 121.99 175.00		CR-AMOUNT	GREENS KEVIN H GREENS	SCAPES SCAPES HARA	Imiga: Imiga: SD D	ion Inspection ata Card ion repairs	
8410	Tree Trimm	ing			.00	200	.00	200.00	.00	.00	
	DATE 01/10/22 01/10/22	SOURCE AP0957 GJ0785	REFERENCE VH3956 RECLASS	DR-AMOUNT 200.00		CR-AMOUNT 200.00		IPTION DN'S TREE SERVICE & 9 Johnson's Tree	-	REFERENCE th Remove	

GENERAL LEDGER TRIAL BALANCE

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

Acct-#		Description		Begin-balance	Total-I	DR	Total-CR	Net-change	End-balance	
8490	Misc Lands	caping Expens	e	.00.) 200).00	.00	200.00	200.00	
	DATE 01/10/22	SOURCE GJ0785	REFERENCE RECLASS	DR-AMOUNT 200.00	CR-AMOUNT	DESCRIPT CK#2329 Jo	ION ohnson's Tree	A/P REF	ERENCE	
8520	Building Pe	st Control		.00.	896	5.40	.00	896.40	896.40	
	DATE 01/01/22 01/01/22	SOURCE AP1018 AP1018	REFERENCE VH3975 VH3976	DR-AMOUNT 54.00 842.40	CR-AMOUNT		ION IVIRONMENTAL IVIRONMENTAL	SERVI Pest Co		
8900	Prior Year (Surplus)/Defici	t	.00.)	.00	.01	.01CR	.01CR	
	DATE 01/31/22	SOURCE AR0000	REFERENCE AR06	DR-AMOUNT	CR-AMOUNT .01	DESCRIPT Owner Expe		A/P REF	ERENCE	
9190	Reserves -	General Fund		.00) 14,338	3.75	.00	14,338.75	14,338.75	
	DATE 01/31/22	SOURCE RJ0039	REFERENCE 22 QTRLY	DR-AMOUNT 14,338.75	CR-AMOUNT	DESCRIPT 2022 Quarte	ION erly Allocation	A/P REF	ERENCE	
Gnd Total:				.00.	357,346	5.32 3	57,346.32	.00	.00	

RECONCILIATION

Bank #: 10 Operating Valley National Bank 1012 Operating Valley National G/L Acct Bal: 127,514.05
Bank Balance: 130,926.53

Statement date: 01/31/22

Chk-#	Date	Reference	Clr-c	date Unclea	rod	Uncleared
CIIK -#	Date	Reference	Cir-(aate Unclea Che		Deposits
						•
OUTSTA	NDING ITEI	MS:				
2272	09/23/21	MARTIN J. & JUDITH C. LEF		720	.00	
2320	12/29/21	MARTIN J. & JUDITH C. LEF		500	.00	
2329	01/13/22	JOHNSON'S TREE SERVICE &		200	.00	
2330	01/13/22	KEVIN HARA		109	.00	
\R-331	01/18/22	Owner cash receipts - 331				825.00
2336	01/27/22	CARLA KEOGH		500	.00	
2337	01/27/22	DON MULLLEN		500	.00	
2339	01/27/22	LORETTA FRANK		500	.00	
2340	01/27/22	POOL DOCTOR SERVICE		8	.48	
2341	01/27/22	RAYMOND RHATICAN		500	.00	
2342	01/27/22	STEPHEN VONBEVERN		500	.00	
2343	01/27/22	THOMAS TOPPI		500	.00	
2344	01/27/22	WILLIAM MILLER		500	.00	
	01/31/22	Gallucci-SecurityDeposit				500.00
	01/31/22	Galluci-LeaseApp				100.00
	01/31/22	Scola-PurchaseApp				100.00
	01/31/22	Moore-PurchaseApp				100.00
		Total Outstanding		5,037	.48	1,625.00
		Bank R	econciliati	on Summary		
				========		
Checkbo	ok Balance	127	7,514.05	Reconciling Balance		130,926.53
Jncleare	d Checks, C	redits 5	5,037.48+	Bank Stmt. Balance		130,926.53
Jncleare	d Deposits,	Debits	1,625.00 -	Difference		0.00





