

Baycrest Homeowners Association, INC.

Balance Sheet
 As of 09/30/22

Account	Description	Operating	Reserves	Other	Totals
ASSETS					
1012	Operating Valley National Bank	111,524.54			111,524.54
1114	Reserves TIAA Bank		23,034.89		23,034.89
1116	Reserves Valley National Bank		85,633.18		85,633.18
	TOTAL ASSETS	111,524.54	108,668.07	.00	220,192.61
LIABILITIES & EQUITY					
CURRENT LIABILITIES:					
3010	Accounts Payable	507.64			507.64
3011	Accounts Payable Reserves		8,155.00		8,155.00
3026	A/P FPL Auto Pays	610.90			610.90
3031	A/P Vendor/Supplier	665.20			665.20
3120	Prepaid Owner Assessments	22,820.00			22,820.00
3129	Lessee Security Deposits	7,500.00			7,500.00
	Subtotal Current Liab.	32,103.74	8,155.00	.00	40,258.74
RESERVES:					
5190	Reserves - General Fund		100,262.18		100,262.18
5490	Reserves - Earned Interest		250.89		250.89
	Subtotal Reserves	.00	100,513.07	.00	100,513.07
EQUITY:					
5510	Prior Year Surplus/(Deficit)	61,339.16			61,339.16
5610	Capital Improvements	12,704.17			12,704.17
	Current Year Net Income/(Loss)	5,377.47	.00	.00	5,377.47
	Subtotal Equity	79,420.80	.00	.00	79,420.80
	TOTAL LIABILITIES & EQUITY	111,524.54	108,668.07	.00	220,192.61

Baycrest Homeowners Association, INC.

Income/Expense Statement
Period: 09/01/22 to 09/30/22

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
INCOME:								
06010	Owner Maintenance Income	24,750.00	24,750.00	.00	222,750.00	222,750.00	.00	297,000.00
06040	Late Charges	.00	.00	.00	94.18	.00	94.18	.00
06060	Bank Interest - Operating	22.31	.00	22.31	196.84	.00	196.84	.00
06210	Application Fees	.00	.00	.00	550.00	.00	550.00	.00
06290	Miscellaneous Income	.00	.00	.00	17.00	.00	17.00	.00
06326	SA Roof Cleaning 2022	19,600.00	.00	19,600.00	19,600.00	.00	19,600.00	.00
	Subtotal Income	44,372.31	24,750.00	19,622.31	243,208.02	222,750.00	20,458.02	297,000.00
EXPENSES								
General & Administrative								
07010	Legal	.00	250.00	250.00	1,194.00	2,250.00	1,056.00	3,000.00
07020	Filing Fees - State of Florid	.00	.00	.00	61.25	61.00	(.25)	61.00
07030	Accounting Fees	.00	.00	.00	4,350.00	4,350.00	.00	4,350.00
07050	Management Fees	1,562.00	1,561.50	(.50)	14,058.00	14,053.50	(4.50)	18,738.00
07060	Professional Fees	.00	.00	.00	1,325.00	.00	(1,325.00)	.00
07140	Office Expense	212.00	211.91	(.09)	2,197.00	1,907.25	(289.75)	2,543.00
07170	Misc Administrative Expense	.00	107.33	107.33	716.88	966.00	249.12	1,288.00
	General & Administrative	1,774.00	2,130.74	356.74	23,902.13	23,587.75	(314.38)	29,980.00
Insurance								
07510	Insurance - General Liability	.00	.00	.00	13,496.18	13,050.00	(446.18)	13,050.00
07532	Insurance - Late Fee	.00	.00	.00	10.00	.00	(10.00)	.00
	Insurance	.00	.00	.00	13,506.18	13,050.00	(456.18)	13,050.00
Utilities								
07620	Water - Irrigation	665.20	833.33	168.13	5,921.84	7,500.00	1,578.16	10,000.00
07630	Sewer & Water	350.38	158.33	(192.05)	1,798.76	1,425.00	(373.76)	1,900.00
07640	Electricity	610.90	833.33	222.43	7,488.31	7,500.00	11.69	10,000.00
07670	Cable TV	13.84	12.50	(1.34)	124.56	112.50	(12.06)	150.00
	Utilities	1,640.32	1,837.49	197.17	15,333.47	16,537.50	1,204.03	22,050.00
Amenities Center								
07810	Amenities Repair	.00	166.66	166.66	1,408.94	1,500.00	91.06	2,000.00
08010	Pool/Spa Maintenance Contract	.00	694.00	694.00	5,468.17	6,246.00	777.83	8,328.00
08020	Pool/Spa Repairs	105.44	416.66	311.22	1,730.56	3,750.00	2,019.44	5,000.00
08030	Pool/Spa Permits	.00	.00	.00	450.00	250.00	(200.00)	250.00

Baycrest Homeowners Association, INC.

