

Baycrest Homeowners Association, INC.

Balance Sheet
As of 01/31/22

ASSETS

CASH ACCOUNTS

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

ACCOUNTS RECEIVABLE

1310	A/R Assessments	\$ 825.00	
1340	Due From Operating	1,573.75	
	Total Accounts Receivable		\$ 2,398.75

OTHER ASSETS

	Total Other Assests		\$.00
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	Total Assets		\$ 268,037.40
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LIABILITIES & EQUITY

LIABILITIES

ACCOUNTS 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

Baycrest Homeowners Association, INC.

Balance Sheet
As of 01/31/22

UNEARNED INCOME

3110	Deferred Owner Assessments	\$	49,500.00
3120	Prepaid Owner Assessments		1,825.00
3129	Lessee Security Deposits		8,000.00
	Total Unearned Income	\$	59,325.00
	Total Liabilities	\$	85,605.43

EQUITY

RESERVES

5190	Reserves - General Fund	\$	126,109.97
5490	Reserves - Earned Interest		19.38
	Total Reserves	\$	126,129.35

CAPITAL IMPROVEMENTS

5610	Capital Improvements	\$	9,404.17
	Total Capital Improvements	\$	9,404.17

OTHER EQUITY

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

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Baycrest Homeowners Association, INC.

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

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
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)	4,000.00
	Maintenance	1,020.92	575.01	(445.91)	1,020.92	575.01	(445.91)	9,209.00
Landscaping								
08310	Landscape Maintenance Contrac	7,857.00	7,857.00	.00	7,857.00	7,857.00	.00	94,244.00
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 Control								
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	.00
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

Baycrest Homeowners Association, INC.

Reserve Statement

As of 01/31/22

BEGINNING OF YEAR	YTD ALLOCATION	YTD DISBURSEMENT	AVAILABLE BALANCE
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RESERVES:

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

A / P OPEN ITEM DETAIL

Starting vendor: "First"
Cut off date: 01/31/22

Ending vendor: "Last"

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	Irrigation repairs	01/27/22	121.99
	3979	59298	Irrigation	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 INC	3973	JAN 22	Acct: 132BAYCRHOM	01/28/22	7828.40
PHILAD PHILADELPHIA INSURANCE COMPAIN	3982	2004042237	Acct# 83535316	01/27/22	300.00
PROTE ARROW ENVIRONMENTAL SERVICES	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 Cash account #: 1012
 Ending Check Date: 1/31/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
1/06/22	2321	BSU	BONITA SPRINGS UTILITIES	78.19	L012912-C0049245		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3950	DEC 21	12/30/21	7630	12/30/21	78.19	L012912-C0049245
1/06/22	2322	GREEN	GREENSCAPES	198.29	Irrigation		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3948	50481	12/31/21	8350	12/31/21	198.29	Irrigation
1/06/22	2323	HOTWIR	HOTWIRE COMMUNICATION	13.84	24602315-0		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3947	JANUARY 22	1/01/22	7670	1/01/22	13.84	24602315-0
1/06/22	2324	PAOLEL	BOB PAOLELLO	19.66	Annuals		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3945	JANUARY 22	1/03/22	8320	1/03/22	19.66	Annuals
1/06/22	2325	POOL	POOL DOCTOR SERVICE	434.48			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3946	TW100084	12/28/21	8020	12/28/21	104.36	Spa Repair
	3951	TW99092	12/29/21	8020	12/29/21	330.12	Pool repair
	Totals:					434.48	
1/13/22	2326	BCR RE	BAYCREST RESERVES	12,765.00	QUARTERLY RESERVE FUNDING		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3957	RESERVES	1/13/22	1114	1/13/22	12,765.00	QUARTERLY RESERVE FUNDING
1/13/22	2327	CAIS	CAIS LLC	616.00	Policy# 2022011062611Y		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3953	4326017	1/03/22	1420	1/03/22	616.00	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	115.88	Irrigation
	Totals:					344.44	
1/13/22	2329	JTS	JOHNSON'S TREE SERVICE & STUMP	200.00	Branch Remove		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3956	8406	1/10/22	8410	1/10/22	200.00	Branch Remove

CASH DISBURSEMENTS

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

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
1/13/22	2330	KEVHA	KEVIN HARA	109.00	SD Data Card		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3955	JANUARY 22	1/10/22	8350	1/10/22	109.00	SD Data Card
1/20/22	2331	BAY CR	BAY CREEK CDD	533.24	11/30-12/29 050-0360-02		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3958	DECEMBER 21	12/29/21	7620	12/29/21	533.24	11/30-12/29 050-0360-02
1/20/22	2332	GREEN	GREENSCAPES	7,857.00	January Services		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3960	51528	1/01/22	8310	1/01/22	7,857.00	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 SERVICE	660.00	January Services		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3961	736473	1/01/22	8010	1/01/22	660.00	January Services
1/20/22	2335	T PARK	T PARKE SERVICES, INC	322.00	Floor Drain Stoppage		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3959	I5375	1/13/22	8290	1/13/22	322.00	Floor Drain Stoppage
1/27/22	2336	CARLAK	CARLA KEOGH	500.00	Refund Sec.Deposit-KEOGH		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3965	JANUARY 22	1/07/22	3129	1/07/22	500.00	Refund Sec.Deposit-KEOGH
1/27/22	2337	DONMU	DON MULLEN	500.00	Refund Sec.Dpst - Mullen		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3968	JANUARY 22	1/07/22	3129	1/07/22	500.00	Refund Sec.Dpst - Mullen
1/27/22	2338	GBMS	GULF BREEZE MANAGEMENT SVC INC	2,049.20			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3963	97290	1/01/22	7050	1/01/22	1,562.00	January Services
	3963	97290	1/01/22	8230	1/01/22	206.00	
	3963	97290	1/01/22	7140	1/01/22	212.00	
	3964	97406	1/01/22	8110	1/01/22	69.20	replcdZipTies@PoolEquip
Totals:						2,049.20	

