Financial Report Package

May 2025

Prepared for

The Forest at Ridgewood Homeowners Assn

By

Avid Property Management, INC.

Balance Sheet		
The Forest at Ridgewood Homeowners Assn	Date:	6/5/2025
End Date: 05/31/2025	Time:	11:07 am
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	Operating	Reserve	Total
Assets			
Bank Accounts			
South State Bank - Operating #5470	$ 2,835.34	$ -	$ 2,835.34
South State Bank - Reserve #5473	-	3,900.95	3,900.95
Total: Bank Accounts	**$ 2,835.34**	**$ 3,900.95**	**$ 6,736.29**
Other Assets			
Deposits in Transit - Operating	2,500.00	-	2,500.00
Deposits in Transit - Reserves	-	5,000.00	5,000.00
Accounts Receivable	22,800.00	-	22,800.00
Prepaid Insurance	3,477.79	-	3,477.79
Total: Other Assets	**$ 28,777.79**	**$ 5,000.00**	**$ 33,777.79**
Total: Assets	**$ 31,613.13**	**$ 8,900.95**	**$ 40,514.08**
Liabilities & Equity			
Accounts Payable/Prepaid			
Prepaid Assessments	2,410.00	-	2,410.00
Accrued Expenses	650.00	-	650.00
Deferred Revenue	48,125.00	-	48,125.00
Total: Accounts Payable/Prepaid	**$ 51,185.00**	**$ -**	**$ 51,185.00**
Reserve Accounts			
Reserves - General	-	8,885.00	8,885.00
Reserves - Interest	-	15.95	15.95
Total: Reserve Accounts	**$ -**	**$ 8,900.95**	**$ 8,900.95**
Retained Earnings			
Retained Earnings	(1,728.00)	-	(1,728.00)
Total: Retained Earnings	**$(1,728.00)**	**$ -**	**$(1,728.00)**
Net Income Gain/Loss	(17,843.87)	-	(17,843.87)
Total: Liabilities & Equity	**$ 31,613.13**	**$ 8,900.95**	**$ 40,514.08**

AVID PROPERTY MANAGEMENT

Income Statement - Operating

The Forest at Ridgewood Homeowners Assn

05/31/2025

Date: 6/5/2025
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Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
Assessment Income							
4001-00 Maintenance Fees	$6,875.00	$6,833.33	$41.67	$34,375.00	$34,166.65	$208.35	$82,000.00
4012-00 Return Item Fees	-	-	-	6.00	-	6.00	-
Total Assessment Income	$6,875.00	$6,833.33	$41.67	$34,381.00	$34,166.65	$214.35	$82,000.00
Total OPERATING INCOME	**$6,875.00**	**$6,833.33**	**$41.67**	**$34,381.00**	**$34,166.65**	**$214.35**	**$82,000.00**
OPERATING EXPENSE							
Administrative Expenses							
5001-00 Management Fees	978.00	943.00	(35.00)	6,615.00	4,715.00	(1,900.00)	11,316.00
5010-00 Administrative Expenses	8,276.59	75.00	(8,201.59)	8,276.59	375.00	(7,901.59)	900.00
5015-00 Insurance	496.82	557.50	60.68	2,484.10	2,787.50	303.40	6,690.00
5020-00 Legal Fees	-	200.00	200.00	9,293.95	1,000.00	(8,293.95)	2,400.00
5030-00 Corp Filing - DBPR	-	5.83	5.83	61.25	29.15	(32.10)	70.00
5035-00 Fees & Licenses	-	25.00	25.00	-	125.00	125.00	300.00
5040-00 CPA Accounting Fees	-	25.00	25.00	-	125.00	125.00	300.00
Total Administrative Expenses	$9,751.41	$1,831.33	($7,920.08)	$26,730.89	$9,156.65	($17,574.24)	$21,976.00
Utilities							
5201-00 Electricity	1,122.30	1,185.00	62.70	5,194.15	5,925.00	730.85	14,220.00
5205-00 Water & Sewer	202.23	140.00	(62.23)	886.79	700.00	(186.79)	1,680.00
Total Utilities	$1,324.53	$1,325.00	$0.47	$6,080.94	$6,625.00	$544.06	$15,900.00
Contract Expenses							
5301-00 Grounds/Landscaping Contract	800.00	350.00	(450.00)	1,150.00	1,750.00	600.00	4,200.00
5325-00 Pool Contract	650.00	650.00	-	1,950.00	3,250.00	1,300.00	7,800.00
5330-00 Janitorial/Maint Contract	1,182.50	250.00	(932.50)	3,322.50	1,250.00	(2,072.50)	3,000.00
Total Contract Expenses	$2,632.50	$1,250.00	($1,382.50)	$6,422.50	$6,250.00	($172.50)	$15,000.00
M & R Non Contract Expenses							
5525-00 Pool M&R	-	150.00	150.00	2,575.00	750.00	(1,825.00)	1,800.00
5595-00 General Maintenance	-	500.00	500.00	1,530.54	2,500.00	969.46	6,000.00
Total M & R Non Contract Expenses	$-	$650.00	$650.00	$4,105.54	$3,250.00	($855.54)	$7,800.00
Reserve Expense							
6000-00 Reserves	1,777.00	1,777.00	-	8,885.00	8,885.00	-	21,324.00
Total Reserve Expense	$1,777.00	$1,777.00	$-	$8,885.00	$8,885.00	$0.00	$21,324.00
Total OPERATING EXPENSE	**$15,485.44**	**$6,833.33**	**($8,652.11)**	**$52,224.87**	**$34,166.65**	**($18,058.22)**	**$82,000.00**
Net Income:	**($8,610.44)**	**$0.00**	**($8,610.44)**	**($17,843.87)**	**$0.00**	**($17,843.87)**	**$0.00**

Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
South State Bank - Reserve #5473	($7,117.21)	$5,000.00	$0.00	$0.00	$0.00	($3,900.95)
Deposits in Transit - Reserves	$0.00	$0.00	($5,000.00)	$0.00	$0.00	($5,000.00)
Reserves - General	$7,108.00	$1,777.00	$0.00	$0.00	$0.00	$8,885.00
Reserves - Interest	$9.21	$0.00	$0.00	$0.00	$6.74	$15.95
	$0.00	**$6,777.00**	**($5,000.00)**	**$0.00**	**$6.74**	**$0.00**