Income/Expense Statement
 Period: 09/01/22 to 09/30/22

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
08090	Misc Pool/Spa Expense	.00	.00	.00	2,177.45	.00	(2,177.45)	.00
	Amenities Center	105.44	1,277.32	1,171.88	11,235.12	11,746.00	510.88	15,578.00
Maintenance								
08134	Roof Cleaning Expense	10,300.00	.00	(10,300.00)	10,300.00	.00	(10,300.00)	.00
08140	Pressure Washing	.00	.00	.00	.00	.00	.00	1,500.00
08180	Fire Equipment	.00	.00	.00	.00	.00	.00	809.00
08220	Janitorial Supplies	.00	29.16	29.16	73.52	262.50	188.98	350.00
08230	Janitorial Services	.00	212.50	212.50	1,390.50	1,912.50	522.00	2,550.00
08290	Misc Maintenance Expense	.00	333.33	333.33	2,251.78	3,000.00	748.22	4,000.00
	Maintenance	10,300.00	574.99	(9,725.01)	14,015.80	5,175.00	(8,840.80)	9,209.00
Landscaping								
08310	Landscape Maintenance Contrac	7,857.00	7,857.00	.00	70,870.14	70,713.00	(157.14)	94,284.00
08320	Plants/Shrubs/Sod	.00	500.00	500.00	19.66	4,500.00	4,480.34	6,000.00
08330	Mulch	.00	.00	.00	.00	.00	.00	13,960.00
08350	Irrigation Repairs	313.71	833.33	519.62	4,927.61	7,500.00	2,572.39	10,000.00
08410	Tree Trimming	.00	.00	.00	17,092.00	17,092.00	.00	18,000.00
08490	Misc Landscaping Expense	.00	250.00	250.00	2,235.00	2,250.00	15.00	3,000.00
	Landscaping	8,170.71	9,440.33	1,269.62	95,144.41	102,055.00	6,910.59	145,244.00
Pest Control								
08520	Building Pest Control	.00	377.83	377.83	2,797.20	3,400.50	603.30	4,534.00
	Pest Control	.00	377.83	377.83	2,797.20	3,400.50	603.30	4,534.00
Other								
08826	SA Roof Cleaning 2022	19,600.00	.00	(19,600.00)	19,600.00	.00	(19,600.00)	.00
08900	Prior Year (Surplus)/Deficit	.00	.00	.00	(720.01)	.00	720.01	.00
	Other	19,600.00	.00	(19,600.00)	18,879.99	.00	(18,879.99)	00
Reserves								
09190	Reserves - General Fund	.00	.00	.00	43,016.25	43,016.25	.00	57,355.00
	Reserves	.00	.00	.00	43,016.25	43,016.25	.00	57,355.00
	TOTAL EXPENSES	41,590.47	15,638.70	(25,951.77)	237,830.55	218,568.00	(19,262.55)	297,000.00

Baycrest Homeowners Association, INC.

Reserve Statement
 As of 09/30/22

		BEGINNING	YTD	YTD	AVAILABLE
		OF YEAR	ALLOCATION	DISBURSEMENT	BALANCE
RESERVES:					
5190	Reserves - General Fund	91,128.97	86,924.58	77,791.37	100,262.18
5326	Reserves - SA Roof Clean 2022	0.00	20,400.00	20,400.00	0.00
5490	Reserves - Eamed Interest	271.46	250.89	271.46	250.89
Subtotal Reserves		91,400.43	107,575.47	98,462.83	100,513.07
TOTAL RESERVES		91,400.43	107,575.47	98,462.83	100,513.07

A/P OPEN ITEM DETAIL

Starting vendor: "First"
Cut off date: 09/30/22

Ending vendor: "Last"

Vendor	Vchr#	Invoice	Reference	Date	Amount
BSU BONITA SPRINGS UTILITIES	4138	SEPT 22	L012919-C0049245	09/30/22	350.38
COLONI COLONIAL POOL & SPA	4143	090122	Pool Project	09/01/22	8155.00
GREEN GREENSCAPES	4136	132879	Irrigation Repair	09/23/22	82.26
	4141	138030	Irrigation Repair	09/30/22	75.00
				Total:	157.26
Grand total:					8,662.64

CASH DISBURSEMENTS

Starting Check Date: 9/01/22 Cash account #: 1012
 Ending Check Date: 9/30/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
9/01/22	2444	BSU	BONITA SPRINGS UTILITIES	76.37	L012919-C0049245		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4128	AUGUST 22	8/25/22	7630	8/25/22	76.37	L012919-C0049245
9/01/22	2445	GREEN	GREENSCAPES	261.02			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4126	122917	8/23/22	8350	8/23/22	223.52	Irrigation Repair
	4127	123142	8/24/22	8350	8/24/22	37.50	Irrigation Repair
				Totals:		261.02	
9/15/22	2446	BAY CR	BAY CREEK CDD	652.40	Account#050-0360-02		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4131	AUGUST 22	8/01/22	7620	8/01/22	652.40	Account#050-0360-02
9/15/22	2447	GREEN	GREENSCAPES	156.45	Irrigation Repair		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4129	130674	9/08/22	8350	9/08/22	156.45	Irrigation Repair
9/15/22	2448	HOTWIR	HOTWIRE COMMUNICATION	13.84	24602315 9/1 to 9/30		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4130	SEPT 22	9/01/22	7670	9/01/22	13.84	24602315 9/1 to 9/30
9/22/22	2449	GBMS	GULF BREEZE MANAGEMENT SVC INC	1,774.00	SEP/2022 Management Svcs		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4133	99887	9/01/22	7050	9/01/22	1,562.00	SEP/2022 Management Svcs
	4133	99887	9/01/22	7140	9/01/22	212.00	
				Totals:		1,774.00	
9/22/22	2450	GREEN	GREENSCAPES	7,857.00	Sept Service		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4132	124689	9/01/22	8310	9/01/22	7,857.00	Sept Service
9/22/22	2451	GSSERV	GULFSTREAM SERVICE	105.44	Preventative Maint		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4134	I1513120	9/19/22	8020	9/19/22	105.44	Preventative Maint
9/22/22	2452	SEM	SUPERIOR EXTERIOR MAINTENANCE	29,900.00	Roof Cleaning		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4135	2305	9/20/22	8826	9/20/22	19,600.00	Roof Cleaning