CASH DISBURSEMENTS

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

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
1/27/22	2339	LFRANK	LORETTA FRANK	500.00	Sec.Deposit Refund-FRANK		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3966	JANUARY 22	1/07/22	3129	1/07/22	500.00	Sec.Deposit Refund-FRANK
1/27/22	2340	POOL	POOL DOCTOR SERVICE	8.48	Stenner Tube		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3972	TW101088	1/20/22	8020	1/20/22	8.48	Stenner Tube
1/27/22	2341	RAYR	RAYMOND RHATICAN	500.00	Refund Sec.Dpst.-Rhatican		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	3969	JANUARY 22	1/07/22	3129	1/07/22	500.00	Refund Sec.Dpst.-Rhatican
1/27/22	2342	SVONBE	STEPHEN VONBEVERN	500.00	Refund Sec.Dpst-VonBevern		
	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 Deposit		
	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-Miller		
	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			

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
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	

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
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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	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
CURRENT 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				=====
				TOTAL PREPAYS 1,825.00
				TOTAL DISTR: PP 1,825.00

GENERAL LEDGER TRIAL BALANCE

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

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

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	107,455.10	51,888.13	31,829.18	20,058.95	127,514.05

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
01/03/22	AR0000	AR04	4,125.00		Owner Cash Receipts	
01/04/22	AR0000	AR04	1,650.00		Owner Cash Receipts	
01/05/22	AR0000	AR04	1,650.00		Owner Cash Receipts	
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
01/06/22	AR0000	AR04	1,650.00		Owner Cash Receipts	
01/07/22	AR0000	AR04	34,650.00		Owner Cash Receipts	
01/10/22	AR0000	AR04	275.00		Owner Cash Receipts	
01/11/22	AR0000	AR04	1,650.00		Owner Cash Receipts	
01/11/22	AR0000	AR07		825.00	Payment Adjustment	
01/11/22	AR0329	AR-329	240.00		Owner Cash Receipts	
01/11/22	RJ0021	REVERSE		871.64	FPL 11/27/21 - 12/28/21	
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 &	Branch Remove
01/13/22	AP8244	2330		109.00	KEVIN HARA	SD Data Card
01/14/22	AR0000	AR04	825.00		Owner Cash Receipts	
01/17/22	AR0330	AR-330	825.00		Owner Cash Receipts	
01/18/22	AR0000	AR04	275.00		Owner Cash Receipts	
01/18/22	AR0331	AR-331	825.00		Owner Cash Receipts	
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
01/21/22	AR0000	AR04	825.00		Owner Cash Receipts	
01/26/22	AR0332	AR-332	1,600.00		Owner Cash Receipts	
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 SV	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.Dpst.-Rhatican
01/27/22	AP8290	2342		500.00	STEPHEN VONBEVERN	Refund Sec.Dpst-VonBevern
01/27/22	AP8290	2343		500.00	THOMAS TOPPI	Refund Security Deposit
01/27/22	AP8290	2344		500.00	WILLIAM MILLER	Refund Sec.Dpst-Miller
01/31/22	AR0000	1015	100.00		Moore-PurchaseApp	