Homeowner Aging Report Excluding Prepaid		
The Forest at Ridgewood Homeowners Assn	Date:	6/5/2025
End Date: 05/31/2025	Time:	11:08 am
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Description		Current	Over 30	Over 60	Over 90	Balance
224-308 - Robert James Acklin & Kasey Dawn Acklin Owner 308 BOXWOOD DR Lot 27-26-28-706440-000250						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-632 - BRAGG ADAM G Owner 632 GOLF COURSE PKWY Lot 27-26-28-706440-000810						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-246 - AQUINO ALBERT Owner 246 BOXWOOD DR Lot 27-26-28-706440-000260						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-216 - CASTILLO ANTONIO Owner 216 BOXWOOD DR Lot 27-26-28-706440-000290						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-401 - FOREST AT RIDGEWOOD HOA Association Owned 401 BOXWOOD DR Lot 27-26-28-706440-001670						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-1326 - NYCHUK BARRY Owner 1326 GOLF COURSE PKWY Lot 27-26-28-706440-001120						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-329 - DEMARTINO CARLOS Owner 329 BOXWOOD DR Lot 27-26-28-706440-000190						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-167 - APPLEWHITE CHRISTOPHER C Owner 167 SOUTHERN PINE WAY Lot 27-26-28-706440-001400						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-1327 - NASEREDDINE DANIEL Owner 1327 GOLF COURSE PKWY Lot 27-26-28-706440-001230						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-100 - CANALES DANIEL I Owner 100 SPANISH MOSS RD Lot 27-26-28-706440-000700						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-9999 - CANALES DANIEL I Owner Lot 27-26-28-706440-000690						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-225 - WALKER DAVID LEE Owner 225 GOLF COURSE PKWY Lot 27-26-28-706440-000440						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-429 - EVANS DERRICK Owner 429 GOLF COURSE PKWY Lot 27-26-28-706440-001160						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-421 - KYRIAKOPULOS GEORGE Owner 421 BOXWOOD DR Lot 27-26-28-706440-000210						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-118 - UTTERBACK HELEN E Owner 118 JOEWOOD TRL Lot 27-26-28-706440-001460						
	Total:	$0.00	$0.00	$0.00	$500.00	$500.00
224-145 - WILSON JAMES Owner 145 BOXWOOD DR Lot 27-26-28-706440-000120				**Last Payment:** $250.00 on 01/01/2025		
	Total:	$0.00	$0.00	$0.00	$250.00	$250.00

Description		Current	Over 30	Over 60	Over 90	Balance
224-744 - MELILLO JAY J Owner 744 GOLF COURSE PKWY Lot 27-26-28-706440-000870						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-948 - MURYN JEFFREY J Owner 948 GOLF COURSE PKWY Lot 27-26-28-706440-000970						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-111 - MARTIN JOHN FRANCIS Owner 111 SAND PINE LN Lot 27-26-28-706440-001640						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-1224 - URIBE JONATHAN H Owner 1224 GOLF COURSE PKWY Lot 27-26-28-706440-001080						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-9998 - ZASLAWSKI JURI G Owner Lot 27-26-28-706440-001100						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-347 - SFR JV 2 2024 2 BORROWER LLC Owner 347 GOLF COURSE PKWY Lot 27-26-28-706440-000510						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-1102 - DIETZE KATRIN MARIA ELIZABETH Owner 1102 GOLF COURSE PKWY Lot 27-26-28-706440-001020						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-908 - Amy Kolzow Owner 908 GOLF COURSE PKWY Lot 27-26-28-706440-000930						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-510 - SKRIP LARRY Owner 510 GOLF COURSE PKWY Lot 27-26-28-706440-000760						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-1020 - LIZFFC LLC Owner 1020 GOLF COURSE PKWY Lot 27-26-28-706440-001000						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-642 - LAWRIE MARGARET Owner 642 GOLF COURSE PKWY Lot 27-26-28-706440-000820						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-207 - BALSTAD MARK T Owner 207 BOXWOOD DR Lot 27-26-28-706440-000130						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-235 - KANE MATTHEW Owner 235 GOLF COURSE PKWY Lot 27-26-28-706440-000450						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-113 - SALEMI MICHAEL Owner 113 GOLF COURSE PKWY Lot 27-26-28-706440-000370						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-131 - REN MIN Owner 131 SAND PINE LN Lot 27-26-28-706440-001620						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-146 - Alica Myers Owner 146 SOUTHERN PINE WAY Lot 27-26-28-706440-001290						
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**

Description	Current	Over 30	Over 60	Over 90	Balance
224-612 - FILIPPONE NICHOLAS ANTHONY Owner 612 GOLF COURSE PKWY Lot 27-26-28-706440-000790					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-215 - REAM PAMELA JOY & Ron Lapinski Owner 215 GOLF COURSE PKWY Lot 27-26-28-706440-000430					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-1409 - GARAKOUI PARVIN ALSADAT Owner 1409 GOLF COURSE PKWY Lot 27-26-28-706440-001200					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-438 - OLIVEIRA PAUL J Owner 438 GOLF COURSE PKWY Lot 27-26-28-706440-000740					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-1316 - DUKESFIELD PROPERTIES LTD Owner 1316 GOLF COURSE PKWY Lot 27-26-28-706440-001110					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-1418 - SMERKERS RICHARD J Owner 1418 GOLF COURSE PKWY Lot 27-26-28-706440-001140					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-237 - BURKART ROBERT F Owner 237 BOXWOOD DR Lot 27-26-28-706440-000160					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-602 - DANTUONO ROBERTO Owner 602 GOLF COURSE PKWY Lot 27-26-28-706440-000780					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-1010 - EAST SQUANTUM STREET NOMINEE TRUST Owner **Last Payment:** $450.00 on 03/20/2025 1010 GOLF COURSE PKWY Lot 27-26-28-706440-000990					
Total:	**$0.00**	**$0.00**	**$0.00**	**$50.00**	**$50.00**
224-1429 - TWO TAYLOR VENTURES Owner 1429 GOLF COURSE PKWY Lot 27-26-28-706440-001180					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-724 - MARCH TERESA Owner 724 GOLF COURSE PKWY Lot 27-26-28-706440-000850					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-217 - BEUGEL TIMOTHY Owner 217 BOXWOOD DR Lot 27-26-28-706440-000140					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-411 - LUJO USA INVESTMENT CORP Owner 411 BOXWOOD DR Lot 27-26-28-706440-000200					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-104 - NAMIOTKA WALTER Owner 104 BOXWOOD DR Lot 27-26-28-706440-000350					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
224-734 - WALSH WILLIAM ANTHONY Owner 734 GOLF COURSE PKWY Lot 27-26-28-706440-000860					
Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Forest at Ridgewood Homeowners Assn	**$0.00**	**$0.00**	**$0.00**	**$22,800.00**	**$22,800.00**

