

Baycrest Homeowners Association, INC.

Balance Sheet
 As of 10/31/22

Account	Description	Operating	Reserves	Other	Totals
ASSETS					
CASH ACCOUNTS					
1012	Operating Valley National Bank	113,453.36			113,453.36
	Total Operating Accounts	<u>113,453.36</u>	<u>.00</u>	<u>.00</u>	<u>113,453.36</u>
1114	Reserves TIAA Bank		29,230.59		29,230.59
1116	Reserves Valley National Bank		54,038.72		54,038.72
	Total Reserve Accounts	<u>.00</u>	<u>83,269.31</u>	<u>.00</u>	<u>83,269.31</u>
ACCOUNTS RECEIVABLE					
1310	A/R Assessments	4,083.00			4,083.00
1330	A/R - Other	10.00			10.00
	Total Accounts Receivable	<u>4,093.00</u>	<u>.00</u>	<u>.00</u>	<u>4,093.00</u>
OTHER ASSETS					
	Total Other Assests	<u>.00</u>	<u>.00</u>	<u>.00</u>	<u>.00</u>
	Total Assets	<u>117,546.36</u>	<u>83,269.31</u>	<u>.00</u>	<u>200,815.67</u>
LIABILITIES & EQUITY					
LIABILITIES					
ACCOUNTS PAYABLE					
3010	Accounts Payable	19,562.36			19,562.36
3026	A/P FPL Auto Pays	672.27			672.27
3031	A/P Vendor/Supplier	600.00			600.00
	Total Accounts Payable	<u>20,834.63</u>	<u>.00</u>	<u>.00</u>	<u>20,834.63</u>

Baycrest Homeowners Association, INC.

Balance Sheet
 As of 10/31/22

Account	Description	Operating	Reserves	Other	Totals
UNEARNED INCOME					
3110	Deferred Owner Assessments	49,500.00			49,500.00
3129	Lessee Security Deposits	7,500.00			7,500.00
	Total Unearned Income	<u>57,000.00</u>	<u>.00</u>	<u>.00</u>	<u>57,000.00</u>
	Total Liabilities	<u>77,834.63</u>	<u>.00</u>	<u>.00</u>	<u>77,834.63</u>
EQUITY					
RESERVES					
5190	Reserves - General Fund		82,939.93		82,939.93
5490	Reserves - Earned Interest		329.38		329.38
	Total Reserves	<u>.00</u>	<u>83,269.31</u>	<u>.00</u>	<u>83,269.31</u>
CAPITAL IMPROVEMENTS					
5610	Capital Improvements	12,704.17			12,704.17
	Total Capital Improvements	<u>12,704.17</u>	<u>.00</u>	<u>.00</u>	<u>12,704.17</u>
OTHER EQUITY					
5510	Prior Year Surplus/(Deficit)	61,339.16			61,339.16
	Current Year Net Income	(34,331.60)	.00	.00	(34,331.60)
	Total Other Equity	<u>27,007.56</u>	<u>.00</u>	<u>.00</u>	<u>27,007.56</u>
	Total Equity	<u>39,711.73</u>	<u>83,269.31</u>	<u>.00</u>	<u>122,981.04</u>
	Total Liabilities & Equity	<u>117,546.36</u>	<u>83,269.31</u>	<u>.00</u>	<u>200,815.67</u>

Baycrest Homeowners Association, INC.

Income/Expense Statement
Period: 10/01/22 to 10/31/22

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	247,500.00	247,500.00	.00	297,000.00
06040	Late Charges	.00	.00	.00	94.18	.00	94.18	.00
06060	Bank Interest - Operating	23.24	.00	23.24	220.08	.00	220.08	.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	.00	.00	.00	19,600.00	.00	19,600.00	.00
	Subtotal Income	24,773.24	24,750.00	23.24	267,981.26	247,500.00	20,481.26	297,000.00
EXPENSES								
General & Administrative								
07010	Legal	.00	250.00	250.00	1,194.00	2,500.00	1,306.00	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)	15,620.00	15,615.00	(5.00)	18,738.00
07060	Professional Fees	.00	.00	.00	1,325.00	.00	(1,325.00)	.00
07140	Office Expense	212.00	211.92	(.08)	2,409.00	2,119.17	(289.83)	2,543.00
07170	Misc Administrative Expense	91.00	107.34	16.34	807.88	1,073.34	265.46	1,288.00
	General & Administrative	1,865.00	2,130.76	265.76	25,767.13	25,718.51	(48.62)	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	600.00	833.34	233.34	6,521.84	8,333.34	1,811.50	10,000.00
07630	Sewer & Water	77.88	158.34	80.46	1,876.64	1,583.34	(293.30)	1,900.00
07640	Electricity	672.27	833.34	161.07	8,160.58	8,333.34	172.76	10,000.00
07670	Cable TV	13.84	12.50	(1.34)	138.40	125.00	(13.40)	150.00
	Utilities	1,363.99	1,837.52	473.53	16,697.46	18,375.02	1,677.56	22,050.00
Amenities Center								
07810	Amenities Repair	.00	166.67	166.67	1,408.94	1,666.67	257.73	2,000.00
08010	Pool/Spa Maintenance Contract	.00	694.00	694.00	5,468.17	6,940.00	1,471.83	8,328.00
08020	Pool/Spa Repairs	.00	416.67	416.67	1,730.56	4,166.67	2,436.11	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: 10/01/22 to 10/31/22