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**



Join us for our information-packed Journey to Homeownership Webinar See dates and register at Valley.com/HomeWebinar

Account Statement

For the Period Ending: 01/31/22 | Page 1 of 6

1st HOA Business Cking PlusNow - XXXXXXXX9520

SUMMARY FOR THE PERIOD: 01/01/22 - 01/31/22

Service **Beginning Balance** Deposits Interest Paid Withdrawals Charge **Ending Balance** \$108,875.10 \$50.240.00 \$23.13 \$28,211.70 \$0.00 \$130,926.53

TRANSACTIONS									
Date	Description		Debits	Credits	Balance				
	Beginning Balance		,-		\$108,875.10				
01/03	LOCKBOX DEPOSIT			\$4,125.00	\$113,000.10				
01/04	FPL DIRECT DEBIT ELEC PYMT ID: 1320467283 PPDA		-\$23.72		\$112,976.38				
01/04	FPL DIRECT DEBIT ELEC PYMT ID: 1499561429 PPDA		-\$600.87		\$112,375.51				
01/04	LOCKBOX DEPOSIT		• •	\$1,650.00	\$114,025.51				
01/05	LOCKBOX DEPOSIT			\$1,650.00	\$115,675.51				
01/05	Check Number 2315		-\$200.00	•	\$115,475.51				
01/06.	LOCKBOX DEPOSIT			\$1,650.00	\$117,125.51				
01/10	LOCKBOX DEPOSIT			\$275.00	\$117,400.51				
01/11.	BAYCREST CONDO FEES			\$34,650.00	\$152,050.51				
01/11	FPL DIRECT DEBIT ELEC PYMT ID: 1173152297 PPDA		-\$247.05		\$151,803.46				
01/11	Deposit	••		\$240.00	\$152,043.46				
01/11	LOCKBOX DEPOSIT		·	\$1,650.00	\$153,693.46				



Page 2 of 6

1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

TRANSACTIONS (continued)

Date	Description	Debits	Credits	Balance
01/11	Check Number 2321	-\$78.19		\$153,615.27
01/11	Check Number 2322	-\$198.29		\$153,416.98
01/12	Baycrest RTN ITEM ID: 1650501853	-\$825.00		\$152,591.98
01/12	Check Number 2323	-\$13.84		\$152,578.14
01/12	Check Number 2324	-\$19.66		\$152,558.48
01/12	Check Number 2325	-\$434.48		\$152,124.00
01/14	LOCKBOX DEPOSIT		\$825.00	\$152,949.00
01/18	LOCKBOX DEPOSIT		\$275.00	\$153,224.00
01/19	Deposit		\$825.00	\$154,049.00
01/20	Check Number 2327	-\$616.00		\$153,433.00
01/21	LOCKBOX DEPOSIT		\$825.00	\$154,258.00
01/21	Check Number 2328	-\$344.44		\$153,913.56
01/24	Check Number 2326	-\$12,765.00		\$141,148.56
01/24	Check Number 2334	-\$660.00		\$140,488.56
01/26	Deposit		\$1,600.00	\$142,088.56
01/26	Check Number 2331	-\$533.24		\$141,555.32
01/26	Check Number 2333	-\$423.72		\$141,131.60
01/28	Check Number 2332	-\$7,857.00		\$133,274.60
01/28	Check Number 2338	-\$2,049.20		\$131,225.40
01/31	Check Number 2335	-\$322.00		\$130,903.40
01/31	Interest Credited Deposit	·	\$23.13	\$130,926.53
Ending	Balance			\$130,926.53

•	uc	CL	· 2	I A I	^	n r	ER	
	пс	Lr		ш	u	ĸL	3 C K	

				IN UKUEK	CHECK
Amount	Number	Date	Amount	Number	Date
\$344.44	2328	01/21	\$200.00	2315	01/05
	*			*	
\$533.24	2331	01/26	\$78.19	2321	01/11
\$7,857.00	2332	01/28	\$198.29	2322	01/11
\$423.72	2333	01/26	\$13.84	2323	01/12
\$660,00	2334	01/24	\$19.66	2324	01/12
\$322.00	2335	01/31	\$434.48	2325	01/12
	*		\$12,765.00	2326	01/24
\$2,049.20	2338	01/28	\$616.00	2327	01/20