Description	Current	Over 30	Over 60	Over 90	Balance

Description	Total
Assessment - Homeowner 2025	$22,800.00
AR Total:	**$22,800.00**

PrePaid Homeowner List	Date:	6/5/2025
The Forest at Ridgewood Homeowners Assn	Time:	11:08 am
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Account No:	Homeowner Name	Address		Balance
224-1234	ZASLAWSKI JURI GEORGE	1234 GOLF COURSE PKWY Lot 27-26-28-706440-001090 Davenport, FL 33837		($400.00)
224-520	SKRIP LARRY M	520 GOLF COURSE PKWY Lot 27-26-28-706440-000770 Davenport, FL 33837		($500.00)
224-115	MATOS LYNN M lynnmatos70@gmail.com	115 BOXWOOD DR Lot 27-26-28-706440-000090 Davenport, FL 33837		($500.00)
224-1419	SHARKEY MARGARET JANE	1419 GOLF COURSE PKWY Lot 27-26-28-706440-001190 Davenport, FL 33837		($1,010.00)
		The Forest at Ridgewood Homeowners Assn Total	**4**	**($2,410.00)**

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1040-00	South State Bank - Operating #5470	$16,313.46	$1,610.00	$15,088.12	$2,835.34

Date	GL Ref #	Debit	Credit	Description
05/01/2025	2267902	$ -	$ 200.00	South State Bank - Operating #5470 Inv # 141642; Avid Property Management Inc Chk # 0 Inv: 141642 Avid Property Management Inc
05/02/2025	2275487	500.00	-	Deposit from batch 76779
05/06/2025	2280433	-	210.00	South State Bank - Operating #5470 Inv # 2025-004; Munajj Santos Chk # 0 Inv: 2025-004 Munajj Santos
05/10/2025	2283002	-	1,777.00	Monthly Reserve Transfer Allocation
05/10/2025	2283305	-	400.00	South State Bank - Operating #5470 Inv # 8; Brothers Landscaping and More LLC Chk # 0 Inv: 8 Brothers Landscaping and More LLC
05/12/2025	2284229	500.00	-	Deposit from batch 77242
05/13/2025	2284704	110.00	-	Deposit from batch 77212
05/19/2025	2286855	-	400.00	South State Bank - Operating #5470 Inv # 050125; Brothers Landscaping and More LLC Chk # 0 Inv: 050125 Brothers Landscaping and More LLC
05/20/2025	2287411	-	865.17	Duke Energy DUKE PYMNT 910083803222 - One Time Online Payment - Confirmation #2621544692; Duke Energy Chk # 0
05/20/2025	2287783	-	2,500.00	start up funds - Operating; The Forest at Ridgewood Chk # 1008
05/22/2025	2289853	-	257.13	910082371613; Duke Energy Chk # 0
05/27/2025	2290565	500.00	-	Deposit from batch 77654
05/27/2025	2290654	-	202.23	South State Bank - Operating #5470 Inv # 6219574; Polk County Utilities Chk # 0 Inv: 6219574 Polk County Utilities
05/30/2025	2294251	-	8,276.59	South State Bank - Operating #5470 Inv # 143227; Avid Property Management Inc Chk # 0 Inv: 143227 Avid Property Management Inc

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1042-00	South State Bank - Reserve #5473	7,117.21	1,783.74	5,000.00	3,900.95

Date	GL Ref #	Debit	Credit	Description
05/10/2025	2283002	$ 1,777.00	$ -	Monthly Reserve Transfer Allocation
05/20/2025	2287781	-	5,000.00	start up funds - Reserves; The Forest at Ridgewood Chk # 1000
05/30/2025	2295067	6.74	-	Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11-1128-00	Deposits in Transit - Operating	-	2,500.00	-	2,500.00

Date	GL Ref #	Debit	Credit	Description
05/20/2025	2287783	$ 2,500.00	$ -	start up funds - Operating; The Forest at Ridgewood Chk # 1008

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11-1129-00	Deposits in Transit - Reserves	-	5,000.00	-	5,000.00

Date	GL Ref #	Debit	Credit	Description
05/20/2025	2287781	$ 5,000.00	$ -	start up funds - Reserves; The Forest at Ridgewood Chk # 1000

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11-1200-00	Accounts Receivable	24,300.00	-	1,500.00	22,800.00

Date	GL Ref #	Debit	Credit	Description
05/02/2025	2275487	$ -	$ 500.00	Deposit from batch 76779
05/12/2025	2284229	-	500.00	Deposit from batch 77242
05/27/2025	2290565	-	500.00	Deposit from batch 77654

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11-1310-00	Prepaid Insurance	3,974.61	-	496.82	3,477.79

Date	GL Ref #	Debit	Credit	Description
05/27/2025	2291286	$ -	$ 25.33	Monthly Insurance Allocation - 1/26/25 - 1/26/26
05/27/2025	2291286	-	430.49	Monthly Insurance Allocation - 1/26/25 - 1/26/26
05/27/2025	2291286	-	41.00	Monthly Insurance Allocation - 1/26/25 - 1/26/26

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2001-00	Accounts Payable	1,750.50	9,688.82	11,439.32	-

Date	GL Ref #	Debit	Credit	Description
05/01/2025	2263859	$ -	$ 1,182.50	Accounts Payable Inv # 2810 Inv: 2810 KMVC Services, LLC
05/01/2025	2263861	-	778.00	Accounts Payable Inv # 2299 Inv: 2299 JEDI PARTNERS, LLC
05/01/2025	2267493	-	200.00	Accounts Payable Inv # 141642