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
01/31/22	AR0000 1027	100.00		Scola-PurchaseApp		
01/31/22	AR0000 2513	100.00		Galluci-LeaseApp		
01/31/22	AR0000 2514	500.00		Gallucci-SecurityDeposit		
01/31/22	CR0000 ADJUST	23.13		Jan 22 Interest Income		
1030	Operating MM IronStone Bank	.00	.00	.00	.00	.00
1110	Reserves TIB Bank CLOSED	.00	.00	.00	.00	.00
1111	Reserves IronStone CLOSED	.00	.00	.00	.00	.00
1112	Reserves First Citizens CLOSED	.00	.00	.00	.00	.00
1113	Reserves SunCoast CLOSED	.00	.00	.00	.00	.00
1114	Reserves TIAA Bank	39,924.90	12,766.65	.00	12,766.65	52,691.55
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/13/22 AP0001 VH3957 12,765.00 BAYCREST RESERVES QUARTERLY 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 Valley National Bank	90,263.86	17.73	4,848.54	4,830.81CR	85,433.05
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/06/22 AP8163 1006 4,848.54 GREENSCAPES Irrigation enhancements					
	01/31/22 CR0000 ADJUST 17.73 Jan 22 Interest Income					
1120	CD Bk FL #3714 2.616% CLOSED	.00	.00	.00	.00	.00
1121	CD SunCst#2720 3.92% CLOSED	.00	.00	.00	.00	.00
1122	CD Ever #6326 1.32% CLOSED	.00	.00	.00	.00	.00
1123	CD CNL #0723 2.47% CLOSED	.00	.00	.00	.00	.00
1124	CD Ever #8014 2.927% CLOSED	.00	.00	.00	.00	.00
1125	CD Valley #0988 1.35% CLOSED	.00	.00	.00	.00	.00
1126	CD Ever 2.30% CLOSED	.00	.00	.00	.00	.00
1127	CD 5/3 #0982 03/17/21 1.98%	.00	.00	.00	.00	.00
1128	CD First Internet Bank CLOSED	.00	.00	.00	.00	.00
1129	CD Syn #3400 2.55% CLOSED	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
1150	CD Redeemed Baycrest	.00	.00	.00	.00	.00	
1310	A/R Assessments	775.00	76,725.00	76,675.00	50.00	825.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/01/22	AR0000	AR01	74,250.00		Apply Assmt/Opt Charges	
	01/01/22	AR0000	AR06	825.00		Owner Expense Adjust.	
	01/01/22	AR0000	AR08		25,025.01	Prepaid Application	
	01/01/22	GJ0781	ADJUST		825.00	Owner Adjust Picciano	
	01/01/22	GJ0781	ADJUST	825.00		Owner Adjust Picciano	
	01/03/22	AR0000	AR04		4,125.00	Owner Cash Receipts	
	01/04/22	AR0000	AR04		1,650.00	Owner Cash Receipts	
	01/05/22	AR0000	AR04		1,650.00	Owner Cash Receipts	
	01/06/22	AR0000	AR04		1,650.00	Owner Cash Receipts	
	01/07/22	AR0000	AR04		34,650.00	Owner Cash Receipts	
	01/10/22	AR0000	AR04		275.00	Owner Cash Receipts	
	01/11/22	AR0000	AR04		1,650.00	Owner Cash Receipts	
	01/11/22	AR0000	AR07	825.00		Payment Adjustment	
	01/14/22	AR0000	AR04		825.00	Owner Cash Receipts	
	01/17/22	AR0330	AR-330		825.00	Owner Cash Receipts	
	01/18/22	AR0000	AR04		274.99	Owner Cash Receipts	
	01/18/22	AR0331	AR-331		825.00	Owner Cash Receipts	
	01/21/22	AR0000	AR04		825.00	Owner Cash Receipts	
	01/26/22	AR0332	AR-332		1,600.00	Owner Cash Receipts	
1316	A/R Roof Cleaning 2007	.00	.00	.00	.00	.00	
1321	A/R Tree Placement Jun 07	.00	.00	.00	.00	.00	
1322	A/R Association	.00	.00	.00	.00	.00	
1323	A/R Mailbox 2018	.00	.00	.00	.00	.00	
1330	A/R - Other	.00	.00	.00	.00	.00	
1331	A/R Vendor/Supplier	.00	.00	.00	.00	.00	
1332	Prepaid Expense	.00	.00	.00	.00	.00	
1334	A/R Working Capital	.00	.00	.00	.00	.00	
1335	A/R CNL Bank	.00	.00	.00	.00	.00	
1336	A/R Capital Bank	.00	.00	.00	.00	.00	
1339	A/R SA Hurricane Irma 2017	.00	.00	.00	.00	.00	
1340	Due From Operating	.00	1,573.75	.00	1,573.75	1,573.75	

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
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DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
01/31/22	GJ0783	RECORD	1,573.75		Adj 1st Qtr Res To Actual	
1345	Due From Reserves		.00	.00		.00
1350	Due DO NOT USE		.00	.00		.00
1385	A/R GBMS		.00	.00		.00
1386	A/R Owner		.00	.00		.00
1395	A/R Allow Doubtful Accounts		.00	.00		.00
1420	Prepaid Insurance		1,414.08	8,744.40	10,158.48	1,414.08CR

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
01/01/22	GJ0777	AJE#1		1,414.08	P. Emerson Insurance	
01/03/22	AP0957	VH3953	616.00		CAIS LLC	Policy# 2022011062611Y
01/03/22	GJ0773	EXPENSE		616.00	CK#2327 Workers Comp	
01/27/22	AP1018	VH3982	300.00		PHILADELPHIA INSURANCE CO	Acct# 83535316
01/27/22	GJ0779	EXPENSE		300.00	CK#2350 Accident	
01/28/22	AP0986	VH3973	7,828.40		MCGRIFF INSURANCE SERVICE	Acct: 132BAYCRHOM
01/28/22	GJ0780	EXPENSE		1,313.13	CK#2346 D&O	
01/28/22	GJ0780	EXPENSE		2,620.86	CK#2346 Umbrella	
01/28/22	GJ0780	EXPENSE		2,444.20	CK#2346 Property	
01/28/22	GJ0780	EXPENSE		1,450.21	CK#2346 Gen Liability	
1422	Insurance Refund		.00	.00		.00
1440	Prepaid FPL Auto Pays		.00	.00		.00
1442	Prepaid FPL		.00	.00		.00
1444	Prepaid BSU		.00	.00		.00
1446	Prepaid CenturyLink Auto Pays		.00	.00		.00
1510	Security Deposits		.00	.00		.00
1520	Utility Deposits		.00	.00		.00
1522	Foreclosure Deposits		.00	.00		.00
3010	Accounts Payable		1,244.20CR	48,550.08	57,281.23	8,731.15CR

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
01/01/22	AP0960	VH3960		7,857.00	GREENSCAPES	January Services
01/01/22	AP0960	VH3961		660.00	POOL DOCTOR SERVICE	January Services