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	.00	1,277.34	1,277.34	11,235.12	13,023.34	1,788.22	15,578.00
Maintenance								
08134	Roof Cleaning Expense	.00	.00	.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	29.17	29.17	73.52	291.67	218.15	350.00
08230	Janitorial Services	309.00	212.50	(96.50)	1,699.50	2,125.00	425.50	2,550.00
08290	Misc Maintenance Expense	125.00	333.34	208.34	2,376.78	3,333.34	956.56	4,000.00
	Maintenance	434.00	575.01	141.01	14,449.80	5,750.01	(8,699.79)	9,209.00
Landscaping								
08310	Landscape Maintenance Contrac	7,857.00	7,857.00	.00	78,727.14	78,570.00	(157.14)	94,284.00
08320	Plants/Shrubs/Sod	.00	500.00	500.00	19.66	5,000.00	4,980.34	6,000.00
08330	Mulch	.00	.00	.00	.00	.00	.00	13,960.00
08350	Irrigation Repairs	143.08	833.34	690.26	5,070.69	8,333.34	3,262.65	10,000.00
08410	Tree Trimming	.00	.00	.00	17,092.00	17,092.00	.00	18,000.00
08490	Misc Landscaping Expense	26.59	250.00	223.41	2,261.59	2,500.00	238.41	3,000.00
	Landscaping	8,026.67	9,440.34	1,413.67	103,171.08	111,495.34	8,324.26	145,244.00
Pest Control								
08520	Building Pest Control	896.40	377.84	(518.56)	3,693.60	3,778.34	84.74	4,534.00
	Pest Control	896.40	377.84	(518.56)	3,693.60	3,778.34	84.74	4,534.00
Other								
08826	SA Roof Cleaning 2022	.00	.00	.00	19,600.00	.00	(19,600.00)	.00
08898	Hurricane Ian 2022	37,557.50	.00	(37,557.50)	37,557.50	.00	(37,557.50)	.00
08900	Prior Year (Surplus)/Deficit	.00	.00	.00	(720.01)	.00	720.01	.00
	Other	37,557.50	.00	(37,557.50)	56,437.49	.00	(56,437.49)	00
Reserves								
09190	Reserves - General Fund	14,338.75	14,338.75	.00	57,355.00	57,355.00	.00	57,355.00
	Reserves	14,338.75	14,338.75	.00	57,355.00	57,355.00	.00	57,355.00
	TOTAL EXPENSES	64,482.31	29,977.56	(34,504.75)	302,312.86	248,545.56	(53,767.30)	297,000.00

Baycrest Homeowners Association, INC.

Reserve Statement
 As of 10/31/22

		BEGINNING	YTD	YTD	AVAILABLE
		OF YEAR	ALLOCATION	DISBURSEMENT	BALANCE
RESERVES:					
5190	Reserves - General Fund	91,128.97	101,263.33	109,452.37	82,939.93
5326	Reserves - SA Roof Clean 2022	0.00	20,400.00	20,400.00	0.00
5490	Reserves - Eamed Interest	271.46	329.38	271.46	329.38
	Subtotal Reserves	91,400.43	121,992.71	130,123.83	83,269.31
	TOTAL RESERVES	91,400.43	121,992.71	130,123.83	83,269.31

A/P OPEN ITEM DETAIL

Starting vendor: "First"
Cut off date: 10/31/22

Ending vendor: "Last"

Vendor	Vchr#	Invoice	Reference	Date	Amount
BSU BONITA SPRINGS UTILITIES	4164	OCT 22	L012919-C0049245	10/27/22	77.88
CARTER CARTER FENCE CO.	4157	44067-DEPOS	Deposit	10/31/22	445.00
GREEN GREENSCAPES	4159	144890	Irrigation Repair	10/31/22	143.08
JTS JOHNSON'S TREE SERVICE & STUMP	4156	10710	Isn Clean Up	10/24/22	18000.00
PROTE ARROW ENVIRONMENTAL SERVICES	4158	16934796	Pest Control	10/29/22	842.40

Grand total: 19,508.36

CASH DISBURSEMENTS

Starting Check Date: 10/01/22 Cash account #: 1012
 Ending Check Date: 10/31/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
10/06/22	2453	BCR RE	BAYCREST RESERVES	14,338.75	QUARTERLY RESERVE FUNDING		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4137	RESERVES	10/05/22	1114	10/05/22	14,338.75	QUARTERLY RESERVE FUNDING
10/06/22	2454	GREEN	GREENSCAPES	82.26	Irrigation Repair		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4136	132879	9/23/22	8350	9/23/22	82.26	Irrigation Repair
10/13/22	2455	BSU	BONITA SPRINGS UTILITIES	350.38	L012919-C0049245		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4138	SEPT 22	9/30/22	7630	9/30/22	350.38	L012919-C0049245
10/13/22	2456	GREEN	GREENSCAPES	3,465.00			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4140	140170	10/03/22	8898	10/03/22	3,390.00	Ian Clean Up
	4141	138030	9/30/22	8350	9/30/22	75.00	Irrigation Repair
					Totals:	3,465.00	
10/13/22	2457	HOTWIR	HOTWIRE COMMUNICATION	13.84	24602315 10/1 to 10/31		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4139	OCT 22	10/01/22	7670	10/01/22	13.84	24602315 10/1 to 10/31
10/13/22	2458	PAOLEL	BOB PAOLELLO	26.59	Supplies Reimbursement		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4142	OCT 22	10/12/22	8490	10/12/22	26.59	Supplies Reimbursement
10/20/22	2459	GREEN	GREENSCAPES	10,667.00			
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4144	135448	10/01/22	8310	10/01/22	7,857.00	Oct Service
	4145	141088	10/14/22	8898	10/14/22	2,810.00	Ian Clean Up
					Totals:	10,667.00	
10/20/22	2460	LYNMO	LYNDA MORYL	125.00	Gate Repair Deposit		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4147	OCT 22	10/19/22	8110	10/19/22	125.00	Gate Repair Deposit
10/27/22	2461	BAY CR	BAY CREEK CDD	665.20	8/29-10/6 050-0360-02		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	4152	SEP 22	10/06/22	3031	10/06/22	665.20	8/29-10/6 050-0360-02