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





Page 3 of 6

1st HOA Business Cking PlusNow - XXXXXXXXXX9520 (continued) RATE SUMMARY

\$2.500 -

As of 01/01	\$0 - \$2,499	\$49,999	\$99,999	\$100,000+		
Interest Rate	0.000%	0.030%	0.070%	0.200%	•	
interest Rate Ca	lculations	4 · · · · · · · · · · · · · · · · · · ·	nan ngga a manga a maga as a	and the state of the second distinct of the s		
Avg Stmt Collect	ed Bal: \$136,179.56	•	Annual % Yi	eld Earned: 0.200%	Interest Earned: \$23.13	
Vone to Data Inte	arest Paid, ¢23 13			•		

\$50,000 -

000ACTION MAY BE REQUIRED: Valley is discontinuing previously acquired routing numbers still in use. Are you affected? Find out at www.valley.com/rt.

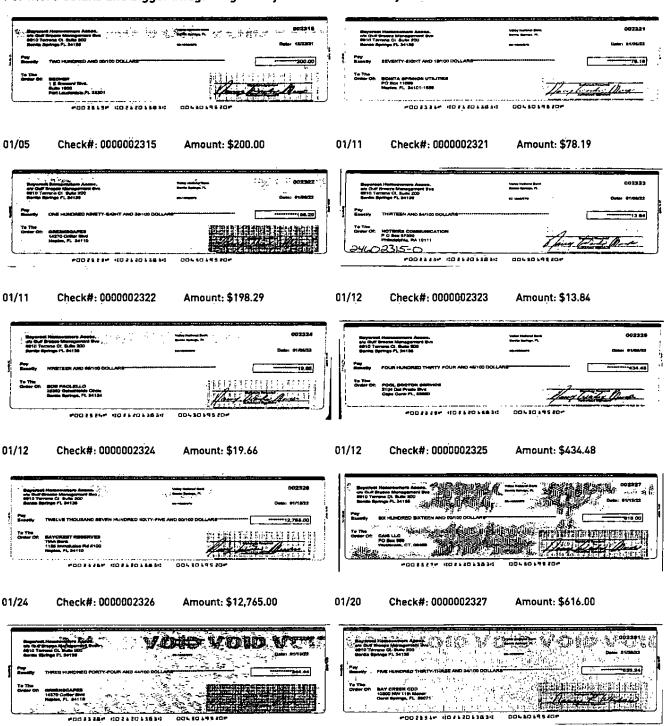


Page 4 of 6

1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

POSTED CHECKS

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



01/21

Check#: 0000002328

Amount: \$344.44

01/26

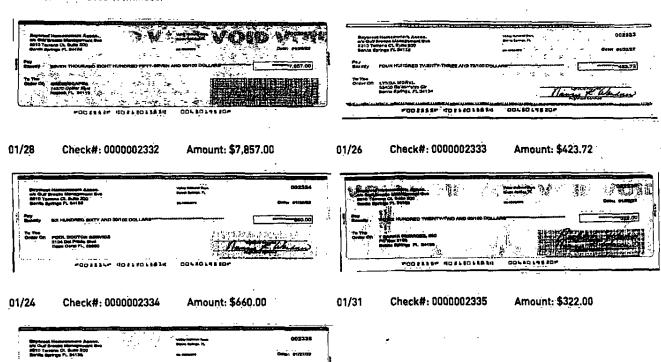
Check#: 0000002331

Amount: \$533.24



1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

POSTED CHECKS (continued)





01/28 Check#: 0000002338 Amount: \$2,049.20



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

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 dayl; 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@vallev.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

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.