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
01/01/22	AP1018 VH3975		54.00	ARROW ENVIRONMENTAL SERVI		Pest Control
01/01/22	AP1018 VH3976		842.40	ARROW ENVIRONMENTAL SERVI		Pest Control
01/01/22	AP2392 VH3963		1,980.00	GULF BREEZE MANAGEMENT SV		January Services
01/01/22	AP2392 VH3964		69.20	GULF BREEZE MANAGEMENT SV		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	GREENSCAPES		Irrigation Inspection
01/07/22	AP2392 VH3965		500.00	CARLA KEOGH		Refund Sec.Deposit-KEOGH
01/07/22	AP2392 VH3966		500.00	LORETTA FRANK		Sec.Deposit Refund-FRANK
01/07/22	AP2392 VH3967		500.00	STEPHEN VONBEVERN		Refund Sec.Dpst-VonBevern
01/07/22	AP2392 VH3968		500.00	DON MULLLEN		Refund Sec.Dpst - Mullen
01/07/22	AP2392 VH3969		500.00	RAYMOND RHATICAN		Refund Sec.Dpst.-Rhatican
01/10/22	AP0957 VH3955		109.00	KEVIN HARA		SD Data Card
01/10/22	AP0957 VH3956		200.00	JOHNSON'S TREE SERVICE &		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 &		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		Stenner Tube
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		Irrigation repairs
01/27/22	AP1018 VH3982		300.00	PHILADELPHIA INSURANCE CO		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 SV		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.Dpst.-Rhatican

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
01/27/22	AP8290 2342	500.00		STEPHEN VONBEVERN		Refund Sec.Dpst-VonBevern	
01/27/22	AP8290 2343	500.00		THOMAS TOPPI		Refund Security Deposit	
01/27/22	AP8290 2344	500.00		WILLIAM MILLER		Refund Sec.Dpst-Miller	
01/28/22	AP0986 VH3973		7,828.40	MCGRUFF INSURANCE SERVICE		Acct: 132BAYCRHOM	
01/28/22	AP1018 VH3980		13,569.00	INFINITE AQUA		Pool/Spa Equipment	
01/28/22	GJ0782 RECLASS	13,569.00		CK#1059 Infinite Aqua			
01/31/22	AP1018 VH3979		175.00	GREENSCAPES		Irrigation	
01/31/22	AP1018 VH3983		574.64	BAY CREEK CDD		050-0360-02	
3011	Accounts Payable Reserves	.00	.00	13,569.00	13,569.00CR	13,569.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/28/22	GJ0782	RECLASS		13,569.00	CK#1059 Infinite Aqua	
3015	Inter-Company	.00	.00	.00	.00	.00	.00
3020	Other A/P	.00	.00	.00	.00	.00	.00
3022	A/P Association	.00	.00	.00	.00	.00	.00
3023	Other Accruals Reserves	38,788.33CR	38,788.33	.00	38,788.33	.00	.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/01/22	GJ0777	AJE#2	38,788.33		P. Emerson Greenscapes	
3024	A/P GBMS	.00	.00	.00	.00	.00	.00
3025	Other Accruals	.00	.00	.00	.00	.00	.00
3026	A/P FPL Auto Pays	871.64CR	871.64	1,162.33	290.69CR	1,162.33CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/11/22	RJ0021	REVERSE	871.64		FPL 11/27/21 - 12/28/21	
	01/31/22	RJ0014	AUTO PAY		1,162.33	FPL Monthly Auto Pays	
3031	A/P Vendor/Supplier	.00	.00	.00	.00	.00	.00
3032	A/P Owners	.00	.00	.00	.00	.00	.00
3040	Due To Reserves	.00	.00	1,573.75	1,573.75CR	1,573.75CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/31/22	GJ0783	RECORD		1,573.75	Adj 1st Qtr Res To Actual	
3045	Due To Operating	.00	.00	.00	.00	.00	.00
3050	Due DO NOT USE	.00	.00	.00	.00	.00	.00
3110	Deferred Owner Assessments	.00	25,575.00	75,075.00	49,500.00CR	49,500.00CR	