CASH DISBURSEMENTS

Starting Check Date: 9/01/22 Cash account #: 1012
Ending Check Date: 9/30/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference
		4135 2305	9/20/22 8134	9/20/22	10,300.00
				Totals:	<u>29,900.00</u>
			Totals:	40,796.52	

AGED OWNER BALANCES: AS OF Sept. 30, 2022
LOT/UNIT NUMBER SEQUENCE

* - Previous Owner or Renter

UNIT #	ACCOUNT #	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
		TOTAL:	0.00	0.00	0.00	0.00	0.00	

PREPAYS AS OF Sept. 30, 2022

Lot/Unit Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
CURRENT OWNERS				
John & Julie Koegel 25460 Galashields Circle	02	25460	PP	825.00
John A. & Kathleen Karpovich 25450 Galashields Circle	05	25450	PP	825.00
John & Diane Oblak 25440 Galashields Circle	08	25440	PP	825.00
Dr. Ehsan & Camille Afshani 25432 Galashields Circle	10	25432	PP	825.00
James E. Hodge, Trustee 25422 Galashields Circle	13	25422	PP	825.00
Bob & Robin Shepherd 25414 Galashields Circle	15	25414	PP	825.00
Timothy & Michelle Shepherd 25412 Galashields Circle	16	25412	PP	825.00
Robert J. & Miriam K. Shepherd 25410 Galashields Circle	17	25410	PP	825.00
Gerard Gausselin 25400 Galashields Circle	20	25400	PP	825.00
Donald A. & Agnes E. Sass 25380 Galashields Circle	25	25380	PP	825.00
Glenn & Jane M. Sciotti 25364 Galashields Circle	29	25364	PP	545.00
Presnall Family Farms, LLC 25342 Galashields Circle	36	25342	PP	825.00
Thomas & Florence Gallucci 25284 Galashields Circle	50	25284	PP	825.00

PREPAYS AS OF Sept. 30, 2022
Lot/Unit Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
Joseph & Andrea Hahn, Trust 25282 Galashields Circle	51	25282	PP	825.00
Virginia & Herman Whiteman, Jr 25270 Galashields Circle	55	25270	PP	825.00
Terri J. Wesselman, Trustee 25252 Galashields Circle	58	25252	PP	825.00
Peggy J. Whelan 25242 Galashields Circle	61	25242	PP	825.00
Robert T. & Mary D. Kelly 25240 Galashields Circle	62	25240	PP	825.00
Peggy J. Whelan, Trustee 25230 Galashields Circle	65	25230	PP	825.00
Don R. & Mary L. Hannigan 25224 Galashields Circle	66	25224	PP	825.00
Henriette Eifler 25202 Galashields Circle	71	25202	PP	825.00
Terry L. Donna 25411 Galashields Circle	75	25411	PP	825.00
Jan J. Sagett 25251 Galashields Circle	76	25251	PP	825.00
Sidor & Agrio Hadgis 25257 Galashields Circle	77	25257	PP	825.00
Laurie Ann Rubio 25383 Galashields Circle	80	25383	PP	825.00
Jonathan P. & Doris F. Everin 25279 Galashields Circle	83	25279	PP	825.00
Thomas & Jacquie Nastro, TTE	86	25357	PP	825.00

PREPAYS AS OF Sept. 30, 2022

Lot/Unit Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
25357 Galashields Circle				
Wanda Ciarkowski 25355 Galashields Circle	87	25355	PP	825.00
				=====
TOTAL HOMES:	28	TOTAL PREPAYS		22,820.00
		TOTAL DISTR: PP		22,820.00

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

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	132,715.90	20,062.31	41,253.67	21,191.36CR	111,524.54

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
09/01/22	AP9252	2444		76.37	BONITA SPRINGS UTILITIES	L012919-C0049245
09/01/22	AP9252	2445		261.02	GREENSCAPES	Irrigation Repair
09/06/22	AR0000	AR04	3,300.00		Owner Cash Receipts	
09/07/22	AR0000	AR04	825.00		Owner Cash Receipts	
09/07/22	RJ0021	REVERSE		457.15	FPL 07/27/22 - 08/26/22	
09/08/22	AR0000	AR04	825.00		Owner Cash Receipts	
09/08/22	AR0349	AR-349	240.00		Owner Cash Receipts	
09/09/22	AR0000	AR04	825.00		Owner Cash Receipts	
09/12/22	AR0000	AR04	825.00		Owner Cash Receipts	
09/13/22	AR0000	AR04	2,475.00		Owner Cash Receipts	
09/14/22	AR0000	AR04	825.00		Owner Cash Receipts	
09/15/22	AP9297	2446		652.40	BAY CREEK CDD	Account #050-0360-02
09/15/22	AP9297	2447		156.45	GREENSCAPES	Irrigation Repair
09/15/22	AP9297	2448		13.84	HOTWIRE COMMUNICATION	24602315 9/1 to 9/30
09/20/22	AR0000	AR04	1,650.00		Owner Cash Receipts	
09/22/22	AP9335	2449		1,774.00	GULF BREEZE MANAGEMENT SV	SEP/2022 Management Svcs
09/22/22	AP9335	2450		7,857.00	GREENSCAPES	Sept Service
09/22/22	AP9335	2451		105.44	GULFSTREAM SERVICE	Preventative Maint
09/22/22	AP9335	2452		29,900.00	SUPERIOR EXTERIOR MAINTEN	Roof Cleaning
09/26/22	AR0000	AR04	2,475.00		Owner Cash Receipts	
09/27/22	AR0000	AR04	1,650.00		Owner Cash Receipts	
09/30/22	AR0000	AR04	4,125.00		Owner Cash Receipts	
09/30/22	CR0000	ADJUST	22.31		Sep 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	23,028.36	6.53	.00	6.53	23,034.89