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance

Date	GL Ref #	Debit	Credit	Description
				Inv: 141642 Avid Property Management Inc
05/01/2025	2267902	200.00	-	Accounts Payable Inv # 141642; Avid Property Management Inc Chk # 0 Inv: 141642 Avid Property Management Inc
05/01/2025	2286827	-	400.00	Accounts Payable Inv # 050125 Inv: 050125 Brothers Landscaping and More LLC
05/06/2025	2280433	210.00	-	Accounts Payable Inv # 2025-004; Munajj Santos Chk # 0 Inv: 2025-004 Munajj Santos
05/09/2025	2282456	-	400.00	Accounts Payable Inv # 8 Inv: 8 Brothers Landscaping and More LLC
05/10/2025	2283305	400.00	-	Accounts Payable Inv # 8; Brothers Landscaping and More LLC Chk # 0 Inv: 8 Brothers Landscaping and More LLC
05/19/2025	2286855	400.00	-	Accounts Payable Inv # 050125; Brothers Landscaping and More LLC Chk # 0 Inv: 050125 Brothers Landscaping and More LLC
05/19/2025	2290162	-	202.23	Accounts Payable Inv # 6219574 Inv: 6219574 Polk County Utilities
05/27/2025	2290654	202.23	-	Accounts Payable Inv # 6219574; Polk County Utilities Chk # 0 Inv: 6219574 Polk County Utilities
05/30/2025	2293798	-	8,276.59	Accounts Payable Inv # 143227 Inv: 143227 Avid Property Management Inc
05/30/2025	2294251	8,276.59	-	Accounts Payable Inv # 143227; Avid Property Management Inc Chk # 0 Inv: 143227 Avid Property Management Inc

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2105-00	Prepaid Assessments	(2,300.00)	-	110.00	(2,410.00)

Date	GL Ref #	Debit	Credit	Description
05/13/2025	2284704	$ -	$ 110.00	Deposit from batch 77212

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2117-00	Accrued Expenses	-	-	650.00	(650.00)

Date	GL Ref #	Debit	Credit	Description
05/30/2025	2299252	$ -	$ 650.00	Accrue May Pool

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2140-00	Deferred Revenue	(55,000.00)	6,875.00	-	(48,125.00)

Date	GL Ref #	Debit	Credit	Description
05/01/2025	2270561	$ 6,875.00	$ -	Monthly Deferred Revenue Allocation

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
27-2750-00	Reserves - General	(7,108.00)	-	1,777.00	(8,885.00)

Date	GL Ref #	Debit	Credit	Description
05/10/2025	2283004	$ -	$ 1,777.00	Monthly Reserve Transfer Allocation

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
27-2799-00	Reserves - Interest	(9.21)	-	6.74	(15.95)

Date	GL Ref #	Debit	Credit	Description
05/30/2025	2295067	$ -	$ 6.74	Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-3000-00	Retained Earnings	1,728.00	-	-	1,728.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4001-00	Maintenance Fees	(27,500.00)	-	6,875.00	(34,375.00)

Date	GL Ref #	Debit	Credit	Description
05/01/2025	2270561	$ -	$ 6,875.00	Monthly Deferred Revenue Allocation

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4012-00	Return Item Fees	(6.00)	-	-	(6.00)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5001-00	Management Fees	5,637.00	978.00	-	6,615.00

Date	GL Ref #	Debit	Credit	Description
05/01/2025	2263861	$ 778.00	$ -	Management Fees Inv: 2299 JEDI PARTNERS, LLC
05/01/2025	2267493	200.00	-	Management Fee Inv: 141642 Avid Property Management Inc

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5010-00	Administrative Expenses	-	8,276.59	-	8,276.59

Date	GL Ref #	Debit	Credit	Description
05/30/2025	2293798	$ 157.00	$ -	Envelopes Inv: 143227 Avid Property Management Inc
05/30/2025	2293798	2.00	-	Envelopes

Account No	Description		Prior Balance	Current Debit	Current Credit	End Balance
			Inv: 143227 Avid Property Management Inc			
05/30/2025	2293798	0.50	-	Envelopes Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	157.00	-	Envelopes Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	35.50	-	Envelopes Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	84.00	-	Envelopes Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	182.50	-	Envelopes Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	0.49	-	postage Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	0.34	-	postage Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	10.00	-	Notary Services - Notary Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	180.00	-	Notary Services - Notary Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	1.00	-	Large Envelope Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	12.60	-	Labels Per Sheet - Labels Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	12.60	-	Labels Per Sheet - Labels Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	46.20	-	Labels Per Sheet - Labels Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	4.20	-	Labels Per Sheet - Labels Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	12.60	-	Labels Per Sheet - Labels Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	104.00	-	Invoices/Statements - Statements Printed - 03-04-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	4.00	-	Checks - Check Run - 05-20-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 04-25-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 04-03-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 03-10-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 03-06-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 02-28-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 02-05-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 01-30-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	2.00	-	Checks - Check Run - 01-15-2025 Inv: 143227 Avid Property Management Inc		
05/30/2025	2293798	13.50	-	Certified Mail Delivery - Certified Inv: 143227 Avid Property Management Inc		

Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
05/30/2025	2293798	$ 1.00	$ -	Color Copies - Clrcopies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	1,992.00	-	Color Copies - Clrcopies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	14.00	-	Color Copies - Clrcopies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	2,158.00	-	Color Copies - Clrcopies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	466.00	-	Color Copies - Clrcopies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	2.00	-	Color Copies - Clrcopies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	680.00	-	Color Copies - Clrcopies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	2.50	-	Black & White Copies - Copies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	0.25	-	Black & White Copies - Copies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	436.50	-	Black & White Copies - Copies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	1.75	-	Black & White Copies - Copies Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	75.00	-	Miscellaneous Fee - departure flash drive Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	400.00	-	Miscellaneous Fee - Early Termination fee per contract Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	175.84	-	postage Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	175.84	-	postage Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	62.79	-	postage Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	297.36	-	postage Inv: 143227 Avid Property Management Inc				
05/30/2025	2293798	299.73	-	postage Inv: 143227 Avid Property Management Inc				
50-5015-00	Insurance				1,987.28	496.82	-	2,484.10
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
05/27/2025	2291286	$ 25.33	$ -	Monthly Insurance Allocation - 1/26/25 - 1/26/26				
05/27/2025	2291286	430.49	-	Monthly Insurance Allocation - 1/26/25 - 1/26/26				
05/27/2025	2291286	41.00	-	Monthly Insurance Allocation - 1/26/25 - 1/26/26				
50-5020-00	Legal Fees				9,293.95	-	-	9,293.95
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
50-5030-00	Corp Filing - DBPR				61.25	-	-	61.25
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
52-5201-00	Electricity				4,071.85	1,122.30	-	5,194.15
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
05/20/2025	2287411	$ 865.17	$ -	Duke Energy DUKE PYMNT 910083803222 - One Time Online Payment - Confirmation #2621544692; Duke Energy Chk # 0				
05/22/2025	2289853	257.13	-	910082371613; Duke Energy Chk # 0				
52-5205-00	Water & Sewer				684.56	202.23	-	886.79
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
05/19/2025	2290162	$ 202.23	$ -	Water & Sewer Inv: 6219574 Polk County Utilities				