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AR0000 AR01 74,250.00 Apply Assmt/Opt Charges					
	01/01/22 AR0000 AR06 825.00 Owner Expense Adjust.					
	01/01/22 GJ0781 ADJUST 825.00 Owner Adjust Picciano					
	01/31/22 RJ0038 22 MONTH 24,750.00 2022 Monthly Allocation					
3111	Deferred Reserve Assessments	.00	.00	.00	.00	.00
3115	Deferred TIB Bank	.00	.00	.00	.00	.00
3120	Prepaid Owner Assessments	25,785.01CR	25,025.02	1,065.01	23,960.01	1,825.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AR0000 AR08 25,025.01 Prepaid Application					
	01/01/22 GJ0781 ADJUST 825.00 Owner Adjust Picciano					
	01/11/22 AR0329 AR-329 240.00 Owner Cash Receipts					
	01/18/22 AR0000 AR04 .01 Owner Cash Receipts					
	01/31/22 AR0000 AR06 .01 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	11,000.00CR	3,500.00	500.00	3,000.00	8,000.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/07/22 AP2392 VH3965 500.00 CARLA KEOGH Refund Sec.Deposit-KEOGH					
	01/07/22 AP2392 VH3966 500.00 LORETTA FRANK Sec.Deposit Refund-FRANK					
	01/07/22 AP2392 VH3967 500.00 STEPHEN VONBEVERN Refund Sec.Dpst-VonBevern					
	01/07/22 AP2392 VH3968 500.00 DON MULLLEN Refund Sec.Dpst - Mullen					
	01/07/22 AP2392 VH3969 500.00 RAYMOND RHATICAN Refund Sec.Dpst.-Rhatican					
	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					
	01/31/22 AR0000 2514 500.00 Gallucci-SecurityDeposit					
3133	Deferred Mailbox 2018	.00	.00	.00	.00	.00
3139	Deferred SA Hurricane Irma 17	.00	.00	.00	.00	.00
5020	Reserves - Painting	.00	.00	.00	.00	.00
5030	Reserves - Pavement	.00	.00	.00	.00	.00
5040	Reserves - Pool	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
5042	Reserves - Pool Furniture	.00	.00	.00	.00	.00	
5070	Reserves - Clubhouse Remodel	.00	.00	.00	.00	.00	
5110	Reserves - Landscape	.00	.00	.00	.00	.00	
5140	Reserves - Insurance Proceeds	.00	.00	.00	.00	.00	
5190	Reserves - General Fund	91,128.97CR	18,417.54	53,398.54	34,981.00CR	126,109.97CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/01/22	GJ0777	AJE#2		38,788.33	P. Emerson Greenscapes	
	01/01/22	GJ0778	RECLASS		271.46	#5490 To #5190	
	01/01/22	GJ0784	RECLASS	4,848.54		CK#1006 Greenscapes	
	01/28/22	AP1018	VH3980	13,569.00		INFINITE AQUA	Pool/Spa Equipment
	01/31/22	RJ0039	22 QTRLY		14,338.75	2022 Quarterly Allocation	
5490	Reserves - Earned Interest	271.46CR	271.46	19.38	252.08	19.38CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/01/22	GJ0778	RECLASS	271.46		#5490 To #5190	
	01/31/22	CR0000	ADJUST		17.73	Jan 22 Interest Income	
	01/31/22	CR0000	ADJUST		1.65	Jan 22 Interest Income	
5491	Reserves - Accrued Interest	.00	.00	.00	.00	.00	
5510	Prior Year Surplus/(Deficit)	61,339.16CR	.00	.00	.00	61,339.16CR	
5520	Current Year Surplus/(Deficit)	.00	.00	.00	.00	.00	
5610	Capital Improvements	9,404.17CR	.00	.00	.00	9,404.17CR	
6010	Owner Maintenance Income	.00	.00	24,750.00	24,750.00CR	24,750.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/31/22	RJ0038	22 MONTH		24,750.00	2022 Monthly Allocation	
6060	Bank Interest - Operating	.00	.00	23.13	23.13CR	23.13CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/31/22	CR0000	ADJUST		23.13	Jan 22 Interest Income	
6210	Application Fees	.00	.00	300.00	300.00CR	300.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/31/22	AR0000	1015		100.00	Moore-PurchaseApp	
	01/31/22	AR0000	1027		100.00	Scola-PurchaseApp	
	01/31/22	AR0000	2513		100.00	Galluci-LeaseApp	

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
7050	Management Fees	.00	1,562.00	.00	1,562.00	1,562.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AP2392 VH3963 1,562.00 GULF BREEZE MANAGEMENT SV January Services					
7140	Office Expense	.00	212.00	.00	212.00	212.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AP2392 VH3963 212.00 GULF BREEZE MANAGEMENT SV January Services					
7510	Insurance - General Liability	.00	10,158.48	.00	10,158.48	10,158.48
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 GJ0777 AJE#1 1,414.08 P. Emerson Insurance					
	01/03/22 GJ0773 EXPENSE 616.00 CK#2327 Workers Comp					
	01/27/22 GJ0779 EXPENSE 300.00 CK#2350 Accident					
	01/28/22 GJ0780 EXPENSE 1,313.13 CK#2346 D&O					
	01/28/22 GJ0780 EXPENSE 2,620.86 CK#2346 Umbrella					
	01/28/22 GJ0780 EXPENSE 2,444.20 CK#2346 Property					
	01/28/22 GJ0780 EXPENSE 1,450.21 CK#2346 Gen Liability					
7620	Water - Irrigation	.00	574.64	.00	574.64	574.64
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/31/22 AP1018 VH3983 574.64 BAY CREEK CDD 050-0360-02					
7630	Sewer & Water	.00	78.92	.00	78.92	78.92
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/27/22 AP1026 VH3988 78.92 BONITA SPRINGS UTILITIES L012919-C0049245					
7640	Electricity	.00	1,162.33	.00	1,162.33	1,162.33
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/31/22 RJ0014 AUTO PAY 882.90 FPL 12/20/21 - 01/21/22					
	01/31/22 RJ0014 AUTO PAY 253.61 FPL 12/28/21 - 01/26/22					
	01/31/22 RJ0014 AUTO PAY 25.82 FPL 12/20/21 - 01/21/22					
7670	Cable TV	.00	13.84	.00	13.84	13.84
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AP7838 VH3947 13.84 HOTWIRE COMMUNICATION 24602315-0					
8010	Pool/Spa Maintenance Contract	.00	660.00	.00	660.00	660.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AP0960 VH3961 660.00 POOL DOCTOR SERVICE January Services					