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
09/30/22	CR0000	ADJUST	6.53		Sep 22 Interest Income	

1115	Reserves CNL Bank CLOSED	.00	.00	.00	.00	.00
1116	Reserves Valley National Bank	85,592.41	40.77	.00	40.77	85,633.18

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
 Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance														
	<table border="0"> <tr> <td>DATE</td> <td>SOURCE</td> <td>REFERENCE</td> <td>DR-AMOUNT</td> <td>CR-AMOUNT</td> <td>DESCRIPTION</td> <td>A/P REFERENCE</td> </tr> <tr> <td>09/30/22</td> <td>CR0000</td> <td>ADJUST</td> <td>40.77</td> <td></td> <td>Sep 22 Interest Income</td> <td></td> </tr> </table>	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	09/30/22	CR0000	ADJUST	40.77		Sep 22 Interest Income						
DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE														
09/30/22	CR0000	ADJUST	40.77		Sep 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														
1150	CD Redeemed Baycrest	.00	.00	.00	.00	.00														
1310	A/R Assessments	.00	.00	.00	.00	.00														
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														
1326	SA Roof Cleaning 2022	.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														

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1339	A/R SA Hurricane Irma 2017	.00	.00	.00	.00	.00
1340	Due From Operating	.00	.00	.00	.00	.00
1345	Due From Reserves	.00	.00	.00	.00	.00
1350	Due DO NOT USE	.00	.00	.00	.00	.00
1385	A/R GBMS	.00	.00	.00	.00	.00
1386	A/R Owner	.00	.00	.00	.00	.00
1395	A/R Allow Doubtful Accounts	.00	.00	.00	.00	.00
1420	Prepaid Insurance	.00	.00	.00	.00	.00
1422	Insurance Refund	.00	.00	.00	.00	.00
1440	Prepaid FPL Auto Pays	.00	.00	.00	.00	.00
1442	Prepaid FPL	.00	.00	.00	.00	.00
1444	Prepaid BSU	.00	.00	.00	.00	.00
1446	Prepaid CenturyLink Auto Pays	.00	.00	.00	.00	.00
1510	Security Deposits	.00	.00	.00	.00	.00
1520	Utility Deposits	.00	.00	.00	.00	.00
1522	Foreclosure Deposits	.00	.00	.00	.00	.00
3010	Accounts Payable	989.79CR	48,951.52	48,469.37	482.15	507.64CR

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
09/01/22	AP1408	VH4130		13.84	HOTWIRE COMMUNICATION	24602315 9/1 to 9/30
09/01/22	AP1463	VH4143		8,155.00	COLONIAL POOL & SPA	Pool Project
09/01/22	AP2731	VH4132		7,857.00	GREENSCAPES	Sept Service
09/01/22	AP2731	VH4133		1,774.00	GULF BREEZE MANAGEMENT SV	SEP/2022 Management Svcs
09/01/22	AP9252	2444	76.37		BONITA SPRINGS UTILITIES	L012919-C0049245
09/01/22	AP9252	2445	261.02		GREENSCAPES	Irrigation Repair
09/01/22	GJ0811	RECLASS	8,155.00		CK#1068 Colonial Pool	
09/08/22	AP1408	VH4129		156.45	GREENSCAPES	Irrigation Repair
09/15/22	AP9297	2446	652.40		BAY CREEK CDD	Account #050-0360-02
09/15/22	AP9297	2447	156.45		GREENSCAPES	Irrigation Repair
09/15/22	AP9297	2448	13.84		HOTWIRE COMMUNICATION	24602315 9/1 to 9/30
09/19/22	AP2731	VH4134		105.44	GULFSTREAM SERVICE	Preventative Maint
09/20/22	AP2731	VH4135		29,900.00	SUPERIOR EXTERIOR MAINTEN	Roof Cleaning