CASH DISBURSEMENTS

Starting Check Date: 10/01/22 Cash account #: 1012
 Ending Check Date: 10/31/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference			
10/27/22	2462	VOID		.00	Void			
10/27/22	2463	GREEN	GREENSCAPES	12,912.50	Ian Clean Up			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4150	142005	10/20/22	8898	10/20/22	12,912.50	Ian Clean Up
10/27/22	2464	GBMS	GULF BREEZE MANAGEMENT SVC INC	2,174.00				
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		4154	100261	10/01/22	7050	10/01/22	1,562.00	Oct Service
		4154	100261	10/01/22	8230	10/01/22	206.00	
		4154	100261	10/01/22	7140	10/01/22	212.00	
		4154	100261	10/01/22	7050	10/01/22	103.00	
		4155	100371	10/01/22	7170	10/01/22	91.00	4th Qtr Statements
						Totals:	2,174.00	
						Totals:	44,820.52	

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

* - Previous Owner or Renter

UNIT #	ACCOUNT #	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
26	25374	VJP Holdings, LLLP	825.00	0.00	0.00	0.00	825.00	Late Notice
29	25364	Glenn & Jane M. Sciotti	0.00	40.00	0.00	0.00	40.00	
35	25344	Marilyn J. Rees	835.00	0.00	0.00	0.00	835.00	Late Notice
46	25300	Michael & Madelin Oshan	0.00	743.00	0.00	0.00	743.00	
59	25250	Robert G. & Kathleen M. Durney	0.00	825.00	0.00	0.00	825.00	Late Notice
81	25381	Richard L. Hayes, Trustee	0.00	825.00	0.00	0.00	825.00	Late Notice
		TOTAL:	1660.00	2433.00	0.00	0.00	4093.00	

AGED OWNER BALANCES: AS OF Oct. 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	1650.00	2433.00	0.00	0.00	4083.00
02		NSF charges	1330	10.00	0.00	0.00	0.00	10.00
GRAND TOTAL:				1660.00	2433.00	0.00	0.00	4093.00

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
01310	A/R Assessments	4083.00
01330	A/R - Other	10.00
TOTAL		\$4093.00

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

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
CURRENT OWNERS				

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

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	111,524.54	49,910.24	47,981.42	1,928.82	113,453.36

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
10/03/22	AR0000	AR04	2,475.00		Owner Cash Receipts	
10/04/22	AR0000	AR04	1,650.00		Owner Cash Receipts	
10/05/22	AR0000	AR04	37,125.00		Owner Cash Receipts	
10/05/22	AR0000	AR04	4,950.00		Owner Cash Receipts	
10/06/22	AP9348	2453		14,338.75	BAYCREST RESERVES	QUARTERLY RESERVE FUNDING
10/06/22	AP9348	2454		82.26	GREENSCAPES	Irrigation Repair
10/07/22	AR0000	AR04	82.00		Owner Cash Receipts	
10/07/22	AR0000	AR07		825.00	Payment Adjustment	
10/11/22	AR0000	AR07		825.00	Payment Adjustment	
10/11/22	GJ0809	BK STMT		10.00	NSF Fee Unit#35	
10/12/22	RJ0021	REVERSE		610.90	FPL 08/26/22 - 09/27/22	
10/13/22	AP9422	2455		350.38	BONITA SPRINGS UTILITIES	L012919-C0049245
10/13/22	AP9422	2456		3,465.00	GREENSCAPES	Ian Clean Up
10/13/22	AP9422	2457		13.84	HOTWIRE COMMUNICATION	24602315 10/1 to 10/31
10/13/22	AP9422	2458		26.59	BOB PAOLELLO	Supplies Reimbursement
10/17/22	AR0350	AR-350	240.00		Owner Cash Receipts	
10/18/22	AR0000	AR04	825.00		Owner Cash Receipts	
10/19/22	AR0351	AR-351	825.00		Owner Cash Receipts	
10/20/22	AP9453	2459		10,667.00	GREENSCAPES	Oct Service
10/20/22	AP9453	2460		125.00	LYNDA MORYL	Gate Repair Deposit
10/25/22	AR0000	AR04	825.00		Owner Cash Receipts	
10/27/22	AP0000	2462	890.00		Void chk, CARTER FENCE CO	Void Per Cathy
10/27/22	AP4760	2464		2,174.00	GULF BREEZE MANAGEMENT SV	Oct Service
10/27/22	AP9513	2461		665.20	BAY CREEK CDD	8/29-10/6 050-0360-02
10/27/22	AP9513	2462		890.00	CARTER FENCE CO.	Fence Repair
10/27/22	AP9513	2463		12,912.50	GREENSCAPES	Ian Clean Up
10/31/22	CR0000	ADJUST	23.24		Oct 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	23,034.89	14,350.70	8,155.00	6,195.70	29,230.59