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
53-5301-00	Grounds/Landscaping Contract	$350.00	$800.00	$-	$1,150.00

Date	GL Ref #	Debit	Credit	Description
05/01/2025	2286827	$ 400.00	$ -	Grounds/Landscaping Contract Inv: 050125 Brothers Landscaping and More LLC
05/09/2025	2282456	400.00	-	Grounds/Landscaping Contract Inv: 8 Brothers Landscaping and More LLC

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
53-5325-00	Pool Contract	1,300.00	650.00	-	1,950.00

Date	GL Ref #	Debit	Credit	Description
05/30/2025	2299252	$ 650.00	$ -	Accrue May Pool

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
53-5330-00	Janitorial/Maint Contract	2,140.00	1,182.50	-	3,322.50

Date	GL Ref #	Debit	Credit	Description
05/01/2025	2263859	$ 1,182.50	$ -	Janitorial/Maint Contract Inv: 2810 KMVC Services, LLC

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5525-00	Pool M&R	2,575.00	-	-	2,575.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5595-00	General Maintenance	1,530.54	-	-	1,530.54

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-6000-00	Reserves	7,108.00	1,777.00	-	8,885.00

Date	GL Ref #	Debit	Credit	Description
05/10/2025	2283004	$ 1,777.00	$ -	Monthly Reserve Transfer Allocation

	Prior Balance	Current Debit	Current Credit	End Balance
Totals:	**$0.00**	**$42,943.00**	**$42,943.00**	**$0.00**

Cash Disbursement	Date:	6/5/2025
The Forest at Ridgewood Homeowners Assn	Time:	11:08 am
5/1/2025 - 5/31/2025	Page:	1

Date	Check #	Payee		Amount
10-1040-00 South State Bank - Operating #5470				
05/01/2025	0	Avid Property Management Inc		$200.00
		Invoice #: 141642		
		50-5001-00 Management Fee	$200.00	
05/06/2025	0	Munajj Santos		$210.00
		Invoice #: 2025-004		
		55-5595-00 Pet Waste Removal	$210.00	
05/10/2025				$1,777.00
		10-1042-00 Transfer to South State Bank - Reserve #54; Monthly Reserve Transfer Allocation	$1,777.00	
05/10/2025	0	Brothers Landscaping and More LLC		$400.00
		Invoice #: 8		
		53-5301-00 Grounds/Landscaping Contract	$400.00	
05/19/2025	0	Brothers Landscaping and More LLC		$400.00
		Invoice #: 050125		
		53-5301-00 Grounds/Landscaping Contract	$400.00	
05/20/2025	0	Duke Energy		$865.17
		52-5201-00 EFT - Duke Energy DUKE PYMNT 910083803222 - One Time Online Payment - Confirmation #2621544692; Duke Energy DUKE PYMNT 910083803222 - One Time Online Payment - Confirmation #2621544692	$865.17	
05/20/2025	1008	The Forest at Ridgewood		$2,500.00
		11-1128-00 start up funds - Operating	$2,500.00	
05/22/2025	0	Duke Energy		$257.13
		52-5201-00 EFT - 910082371613; 910082371613	$257.13	
05/27/2025	0	Polk County Utilities		$202.23
		Invoice #: 6219574		
		52-5205-00 Water & Sewer	$202.23	
05/30/2025	0	Avid Property Management Inc		$8,276.59

Date	Check #	Payee		Amount
		Invoice #: 143227		
		50-5010-00 postage	$299.73	
		50-5010-00 postage	$297.36	
		50-5010-00 postage	$62.79	
		50-5010-00 postage	$175.84	
		50-5010-00 postage	$175.84	
		50-5010-00 Miscellaneous Fee - Early Termination fee per contract	$400.00	
		50-5010-00 Envelopes	$157.00	
		50-5010-00 Envelopes	$0.50	
		50-5010-00 Envelopes	$2.00	
		50-5010-00 Envelopes	$157.00	
		50-5010-00 Notary Services - Notary	$10.00	
		50-5010-00 postage	$0.34	
		50-5010-00 postage	$0.49	
		50-5010-00 Envelopes	$182.50	
		50-5010-00 Envelopes	$84.00	
		50-5010-00 Envelopes	$35.50	
		50-5010-00 Labels Per Sheet - Labels	$4.20	
		50-5010-00 Labels Per Sheet - Labels	$46.20	
		50-5010-00 Labels Per Sheet - Labels	$12.60	
		50-5010-00 Labels Per Sheet - Labels	$12.60	
		50-5010-00 Large Envelope	$1.00	
		50-5010-00 Notary Services - Notary	$180.00	
		50-5010-00 Checks - Check Run - 03-10-2025	$2.00	
		50-5010-00 Checks - Check Run - 04-03-2025	$2.00	
		50-5010-00 Checks - Check Run - 04-25-2025	$2.00	
		50-5010-00 Checks - Check Run - 05-20-2025	$4.00	
		50-5010-00 Invoices/Statements - Statements Printed - 03-04-2025	$104.00	
		50-5010-00 Labels Per Sheet - Labels	$12.60	
		50-5010-00 Certified Mail Delivery - Certified	$13.50	
		50-5010-00 Checks - Check Run - 01-15-2025	$2.00	
		50-5010-00 Checks - Check Run - 01-30-2025	$2.00	
		50-5010-00 Checks - Check Run - 02-05-2025	$2.00	
		50-5010-00 Checks - Check Run - 02-28-2025	$2.00	
		50-5010-00 Checks - Check Run - 03-06-2025	$2.00	
		50-5010-00 Color Copies - Clrcopies	$2.00	
		50-5010-00 Color Copies - Clrcopies	$466.00	
		50-5010-00 Color Copies - Clrcopies	$2,158.00	
		50-5010-00 Color Copies - Clrcopies	$14.00	
		50-5010-00 Color Copies - Clrcopies	$1,992.00	
		50-5010-00 Color Copies - Clrcopies	$1.00	
		50-5010-00 Miscellaneous Fee - departure flash drive	$75.00	
		50-5010-00 Black & White Copies - Copies	$1.75	
		50-5010-00 Black & White Copies - Copies	$436.50	
		50-5010-00 Black & White Copies - Copies	$0.25	
		50-5010-00 Black & White Copies - Copies	$2.50	
		50-5010-00 Color Copies - Clrcopies	$680.00	
		Account Totals **# Checks:**	**9**	**$15,088.12**