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
09/22/22	AP9335 2449	1,774.00		GULF BREEZE MANAGEMENT SV	SEP/2022 Management Svcs		
09/22/22	AP9335 2450	7,857.00		GREENSCAPES	Sept Service		
09/22/22	AP9335 2451	105.44		GULFSTREAM SERVICE	Preventative Maint		
09/22/22	AP9335 2452	29,900.00		SUPERIOR EXTERIOR MAINTEN	Roof Cleaning		
09/23/22	AP1455 VH4136		82.26	GREENSCAPES	Irrigation Repair		
09/30/22	AP1463 VH4138		350.38	BONITA SPRINGS UTILITIES	L012919-C0049245		
09/30/22	AP1463 VH4141		75.00	GREENSCAPES	Irrigation Repair		
3011	Accounts Payable Reserves	.00	.00	8,155.00	8,155.00CR	8,155.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/01/22	GJ0811	RECLASS		8,155.00	CK#1068 Colonial Pool	
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	.00	.00	.00	.00	.00	.00
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	457.15CR	457.15	610.90	153.75CR	610.90CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/07/22	RJ0021	REVERSE	457.15		FPL 07/27/22 - 08/26/22	
	09/30/22	RJ0014	AUTO PAY		610.90	FPL Monthly Auto Pays	
3031	A/P Vendor/Supplier	.00	600.00	1,265.20	665.20CR	665.20CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/30/22	GJ0810	SEP 22		600.00	Sep 22 Bay Creek Accrual	
	09/30/22	GJ0812	REVERSE	600.00		Reverse GJ810 Accrual	
	09/30/22	GJ0813	SEP 22		665.20	Sep 22 Bay Creek Actual	
3032	A/P Owners	.00	.00	.00	.00	.00	.00
3040	Due To Reserves	.00	.00	.00	.00	.00	.00
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	24,750.00CR	24,750.00	.00	24,750.00	.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	09/30/22 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	2,780.00CR	.00	20,040.00	20,040.00CR	22,820.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	09/06/22 AR0000 AR04 3,300.00 Owner Cash Receipts					
	09/07/22 AR0000 AR04 825.00 Owner Cash Receipts					
	09/08/22 AR0000 AR04 825.00 Owner Cash Receipts					
	09/08/22 AR0349 AR-349 240.00 Owner Cash Receipts					
	09/09/22 AR0000 AR04 825.00 Owner Cash Receipts					
	09/12/22 AR0000 AR04 825.00 Owner Cash Receipts					
	09/13/22 AR0000 AR04 2,475.00 Owner Cash Receipts					
	09/14/22 AR0000 AR04 825.00 Owner Cash Receipts					
	09/20/22 AR0000 AR04 1,650.00 Owner Cash Receipts					
	09/26/22 AR0000 AR04 2,475.00 Owner Cash Receipts					
	09/27/22 AR0000 AR04 1,650.00 Owner Cash Receipts					
	09/30/22 AR0000 AR04 4,125.00 Owner Cash Receipts					
3121	Deferred Tree Replcemnt Jun 07	.00	.00	.00	.00	.00
3122	Deferred Pre Washing Mar 2008	.00	.00	.00	.00	.00
3123	Deferred Tree Replcemnt May 08	.00	.00	.00	.00	.00
3124	Deferred Lattice Repairs	.00	.00	.00	.00	.00
3126	Deferred SA Roof Cleaning 2022	19,600.00CR	19,600.00	.00	19,600.00	.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	09/20/22 GJ0808 RECORD 19,600.00 SA Roof Cleaning					
3129	Lessee Security Deposits	7,500.00CR	.00	.00	.00	7,500.00CR
3133	Deferred Mailbox 2018	.00	.00	.00	.00	.00
3139	Deferred SA Hurricane Irma 17	.00	.00	.00	.00	.00
5020	Reserves - Painting	.00	.00	.00	.00	.00
5030	Reserves - Pavement	.00	.00	.00	.00	.00
5040	Reserves - Pool	.00	.00	.00	.00	.00
5042	Reserves - Pool Furniture	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
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	108,417.18CR	8,155.00	.00	8,155.00	100,262.18CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/01/22	AP1463	VH4143	8,155.00		COLONIAL POOL & SPA	Pool Project
5326	Reserves - SA Roof Clean 2022	.00	.00	.00	.00	.00	.00
5490	Reserves - Earned Interest	203.59CR	.00	47.30	47.30CR	250.89CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/30/22	CR0000	ADJUST		6.53	Sep 22 Interest Income	
	09/30/22	CR0000	ADJUST		40.77	Sep 22 Interest Income	
5491	Reserves - Accrued Interest	.00	.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	12,704.17CR	.00	.00	.00	12,704.17CR	
6010	Owner Maintenance Income	198,000.00CR	.00	24,750.00	24,750.00CR	222,750.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/30/22	RJ0038	22 MONTH		24,750.00	2022 Monthly Allocation	
6040	Late Charges	94.18CR	.00	.00	.00	94.18CR	
6060	Bank Interest - Operating	174.53CR	.00	22.31	22.31CR	196.84CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/30/22	CR0000	ADJUST		22.31	Sep 22 Interest Income	
6210	Application Fees	550.00CR	.00	.00	.00	550.00CR	
6290	Miscellaneous Income	17.00CR	.00	.00	.00	17.00CR	
6326	SA Roof Cleaning 2022	.00	.00	19,600.00	19,600.00CR	19,600.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/20/22	GJ0808	RECORD		19,600.00	SA Roof Cleaning	
7010	Legal	1,194.00	.00	.00	.00	1,194.00	