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
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GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
10/05/22	AP0001 VH4137	14,338.75		BAYCREST RESERVES		QUARTERLY RESERVE FUNDING	
10/13/22	AP9422 1068		8,155.00	COLONIAL POOL & SPA		Pool Project	
10/31/22	CR0000 ADJUST	11.95		Oct 22 Interest Income			
1115	Reserves CNL Bank CLOSED	.00	.00	.00	.00	.00	
1116	Reserves Valley National Bank	85,633.18	66.54	31,661.00	31,594.46CR	54,038.72	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/27/22	AP9513	1007		31,661.00	INFINITE AQUA	Completed Pool & Spa Equi
	10/31/22	CR0000	ADJUST	66.54		Oct 22 Interest Income	
1120	CD Bk FL #3714 2.616% CLOSED	.00	.00	.00	.00	.00	.00
1121	CD SunCst #2720 3.92% CLOSED	.00	.00	.00	.00	.00	.00
1122	CD Ever #6326 1.32% CLOSED	.00	.00	.00	.00	.00	.00
1123	CD CNL #0723 2.47% CLOSED	.00	.00	.00	.00	.00	.00
1124	CD Ever #8014 2.927% CLOSED	.00	.00	.00	.00	.00	.00
1125	CD Valley #0988 1.35% CLOSED	.00	.00	.00	.00	.00	.00
1126	CD Ever 2.30% CLOSED	.00	.00	.00	.00	.00	.00
1127	CD 5/3 #0982 03/17/21 1.98%	.00	.00	.00	.00	.00	.00
1128	CD First Internet Bank CLOSED	.00	.00	.00	.00	.00	.00
1129	CD Syn #3400 2.55% CLOSED	.00	.00	.00	.00	.00	.00
1150	CD Redeemed Baycrest	.00	.00	.00	.00	.00	.00
1310	A/R Assessments	.00	75,900.00	71,817.00	4,083.00	4,083.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/22	AR0000	AR01	74,250.00		Apply Assmt/Opt Charges	
	10/01/22	AR0000	AR08		22,820.00	Prepaid Application	
	10/03/22	AR0000	AR04		2,475.00	Owner Cash Receipts	
	10/04/22	AR0000	AR04		1,650.00	Owner Cash Receipts	
	10/05/22	AR0000	AR04		37,125.00	Owner Cash Receipts	
	10/05/22	AR0000	AR04		4,950.00	Owner Cash Receipts	
	10/07/22	AR0000	AR04		82.00	Owner Cash Receipts	
	10/07/22	AR0000	AR07	825.00		Payment Adjustment	
	10/11/22	AR0000	AR07	825.00		Payment Adjustment	
	10/17/22	AR0350	AR-350		240.00	Owner Cash Receipts	
	10/18/22	AR0000	AR04		825.00	Owner Cash Receipts	

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	10/19/22 AR0351 AR-351		825.00	Owner Cash Receipts		
	10/25/22 AR0000 AR04		825.00	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
1326	SA Roof Cleaning 2022	.00	.00	.00	.00	.00
1330	A/R - Other	.00	10.00	.00	10.00	10.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/11/22 AR0000 AR07 10.00 Payment Adjustment					
1331	A/R Vendor/Supplier	.00	.00	.00	.00	.00
1332	Prepaid Expense	.00	.00	.00	.00	.00
1334	A/R Working Capital	.00	.00	.00	.00	.00
1335	A/R CNL Bank	.00	.00	.00	.00	.00
1336	A/R Capital Bank	.00	.00	.00	.00	.00
1339	A/R SA Hurricane Irma 2017	.00	.00	.00	.00	.00
1340	Due From Operating	.00	.00	.00	.00	.00
1345	Due From Reserves	.00	.00	.00	.00	.00
1350	Due DO NOT USE	.00	.00	.00	.00	.00
1385	A/R GBMS	.00	.00	.00	.00	.00
1386	A/R Owner	.00	.00	.00	.00	.00
1395	A/R Allow Doubtful Accounts	.00	.00	.00	.00	.00
1420	Prepaid Insurance	.00	.00	.00	.00	.00
1422	Insurance Refund	.00	.00	.00	.00	.00
1440	Prepaid FPL Auto Pays	.00	.00	.00	.00	.00
1442	Prepaid FPL	.00	.00	.00	.00	.00

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
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	507.64CR	86,416.52	105,471.24	19,054.72CR	19,562.36CR