10-1042-00 South State Bank - Reserve #5473

Date	Check #	Payee		Amount
05/20/2025	1000	The Forest at Ridgewood		$5,000.00
		11-1129-00 start up funds - Reserves	$5,000.00	
		Account Totals **# Checks:**	**1**	**$5,000.00**
		Association Totals **# Checks:**	**10**	**$20,088.12**

Vendor	Current	Over 30	Over 60	Over 90	Balance

Totals:

Bank Account Reconciliation	Date:	6/5/2025
The Forest at Ridgewood Homeowners Assn	Time:	11:08 am
South State Bank - Operating #5470 (End: 05/31/2025)	Page:	1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
05/27/2025		Polk County Utilities		0	($202.23)
05/30/2025		Avid Property Management Inc		0	($8,276.59)
			Total Uncleared		**($8,478.82)**

South State Bank - Operating #5470 Summary

Ending Account Balance:	$ 2,835.34
Uncleared Items:	($8,478.82)
Adjusted Balance:	$ 11,314.16
Bank Ending Balance:	$ 11,314.16
Difference:	$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt

South State Bank - Reserve #5473 Summary

Ending Account Balance:	$ 3,900.95
Uncleared Items:	$-
Adjusted Balance:	$ 3,900.95
Bank Ending Balance:	$ 3,900.95
Difference:	$-

SouthState
P.O. Box 9602 • Winter Haven, FL 33883
SouthStateBank.com • 800.277.2175

Managing Your Accounts

Association Prime (877) 417-2265, option 2

Email Address APSupport@associationprime.com

Mailing Address P.O Box 9602
Winter Haven, FL 33883

THE FOREST AT RIDGEWOOD HOMEOWNERS
ASSOCIATION INC
OPERATING
2906 BUSCH LAKE BLVD
TAMPA FL 33614-1859

Summary of Accounts

Account Type	Account Number	Ending Balance
ASSOCIATION CHECKING	XXXXXXXXXXXXX5470	$11,314.16

ASSOCIATION CHECKING - XXXXXXXXXXXXX5470

Account Summary

Date	Description	Amount
05/01/2025	**Beginning Balance**	**$21,869.50**
	4 Credit(s) This Period	$1,610.00
	13 Debit(s) This Period	$12,165.34
05/30/2025	**Ending Balance**	**$11,314.16**

Deposits

Date	Description	Amount
05/12/2025	CORP ICL/RDC DEPOSIT	$110.00
		1 item(s) totaling $110.00

Other Credits

Date	Description	Amount
05/05/2025	The Forest at Ri OnlinePay 76779	$500.00
05/12/2025	PAYABLI DEPOSIT Transfer 828414021	$500.00
05/28/2025	The Forest at Ri OnlinePay 77654	$500.00
		3 item(s) totaling $1,500.00

Electronic Debits

Date	Description	Amount
05/01/2025	The Forest at Ri Vendor Pay 32140	$778.00
05/01/2025	The Forest at Ri Vendor Pay 32142	$1,182.50
05/01/2025	The Forest at Ri Vendor Pay 32156	$1,710.49
05/01/2025	The Forest at Ri Vendor Pay 32141	$1,725.00
05/02/2025	The Forest at Ri Vendor Pay 32282	$200.00
05/08/2025	POLK COUNTY UTIL UT BILL 000724330112014	$160.05
05/08/2025	The Forest at Ri Vendor Pay 32512	$210.00
05/13/2025	The Forest at Ri Vendor Pay 32564	$400.00
05/16/2025	Duke Energy DUKE PYMNT 910083803222	$865.17
05/20/2025	The Forest at Ri Vendor Pay 32634	$400.00
05/22/2025	DUKEENERGY BILL PAY 910082371613	$257.13
		11 item(s) totaling $7,888.34

ASSOCIATION CHECKING - XXXXXXXXXXXXX5470 (continued)

Other Debits

Date	Description	Amount
05/10/2025	CincXfer to 5473	$1,777.00
		1 item(s) totaling $1,777.00

Checks Cleared

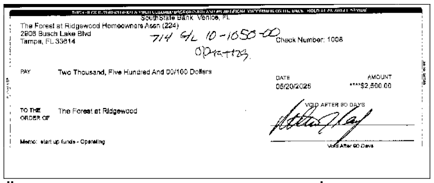
Check Nbr	Date	Amount
1008	05/30/2025	$2,500.00

* Indicates skipped check number

1 item(s) totaling $2,500.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/01/2025	$16,473.51	05/10/2025	$14,626.46	05/20/2025	$13,571.29
05/02/2025	$16,273.51	05/12/2025	$15,236.46	05/22/2025	$13,314.16
05/05/2025	$16,773.51	05/13/2025	$14,836.46	05/28/2025	$13,814.16
05/08/2025	$16,403.46	05/16/2025	$13,971.29	05/30/2025	$11,314.16


SouthState Bank Venice, FL
The Forest at Ridgewood Homeowners Assn (224)
2906 Busch Lake Blvd
Tampa, FL 33614
714 G/L 10-1050-00
Operating
Check Number: 1008
PAY Two Thousand, Five Hundred And 00/100 Dollars
DATE 05/20/2025
AMOUNT ****$2,500.00
VOID AFTER 90 DAYS
TO THE ORDER OF The Forest at Ridgewood
Memo: start up funds - Operating
Void After 90 Days

#1008 $2,500.00

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IMPORTANT NOTICE:

Business Deposit Account Agreement
Disclosure Updates

SouthState

Business Deposit Account Agreement

The Business Deposit Account Agreement ("Agreement"), which governs your account with us, has been updated. This agreement is effective on **May 1, 2025**, and it will amend and replace your current deposit account agreement. Specifically, the following sections have been revised:

Account Ownership Provisions
The "**Who can pledge an account as collateral?**" section clarifies who has the right to pledge the account as security for repayment of any debt owed to SouthState.

The "**Can you transfer an account to another person?**" section clarifies the exception of debts owed to SouthState.

Funds Availability Policy
Our Funds Availability Policy has been updated to include that we may apply holds to funds deposited into certificates of deposit.

The **"What is our policy on deposit holds? When will the funds deposited be available for you to withdraw?"** section now includes an updated cutoff time of 6:30 p.m. ET for incoming domestic wire transfers.

The "**Can we hold funds longer in some cases?**" section reflects new dollar thresholds for Regulation CC. The minimum amount of funds from certain check deposits for next business day availability has increased to $275. Additionally, the large-deposit threshold for which we may further delay the availability of funds has increased to $6,725.