#2369 Page: 1

RECONCILIATION

Bank #: 09 Reserves TIAA Bank

G/L Acct Bal: 52,691.55 Bank Balance: 52,691.55 Statement date: 01/31/22 1114 Reserves TIAA Bank

Chk-#	Date	Reference	Clr-	date Uncle Ch	eared lecks	Uncleared Deposits			
OUTSTAN	DING ITEMS:								
	Tota	al Outstanding		-	.00	.00			
	Bank Reconciliation Summary								
	a Balance Checks, Credits Deposits, Debits		52,691.55 0.00+ 0.00	Reconciling Balance Bank Stmt. Balance Difference		52,691.55 52,691.55 0.00			



000004054 MD02200131nonI527426 01 000000 034058 002 0



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

January 31, 2022 Days in stmt period: 31 (0) Page 1 of 2

Direct Inquiries to: 888-882-3837

TIAA Bank 1185 immokalee RD. Naples, FL 34110

Summary of Account Balance

Account	Number	Ending Balance
Business Money Market	0960056688	\$52,691.55



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

Business Money Market 0960056688

Intere	st paid year to date	\$1.65		
Date	Description	Additions	Subtractions	Balance
12-31	Beginning balance			\$39,924.90
01-21	#Checking Deposit	12,765.00		52,689.90
01-31	#Interest Credit	1.65		52,691.55
01-31	Ending totals	12,766.65	.00	\$52,691,55

Annual percentage yield earned Interest-bearing days Average balance for APY Interest earned 0.04 % 31 \$43,219.09 \$1.65

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



IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: Call us at 1-888-882-3837 or write us at TIAA Bank, PO Box 1284, Charlotte, NC 28201-1284 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will 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.

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#2368 Page: 1

RECONCILIATION

Bank #: 12 Reserves Valley National Bank 1116 Reserves Valley National B

G/L Acct Bal: 85,433.05 Bank Balance: 85,433.05 Statement date: 01/31/22

Chk-#	Date	Reference	C i r-	date	Uncleared Checks	Uncleared Deposits	
OUTSTAN	DING ITEMS	i:					
	Г	Fotal Outstanding		-	.00	.00	
			ank Reconciliat				
Checkbook	Balance		85,433.05	Reconciling Bala	nce	85,433.05	
Uncleared	Checks, Cred	dits	0.00+	Bank Stmt. Balar	nce	85,433.05	
Uncleared	Deposits, De	bits	0.00	Difference		0.00	





BAYCREST HOMEOWNERS ASSOCIATION INC C/O GULF BREEZE MNGT SVCS OF SW FL LLC 8910 TERRENE CT STE 200 **BONITA SPRINGS FL 34135**



Join us for our information-packed Journey to Homeownership Webinar See dates and register at Valley.com/HomeWebinar

Account Statement

For the Period Ending: 01/31/22 | Page 1 of 4

Valley Business Choice MMA - XXXXXXXX6928

SUMMARY FOR THE PERIOD: 01/01/22 - 01/31/22

Beginning Balance \$90,263.86	+ ,	Deposits \$0.00	+	Interest Paid \$17.73	-	Withdrawals \$4,848.54	:	Service Charge \$0.00		Ending Balance \$85,433.05
									. 1	

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$90,263.86
.01/11	Check Number 1006	-\$4,848.54		\$85,415.32
01/31	Interest Credited Deposit	•	\$17.73	\$85,433.05
Ending	Balance			\$85,433,05

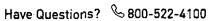
CHECKS IN ORDER

Date Number **Amount** 01/11 1006 \$4,848.54

[*] Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

RATE SUMMARY

As of 01/01	\$0 - \$9,999	\$4,999,999	\$5,000,000+
Interest Rate	0.100%	0.240%	0.200%













Valley Business Choice MMA - XXXXXXXX6928 (continued)

Interest Rate Calculations

Avg Stmt Collected Bal: \$86,979.37 Year-to-Date Interest Paid: \$17.73

Annual % Yield Earned: 0.240%

Interest Earned: \$17.73

000ACTION MAY BE REQUIRED: Valley is discontinuing previously acquired routing numbers still in use. Are you affected? Find out at www.valley.com/rt.



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Valley Business Choice MMA - XXXXXXXX6928 (continued)

POSTED CHECKS

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



Check#: 0000001006

Amount: \$4,848.54



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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

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 lafter subtracting payments and adding advances posted that dayl; 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

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.