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
10/01/22	AP1463	VH4139		13.84	HOTWIRE COMMUNICATION	24602315 10/1 to 10/31
10/01/22	AP1496	VH4144		7,857.00	GREENSCAPES	Oct Service
10/01/22	AP4059	VH4154		2,083.00	GULF BREEZE MANAGEMENT SV	Oct Service
10/01/22	AP4059	VH4155		91.00	GULF BREEZE MANAGEMENT SV	4th Qtr Statements
10/03/22	AP1463	VH4140		3,390.00	GREENSCAPES	Ian Clean Up
10/05/22	AP0001	VH4137		14,338.75	BAYCREST RESERVES	QUARTERLY RESERVE FUNDING
10/06/22	AP1547	VH4172		54.00	ARROW ENVIRONMENTAL SERVI	Pest Control
10/06/22	AP2831	VH4151		31,661.00	INFINITE AQUA	Completed Pool & Spa Equi
10/06/22	AP2832	VH4152		665.20	BAY CREEK CDD	8/29-10/6 050-0360-02
10/06/22	AP9348	2453	14,338.75		BAYCREST RESERVES	QUARTERLY RESERVE FUNDING
10/06/22	AP9348	2454	82.26		GREENSCAPES	Irrigation Repair
10/12/22	AP1463	VH4142		26.59	BOB PAOLELLO	Supplies Reimbursement
10/13/22	AP9422	1068	8,155.00		COLONIAL POOL & SPA	Pool Project
10/13/22	AP9422	2455	350.38		BONITA SPRINGS UTILITIES	L012919-C0049245
10/13/22	AP9422	2456	3,465.00		GREENSCAPES	Ian Clean Up
10/13/22	AP9422	2457	13.84		HOTWIRE COMMUNICATION	24602315 10/1 to 10/31
10/13/22	AP9422	2458	26.59		BOB PAOLELLO	Supplies Reimbursement
10/13/22	GJ0811	RECLASS		8,155.00	CK#1068 Colonial Pool	
10/14/22	AP1496	VH4145		2,810.00	GREENSCAPES	Ian Clean Up
10/19/22	AP1496	VH4147		125.00	LYNDA MORYL	Gate Repair Deposit
10/19/22	AP2831	VH4149		890.00	CARTER FENCE CO.	Fence Repair
10/19/22	AP2842	4149	890.00		CARTER FENCE CO.	Void Per Cathy
10/20/22	AP2831	VH4150		12,912.50	GREENSCAPES	Ian Clean Up
10/20/22	AP9453	2459	10,667.00		GREENSCAPES	Oct Service
10/20/22	AP9453	2460	125.00		LYNDA MORYL	Gate Repair Deposit
10/24/22	AP1506	VH4156		18,000.00	JOHNSON'S TREE SERVICE &	Isn Clean Up
10/27/22	AP0000	2462		890.00	Void chk, CARTER FENCE CO	Void Per Cathy
10/27/22	AP1522	VH4164		77.88	BONITA SPRINGS UTILITIES	L012919-C0049245
10/27/22	AP4760	2464	2,174.00		GULF BREEZE MANAGEMENT SV	Oct Service
10/27/22	AP9513	1007	31,661.00		INFINITE AQUA	Completed Pool & Spa Equi
10/27/22	AP9513	2461	665.20		BAY CREEK CDD	8/29-10/6 050-0360-02
10/27/22	AP9513	2462	890.00		CARTER FENCE CO.	Fence Repair
10/27/22	AP9513	2463	12,912.50		GREENSCAPES	Ian Clean Up
10/29/22	AP1506	VH4158		842.40	ARROW ENVIRONMENTAL SERVI	Pest Control

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	10/31/22 AP1506 VH4157		445.00			Deposit
	10/31/22 AP1506 VH4159		143.08			Irrigation Repair
3011	Accounts Payable Reserves	8,155.00CR	8,155.00	.00	8,155.00	.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/13/22 GJ0811 RECLASS	8,155.00				CK#1068 Colonial Pool
3015	Inter-Company	.00	.00	.00	.00	.00
3020	Other A/P	.00	.00	.00	.00	.00
3022	A/P Association	.00	.00	.00	.00	.00
3023	Other Accruals Reserves	.00	.00	.00	.00	.00
3024	A/P GBMS	.00	.00	.00	.00	.00
3025	Other Accruals	.00	.00	.00	.00	.00
3026	A/P FPL Auto Pays	610.90CR	610.90	672.27	61.37CR	672.27CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/12/22 RJ0021 REVERSE	610.90				FPL 08/26/22 - 09/27/22
	10/31/22 RJ0014 AUTO PAY			672.27		FPL Monthly Auto Pays
3031	A/P Vendor/Supplier	665.20CR	665.20	600.00	65.20	600.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/06/22 AP2832 VH4152	665.20				8/29-10/6 050-0360-02
	10/31/22 GJ0816 OCT 22			600.00		Oct 22 Bay Creek Accrual
3032	A/P Owners	.00	.00	.00	.00	.00
3040	Due To Reserves	.00	.00	.00	.00	.00
3045	Due To Operating	.00	.00	.00	.00	.00
3050	Due DO NOT USE	.00	.00	.00	.00	.00
3110	Deferred Owner Assessments	.00	24,750.00	74,250.00	49,500.00CR	49,500.00CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/22 AR0000 AR01			74,250.00		Apply Assmt/Opt Charges
	10/31/22 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

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
3120	Prepaid Owner Assessments	22,820.00CR	22,820.00	.00	22,820.00	.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/01/22 AR0000 AR08 22,820.00 Prepaid Application					
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	.00	.00	.00	.00	.00
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
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	100,262.18CR	31,661.00	14,338.75	17,322.25	82,939.93CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/06/22 AP2831 VH4151 31,661.00 INFINITE AQUA Completed Pool & Spa Equi					
	10/31/22 RJ0039 22 QTRLY 14,338.75 2022 Quarterly Allocation					
5326	Reserves - SA Roof Clean 2022	.00	.00	.00	.00	.00
5490	Reserves - Eamed Interest	250.89CR	.00	78.49	78.49CR	329.38CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	10/31/22 CR0000 ADJUST 11.95 Oct 22 Interest Income					
	10/31/22 CR0000 ADJUST 66.54 Oct 22 Interest Income					