The "**Do new accounts have special rules for holds?**" section reflects the new dollar threshold for Regulation CC. The minimum amount of funds for next business day availability for new accounts has increased to $6,725.

Funds Transfer Services
The "**What is an Instant Payment?**" section clarifies the 9 p.m. ET cutoff time for funds transferred and the availability of funds. It additionally clarifies that instant payments received are not considered direct deposits for the purposes of fee waivers and bonuses. The section has also been updated to reference the use of Treasury Navigator® to send payments.

You are responsible for reviewing and becoming familiar with these changes, and we encourage you to review the complete Agreement for additional information. You may view or print the Agreement at **www.SouthStateBank.com/BusinessAccountAgreement** or visit your local branch to request a copy. You should retain this notice along with the Agreement for your records. Please note that continuing to maintain and use your account(s) beyond the effective date constitutes your agreement to and acceptance of the Agreement.

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IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Unless we receive notice of any unauthorized or missing signature on any enclosed item or alteration of any enclosed item in this statement within 60 days, we will consider this statement and enclosures to be correct.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSACTIONS ON YOUR PERSONAL DEPOSIT ACCOUNT ONLY

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1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there 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 days to do this, we will apply a provisional credit to your account in the amount you think you have been charged in error so you will have use of the money during the time it takes us to complete our investigation.

DOCUMENTATION AND CONFIRMATION OF TRANSFERS

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LOAN PAYMENT NOTICE

electronic funds transfer, money order or other instrument in U.S. Dollars. Payments received by the bank at the address shown on the front of this statement by close of business will be credited to your account that same day. Payments received after close of business will be credited the following business day. We may modify these payment instructions, including changing the address for payment, by providing updated payment instructions on or with your periodic billing statement.

ACCOUNT RECONCILIATION

Month ____ 20

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CHECKS/WITHDRAWALS NOT DEDUCTED

Date		Amount
		$
Total Checks/Withdrawals not deducted		$

DEPOSITS NOT CREDITED

Date		Amount
		$
Total Deposits not credited		$

BALANCE COMPUTATION

Add the following items:	Amount
Checking balance shown on this statement	$
Savings balance shown on this statement	
Total deposits not credited	
Subtotal	$
Subtract total checks/withdrawals not deducted Total	$

This balance should agree with your records.

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SouthState
P.O. Box 9602 • Winter Haven, FL 33883
SouthStateBank.com • 800.277.2175

Managing Your Accounts

Association Prime (877) 417-2265, option 2

Email Address APSupport@associationprime.com

Mailing Address P.O Box 9602
Winter Haven, FL 33883

THE FOREST AT RIDGEWOOD HOMEOWNERS
ASSOCIATION INC
RESERVE
2906 BUSCH LAKE BLVD
TAMPA FL 33614-1859

Summary of Accounts

Account Type	Account Number	Ending Balance
ASSOCIATION MMA	XXXXXXXXXXXXX5473	$3,900.95

ASSOCIATION MMA - XXXXXXXXXXXXX5473

Account Summary

Date	Description	Amount
05/01/2025	**Beginning Balance**	**$7,117.21**
	2 Credit(s) This Period	$1,783.74
	1 Debit(s) This Period	$5,000.00
05/30/2025	**Ending Balance**	**$3,900.95**

Interest Summary

Description	Amount
Interest Earned From 05/01/2025 Through 05/30/2025	
Annual Percentage Yield Earned	1.01%
Interest Days	30
Interest Earned	$6.74
Interest Paid This Period	$6.74
Interest Paid Year-to-Date	$15.95
Minimum Balance	$3,894.21
Average Available Balance	$8,194.44

Other Credits

Date	Description	Amount
05/10/2025	CincXfer from 5470	$1,777.00
05/30/2025	INTEREST	$6.74

2 item(s) totaling $1,783.74

Checks Cleared

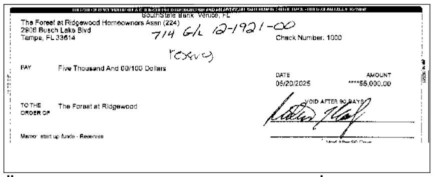
Check Nbr	Date	Amount
1000	05/30/2025	$5,000.00

* Indicates skipped check number

1 item(s) totaling $5,000.00

Daily Balances

Date	Amount	Date	Amount
05/10/2025	$8,894.21	05/30/2025	$3,900.95



SouthState Bank Venice, FL

The Forest at Ridgewood Homeowners Assn (224)
2908 Busch Lake Blvd
Tampa, FL 33614

714 G/L 12-1921-00

Check Number: 1000

PAY Five Thousand And 00/100 Dollars

DATE 05/20/2025

AMOUNT ****$5,000.00

TO THE ORDER OF The Forest at Ridgewood

VOID AFTER 90 DAYS

Memo: start up funds - Reserves

#1000 $5,000.00

IMPORTANT NOTICE:

Business Deposit Account Agreement Disclosure Updates

SouthState

Business Deposit Account Agreement

The Business Deposit Account Agreement ("Agreement"), which governs your account with us, has been updated. This agreement is effective on **May 1, 2025**, and it will amend and replace your current deposit account agreement. Specifically, the following sections have been revised:

Account Ownership Provisions
The "**Who can pledge an account as collateral?**" section clarifies who has the right to pledge the account as security for repayment of any debt owed to SouthState.

The "**Can you transfer an account to another person?**" section clarifies the exception of debts owed to SouthState.

Funds Availability Policy
Our Funds Availability Policy has been updated to include that we may apply holds to funds deposited into certificates of deposit.

The **"What is our policy on deposit holds? When will the funds deposited be available for you to withdraw?"** section now includes an updated cutoff time of 6:30 p.m. ET for incoming domestic wire transfers.

The "**Can we hold funds longer in some cases?**" section reflects new dollar thresholds for Regulation CC. The minimum amount of funds from certain check deposits for next business day availability has increased to $275. Additionally, the large-deposit threshold for which we may further delay the availability of funds has increased to $6,725.

The "**Do new accounts have special rules for holds?**" section reflects the new dollar threshold for Regulation CC. The minimum amount of funds for next business day availability for new accounts has increased to $6,725.

Funds Transfer Services
The "**What is an Instant Payment?**" section clarifies the 9 p.m. ET cutoff time for funds transferred and the availability of funds. It additionally clarifies that instant payments received are not considered direct deposits for the purposes of fee waivers and bonuses. The section has also been updated to reference the use of Treasury Navigator® to send payments.