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
7020	Filing Fees - State of Florida	61.25	.00	.00	.00	61.25	
7030	Accounting Fees	4,350.00	.00	.00	.00	4,350.00	
7050	Management Fees	12,496.00	1,562.00	.00	1,562.00	14,058.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/01/22	AP2731	VH4133	1,562.00		GULF BREEZE MANAGEMENT SV	SEP/2022 Management Svcs
7060	Professional Fees	1,325.00	.00	.00	.00	1,325.00	
7140	Office Expense	1,985.00	212.00	.00	212.00	2,197.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/01/22	AP2731	VH4133	212.00		GULF BREEZE MANAGEMENT SV	SEP/2022 Management Svcs
7170	Misc Administrative Expense	716.88	.00	.00	.00	716.88	
7510	Insurance - General Liability	13,496.18	.00	.00	.00	13,496.18	
7532	Insurance - Late Fee	10.00	.00	.00	.00	10.00	
7620	Water - Irrigation	5,256.64	1,265.20	600.00	665.20	5,921.84	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/30/22	GJ0810	SEP 22	600.00		Sep 22 Bay Creek Accrual	
	09/30/22	GJ0812	REVERSE		600.00	Reverse GJ810 Accrual	
	09/30/22	GJ0813	SEP 22	665.20		Sep 22 Bay Creek Actual	
7630	Sewer & Water	1,448.38	350.38	.00	350.38	1,798.76	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/30/22	AP1463	VH4138	350.38		BONITA SPRINGS UTILITIES	L012919-C0049245
7640	Electricity	6,877.41	610.90	.00	610.90	7,488.31	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/30/22	RJ0014	AUTO PAY	253.61		FPL 08/26/22 - 09/27/22	
	09/30/22	RJ0014	AUTO PAY	326.39		FPL 08/22/22 - 09/21/22	
	09/30/22	RJ0014	AUTO PAY	30.90		FPL 08/22/22 - 09/21/22	
7670	Cable TV	110.72	13.84	.00	13.84	124.56	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/01/22	AP1408	VH4130	13.84		HOTWIRE COMMUNICATION	24602315 9/1 to 9/30
7810	Amenities Repair	1,408.94	.00	.00	.00	1,408.94	

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
8010	Pool/Spa Maintenance Contract	5,468.17	.00	.00	.00	5,468.17	
8020	Pool/Spa Repairs	1,625.12	105.44	.00	105.44	1,730.56	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/19/22	AP2731	VH4134	105.44		GULFSTREAM SERVICE	Preventative Maint
8030	Pool/Spa Permits	450.00	.00	.00	.00	450.00	
8090	Misc Pool/Spa Expense	2,177.45	.00	.00	.00	2,177.45	
8110	Building Repair	.00	.00	.00	.00	.00	
8134	Roof Cleaning Expense	.00	10,300.00	.00	10,300.00	10,300.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/20/22	AP2731	VH4135	10,300.00		SUPERIOR EXTERIOR MAINTEN	Roof Cleaning
8220	Janitorial Supplies	73.52	.00	.00	.00	73.52	
8230	Janitorial Services	1,390.50	.00	.00	.00	1,390.50	
8290	Misc Maintenance Expense	2,251.78	.00	.00	.00	2,251.78	
8310	Landscape Maintenance Contract	63,013.14	7,857.00	.00	7,857.00	70,870.14	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/01/22	AP2731	VH4132	7,857.00		GREENSCAPES	Sept Service
8320	Plants/Shrubs/Sod	19.66	.00	.00	.00	19.66	
8350	Irrigation Repairs	4,613.90	313.71	.00	313.71	4,927.61	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/08/22	AP1408	VH4129	156.45		GREENSCAPES	Irrigation Repair
	09/23/22	AP1455	VH4136	82.26		GREENSCAPES	Irrigation Repair
	09/30/22	AP1463	VH4141	75.00		GREENSCAPES	Irrigation Repair
8410	Tree Trimming	17,092.00	.00	.00	.00	17,092.00	
8490	Misc Landscaping Expense	2,235.00	.00	.00	.00	2,235.00	
8520	Building Pest Control	2,797.20	.00	.00	.00	2,797.20	
8826	SA Roof Cleaning 2022	.00	19,600.00	.00	19,600.00	19,600.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	09/20/22	AP2731	VH4135	19,600.00		SUPERIOR EXTERIOR MAINTEN	Roof Cleaning

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 09/01/22
Ending date: 09/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8900	Prior Year (Surplus)/Deficit	720.01CR	.00	.00	.00	720.01CR
9190	Reserves - General Fund	43,016.25	.00	.00	.00	43,016.25
Gnd Total:		.00	164,813.75	164,813.75	.00	.00

RECONCILIATION

Bank #: 10 Operating Valley National Bank 1012 Operating Valley National
 G/L Acct Bal: 111,524.54
 Bank Balance: 111,629.98
 Statement date: 09/30/22

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

2451	09/22/22	GULFSTREAM SERVICE		105.44	
		Total Outstanding		<u>105.44</u>	<u>.00</u>

Bank Reconciliation Summary

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Checkbook Balance	111,524.54	Reconciling Balance	111,629.98
Uncleared Checks, Credits	105.44 +	Bank Stmt. Balance	111,629.98
Uncleared Deposits, Debits	0.00	Difference	0.00



0143482 SP 1196 -C01-P43688-1
 BAYCREST HOMEOWNERS ASSOCIATION INC
 OPERATING ACCOUNT
 C/O GULF BREEZE MNGT SVCS OF SW FL LLC
 8910 TERRENE CT STE 200
 BONITA SPRINGS FL 34135