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
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	12,704.17CR	.00	.00	.00	12,704.17CR	
6010	Owner Maintenance Income	222,750.00CR	.00	24,750.00	24,750.00CR	247,500.00CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/31/22	RJ0038	22 MONTH		24,750.00	2022 Monthly Allocation	
6040	Late Charges	94.18CR	10.00	10.00	.00	94.18CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/11/22	AR0000	AR07		10.00	Payment Adjustment	
	10/11/22	GJ0809	BK STMT	10.00		NSF Fee Unit#35	
6060	Bank Interest - Operating	196.84CR	.00	23.24	23.24CR	220.08CR	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/31/22	CR0000	ADJUST		23.24	Oct 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	19,600.00CR	.00	.00	.00	19,600.00CR	
7010	Legal	1,194.00	.00	.00	.00	1,194.00	
7020	Filing Fees - State of Florida	61.25	.00	.00	.00	61.25	
7030	Accounting Fees	4,350.00	.00	.00	.00	4,350.00	
7050	Management Fees	14,058.00	1,665.00	103.00	1,562.00	15,620.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/22	AP4059	VH4154	1,562.00		GULF BREEZE MANAGEMENT SV	Oct Service
	10/01/22	AP4059	VH4154	103.00		GULF BREEZE MANAGEMENT SV	Oct Service
	10/01/22	GJ0814	AVENATTI		103.00	CK#2464 GBMS	
7060	Professional Fees	1,325.00	.00	.00	.00	1,325.00	
7140	Office Expense	2,197.00	212.00	.00	212.00	2,409.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
10/01/22	AP4059 VH4154	212.00				GULF BREEZE MANAGEMENT SV Oct Service
7170	Misc Administrative Expense	716.88	91.00	.00	91.00	807.88
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
10/01/22	AP4059 VH4155	91.00				GULF BREEZE MANAGEMENT SV 4th Qtr Statements
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	5,921.84	600.00	.00	600.00	6,521.84
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
10/31/22	GJ0816 OCT 22	600.00				Oct 22 Bay Creek Accrual
7630	Sewer & Water	1,798.76	77.88	.00	77.88	1,876.64
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
10/27/22	AP1522 VH4164	77.88				BONITA SPRINGS UTILITIES L012919-C0049245
7640	Electricity	7,488.31	672.27	.00	672.27	8,160.58
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
10/31/22	RJ0014 AUTO PAY	253.61				FPL 09/27/22 - 10/27/22
10/31/22	RJ0014 AUTO PAY	387.94				FPL 09/21/22 - 10/21/22
10/31/22	RJ0014 AUTO PAY	30.72				FPL 09/21/22 - 10/21/22
7670	Cable TV	124.56	13.84	.00	13.84	138.40
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
10/01/22	AP1463 VH4139	13.84				HOTWIRE COMMUNICATION 24602315 10/1 to 10/31
7810	Amenities Repair	1,408.94	.00	.00	.00	1,408.94
8010	Pool/Spa Maintenance Contract	5,468.17	.00	.00	.00	5,468.17
8020	Pool/Spa Repairs	1,730.56	.00	.00	.00	1,730.56
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	125.00	125.00	.00	.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
10/19/22	AP1496 VH4147	125.00				LYNDA MORYL Gate Repair Deposit
10/19/22	GJ0815 RECLASS			125.00		CK#2460 Lynda Moryl

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
8134	Roof Cleaning Expense	10,300.00	.00	.00	.00	10,300.00	
8220	Janitorial Supplies	73.52	.00	.00	.00	73.52	
8230	Janitorial Services	1,390.50	309.00	.00	309.00	1,699.50	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/22	AP4059	VH4154	206.00		GULF BREEZE MANAGEMENT SV	Oct Service
	10/01/22	GJ0814	AVENATTI	103.00		CK#2464 GBMS	
8290	Misc Maintenance Expense	2,251.78	1,015.00	890.00	125.00	2,376.78	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/19/22	AP2831	VH4149	890.00		CARTER FENCE CO.	Fence Repair
	10/19/22	AP2842	4149		890.00	CARTER FENCE CO.	Fence Repair
	10/19/22	GJ0815	RECLASS	125.00		CK#2460 Lynda Moryl	
8310	Landscape Maintenance Contract	70,870.14	7,857.00	.00	7,857.00	78,727.14	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/01/22	AP1496	VH4144	7,857.00		GREENSCAPES	Oct Service
8320	Plants/Shrubs/Sod	19.66	.00	.00	.00	19.66	
8350	Irrigation Repairs	4,927.61	143.08	.00	143.08	5,070.69	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/31/22	AP1506	VH4159	143.08		GREENSCAPES	Irrigation Repair
8410	Tree Trimming	17,092.00	.00	.00	.00	17,092.00	
8490	Misc Landscaping Expense	2,235.00	26.59	.00	26.59	2,261.59	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/12/22	AP1463	VH4142	26.59		BOB PAOLELLO	Supplies Reimbursement
8520	Building Pest Control	2,797.20	896.40	.00	896.40	3,693.60	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/06/22	AP1547	VH4172	54.00		ARROW ENVIRONMENTAL SERVI	Pest Control
	10/29/22	AP1506	VH4158	842.40		ARROW ENVIRONMENTAL SERVI	Pest Control
8826	SA Roof Cleaning 2022	19,600.00	.00	.00	.00	19,600.00	
8898	Hurricane Ian 2022	.00	37,557.50	.00	37,557.50	37,557.50	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/03/22	AP1463	VH4140	3,390.00		GREENSCAPES	Ian Clean Up
	10/14/22	AP1496	VH4145	2,810.00		GREENSCAPES	Ian Clean Up

GENERAL LEDGER TRIAL BALANCE

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

Starting date: 10/01/22
Ending date: 10/31/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance	
10/20/22	AP2831 VH4150	12,912.50		GREENSCAPES		lan Clean Up	
10/24/22	AP1506 VH4156	18,000.00		JOHNSON'S TREE SERVICE &		lan Clean Up	
10/31/22	AP1506 VH4157	445.00		CARTER FENCE CO.		Deposit	
8900	Prior Year (Surplus)/Deficit	720.01CR	.00	.00	.00	720.01CR	
9190	Reserves - General Fund	43,016.25	14,338.75	.00	14,338.75	57,355.00	
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	10/31/22	RJ0039	22 QTRLY	14,338.75		2022 Quarterly Allocation	
Gnd Total:			.00	380,926.41	380,926.41	.00	.00