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
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Starting date: 01/01/22
Ending date: 01/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8020	Pool/Spa Repairs	.00	8.48	.00	8.48	8.48
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/20/22 AP2392 VH3972 8.48 POOL DOCTOR SERVICE Stenner Tube					
8110	Building Repair	.00	69.20	69.20	.00	.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AP2392 VH3964 69.20 GULF BREEZE MANAGEMENT SV replcdZipTies@PoolEquip					
	01/01/22 GJ0786 RECLASS 69.20 CK#2338 GBMS					
8230	Janitorial Services	.00	206.00	.00	206.00	206.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AP2392 VH3963 206.00 GULF BREEZE MANAGEMENT SV January Services					
8290	Misc Maintenance Expense	.00	814.92	.00	814.92	814.92
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 GJ0786 RECLASS 69.20 CK#2338 GBMS					
	01/13/22 AP0960 VH3959 322.00 T PARKE SERVICES, INC Floor Drain Stoppage					
	01/14/22 AP0960 VH3962 423.72 LYNDIA MORYL Holiday Decor					
8310	Landscape Maintenance Contract	.00	12,705.54	4,848.54	7,857.00	7,857.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/01/22 AP0960 VH3960 7,857.00 GREENSCAPES January Services					
	01/01/22 AP7838 VH3949 4,848.54 GREENSCAPES Irrigation enhancements					
	01/01/22 GJ0784 RECLASS 4,848.54 CK#1006 Greenscapes					
8320	Plants/Shrubs/Sod	.00	19.66	.00	19.66	19.66
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/03/22 AP7838 VH3945 19.66 BOB PAOLELLO Annuals					
8350	Irrigation Repairs	.00	750.43	.00	750.43	750.43
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/06/22 AP0957 VH3954 115.88 GREENSCAPES Irrigation					
	01/07/22 AP0957 VH3952 228.56 GREENSCAPES Irrigation Inspection					
	01/10/22 AP0957 VH3955 109.00 KEVIN HARA SD Data Card					
	01/27/22 AP0986 VH3974 121.99 GREENSCAPES Irrigation repairs					
	01/31/22 AP1018 VH3979 175.00 GREENSCAPES Irrigation					
8410	Tree Trimming	.00	200.00	200.00	.00	.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	01/10/22 AP0957 VH3956 200.00 JOHNSON'S TREE SERVICE & Branch Remove					
	01/10/22 GJ0785 RECLASS 200.00 CK#2329 Johnson's Tree					

GENERAL LEDGER TRIAL BALANCE

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

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
8490	Misc Landscaping Expense	.00	200.00	.00	200.00	200.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/10/22	GJ0785	RECLASS	200.00		CK#2329 Johnson's Tree	
8520	Building Pest Control	.00	896.40	.00	896.40	896.40	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/01/22	AP1018	VH3975	54.00		ARROW ENVIRONMENTAL SERVI	Pest Control
	01/01/22	AP1018	VH3976	842.40		ARROW ENVIRONMENTAL SERVI	Pest Control
8900	Prior Year (Surplus)/Deficit	.00	.00	.01	.01CR	.01CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/31/22	AR0000	AR06		.01	Owner Expense Adjust.	
9190	Reserves - General Fund	.00	14,338.75	.00	14,338.75	14,338.75	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	01/31/22	RJ0039	22 QTRLY	14,338.75		2022 Quarterly Allocation	
Gnd Total:		.00	357,346.32	357,346.32	.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-date	Uncleared Checks	Uncleared Deposits
OUTSTANDING ITEMS:					
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	
AR-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 Reconciliation Summary

=====

Checkbook Balance	127,514.05	Reconciling Balance	130,926.53
Uncleared Checks, Credits	5,037.48+	Bank Stmt. Balance	130,926.53
Uncleared Deposits, Debits	1,625.00-	Difference	0.00



0137527 SP 1022 -CD1-P37802-I
 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



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 BECOMING A HOMEOWNER

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 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

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service 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

0137527-0077372-0000001 of 0000006-CD1-n1-1022-37802





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

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
01/05	2315	\$200.00	01/21	2328	\$344.44
	*			*	
01/11	2321	\$78.19	01/26	2331	\$533.24
01/11	2322	\$198.29	01/28	2332	\$7,857.00
01/12	2323	\$13.84	01/26	2333	\$423.72
01/12	2324	\$19.66	01/24	2334	\$660.00
01/12	2325	\$434.48	01/31	2335	\$322.00
01/24	2326	\$12,765.00		*	
01/20	2327	\$616.00	01/28	2338	\$2,049.20

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



0137527-0077372-0000002 of 000006-C01-m1-1022-37602

1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

RATE SUMMARY

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

Interest Rate Calculations

Avg Stmt Collected Bal: \$136,179.56

Annual % Yield Earned: 0.200%

Interest Earned: \$23.13

Year-to-Date Interest Paid: \$23.13

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

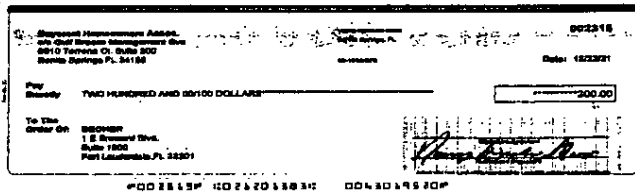
0137527-0077373-0000003 of 0000006-C01-m1-1022-37602



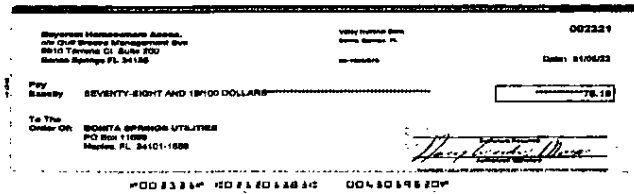
1st HOA Business Cking PlusNow - XXXXXX9520 (continued)