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Account Statement

For the Period Ending: 09/30/22 | Page 1 of 4

1st HOA Business Cking PlusNow - XXXXXXXX9520

SUMMARY FOR THE PERIOD: 09/01/22 - 09/30/22

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$132,715.90		\$20,040.00		\$22.31		\$41,148.23		\$0.00		\$111,629.98

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$132,715.90
09/06	FPL DIRECT DEBIT ELEC PYMT ID: 1320467283 PPDA	-\$30.97		\$132,684.93
09/06	FPL DIRECT DEBIT ELEC PYMT ID: 1499561429 PPDA	-\$172.57		\$132,512.36
09/06	LOCKBOX DEPOSIT		\$3,300.00	\$135,812.36
09/07	FPL DIRECT DEBIT ELEC PYMT ID: 1173152297 PPDA	-\$253.61		\$135,558.75
09/07	LOCKBOX DEPOSIT		\$825.00	\$136,383.75
09/08	Deposit		\$240.00	\$136,623.75
09/08	LOCKBOX DEPOSIT		\$825.00	\$137,448.75
09/09	LOCKBOX DEPOSIT		\$825.00	\$138,273.75
09/12	LOCKBOX DEPOSIT		\$825.00	\$139,098.75
09/12	Check Number 2444	-\$76.37		\$139,022.38
09/13	LOCKBOX DEPOSIT		\$2,475.00	\$141,497.38
09/14	LOCKBOX DEPOSIT		\$825.00	\$142,322.38

1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

TRANSACTIONS (continued)

Date	Description	Debits	Credits	Balance
09/14	Check Number 2445	-\$261.02		\$142,061.36
09/20	LOCKBOX DEPOSIT		\$1,650.00	\$143,711.36
09/20	Check Number 2448	-\$13.84		\$143,697.52
09/21	Check Number 2446	-\$652.40		\$143,045.12
09/21	Check Number 2447	-\$156.45		\$142,888.67
09/26	LOCKBOX DEPOSIT		\$2,475.00	\$145,363.67
09/26	Check Number 2449	-\$1,774.00		\$143,589.67
09/27	LOCKBOX DEPOSIT		\$1,650.00	\$145,239.67
09/27	Check Number 2452	-\$29,900.00		\$115,339.67
09/29	Check Number 2450	-\$7,857.00		\$107,482.67
09/30	LOCKBOX DEPOSIT		\$4,125.00	\$111,607.67
09/30	Interest Credited Deposit		\$22.31	\$111,629.98
Ending Balance				\$111,629.98

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
09/12	2444	\$76.37	09/26	2449	\$1,774.00
09/14	2445	\$261.02	09/29	2450	\$7,857.00
09/21	2446	\$652.40		*	
09/21	2447	\$156.45	09/27	2452	\$29,900.00
09/20	2448	\$13.84			

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

RATE SUMMARY

As of 09/01	\$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: \$135,712.29 Annual % Yield Earned: 0.200% Interest Earned: \$22.31
 Year-to-Date Interest Paid: \$196.84

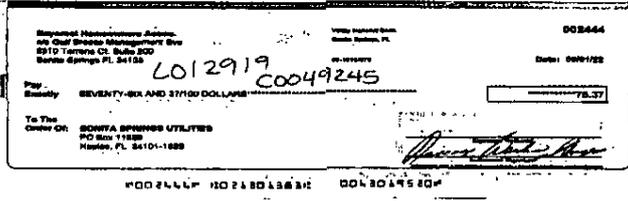
Beginning 9/1/2022, no fees will be assessed to your account on any checks or ACH transactions that are returned unpaid due to non-sufficient/insufficient funds upon presentment

0143482-0090664-0000002 of 0000004-C01-m1-1196-43568

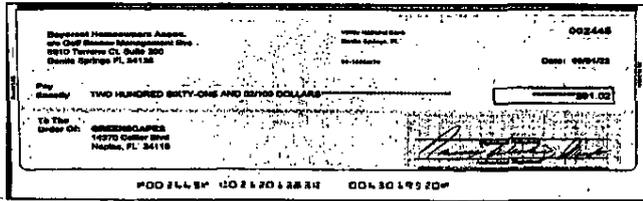
1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

POSTED CHECKS

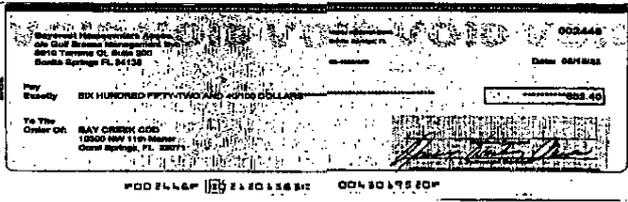
For more details and bigger images log on to your account at valley.com



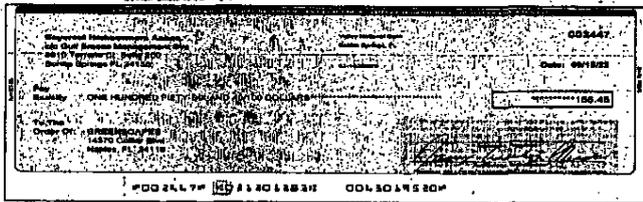
09/12 Check#: 000002444 Amount: \$76.37



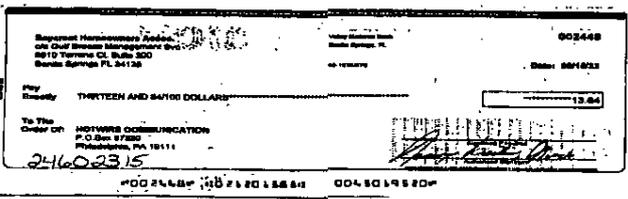
09/14 Check#: 000002445 Amount: \$261.02