RECONCILIATION

Bank #: 10 Operating Valley National Bank 1012 Operating Valley National
G/L Acct Bal: 113,453.36
Bank Balance: 127,031.06
Statement date: 10/31/22

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
OUTSTANDING ITEMS:					
2461	10/27/22	BAY CREEK CDD		665.20	
2463	10/27/22	GREENSCAPES		12,912.50	
		Total Outstanding		13,577.70	.00

Bank Reconciliation Summary

Checkbook Balance	113,453.36	Reconciling Balance	127,031.06
Uncleared Checks, Credits	13,577.70+	Bank Stmt. Balance	127,031.06
Uncleared Deposits, Debits	0.00	Difference	0.00



0143702 SP 1217 -C01-P43789-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



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

Account Statement

For the Period Ending: 10/31/22 | Page 1 of 4

1st HOA Business Cking PlusNow - XXXXXXXX9520

SUMMARY FOR THE PERIOD: 10/01/22 - 10/31/22

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$111,629.98		\$48,997.00		\$23.24		\$33,619.16		\$0.00		\$127,031.06

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$111,629.98
10/03	LOCKBOX DEPOSIT		\$2,475.00	\$114,104.98
10/04	FPL DIRECT DEBIT ELEC PYMT ID: 1320467283 PPDA	-\$30.90		\$114,074.08
10/04	FPL DIRECT DEBIT ELEC PYMT ID: 1499561429 PPDA	-\$326.39		\$113,747.69
10/04	LOCKBOX DEPOSIT		\$1,650.00	\$115,397.69
10/05	LOCKBOX DEPOSIT		\$4,950.00	\$120,347.69
10/07	BAYCREST CONDO FEES		\$37,125.00	\$157,472.69
10/07	LOCKBOX DEPOSIT		\$82.00	\$157,554.69
10/11	Deposited Item Rev Fee	-\$10.00		\$157,544.69
10/11	MARILYN REES	-\$825.00		\$156,719.69
10/11	Check Number 2451	-\$105.44		\$156,614.25
10/12	FPL DIRECT DEBIT ELEC PYMT ID: 1173152297 PPDA	-\$253.61		\$156,360.64
10/12	Baycrest RTN ITEM	-\$825.00		\$155,535.64

Have Questions? 800-522-4100

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1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

TRANSACTIONS (continued)

Date	Description	Debits	Credits	Balance
	ID: 1650501853			
10/13	Check Number 2454	-\$82.26		\$155,453.38
10/14	Check Number 2453	-\$14,338.75		\$141,114.63
10/18	LOCKBOX DEPOSIT		\$825.00	\$141,939.63
10/18	Check Number 2455	-\$350.38		\$141,589.25
10/18	Check Number 2457	-\$13.84		\$141,575.41
10/19	Deposit		\$825.00	\$142,400.41
10/19	Deposit		\$240.00	\$142,640.41
10/19	Check Number 2458	-\$26.59		\$142,613.82
10/20	Check Number 2456	-\$3,465.00		\$139,148.82
10/25	LOCKBOX DEPOSIT		\$825.00	\$139,973.82
10/25	Check Number 2460	-\$125.00		\$139,848.82
10/26	Check Number 2459	-\$10,667.00		\$129,181.82
10/28	Check Number 2464	-\$2,174.00		\$127,007.82
10/31	Interest Credited Deposit		\$23.24	\$127,031.06
Ending Balance				\$127,031.06

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/11	2451	\$105.44	10/18	2457	\$13.84
	*		10/19	2458	\$26.59
10/14	2453	\$14,338.75	10/26	2459	\$10,667.00
10/13	2454	\$82.26	10/25	2460	\$125.00
10/18	2455	\$350.38		*	
10/20	2456	\$3,465.00	10/28	2464	\$2,174.00

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

RATE SUMMARY

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

Interest Rate Calculations

Avg Stmt Collected Bal: \$136,801.63 Annual % Yield Earned: 0.200% Interest Earned: \$23.24
 Year-to-Date Interest Paid: \$220.08

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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1st HOA Business Cking PlusNow - XXXXXXXX9520 (continued)

POSTED CHECKS

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

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002451
Date: 10/22/23

Pay To The Order Of: GULFSTREAM SERVICE
7802 Interstate Court
North Fort Myers, FL 33917

Pay Amount: ONE HUNDRED FIVE AND 44/100 DOLLARS \$105.44

0043019920

10/11 Check#: 0000002451 Amount: \$105.44

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002453
Date: 10/22/23

Pay To The Order Of: SAYREST RESERVES
TRIA Bank
1188 Brookside Rd #100
Naples, FL 34110

Pay Amount: FOURTEEN THOUSAND THREE HUNDRED THIRTY-EIGHT AND 76/100 DOLLARS \$14,338.75

0043019920

10/14 Check#: 0000002453 Amount: \$14,338.75

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002454
Date: 10/22/23

Pay To The Order Of: GULFSTREAM SERVICE
7802 Interstate Court
North Fort Myers, FL 33917

Pay Amount: EIGHTY-TWO AND 89/100 DOLLARS \$82.26

0043019920

10/13 Check#: 0000002454 Amount: \$82.26

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002455
Date: 10/22/23

Pay To The Order Of: BONITA SPRINGS UTILITIES
PO Box 14528
Naples, FL 34101-0028

Handwritten: 2012919 00049245

Pay Amount: THREE HUNDRED FIFTY AND 89/100 DOLLARS \$350.38

0043019920

10/18 Check#: 0000002455 Amount: \$350.38

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002456
Date: 10/23/23

Pay To The Order Of: GULFSTREAM SERVICE
7802 Interstate Court
North Fort Myers, FL 33917