You are responsible for reviewing and becoming familiar with these changes, and we encourage you to review the complete Agreement for additional information. You may view or print the Agreement at **www.SouthStateBank.com/BusinessAccountAgreement** or visit your local branch to request a copy. You should retain this notice along with the Agreement for your records. Please note that continuing to maintain and use your account(s) beyond the effective date constitutes your agreement to and acceptance of the Agreement.

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Budget Fiscal Year Report
The Forest at Ridgewood Homeowners Assn
Fiscal Period: May 2025

Account	January	February	March	April	May	June	July	August	September	October	November	December	Projected Total	Budget
OPERATING INCOME														
Assessment Income														
4001-00 Maintenance Fees	6,875.00	6,875.00	6,875.00	6,875.00	6,875.00	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.37*	82,208.35	$82,000.00
4012-00 Return Item Fees	-	-	6.00	-	-	-	-	-	-	-	-	-	6.00	$0.00
Total Assessment Income	**6,875.00**	**6,875.00**	**6,881.00**	**6,875.00**	**6,875.00**	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.37*	**82,214.35**	**$82,000.00**
Total OPERATING INCOME	**6,875.00**	**6,875.00**	**6,881.00**	**6,875.00**	**6,875.00**	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.37*	**82,214.35**	**$82,000.00**
OPERATING EXPENSE														
Administrative Expenses														
5001-00 Management Fees	978.00	978.00	978.00	2,703.00	978.00	*943.00*	*943.00*	*943.00*	*943.00*	*943.00*	*943.00*	*943.00*	13,216.00	$11,316.00
5010-00 Administrative Expenses	-	-	-	-	8,276.59	*75.00*	*75.00*	*75.00*	*75.00*	*75.00*	*75.00*	*75.00*	8,801.59	$900.00
5015-00 Insurance	496.82	496.82	496.82	496.82	496.82	*557.50*	*557.50*	*557.50*	*557.50*	*557.50*	*557.50*	*557.50*	6,386.60	$6,690.00
5020-00 Legal Fees	3,221.35	275.00	2,625.35	3,172.25	-	*200.00*	*200.00*	*200.00*	*200.00*	*200.00*	*200.00*	*200.00*	10,693.95	$2,400.00
5030-00 Corp Filing - DBPR	-	-	61.25	-	-	*5.83*	*5.83*	*5.83*	*5.83*	*5.83*	*5.83*	*5.87*	102.10	$70.00
5035-00 Fees & Licenses	-	-	-	-	-	*25.00*	*25.00*	*25.00*	*25.00*	*25.00*	*25.00*	*25.00*	175.00	$300.00
5040-00 CPA Accounting Fees	-	-	-	-	-	*25.00*	*25.00*	*25.00*	*25.00*	*25.00*	*25.00*	*25.00*	175.00	$300.00
Total Administrative Expenses	**4,696.17**	**1,749.82**	**4,161.42**	**6,372.07**	**9,751.41**	*1,831.33*	*1,831.33*	*1,831.33*	*1,831.33*	*1,831.33*	*1,831.33*	*1,831.37*	**39,550.24**	**$21,976.00**
Utilities														
5201-00 Electricity	1,180.50	1,180.86	1,100.00	610.49	1,122.30	*1,185.00*	*1,185.00*	*1,185.00*	*1,185.00*	*1,185.00*	*1,185.00*	*1,185.00*	13,489.15	$14,220.00
5205-00 Water & Sewer	-	606.21	(81.70)	160.05	202.23	*140.00*	*140.00*	*140.00*	*140.00*	*140.00*	*140.00*	*140.00*	1,866.79	$1,680.00
Total Utilities	**1,180.50**	**1,787.07**	**1,018.30**	**770.54**	**1,324.53**	*1,325.00*	*1,325.00*	*1,325.00*	*1,325.00*	*1,325.00*	*1,325.00*	*1,325.00*	**15,355.94**	**$15,900.00**
Contract Expenses														
5301-00 Grounds/Landscaping Contract	350.00	350.00	(700.00)	350.00	800.00	*350.00*	*350.00*	*350.00*	*350.00*	*350.00*	*350.00*	*350.00*	3,600.00	$4,200.00
5325-00 Pool Contract	-	-	650.00	650.00	650.00	*650.00*	*650.00*	*650.00*	*650.00*	*650.00*	*650.00*	*650.00*	6,500.00	$7,800.00
5330-00 Janitorial/Maint Contract	-	-	1,607.50	532.50	1,182.50	*250.00*	*250.00*	*250.00*	*250.00*	*250.00*	*250.00*	*250.00*	5,072.50	$3,000.00
Total Contract Expenses	**350.00**	**350.00**	**1,557.50**	**1,532.50**	**2,632.50**	*1,250.00*	*1,250.00*	*1,250.00*	*1,250.00*	*1,250.00*	*1,250.00*	*1,250.00*	**15,172.50**	**$15,000.00**
M & R Non Contract Expenses														
5525-00 Pool M&R	-	-	-	2,575.00	-	*150.00*	*150.00*	*150.00*	*150.00*	*150.00*	*150.00*	*150.00*	3,625.00	$1,800.00

Account	January	February	March	April	May	June	July	August	September	October	November	December	Projected Total	Budget
5595-00 General Maintenance	-	-	300.00	1,230.54	-	*500.00*	*500.00*	*500.00*	*500.00*	*500.00*	*500.00*	*500.00*	5,030.54	$6,000.00
Total M & R Non Contract Expenses	**-**	**-**	**300.00**	**3,805.54**	**-**	*650.00*	*650.00*	*650.00*	*650.00*	*650.00*	*650.00*	*650.00*	**8,655.54**	**$7,800.00**
Reserve Expense														
6000-00 Reserves	1,777.00	1,777.00	1,777.00	1,777.00	1,777.00	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	21,324.00	$21,324.00
Total Reserve Expense	**1,777.00**	**1,777.00**	**1,777.00**	**1,777.00**	**1,777.00**	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	*1,777.00*	**21,324.00**	**$21,324.00**
Total OPERATING EXPENSE	**8,003.67**	**5,663.89**	**8,814.22**	**14,257.65**	**15,485.44**	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.33*	*6,833.37*	**100,058.22**	**$82,000.00**
Net Income:	**(1,128.67)**	**1,211.11**	**(1,933.22)**	**(7,382.65)**	**(8,610.44)**	-	-	-	-	-	-	-	**(17,843.87)**	**$0.00**