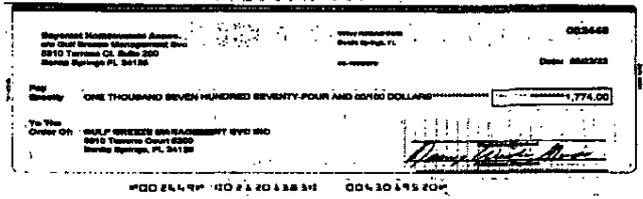
09/21 Check#: 000002446 Amount: \$652.40



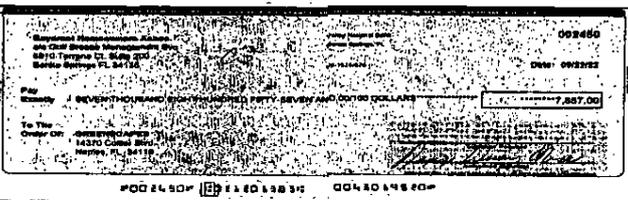
09/21 Check#: 000002447 Amount: \$156.45



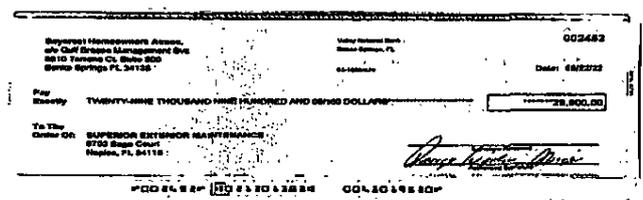
09/20 Check#: 000002448 Amount: \$13.84



09/26 Check#: 000002449 Amount: \$1,774.00



09/29 Check#: 000002450 Amount: \$7,857.00



09/27 Check#: 000002452 Amount: \$29,900.00



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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

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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RECONCILIATION

Bank #: 09 Reserves TIAA Bank 1114 Reserves TIAA Bank
G/L Acct Bal: 23,034.89
Bank Balance: 23,034.89
Statement date: 09/30/22

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

Total Outstanding	.00	.00
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Bank Reconciliation Summary

Checkbook Balance	23,034.89	Reconciling Balance	23,034.89
Uncleared Checks, Credits	0.00+	Bank Stmt. Balance	23,034.89
Uncleared Deposits, Debits	0.00	Difference	0.00

Statement of Account
0960056688



000006710 MD02200930nonI551242 01 000000 066718 002 0



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

September 30, 2022
Days in stmt period: 30

(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	\$23,034.89



TIAA Bank® is a division of TIAA, FSB.
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00006710 13419 0001 0002 DD02200930nonI551254 00 L 00096718

Statement of Account

0960056688

Gulf Breeze Management Services

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Business Money Market 0960056688

Interest paid year to date \$33.03

Date	Description	Additions	Subtractions	Balance
08-31	Beginning balance			\$23,028.36
09-30	#Interest Credit	6.53		23,034.89
09-30	Ending totals	6.53	.00	\$23,034.89

Annual percentage yield earned 0.35 %
Interest-bearing days 30
Average balance for APY \$23,028.36
Interest earned \$6.53

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

00006710 13419 0001 0002 DD02200930mon151254 00 L 00066718

RECONCILIATION

Bank #: 12 Reserves Valley National Bank 1116 Reserves Valley National B
G/L Acct Bal: 85,633.18
Bank Balance: 85,633.18
Statement date: 09/30/22

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

Total Outstanding				.00	.00
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Bank Reconciliation Summary



Checkbook Balance	85,633.18	Reconciling Balance	85,633.18
Uncleared Checks, Credits	0.00+	Bank Stmt. Balance	85,633.18
Uncleared Deposits, Debits	0.00	Difference	0.00



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



TAKE THE NEXT STEPS IN
 BECOMING A HOMEOWNER

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

Account Statement

For the Period Ending: 09/30/22 | Page 1 of 3

Valley Business Choice MMA - XXXXXXXX6928

SUMMARY FOR THE PERIOD: 09/01/22 - 09/30/22

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$85,592.41		\$0.00		\$40.77		\$0.00		\$0.00		\$85,633.18

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$85,592.41
09/30	Interest Credited Deposit		\$40.77	\$85,633.18
	Ending Balance			\$85,633.18

RATE SUMMARY

As of 09/01	\$0 - \$9,999	\$10,000 - \$4,999,999	\$5,000,000+
Interest Rate	0.100%	0.560%	0.200%

As of 09/29	\$0 - \$9,999	\$10,000 - \$4,999,999	\$5,000,000+
Interest Rate	0.100%	0.850%	0.300%

Interest Rate Calculations

Avg Stmt Collected Bal: \$85,592.41 Annual % Yield Earned: 0.580% Interest Earned: \$40.77
 Year-to-Date Interest Paid: \$217.86

Have Questions? 800-522-4100

valley.com

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Valley Business Choice MMA - XXXXXXXX6928 (continued)

Beginning 9/1/2022, no fees will be assessed to your account on any checks or ACH transactions that are returned unpaid due to non-sufficient/insufficient funds upon presentment

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