Pay Amount: THREE THOUSAND FOUR HUNDRED SIXTY-FIVE AND 00/100 DOLLARS \$3,465.00

0043019920

10/20 Check#: 0000002456 Amount: \$3,465.00

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002457
Date: 10/23/23

Pay To The Order Of: HOTWIRE COMMUNICATION
P.O. Box 87330
Philadelphia, PA 19111

Handwritten: 21402315

Pay Amount: THIRTEEN AND 84/100 DOLLARS \$13.84

0043019920

10/18 Check#: 0000002457 Amount: \$13.84

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002458
Date: 10/23/23

Pay To The Order Of: BOB PAOLELLO
32582 Calabashville Circle
Bonita Springs FL 34135

Pay Amount: TWENTY-SIX AND 89/100 DOLLARS \$26.59

0043019920

10/19 Check#: 0000002458 Amount: \$26.59

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002459
Date: 10/23/23

Pay To The Order Of: GULF STREAM MANAGEMENT PBC INC
8910 Tyrone Court 200
Bonita Springs, FL 34135

Pay Amount: TEN THOUSAND SIX HUNDRED SEVENTY-FOUR AND 00/100 DOLLARS \$10,677.00

0043019920

10/26 Check#: 0000002459 Amount: \$10,677.00

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002460
Date: 10/26/23

Pay To The Order Of: LYBBA BORYL
2840 Calabashville Ct.
Bonita Springs, FL 34134

Pay Amount: ONE HUNDRED TWENTY-FIVE AND 00/100 DOLLARS \$125.00

0043019920

10/25 Check#: 0000002460 Amount: \$125.00

Regional Homeowners Assoc.
c/o Gulf Stream Management Pbc.
8910 Tyrone Ct. Suite 200
Bonita Springs FL 34135

002464
Date: 10/27/23

Pay To The Order Of: GULF STREAM MANAGEMENT PBC INC
8910 Tyrone Court 200
Bonita Springs, FL 34135

Pay Amount: TWO THOUSAND ONE HUNDRED SEVENTY-FOUR AND 00/100 DOLLARS \$2,174.00

0043019920

10/28 Check#: 0000002464 Amount: \$2,174.00



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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: 29,230.59
 Bank Balance: 29,230.59
 Statement date: 10/31/22

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	29,230.59	Reconciling Balance	29,230.59
Uncleared Checks, Credits	0.00 +	Bank Stmt. Balance	29,230.59
Uncleared Deposits, Debits	0.00	Difference	0.00

Statement of Account
0960056688



000002584 MD02201031non1554091 01 000000 032588 002 0



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

October 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	\$29,230.59



TIAA Bank® is a division of TIAA, FSB. 21MCM0391.01

000002584 05167 0001-0002 DD002201031non1554096 001 L 00032588

Statement of Account
 0960056688
 Gulf Breeze Management Services
 Page 2 of 2

Business Money Market 0960056688

Interest paid year to date \$44.98

Date	Description	Additions	Subtractions	Balance	Number	Date	Amount
09-30	Beginning balance			\$23,034.89			
10-13	#Checking Deposit	14,338.75		37,373.64			
10-21	Check 1068		-8,155.00	29,218.64	1068	10-21	8,155.00
10-31	#Interest Credit	11.95		29,230.59			
10-31	Ending totals	14,350.70	-8,155.00	\$29,230.59			

Annual percentage yield earned 0.50 %
 Interest-bearing days 31
 Average balance for APY \$28,466.90
 Interest earned \$11.95

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

00002584 05167 0001-0002 D002201031non154096 00 L 00032588

RECONCILIATION

Bank #: 12 Reserves Valley National Bank 1116 Reserves Valley National B
 G/L Acct Bal: 54,038.72
 Bank Balance: 85,699.72
 Statement date: 10/31/22

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

1007	10/27/22	INFINITE AQUA		31,661.00	
		Total Outstanding		<u>31,661.00</u>	<u>.00</u>

Bank Reconciliation Summary

=====

Checkbook Balance	54,038.72	Reconciling Balance	85,699.72
Uncleared Checks, Credits	31,661.00+	Bank Stmt. Balance	85,699.72
Uncleared Deposits, Debits	0.00	Difference	0.00



0123351 SP 2217 -C01-P23397-I
 BAYCREST HOMEOWNERS ASSOCIATION INC
 C/D GULF BREEZE MNGT SVCS OF SW FL LLC
 8910 TERRENE CT STE 200
 BONITA SPRINGS FL 34135



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

Account Statement

For the Period Ending: 10/31/22 | Page 1 of 3

Valley Business Choice MMA - XXXXXXXX6928

SUMMARY FOR THE PERIOD: 10/01/22 - 10/31/22

Beginning Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
\$85,633.18		\$0.00		\$66.54		\$0.00		\$0.00		\$85,699.72

TRANSACTIONS

Date	Description	Debits	Credits	Balance
	Beginning Balance			\$85,633.18
10/31	Interest Credited Deposit		\$66.54	\$85,699.72
Ending Balance				\$85,699.72

RATE SUMMARY

As of	\$0 - \$9,999	\$10,000 - \$4,999,999	\$5,000,000+
10/01	0.100%	0.850%	0.300%
10/28	0.500%	1.350%	1.350%

Interest Rate Calculations

Avg Stmt Collected Bal: \$85,633.18 Annual % Yield Earned: 0.920% Interest Earned: \$66.54
 Year-to-Date Interest Paid: \$284.40

Have Questions? 800-522-4100

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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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