POSTED CHECKS

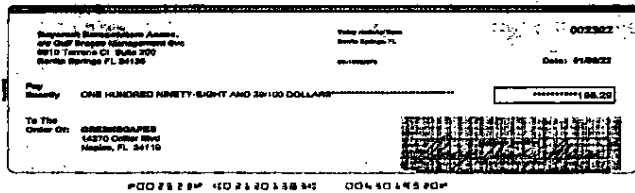
For more details and bigger images log on to your account at valley.com



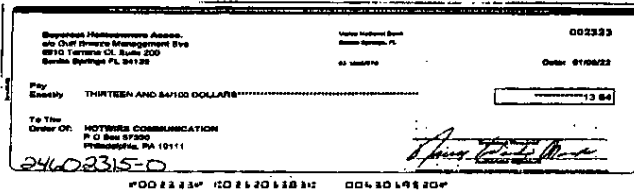
01/05 Check#: 000002315 Amount: \$200.00



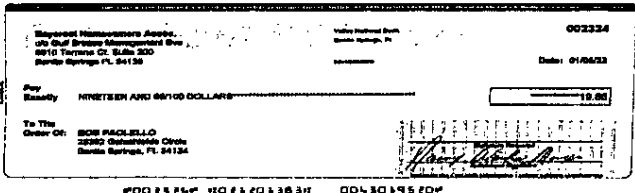
01/11 Check#: 000002321 Amount: \$78.19



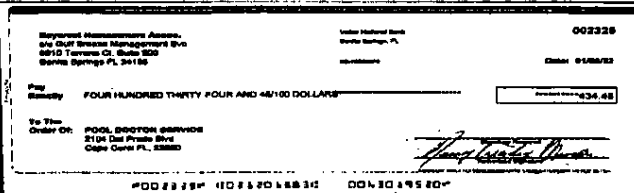
01/11 Check#: 000002322 Amount: \$198.29



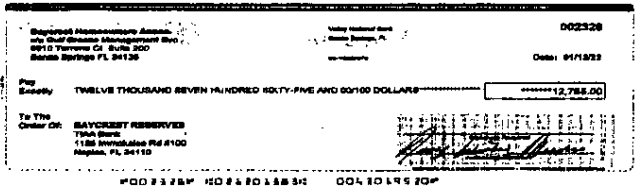
01/12 Check#: 000002323 Amount: \$13.84



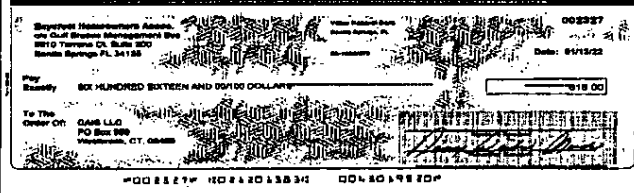
01/12 Check#: 000002324 Amount: \$19.66



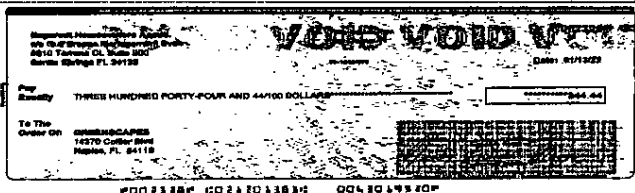
01/12 Check#: 000002325 Amount: \$434.48



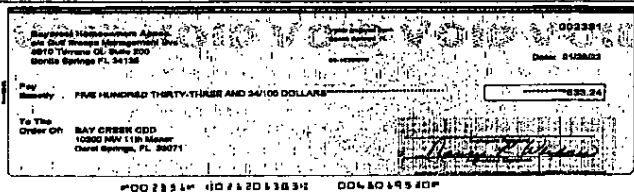
01/24 Check#: 000002326 Amount: \$12,765.00



01/20 Check#: 000002327 Amount: \$616.00



01/21 Check#: 000002328 Amount: \$344.44

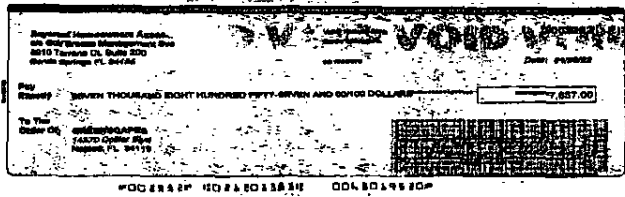


01/26 Check#: 000002331 Amount: \$533.24

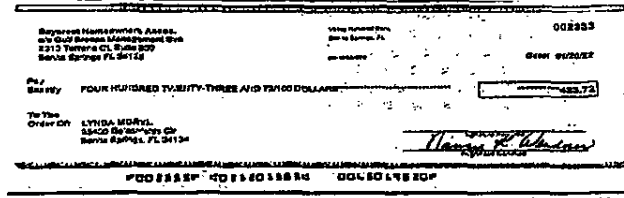
0137527-0077378-0000004 of 0000006-C01-m1-1022-37602

1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

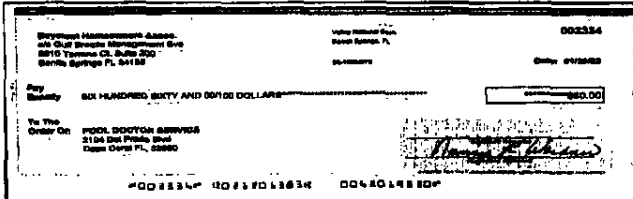
POSTED CHECKS (continued)



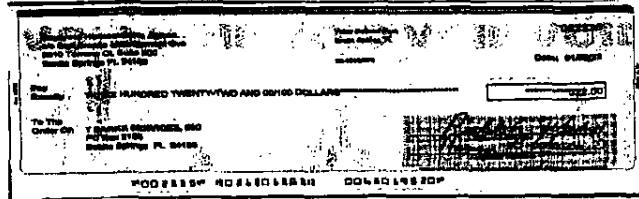
01/28 Check#: 000002332 Amount: \$7,857.00



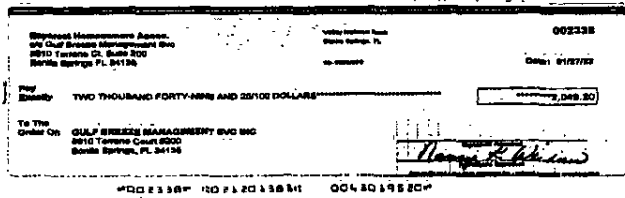
01/26 Check#: 000002333 Amount: \$423.72



01/24 Check#: 000002334 Amount: \$660.00



01/31 Check#: 000002335 Amount: \$322.00



01/28 Check#: 000002338 Amount: \$2,049.20

0137527-007374-0000005 of 0000006-C01-in-1-1022-37602





To Reconcile Your Account

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

Balance Reconciliation

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

Finance Charge Computation For Personal Line Of Credit

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

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

A. Pursuant To The Federal Fair Credit Billing Act

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

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

B. Under Applicable State Law

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

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

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

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

0137527-007374-0000006-C01-m1-1022-37602



RECONCILIATION

Bank #: 09 Reserves TIAA Bank 1114 Reserves TIAA Bank
G/L Acct Bal: 52,691.55
Bank Balance: 52,691.55
Statement date: 01/31/22

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

OUTSTANDING ITEMS:

Total Outstanding				.00	.00
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Bank Reconciliation Summary

=====

Checkbook Balance	52,691.55	Reconciling Balance	52,691.55
Uncleared Checks, Credits	0.00+	Bank Stmt. Balance	52,691.55
Uncleared Deposits, Debits	0.00	Difference	0.00

Statement of Account
0960056688



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

<i>Account</i>	<i>Number</i>	<i>Ending Balance</i>
Business Money Market	0960056688	\$52,691.55



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

00004054 08107 0001-3002 DD02200131nonI527431 00 L 00034058

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

Business Money Market 0960056688

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

00004054 08107 0001-0002 DD02200131non1527431 00 L 00034058

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.

00004054 08108 0002-0002 D0022001 31from1527431 00 L 00034058



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	Clr-date	Uncleared Checks	Uncleared Deposits
-------	------	-----------	----------	------------------	--------------------

OUTSTANDING ITEMS:

Total Outstanding		.00	.00
-------------------	--	-----	-----

Bank Reconciliation Summary

=====

Checkbook Balance	85,433.05	Reconciling Balance	85,433.05
Uncleared Checks, Credits	0.00+	Bank Stmt. Balance	85,433.05
Uncleared Deposits, Debits	0.00	Difference	0.00



0125043 SP 2022 -C01-P25083-I
 BAYCREST HOMEOWNERS ASSOCIATION INC
 C/O GULF BREEZE MNGT SVCS OF SW FL LLC
 8910 TERRENE CT STE 200
 BONITA SPRINGS FL 34135



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

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	\$10,000 - \$4,999,999	\$5,000,000+
Interest Rate	0.100%	0.240%	0.200%

0125043-0042001-0000001 of 0000004-C01-m1-2022-25083





Valley Business Choice MMA - XXXXXXXX6928 (continued)

Interest Rate Calculations

Avg Stmt Collected Bal: \$86,979.37

Annual % Yield Earned: 0.240%

Interest Earned: \$17.73

Year-to-Date Interest Paid: \$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.

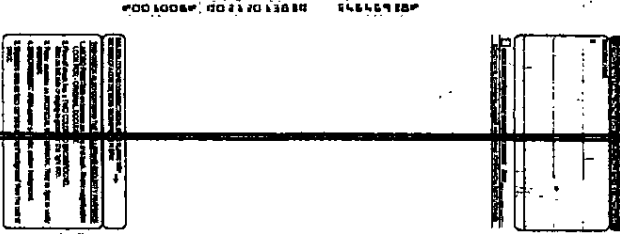
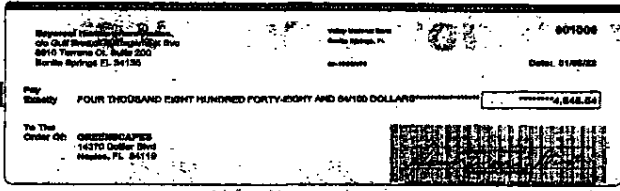
0125043-0042001-0000002 of 0000004-C01-m1-2022-25093



Valley Business Choice MMA - XXXXXXXX6928 (continued)

POSTED CHECKS

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



01/11 Check#: 0000001006 Amount: \$4,848.54

0125043-0042002-00000003 of 00000004-C01-m1-2022-25093



To Reconcile Your Account

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

Balance Reconciliation

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

Finance Charge Computation For Personal Line Of Credit

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

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

A. Pursuant To The Federal Fair Credit Billing Act

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

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

B. Under Applicable State Law

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

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

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

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

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